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FORTY-NINTH ANNUAL ISSUE

PRICE, FIFTEEN DOLLARS

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The Pacific Mutual Life Insurance Co.

OF CALIFORNIA

1920

Cash Income - $15,323,476.74
Assets - - - 58,294,496.50
New Business - 104,595,804.00
Business in Force 350,408,951.00
Capital and Surplus 6,955,835.00

FOUNDED 1868

GEORGE I. COCHRAN, President
C. I. D. MOORE, - - Secretary

Prudentia Re- and Coinsurance Company, Ltd.

of Zurich, Switzerland

Fire

Reinsurance Treaties

UNITED STATES MANAGER
D. H. ROBERTSON

UNITED STATES BRANCH
110 WILLIAM STREET
NEW YORK CITY

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Claims Paid in United States

Exceed Twenty-Five Million Dollars

GENERAL ACCIDENT
FIRE AND LIFE
ASSURANCE CORPORATION, Ltd.

ACCIDENT HEALTH BURGLARY
AUTOMOBILE
LIABILITY TEAMS ELEVATOR
WORKMEN'S COMPENSATION

FREDERICK RICHARDSON, UNITED STATES MANAGER
GENERAL BUILDING, FOURTH AND WALNUT STREETS
PHILADELPHIA

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New Insurance paid for	$46,490,818
Insurance in Force	228,620,496
Increase in Insurance in Force	28,392,951
Assets	60,720,151
Liabilities	55,695,923
Surplus and Dividend Fund	5,024,228

Record for 61 Years

Rec'd from Policyholders since Organization		$180,704,378
Paid to Policyholders	$136,256,875	
Assets held as security for Policyholders	60,720,151	
		$196,977,026
Net gain to Policyholders after payment of all expenses and taxes		$ 16,272,648

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For forty-eight years THE INSURANCE YEAR BOOK has appeared annually, growing steadily with the expansion of the insurance business, and adding new features to its mass of information as the conditions demanded. The publishers therefore take pride in presenting the forty-ninth annual edition, and in acknowledging the widespread recognition that has been accorded this publication, both in this country and abroad.

The 1921 edition of the YEAR BOOK is issued in two volumes, as heretofore, one being devoted to LIFE, CASUALTY and MISCELLANEOUS INSURANCE, and the other to FIRE and MARINE INSURANCE. Each volume contains the standard statistics regarding companies and their transactions that are necessary to perfect their history from year to year. These statistics are brought forward to include their transactions to December 31, 1920. Some of the principal features of this volume are briefly summarized as follows:

LIFE AND MISCELLANEOUS VOLUME

This volume covers statistics and information concerning legal reserve life insurance companies, assessment life associations, fraternal orders, stock and mutual casualty companies, assessment, accident and sick benefit companies, and a large amount of data covering foreign companies and business in foreign countries. A special section is devoted to Canadian organizations and business.

The tremendous volume of business reported by life and miscellaneous insurance organizations of the United States is slightly indicated by the following totals:

LEGAL RESERVE LIFE INSURANCE COMPANIES

Premium receipts	$1,467,990,594	Surplus (assigned and unassigned)	$ 777,478,047
Total income	1,847,264,206	New business (ordinary)	8,489,970,668
Payments to policyholders	744,649,245	New business (industrial)	1,615,474,136
Total disbursements	1,198,366,113	Insurance in force (ordinary)	35,091,538,279
Admitted assets	7,319,997,019	Insurance in force (industrial)	7,189,852,248

ASSESSMENT LIFE AND FRATERNAL ORDERS

Assessments and annual dues	$ 174,897,469	Total assets	$ 340,337,159
Total income	191,634,858	New business	1,307,220,139
Paid policyholders	113,885,700	Certificates in force (number)	8,989,750
Total disbursements	144,497,493	Insurance in force	9,372,015,863

STOCK, CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES

Capital	$ 93,737,366	Total income	$ 489,774,245
Total assets	1,014,386,237	Payments to policyholders	196,360,067
Surplus to policyholders	186,598,005	Dividends to stockholders	8,663,251
Premium receipts	451,112,821	Total disbursements	400,723,769

MUTUAL CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES AND RECIPROCAL ORGANIZATIONS

Total assets	$ 83,611,823	Payments to policyholders †$	43,689,040
Surplus to policyholders	24,224,903	Total disbursements to policyholders	62,524,794
Premium receipts	81,285,289	†Includes $9,217,740 cash dividends to policyholders paid by 28 mutual companies.	
Total income	87,373,386		

MUTUAL ACCIDENT AND SICK BENEFIT ASSOCIATIONS

Assessments and annual dues	$ 19,537,920	Total assets	$ 13,708,510
Total income	22,712,185	Number of certificates written	713,270
Paid policyholders	10,580,188	Number of certificates in force	1,853,328
Total disbursements	19,943,797		

The Directory of Insurance Agents occupies about 230 pages, 4 columns to the page, and comprises about 55,000 names, being the most comprehensive list of its kind extant.

Medical Examiners to the number of about 1000 are listed.

Attorneys and Counsellors specializing in insurance are presented in a list numbering about 5000, and occupying 38 pages.

Colleges, Universities and Societies having insurance courses are also listed.

In addition to the foregoing, there is a considerable amount of other useful information presented regarding various features of the insurance business, each adding its quota to the value of this volume, which, aside from advertising matter, contains over 1,300 pages. The Fire and Marine volume is similarly comprehensive in covering its peculiar field.

Our thanks are due to the heads of Insurance Departments of the various States and to officers of companies for their courtesy and promptness in furnishing us with desired information.

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STATEMENT, JANUARY 1, 1921

Capital Stock all Cash	$ 2,000,000.00*
Unearned Premium Reserve	15,754,759.88
Unsettled Losses and other Liabilities	2,751,740.70
Contingent Reserve Fund	500,000.00*
Net Surplus over Capital and Liabilities	6,104,998.40*
Total Assets, January 1st, 1921	$27,111,498.98

*Surplus to Policy Holders, $8,604,998.40

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THE statistics in the Spectator "Blue Book" bear out a few interesting statements made in the 1921 Year Book of The Travelers: "During 1920 burglary insurance was added to the lines in which The Travelers leads the world, the number at present comprising guaranteed low-cost life insurance, accident insurance, liability insurance, health insurance, workmen's compensation insurance, automobile personal injury and property damage insurance, and burglary insurance. The Travelers stands first also in the volume of group insurance in force and is prominent among the insurers of plate glass, steam boiler, and engines."

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Home Office - 47 CEDAR STREET

CHARTERED 1874

PLATE GLASS
INSURANCE

EUGENE H. WINSLOW, President
ROBT. A. DRYSDALE, Vice-President
S. WM. BURTON, Secretary
ALBERT H. LAHY Asst. Secretary

RELIABLE AND ENERGETIC AGENTS WANTED

Republic Casualty Co.
PITTSBURGH, PA.

Casualty Insurance

Fidelity and Surety Bonds

Assets over Two Million Dollars

ROSSIA INSURANCE COMPANY

of America

THE FIRE REASSURANCE COMPANY

of New York

AMERICAN FIRE INSURANCE CORPORATION

of New York

UNION RESERVE INSURANCE COMPANY

of New York

RE-INSURANCE

Hartford, Conn.

THE FIDELITY MUTUAL LIFE

INSURANCE COMPANY, PHILADELPHIA

Walter LeMar Talbot, *President*

ORIGINATOR of the Disability provision in modern life insurance.

ORIGINATOR of the Double Benefit feature providing double death benefits and double disability benefits in event of accidental cause.

ORIGINATOR of the "Income for Life" plan, providing insurance protection for dependents and a life income for retirement.

Fidelity agents have the advantage of genuine agency cooperation. During 1920 more than 41,000 direct leads were distributed among Fidelity field men.

Operating in 40 states. Full level net premium reserve basis. Insurance in force January 1, 1921, over $203,000,000. Faithfully serving insurers since 1878.

A few desirable openings for the right men.

ORIENT

Insurance Company

HARTFORD, CONN.

Capital . .	$1,000,000.00
Assets . .	5,607,108.07
Net Surplus .	1,394,086.18

A. G. McILWAINE, President
HENRY W. GRAY, JR., Vice-Pres.
A. H. MURPHY, Secretary

Phone Beekman 2417

M. SENDOR

GENERAL BOOKBINDER

24-34 New Chambers St.
New York

A most reliable and complete establishment for binding.

Booklets, Pamphlets, Catalogues, Periodicals, Quarter and Half-Bound, Leather Binding, Edition Work, Numbering, Perforating, Punching and Padding.

THE SIGN OF GOOD CASUALTY INSURANCE

Established 1869

LONDON GUARANTEE & ACCIDENT CO., LTD.

HEAD OFFICE: 134 SO. LA SALLE STREET
CHICAGO, ILL.
F. W. LAWSON, General Manager

ALL BRANCHES OF

Compensation, Liability, Automobile, Accident, Health, Burglary, Boiler, Engine, Flywheel and Credit Insurance.

WESTERN Assurance Company

INCORPORATED A. D. 1851

Fire, Explosion—Riots, Civil Commotions and Strikes—Marine and Tornado Insurance

Head Office

TORONTO, CANADA

W. B. MEIKLE, President and Gen'l Manager
C. S. WAINWRIGHT, Secretary

Assets in United States	$5,279,510.60
Liabilities in United States	3,544,668.06
Surplus . . .	$1,734,842.54

Agencies in all the Principal Cities and Towns throughout Canada and the United States

British America Assurance Co.

INCORPORATED A. D. 1833

Fire, Tornado, Explosion, Riots, Civil Commotions and Strikes

HEAD OFFICE

TORONTO, CANADA

W. B. MEIKLE, President and Gen'l Manager

Assets in United States	$2,209,038.83
Liabilities in United States	1,676,029.95
Net Surplus	$533,008.88

Build Your Own Business

under our direct general agency contract.

Our Policies provide for:

DOUBLE INDEMNITY,
DISABILITY BENEFITS,
REDUCING PREMIUMS.

See the new low Rates.

John F. Roche,
Vice-President

The Manhattan Life Insurance Company

66 Broadway New York

PROGRESS

There is a meaning behind the steady progress of any company.

We invite a study of our record.

If the meaning is not apparent, we can easily give you the information. It may be interesting to you to have it.

ATLANTIC LIFE INSURANCE CO.
RICHMOND, VA.

Every Modern Facility

necessary to the expeditious conduct of the surety and burglary insurance business is employed by the American Surety Company of New York in serving its clients.

American Surety Company of New York
Founded 1884

100 Broadway - - New York

Forty Branch Offices
Over 14,500 Local Agents and Attorneys

The Home Life Insurance Company of America

Incorporated 1899

PROTECTS THE ENTIRE FAMILY

This Company issues all modern forms o policy contracts from BIRTH to 60 year next birthday.

INDUSTRIAL POLICIES are in FULL IMMEDIATE BENEFIT from date o issue and are up-to-date in every respect.

ORDINARY POLICIES contain valuabl SPECIAL DISABILITY and TOTAL AND PERMANENT DISABILITY CLAUSES and DOUBLE INDEMNITY FEATURES, and are guaranteed by Stat Endorsement.

A Home Life Policy brings peace of mind to the man who loves his family.

BASIL S. WALSH, President.
P. J. CUNNINGHAM, Vice-Pres.
JOSEPH L. DURKIN, Secretary.
JOHN J. GALLAGHER, Treasurer

Independence Square, Philadelphia, Pa

HOME OFFICE BUILDINGS, NEWARK, N. J.

The Prudential

1920 GAINS

Gain in Reserves	79 Million Dollars
Gain in Paid-for Insurance in Force, Ordinary	353½ Million Dollars
Gain in Paid-for Insurance in Force, Industrial	311½ Million Dollars
Gain in Paid-for Insurance in Force, Combined	665 Million Dollars
Gain in Paid-for Insurance Issued	142 Million Dollars
Net Gain in Income	22 Million Dollars

Gain in Number of Policies in Force, 1 Million 6 Hundred 33 Thousand

Total Payments to Policyholders in 1920 ..... 63 Million Dollars

Total payments to policyholders since organization 679 Million Dollars

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Forrest F. Dryden, President

Incorporated under the Laws of the State of New Jersey

THE EMPLOYERS LIABILITY

ASSURANCE CORPORATIO

(Limited) of London, England

UNITED STATES BRANCH

SAMUEL APPLETON, United States Manager, 33 Broad Street, Bosto

TRUSTEE	*ADVISORY BOARD*	*EXECUTIVE COMMITTEE*
THE NEW ENGLAND TRUST COMPANY Boston	WM. D. BALDWIN, ESQ.	HENRY M. ROGERS, ESQ.
	WM. ALLEN BUTLER, ESQ.	JOHN B. THOMAS, ESQ.
	JOHN LOWELL, ESQ.	CHAS. FRANCIS ADAMS, 2D, ESQ
	FRANK G. WEBSTER, ESQ.	CHARLES L. EDGAR, ESQ.

Summary of Statement December 31, 1920

Deposited with Insurance Departments and Trustees	$23,796,860.21
Assets	29,684,106.00
Liabilities	26,490,989.00
Surplus to Policyholders	3,193,117.00

WORKMEN'S COMPENSATION, LIABILITY, STEAM BOILER, FLY WHEEL, ACC DENT, HEALTH, FIDELITY, SURETY, BURGLARY, AND PLATE GLASS INSURANC

The Pioneer of Liability Insurance in the world and a leader in ACCIDENT Insurance in Amer

GENERAL

Casualty and Surety Company

DETROIT, MICHIGAN

Workmen's Compensation; Automobile; Property Damage; Collision; Plate Glass; Residence Burglary and Theft; Teams; Elevator; Public Liability; Owner, Landlord and Tenants; Personal Accident and Health; Fidelity and Surety.

Progressive Agents Wanted

ELMER H. DEARTH, President
606 Woodward Ave., DETROIT

"LIVING UP TO THE HIGHEST IDEALS OF FIRE INSURANCE"

COMMERCIAL UNION ASSURANCE CO.

LIMITED, OF LONDON.

General Offices
114 Fifth Ave., New York Cit

N. Y. City, Brooklyn, L. I. City,
Automobile and Transportation
Brokerage & Service Depts.

55 John St. New York Cit

Life Insurance Company of Virginia

(Incorporated as a Stock Company in 1871 by the Legislature of Virginia)

Home Office - - - - Richmond, Va.

The OLDEST Southern Life Insurance Company
The LARGEST Southern Life Insurance Company
The STRONGEST Southern Life Insurance Company

J. G. WALKER, Pres. — L. R. WALKER, Vice-Pres.
W. L. T. ROGERSON, Vice-Pres. — A. C. McKENNEY, Sec'y
A. S. HURT, Vice-Pres. — B. H. WALKER, Asst. Sec'y

FOR THE YEAR ENDING DECEMBER 31, 1920

Total Admitted Assets		$24,143,510.56
Total Liabilities		21,803,452.41
Capital Stock	$1,200,000.00	
Surplus	1,140,058.15	
Surplus of Assets over Liabilities		2,340,058.15

STATEMENT OF OPERATIONS DURING 1920

Premium Income	$6,857,031.32
Increase in Premium Income	1,097,026.00
Gross Income	8,177,525.44
Increase in Gross Income	1,296,621.05
Increase in Assets	3,443,376.82

Insurance in Force	$207,301,719.00
Increase in Insurance in Force	30,799,911.00
Total Number of Policies in Force	939,050
Increase in Number of Policies in Force	53,086
Death Claims, etc., Paid to Policyholders	1,983,096.17
Total Payments to Policyholders since Organization	$25,823,269.97

The Fidelity and Casualty Company of New York

92 Liberty Street, New York, N. Y.

Metropolitan Offices : 90 and 92 William Street

CASUALTY INSURANCE
and SURETY BONDS

Total Assets - -	More Than Twenty-four Million Dollars
Surplus to Policy Holders - -	More Than Five Million Dollars
Total Reserves - - -	More Than Nineteen Million Dollars
Losses paid to June 30, 1921 -	More Than Eighty Million Dollars

Agencies in All Important Towns

Fidelity, Surety, and Miscellaneous Bonds

Accident, Health, Burglary, Robbery, Plate Glass, Boiler Engine, and Fly-Wheel Insurance

Workmen's Compensation, Automobile Liability, and All Other Liability Lines

Founded 1865

The PROVIDENT LIFE AND TRUST
Company of Philadelphia, Pa.

Vice President Coolidge says "Look well then to the hearthstone; therein all hope for America lies."

The man who is looking well to his hearthstone is very apt to take out an endowment policy. It will carry out his purposes for his home if he dies, and it will also keep the fire on his hearth in his own old age.

And it is an unselfish policy, for it does not shift upon his children the provision for his own old age.

IMPROVED DISABILITY PROVISION

Claim may be made *as soon as disability occurs*—no probationary period.

Payments begin immediately on approval of claim—no probationary period.

Monthly payments, lifelong, conditioned on permanence of total disability.

Immediate waiver of future premiums—no waiting until next anniversary.

Full amount of insurance paid when insured dies, without deduction for disability payments or for premiums waived.

This new disability provision brings the service of America's oldest legal reserve life insurance company still closer to the needs of the insuring public.

For Terms to Producing Agents Address

THE MUTUAL LIFE

Insurance Company of New York

34 NASSAU STREET NEW YORK CITY

OHIO FARMERS INSURANCE COMPANY

LEROY, OHIO

FIRE, LIGHTNING AND TORNADO INDEMNITY

STATEMENT JANUARY 1, 1921

Net Amount of Unpaid Losses and Claims	$224,964.75
Reserve for Unearned Premiums	3,615,919.95
Federal, State and other Taxes due and accrued	35,579.51
All other Claims	21,750.00
Reserve for Emergencies	125,000.00
Net Surplus	1,124,575.52
Surplus to Policyholders,	**$1,249,575.52**

F. H. HAWLEY, President
J. W. CROOKS, Treas.

W. E. HAINES, Secretary
N. R. CHALFONT, Ass't Sec'y

ORGANIZED 1848

LOSSES PAID MORE THAN $26,000,000.00

AFFILIATED ÆTNA COMPANIES

LIFE INSURANCE **GROUP INSURANCE**

ACCIDENT LINES

Accident Health Disability

LIABILITY LINES

Employers'
Public (Direct)
Public (Contingent)
Physicians', Surgeons' and Dentists'
Workmen's Compensation
Elevator
Automobile
Workmen's Collective
Teams
Druggists'
Landlords,' Householders' and General

MISCELLANEOUS LINES

Automobile Combination
Automobile Collision
Automobile Property Damage
Automobile Fire, Theft and Transportation
Teams Property Damage
Combination Residence
Plate Glass
Elevator Property Damage
Burglary
Engine Breakage
Sprinkler Leakage
Water Damage
Postal and Baggage
Riot and Civil Commotion

FIDELITY AND SURETY BONDS **FIRE AND MARINE**

ÆTNA LIFE INSURANCE CO.

MORGAN G. BULKELEY, President

Capital	$5,000,000.00
Assets, January 1, 1921	177,502,366.14
Liabilities (except capital), January 1, 1921	158,474,949.23
Surplus to Policyholders, January 1, 1921	19,027,416.91

ÆTNA CASUALTY & SURETY CO.

MORGAN G. BULKELEY, President

Capital	$2,000,000.00
Assets, January 1, 1921	15,441,106.93
Liabilities (except capital), January 1, 1921	10,591,448.76
Surplus to Policyholders, January 1, 1921	4,849,658.17

AUTOMOBILE INSURANCE CO.

OF HARTFORD, CONN.

MORGAN G. BULKELEY, President

Capital	$2,000,000.00
Assets, January 1, 1921	11,896,417.46
Liabilities (except capital), January 1, 1921	8,171,905.10

Statutory Requirements

Synopsis of the Statutory Requirements of the Several States and Territories as They Apply to Legal Reserve, Old Line Life Insurance Companies of Other States

In the following pages will be found concise statements of the statutory requirements for the admission of life insurance companies to do business in the respective States. In this brief form, the synopses are intended more as a hint than an actual guide, for it is not anticipated that any company in entering a State would be satisfied with anything less than the statutes themselves as their reliance as to conditions. Our summary, however, may be accepted as correct as far as it goes.

It has been our aim in preparing these synopses of the statutes to secure uniformity for all the States and to give the essential requirements in as brief a space as possible consistent with the statement of the facts. The synopsis for each State was sent to the supervising officer of such State and returned to us with his approval to date, or with such corrections as he deemed essential. We believe that the information given in this condensed form is as correct as it is possible to make it and will be sufficient to indicate to all interested the statutory requirements of the several States and Territories.

ALABAMA.

Supervising Officer, A. W. BRISCOE, Commissioner of Insurance, Montgomery.

Advertisements, Regulations Governing.—No provision.

Agent Defined.—Held to be agent of company, not of the insured.

Agent's License.—Each agent, $5.00; general or special agent, same as local agent; date of expiration, December 31.

Annual Statement.—Final date for filing March 1, time extended on satisfactory reasons to Insurance Commissioner.

Anti-Discrimination Law.—No company or agent shall pay or allow, or offer to pay or allow, any rebate of premium; nor shall any particular policyholder of the same class be allowed any advantage in dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever, not specified in the policy contract.

Attorney for Service.—Insurance Commissioner.

Board and Special Contracts, Sale of Stock with Insurance.—Prohibited.

Company License.—Expires December 31. Annual license fee to be paid to Insurance Commissioner on or before March 1.

County Tax.—None.

Deposit.—Deposits are held by the State Treasurer.

EXAMINATION.—The Insurance Commissioner may examine at his discretion, b may accept the sworn published statement made to and approved by the proper official the company's home State. Fee, actual expense incurred, including per diem of e aminers.

FEES.—Annual fees for company's license, $101 and $10 to Secretary of State t permit. No other annual fees. For copy of any paper on file with the Insurance Co missioner ten cents per 100 words, and $1 for seal to certificates.

FUNDS.—Company to furnish sworn certificate from State official with whom depo is made that it has at least $100,000 in approved securities, consisting of bonds of Sta or United States bonds or notes, or bonds secured by mortgages on real estate f double the amount on deposit with the proper official of some State.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds, exclusive of capital, are less th liabilities, Insurance Commissioner may revoke license.

INCONTESTABILITY.—No company shall contest a claim on the plea of fraud or irreg larities in application after two annual premium payments have been made, but must p the full amount of policy within sixty days after proofs of death have been received at t home office.

MISREPRESENTATION.—No misrepresentation, written or oral, in the negotiation of contract or in the application or proofs of loss, shall defeat or void the policy unless su misrepresentation is made with actual intent to deceive, or unless the matter misrepr sented increases the risk.

Effective as of this date (Nov. 22, 1920), back-dating of policies to arrive at a young age is permissible: provided, that the assured shall in no event be made to rate at an a more than one year younger, according to his age at next birthday, than his age at the ti of his application: and provided further, that the full amount of the regular annual pr mium for the whole period covered by such back-dating be included and collected.

In all cases where premium payments on insurance policies are deferred, or notes a accepted in payment of premiums, such notes must provide for interest from the date which the policy becomes effective; such interest rate to be not more than the legal ra and not less than the policy loan rate provided for in the policy contract so issued. Co panies or agents accepting notes in payment for premiums in violation of this rule w subject themselves to the penalty of having their license revoked.

No officer, director or agent thereof, shall issue or circulate, or cause or permit be issued or circulated, any estimate, illustration, circular or statement of any sort mi representing the terms of any policy issued by it or the benefits or advantages promis thereby, or in the dividends or share of surplus to be received thereon, or shall use a name or title of any policy or class of policies misrepresenting the true nature there Nor shall any such company, agent or broker make any misrepresentation to any pers insured in such company or in any other company for the purpose of inducing or tending induce any person to lapse, forfeit or surrender his insurance.

MUNICIPAL TAXES AND FEES.—Based on population. Five thousand or less, $10 and for each $100 of gross premiums; 5000 and not over 10,000, $15 and $1 for each $100 gross premiums; 10,000 and not over 50,000, $20 and $1 on each $100 of gross premium more than 50,000, $50 and $1 on each $100 of gross premiums.

NON-FORFEITURE.—No provision.

PENALTIES.—Whoever, without justifiable cause, neglects, upon due summons, appear and testify before the Insurance Commissioner or his deputy, or any pers appointed by him as provided by law, and whoever obstructs the Insurance Department an examination, shall be guilty of a misdemeanor, and punished by a fine of from $1 to $500. Company refusing to submit to examination forfeits license. For failure properly file tax statements, $500, within sixty days from date of delinquency, and fo feiture of right to do business until tax and penalty is paid. For failure to properly f annual statement, $250 and forfeiture of license until penalty is paid. Any company wi

fully making a false annual or other statement required of it by law, and persons making oath to and subscribing the same, punished by a fine of not less than $500 nor exceeding $1000, and any person making oath to such false statement shall be deemed guilty of perjury and punished under the criminal law of the State. Company or agent, directly or indirectly, violating anti-rebate or anti-discrimination laws, held guilty of misdemeanor, and upon conviction fined from $100 to $500 for first offense and not less than $250 for each subsequent offense. For acting as agent of foreign unlicensed company, a fine of from $100 to $500, or imprisonment for thirty days, or both.

Pensions and Political Contributions.—No provision.

Policy Form or Provisions.—If application is taken in this State, policy is considered an Alabama contract. No company or agent shall make any contract of insurance, or agreement as to policy contract, other than is plainly expressed in the policy issued. Policy must bear in bold letters on its face a plain description of the policy, so fully defining its character, including dividend periods and other peculiarities, that the holder thereof shall not be liable to mistake the nature thereof.

Publication.—Annual statement to be published in one daily or weekly paper one time, the company to attend to matter of publication. File copy of paper with Insurance Commissioner within thirty days from date of issue of license.

Rebates.—Prohibited under penalty of from $100 to $500 fine.

Reciprocal Law.—Yes.

Removal of Suits.—Not permitted.

Resident Agent Law.—Yes.

Salaries of Officers, Limit.—No provision.

Semi-Annual Statement.—None required.

Statements by Insured, Deemed Representations or Warranties.—No provision.

Surplus Distribution.—No provision.

Taxes.—$500 flat premium or license tax for first year's business. State tax, two per cent on gross premiums collected in State. Final date for payment to the Insurance Commissioner March 1. No other State taxes. Company subject to local taxes.

Tax Statement.—No provision.

Valuation.—Yearly, on Actuaries' or American Experience Table, interest four per cent. Valuation by company's home State accepted, if made on either of above standards. Fee, no provision.

ALASKA

Supervising Officer, W. G. SMITH, Territorial Treasurer, Juneau.

Agent's License.—Agents and brokers, $25.

Annual Statement.—Final date for filing, March 1.

Attorney for Service.—A resident citizen of Alaska must be authorized to accept service of legal process.

Fees.—For filing in office of Secretary of Territory original certificate of qualification, $25; power of attorney, $5; annual certificate of qualifications, $15.

Penalties.—Any officer, agent or employee of any insurance company or other person violating any of the provisions of this chapter shall be fined not less than $100 nor more than $500, and in default of payment of such fine shall be imprisoned not less than ten days nor more than six months.

Preliminary Documents.—Certificate must be filed in office of Secretary of Territory, setting forth that the said company, corporation, association, firm or individual is qualified to carry on the business of insurance in such State in accordance with the laws thereof. Such insurance company, corporation, association, firm or individual, shall also file a power of attorney which shall set forth that such company is a corporation or duly organized

insurer, naming the principal place of business of the company and principal place o business for the Pacific Coast.

TAXES.—A tax of two per cent upon all premiums collected or contracted for i payable to the Territorial Treasurer. Taxes are due and payable on or before March 31 Failure to pay taxes for more than 30 days after due is punishable by a forfeiture o double the amount due, and the company shall be prohibited from doing any mor business in Alaska until such fine is paid, and shall also pay as a further penalty a sum equal to ten per cent of such forfeiture for every week that the same remains unpaid.

ARIZONA.

SUPERVISING OFFICER, F. L. BANTA, CHIEF CLERK, PHŒNIX.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must only show thos assets actually held for the protection of policyholders, and must correspond with las statement to the Department.

AGENTS DEFINED.—"Agent" or "Insurance Agent" is a person, co-partnership, cor poration attorney, board or committee duly appointed and authorized by an insuranc company, to solicit applications for insurance to be known as a soliciting agent, or to solici applications and effect insurance in the name of the company, to be known as a recordin or policy writing agent, and to discharge such other duties as may be vested in o required of the agent of the company.

AGENT'S LICENSE.—Obtain a certificate of authority from the Corporation Commission Fee for local agents, $2; general or special agent, $2; expiration of license, March 31.

ANNUAL STATEMENT.—Filed on or before March 1 with the Corporation Commission

ANTI-DISCRIMINATION LAW.—Discrimination prohibited.

ATTORNEY FOR SERVICE.—Each and every member of the Corporation Commission.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Expires March 31.

COUNTY TAX.—None.

DEPOSIT.—None required.

EXAMINATION.—Corporation Commission may at any time examine into the affairs o any insurance company.

FEES.—Payable to Corporation Commission. Filing statement, $25; issuing certificat of authority, $50; filing charter or articles of incorporation, $25; filing amended article of incorporation, $10; each renewal certificate of authority, $30; copy of papers per folic 20 cents; filing miscellaneous papers, $1 each; agent's license, $2.

Funds.—Not less than $100,000 fully paid capital stock, and if company writes acci dent and health lines $150,000. If liability is also written $350,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Any impairment amounting to 20 per cent must be remedie within ninety days.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three years' premiums have been paid.

PENALTIES.—Agent placing risks with unauthorized companies $500, and $100 for ever month practice is continued. Fraudulent advertising by a company, $250 for first offense $500 for each subsequent offense. Failure to file statement and pay taxes after tim specified, $25 per day. A company or agent violating the insurance act is liable t prosecution.

PENSIONS.—No provision.

POLICY FORM OR PROVISIONS.—Application must be attached to policy and form part of insurance contract.

PRELIMINARY DOCUMENT.—File with Corporation Commission copy of charter or articles of incorporation and copy of by-laws with all amendments to either. Foreign companies also file certificate from home State showing it is authorized to do business. Also statement showing amount of capital stock and assets.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Not allowed.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties.—Par. 3, Sec. 63 Code.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums collected less return premiums and less premiums paid for reinsurance in authorized companies.

TAX STATEMENT.—Annual report on or before March 1.

VALUATION.—To be made by Corporation Commission according to standard adopted by the company, which standard shall be stated in the annual report to the Corporation Commission, but in no case shall the standard of valuation adopted be less than that determined by the American Experience Table of Mortality with interest at 3½ per cent.

ARKANSAS.

SUPERVISING OFFICER, BRUCE T. BULLION, INSURANCE COMMISSIONER, LITTLE ROCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Deemed agent of the company.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision; date of expiration, March 1.

ANNUAL STATEMENT.—Final date for filing with Auditor of State, March 1. Also sworn statement of premium receipts in the State for the year ending December 31.

ANTI-DISCRIMINATION LAW.—Yes. (See "Board of Special Contracts.")

ATTORNEY FOR SERVICE.—File resolution agreeing to service on Insurance Commissioner, or any agent.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Company not allowed to discriminate between policyholders by allowing, or agreeing to allow, any policyholder, whether as an individual or as a member of a class, a portion or percentage of any premium or premiums collected from any policyholder or policyholders on the pretense of making such policyholder an agent of the company or otherwise, unless such policyholder regularly qualifies as agent of the company under the laws of Arkansas governing the same, and is instrumental in actually securing business for the company, as evidenced by his name appearing on the application or applications of other policyholders, as soliciting agent, and his compensation for such services being limited to a reasonable commission on the business thus secured by the company through his instrumentality. (Penalty, see "Penalties.")

COMPANY LICENSE.—Fee, $2. License expires March 1.

COUNTY TAX.—None.

DEPOSIT.—All companies to deposit securities to equal amount of its capital stock, such securities to be approved by the Insurance Commissioner, or furnish bond in the sum of $20,000, with three sureties, to be approved by Insurance Commissioner. Two of the sureties to be residents of the State. Corporate bond accepted. In all actions arising under policies the bondsmen of the company may be made parties to the suit, and judgment rendered against them may be enforced as other judgments are enforced.

EXAMINATION.—At the option of the Insurance Commissioner. No provision as to fee.

FEES.—(See "Preliminary Documents.") Depositing additional securities after first deposit 25 cents.

FUNDS.—Assets equal to net value of all policies in force. All companies to have $100,000 subscribed capital, fifty per cent paid up.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

Affidavit required under anti-trust law.

MISREPRESENTATION.—Officer or agent of company, who shall make any false statement, misrepresentation or pretense for the purpose of obtaining business, shall be guilty of a felony, and on conviction shall be sentenced to the penitentiary for from three to ten years.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For neglecting to file statement as required, forfeit of right to do business in the State. Any person, agent, company or corporation transacting business without legal authority shall forfeit to the school fund $500, and shall be deemed guilty of a misdemeanor, and on conviction fined $500. Any officer or agent who shall make false statements or representations for the purpose of obtaining business shall be deemed guilty of a felony, and on conviction, sentenced to the penitentiary for not less than three or more than ten years. Any person acting for a company that has not filed the bond as above set forth shall be deemed guilty of a misdemeanor and fined not less than $20 nor more than $100. For violation of act of 1907 *in re* discrimination, any sum not less than $100 nor more than $500, and have its license revoked.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Must contain clauses prescribed by law.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter; fee, $15; copy if annual statement for year ending preceding December 31; certificate from Commissioner from home State, giving net value of all policies in force preceding December 31; bond in sum of $20,000, to be approved by Insurance Commissioner. Bond may be made by any surety company authorized in State. Pay fee of $10 for filing annual statement; $2 for certificate of authority to company; $2 for certificate of authority to each agent; file power of attorney designating an agent for service.

Like fees are payable on any increase in capital stock. Foreign insurance companies and those of other States are charged the same fees that Arkansas companies are charged for filing copies of articles of incorporation in the State where such foreign company was organized, providing that companies organized outside the United States shall pay the same fees as are required by the State in which their United States head office is maintained.

PUBLICATION.—No provision.

REBATES.—Cannot rebate; prohibit agent to rebate commissions. (See "Board and Special Contracts.")

RECIPROCAL LAW.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—State tax two per cent on gross premiums. Final date for payment, March 1. No municipal license or tax.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Annually, on American Experience Table, with interest at four and one-half per cent. Certificate of home State accepted. Fee, not exceeding 3 cents for each $100 insurance.

CALIFORNIA.

SUPERVISING OFFICER, ALEX. McCABE, INSURANCE COMMISSIONER, SAN FRANCISCO.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Expires July 1. Fee, $1; general or special agent, no provision. No person shall act as agent or solicitor until he has obtained from the Insurance Commissioner a license. Licenses are not issued to corporations or partnerships.

ANNUAL STATEMENT.—Final date for filing, March 1. Company of foreign country to file both home office and United States branch statement. Financial statement must be in the latest convention form.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—General agent. (See "Preliminary Documents.")

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

BOND.—The Commissioner must require every company, not incorporated under the laws of this State, now transacting or proposing to transact insurance business by agent or agents in this State, before commencing such business to file in his office a bond in favor of the people of the State of California, to be signed by the company, as principal. Sureties to be approved by the Commissioner, in the penal sum of twenty thousand dollars, the condition of such bonds to be as follows: (1) That the company and its agents will pay all State, county, and municipal property and license taxes, in the manner and at the time prescribed by law; (2) that the company named therein will conform to all the provisions of the revenue and other laws made to govern them; (3) and that the company will promptly pay all fees, assessments, taxes, penalties, and fines that may be laid upon or against such company. Such bonds may be sued on in the same manner and shall be subject to the same rules governing official bonds. (Also see "Reciprocal Law.")

COMPANY LICENSE.—Expires annually on July 1. Fee, $10.

COUNTY TAX.—None.

DEPOSIT.—Company of a foreign country to deposit with the State of California, or with some other State of the United States, a sum equal to the minimum amount of capital stock or cash assets required by the laws of California. Deposit held to be for the exclusive benefit of all policyholders.

EXAMINATION.—The Insurance Commissioner, whenever he deems necessary, or whenever he is requested by verified petition, signed by twenty-five persons interested, either as stockholders, policyholders, or creditors, showing company is insolvent, must make an examination. Also, when any company is organized and authorized in this State, or before any company of another State is authorized to do business in this State. Expense of examination to be borne by the company.

FEES.—Filing copy of articles of incorporation, $55; amendment thereof, $10; registering each policy, 25 cents; attaching corporate seal, $1; any other certificate, $2; other papers, $5; annual license to solicitor or agent, $1; broker's license, $10; copy of paper, 20 cents per folio; certification, $1. (For other fees see "Preliminary Documents.")

FUNDS.—No company shall do any life insurance business in California without having a capital stock of at least $200,000, nor shall any such company write any other kind of insurance except accident and health [accident and health considered as one class] or liability, provided that any life company desiring to do any one of the last three lines mentioned must have, in addition to $200,000 capital stock, at least $50,000, and to do

more than one of these lines, $100,000 additional capital stock. Every foreign mutual o mixed company having not less than $100,000 capital stock must have in lieu of sucl capital stock $200,000 above all liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When liabilities for losses reported, expenses, taxes an reinsurance of all outstanding risks on standard of valuation (see valuation) exceeds it assets, company is insolvent. If company does either accident and health or liabilit business, its liabilities will be increased beyond that indicated above.

A capital stock company is insolvent if its paid-in capital is impaired more tha twenty-five per cent, although the balance exceeds the required amount above specified Only that portion of the capital stock can be considered as unimpaired, which is free fro all liabilities, including statutory requirements as to reserves, etc.

Where policyholders participate in the management of the company (whether it ha a capital stock or not), the company must (in lieu of such capital stock) hold in "avail able cash assets" free from all liabilities the amount above specified, unless some specia provision governs.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—Company of foreign country must have on deposit in th United States a sum equal to the capital stock or available cash assets required for suc company by the laws of California.

Life insurance business in California is defined as including endowments and an nuities, but not including health or accident or sickness insurance or casualty insurance.

MISREPRESENTATION.—By insured entitles injured party to rescind contract. By com pany or agent fine of not more than $100 or imprisonment of not more than six months.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—After three annual premiums have been paid. Based upon Sec tion 450 of the Civil Code. This section, as amended in 1911, provides that if a policy b issued in the State not containing automatic non-forfeiture in conformity with the lav it shall be construed as granting non-participating term insurance, as provided in thi section, and such a benefit shall be read into the contract.

PENALTIES.—Every person who in this State procures, or agrees to procure, any in surance for a resident of the State from any insurance company not incorporated unde the laws of this State, unless such company or its agent has filed the bond required b the laws of this State relating to insurance, is guilty of a misdemeanor. Except in case where different punishment is prescribed by the code, every offense declared to be a mis demeanor is punishable by imprisonment in the county jail not exceeding six months, o by a fine not exceeding $500 or by both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Based upon Section 45 of the Civil Code and amendments thereto.

PRELIMINARY DOCUMENTS.—Generally, each company, on applying for admissior must file the following documents and pay the fees specified: (1) Certified copy o charter (or articles of incorporation) and certificate of organization, capital and asset from the Insurance Commissioner of its home State, $55; (2) appointment of genera agent and stipulation, $5; (3) bond in the sum of $20,000, $5; (4) statement as to financia condition, $20; (5) certificate of authority, $10; (6) certificate of deposit of securitie (required only of companies organized outside the United States), $5. Authorizatio empowering general agent to sign bond and appoint solicitors and agents may also b filed. Company must also file with the Secretary of State at Sacramento certified cop of articles of incorporation, the fee for which varies according to the amount of capita stock, and an appointment of agent upon service of summons and other legal proces may be made; the fee for filing which is $5.

PUBLICATION.—Statement as adjusted by the Insurance Commissioner, and not th full statement as presented in the conventional form of blank, to be published by th

company daily for one week, or four consecutive times in a weekly newspaper of general circulation, companies to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision. The so-called "retaliatory statute" of California is as follows:

When by the laws of any other State or country, any taxes, fines, penalties, licenses, fees, deposits of money or of securities, or other obligations or prohibitions, are imposed on insurance companies of this State doing business in such other State or country, or upon their agents therein, in excess of such taxes, fines, penalties, licenses, fees, deposits of securities, or other obligations or prohibitions, imposed upon insurance companies of such other State or country, so long as such laws continue in force, the same obligations and prohibitions of whatsoever kind must be imposed upon insurance companies of such other State or country doing business in this State. And whenever under this section any deposit of security shall be made in this State, such deposit shall be made in bonds of the United States government, or in those of the State of California, or in interest-bearing bonds of the countries or incorporated cities and towns of the State of California,* not in default for interest on such bonds, which said securities must be estimated at not exceeding their par value nor their market value.

REMOVAL OF SUITS.—From State to Federal courts prohibited.

RESIDENT AGENT LAW.—There must be an appointment of agent under Section 616 of the Political Code, but the statute does not require that all State business shall be written through him, or through a resident general agent.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Every life insurance company not organized or incorporated under the laws of California, which does business or collects premiums or assessments in the State, shall annually pay to the Insurance Commissioner, for the State, a tax of two per cent upon the amount of the gross premiums received upon its business done in this State, less return premiums and reinsurance in authorized companies, credit is allowed for county and municipal taxes paid on real estate owned in California during the year ending on the preceding thirty-first day of December. This section shall not be held or construed so as to relieve any company or organization from any tax, fee or other obligation or charge imposed upon it by the provisions of Section 622 of the Political Code, and whenever the taxes imposed by the application of Section 622 exceed those imposed by the application of this section the provisions of the former section shall prevail. Every corporation transacting business in this State must pay the Secretary of State a license tax (from $10 to $250), which is graded according to the amount of authorized capital stock. This tax is payable on July 1 of each year, and is delinquent on September 1. Company subject to local taxation.

TAX STATEMENT.—No provision.

VALUATION.—To be made of companies of other States when such States refuse valuation made by California.

Basis of valuation on risks written prior to January 1, 1892, American Experience Table, with four and one-half per cent and reinsurance of all outstanding risks written from and after December 31, 1891, to and including December 31, 1907, Combined Experience or Actuaries' Table with four per cent and reinsurance of all outstanding risks written from and after December 31, 1907, American Experience Table with three and one-half per cent interest.

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* By acts approved April 15, 1909, Section 594a and Section 618 of the Political Code, were amended so as to eliminate the requirements as to the value of securities being equal to the value of interest-bearing bonds of the United States government.

CANAL ZONE.

SUPERVISING OFFICER, C. A. McILVAINE, EXECUTIVE SECRETARY, BALBOA HEIGHTS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENTS DEFINED.—No provision.

AGENT'S LICENSE.—An agent for any unlicensed insurance company doing busines within the Canal Zone shall be subject to a fine not exceeding $25 for first offense and no exceeding $100 for second offense.

ANNUAL STATEMENT.—March 1 last date for filing sworn statement of business don witin the Canal Zone for the previous calendar year.

ATTORNEY FOR SERVICE.—A resident agent approved by the board of directors.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual.

DEPOSIT.—$10,000 in cash or current securities with the Executive Secretary.

FEES.—Annual fees, $50.

FUNDS.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

POLICY FORMS.—No provision.

POLITICAL CONTRIBUTIONS.—No provisions.

PRELIMINARY DOCUMENTS.—File with the Executive Secretary a certified copy of charter, a certificate of the Insurance Commissioner of the State of incorporation, a resolution of the board of governors designating an agent within the Canal Zone upon whom legal process may be served, a certified copy of last annual statement to the Insurance Commissioner of its home State, and a sworn statement showing the amount of capital stock paid in, surplus, amount of insurance outstanding, and the number of unsettled or uncontested claims pending against it.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

TAXES.—Annually, on or before March 1, to the Executive Secretary, in addition to the annual fee of $50, a license tax of one and one-half per centum of premium receipts for the preceding calendar year.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

COLORADO.

SUPERVISING OFFICER, EARL WILSON, COMMISSIONER OF INSURANCE, DENVER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None. (See "Misrepresentation.")

AGENT DEFINED.—Held to be agent of the company and not of the insured.

AGENT'S LICENSE.—Expires last day in February. Local agent, $2; general or special agent, $2; broker's license, $10; non-resident broker's license, $10.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration last day in February.

COUNTY TAX.—None.

DEPOSIT.—$100,000 with Commissioner of Insurance.

EXAMINATION.—Company to pay reasonable expenses of Insurance Department. Company may be examined at option of Commissioner of Insurance or upon request of five or more policyholders representing $100,000 insurance.

FEES.—All companies pay to the Commissioner of Insurance the following fees, viz.: Filing certified copy of articles of incorporation of domestic companies, on the organization of such company, $50; filing power of attorney and preliminary statement, $50; filing copy of charter or deed of settlement and examination thereof, $30; filing annual statement, $50; certificate of authority, $5; copy of certificate of authority for use of agent, $2; copy of any paper, 20 cents per folio; affixing seal and certification, $1.

Total annual fees payable by foreign company, $55, and tax on premiums collected in State.

FUNDS.—All joint stock companies, $100,000 cash capital. Foreign mutual life company, guaranty capital or equivalent fund or surplus over all liabilities of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the Commissioner finds, upon examination, that actual assets, exclusive of capital, are less than liabilities, he shall suspend or revoke all certificates of authority granted, and shall cause notice thereof to be published in one or more daily newspapers published in Denver. Before suspending or revoking the certificate of authority of any such company, the Commissioner shall, unless it is insolvent or its capital impaired, grant it fifteen days in which to show cause why such action should not be taken.

INCONTESTABILITY.—After two years. Suicide after the first year no defense.

Dating back of policies more than one year is prohibited.

Time limit for commencement of action shall not be less than five years.

Parents only are permitted to take out policies of burial insurance on minors, one to fifteen years of age, for amounts as contained in stipulated table. Increases in the amounts may be made with advancing years.

MISREPRESENTATION.—Agent or broker who makes fraudulent representation, guilty of a misdemeanor. No officer, director or agent shall issue or circulate or cause to be issued or circulated, any estimate, illustration, circular or statement misrepresenting the terms of a policy, under penalty of $500 or sixty days, or both.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three full years' premiums have been paid.

PENALTIES.—Any person knowingly or wilfully testifying falsely in reference to any matter material to an investigation, examination or inquiry, shall be deemed guilty of perjury and punished accordingly; and any person who shall wilfully refuse to fail to attend, answer or produce books or papers, or who shall refuse to give the Insurance Commissioner or his representative full and truthful information and answer any inquiry or question or refuse or fail to appeal and testify, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be fined not exceeding $500 or imprisoned for not exceeding three months, or both. Any director, trustee, officer, agent or employee, or any other person, who shall knowingly make any false certificate, entry or memorandum in relation to the affairs of an insurance company, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, fined not exceeding $1000 or imprisonment for from two to twelve months, or both. Soliciting for unauthorized company, or without a license, fine of $100 or imprisonment for two months, or both, for each offense. Agent or broker making fraudulent representation, $100 to $1000 or imprisonment not exceeding one year.

PENSIONS AND POLITICAL CONTRIBUTIONS.—The diversion of funds for political purposes is prohibited.

POLICY FORM OR PROVISIONS.—To be filed with and approved by Commissioner of Insurance. Law stipulates what provisions policy must contain and prohibits certain others. The policy to contain the entire contract.

PRELIMINARY DOCUMENTS.—File with Commissioner of Insurance two certified copie of charter or articles of incorporation or deed of settlement and all amendments theret also statement under oath of condition of company on December 31 preceding and powe of attorney, with resolution of board of directors authorizing same. Certificate of depos (home department). Certificate of paid-up capital (home department). Report of las examination. Complete set of policy forms filled in for age 35 and set of rate books an agents' manual. Certified copy of power of attorney to United States manager (i foreign to U. S.). Certified copy of deed of trust filed with the New York Department (i foreign to U. S.). A certified copy of license issued by United States Treasury Depart ment (if a foreign company). Certified copy of certificate of authority by home depart ment. Appointment of general agent (not required if it is desired to appoint agent direct from home office). Certified copy of the portion of the law under which compan is organized and operating. Affidavit regarding capital stock (blank furnished). Cer tificate of business and agent (blank furnished).

PUBLICATION.—Synopsis of annual statement and certificate of authority in one news paper published at the capital, four times, company to pay for publication.

REBATES.—Prohibited. The party accepting a rebate is also held to be guilty of misdemeanor.

RECIPROCAL LAW.—Yes.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No limit; $500 unless authorized by board of director

No director or officer of any insurance company transacting business in this Stat or organized under the laws of this State, shall receive any money or valuable thin for negotiating, procuring, recommending or aiding in any purchase or sale by such com pany of any property or in any transaction affecting such property or in any loan from suc company, nor be interested, either as principal, co-principal, agent, beneficiary or as a mem ber of any board of directors or similar governing body of any corporation or simila organization other than such insurance company, in any such purchase, sale, or loan; no authorize any such purchase, sale, loan or other transaction between such insurance compan and a son, daughter, husband, wife, father or mother of any officer or director of such in surance company, knowing him, her or them to be such; nor shall any such company partic ipate in any such acts; provided, that nothing contained in this article shall prevent a lif insurance corporation from making a loan upon a policy held therein by the borrower no in excess of the reserve value thereof. Any person violating any provisions of this articl shall be guilty of a misdemeanor, and upon conviction thereof shall be punished by fine o not less than $300 nor more than $1,000.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Departmen ruling that in absence of fraud statements of insured are representations and not war ranties. No statement of insured shall avoid a policy unless contained in a written appli cation, and a copy of such application shall be endorsed upon or attached to the polic when issued.

TAXES.—All companies pay on or before March 1, annually, two per cent on gros premiums. Companies comply with requirements of Secretary of State and pay filin fees on entrance to Colorado. No other tax except on real estate. No local taxation.

TAX STATEMENT.—Department provides tax blank.

VALUATION.—Actuaries Table with four per cent interest; American Experienc Table with four per cent or higher standard as adopted by the company.

CONNECTICUT.

SUPERVISING OFFICER, BURTON MANSFIELD, INSURANCE COMMISSIONER, HARTFORD

ADVERTISEMENTS, REGULATIONS GOVERNING.—Prohibited from advertising any bu available assets for payment of losses. Every advertisement or public announcement, an

every circular or card made or issued by any company which shall purport to make known its financial standing, shall, with equal conspicuousness, give its liabilities computed on the basis allowed for its annual statement, and no such public announcement shall be made until the said statement shall have been verified by the Insurance Department.

AGENT DEFINED.—Any person who shall in any manner aid in transacting the business of an insurance company.

AGENT'S LICENSE.—Reciprocal; general or special agent, no provision; date of expiration, April 1.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Not favored.

COMPANY LICENSE.—Date of expiration, April 1. Annual fee, $10; reciprocal.

COUNTY TAX.—No provision.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At option of Insurance Commissioner. Expense to be borne by Company.

FEES.—License, $10; filing statement, $10; other country, $20; certificate of valuation and compliance, $2; certificate of condition, $10; copy of statement, $10; other papers required by law, 25 cents; filing copy of charter, reciprocal; valuing life policies, reciprocal; other fees reciprocal. Total annual license fee of company of other State, reciprocal; of other country, $50.

FUNDS.—Assets must be in excess of liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement. Not published.

IMPAIRMENT OF CAPITAL.—No provision; law applies to domestic company.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Making false report to Insurance Commissioner or making any false entry or memorandum, with intent to deceive either the Insurance Commissioner, stockholders or policyholder, subjects offender to imprisonment for not more than five years.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—Officers or agents transacting business in violation of law, subject to fine of from $100 to $500 for each offense. Agents liable to a fine from $100 to $500 for doing business for unauthorized companies. For giving any rebate on premium for life insurance, $100 to $500, and a revocation of the agent's certificate for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—All conditions must be plainly expressed. Company must furnish copy of application upon request.

PRELIMINARY DOCUMENTS.—Furnish Insurance Commissioner with a statement setting forth financial condition on December 31 preceding, and certificate of compliance with the laws of home State, and that company is authorized to transact business, and that such home State licenses similar insurance companies, incorporated by this State, to transact business therein upon a similar certificate from the Insurance Commissioner of this State.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Governed by reciprocal law. No local taxation. Foreign country, 2 per cent.

TAX STATEMENT.—No provision.

VALUATION.—Valuation of company's home State accepted. Fee, reciprocal. Fo contracts issued prior to 1901, the Actuaries' or Combined Experience Table with fou per cent interest; subsequent contracts, American Experience Table with three and one half per cent interest.

DELAWARE.

SUPERVISING OFFICER, HORACE SUDLER, INSURANCE COMMISSIONER, DOVER, DEL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—By Department, at direction of Com missioner.

AGENT DEFINED.—Deemed agent of company and not of the insured.

AGENT'S LICENSE.—Procure certificate of authority from Insurance Commissioner fo each company represented, and also one State license. Certificate of agency appointment to be filed annually on or before February 28. Fees, yearly license, $5.50, payable t Insurance Commissioner, and $2 for certificate of authority that the company is entitle to do business in the State. Total annual fee for local agent of foreign company, $7.50 general or special agent, no provision; date of expiration, February 28. One licens sufficient for a firm or co-partnership. Industrial company must pay license fees for it agents.

No corporation or stock company shall be licensed as the agent or representative o any life insurance company or association in soliciting, selling or in any manner placin life insurance.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company to appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Not allowed Stock selling permitted if all given opportunity to purchase.

COMPANY LICENSE.—Expires February 28. Annual fee, $27.

COUNTY TAX.—None.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At the option of the Insurance Commissioner. Fee, actual expens incurred.

FEES.—Company to pay to the Insurance Commissioner an annual license fee of $2 with a $2 fee for issuing said license; filing charter, $10; filing annual statement, $10 certificate of authority to an agent, for each company he represents, $2. Copies of paper on file in the office, 20 cents per folio; affixing seal and certifying same, $3; examination actual expenses incurred; publication, $3.

FUNDS.—Capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If capital is impaired twenty per cent, deficit to be mad good within sixty days.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No company, officer, director or agent thereof shall issue o circulate any estimate, illustration, circular or statement of any sort misrepresenting th terms of any policy issued by it or the benefits or advantages promised thereby, o dividends or shares of surplus to be received thereon, or shall use any name or title t any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For every violation of the law a fine not exceeding $1000, or imprison ment not exceeding one year, or both. Agent neglecting to take out license, fine of $500 or imprisonment not exceeding two years, or both. For each violation of the anti-rebat law a penalty of $500 is provided where the insurance is $25,000 or less, and $500 additiona for each $25,000 of insurance.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Must contain the entire contract.

PRELIMINARY DOCUMENTS.—Copy of charter, statement of condition at the close of preceding year, power of attorney to Insurance Commissioner to accept service of process and certificate of authority from home State.

Publication.—Synopsis of statement in one paper, three insertions. Fee, $4.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes (but only applies to fire and surety).

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

SURPLUS DISTRIBUTION.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

TAXES.—Foreign company two per cent on gross premium receipts minus dividends paid to policyholders. No other State or local taxes. Final date for payment March 1.

TAX STATEMENT.—Final date for filing March 1.

VALUATION.—Furnish certificate of valuation of the Insurance Departments of either New York, Pennsylvania or Massachusetts, or of the State wherein incorporated. If incorporated in any other State, valuation to be made on the New York basis.

To be made of companies of other States when such States refuse valuation made by California, Michigan, Missouri or Pennsylvania. Registered policies of a domestic company to be valued annually within sixty days after December 31, using the American Experience Table and three and one-half per cent interest.

DISTRICT OF COLUMBIA.

SUPERVISING OFFICER, LOUIS A. GRIFFITH, SUPERINTENDENT OF INSURANCE, WASHINGTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Law requires statement to be printed in one daily newspaper published in District of Columbia in March of each year.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Expires on April 30. Agent, $50; ordinary solicitor's license, $5; industrial solicitor's license, $2. All licenses to be applied for and fee paid on or before March 31. Date of expiration, April 30. All licenses are transferable by assignment; fee for each assignment, 25 cents. (See "Company License.")

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Resident of the District of Columbia. In the event of the absence or death of such person, the Superintendent of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No law. Department has ruled against such schemes.

COMPANY LICENSE.—The Superintendent of Insurance has issued the following regarding licenses:

All Companies and Associations.—For filing charter and other qualifying documents, $10, with issuing license to company; such license authorizing the company to issue only its own policies, $10.

Local and Foreign Companies.—Each insurance company, local or foreign, desiring to act as agent for the purpose of receiving business for another company, or for agents or representatives of any other company, is required to procure a "General Insurance License." Fee to be paid by the company, $50.

Foreign Companies.—See Deposit.

Agent's License.—This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or an association, or to a corporation, naming secretary and one assistant secretary of either of such bodies having such officers. Under this form of license an unlimited number of companies may be represented by an agent; and power is granted to the licensee to appoint solicitors for each company he represents. A policy-writing agent may also act as broker. Fee to be paid by the agent, $50.

Brokers' "General Insurance License."—This license carries with it all the privileges granted an agent, except that the licensee cannot issue policies or appoint solicitors. A broker represents no company, but places the business he controls wherever he elects in companies that are licensed to do business in the District of Columbia. Fee to be paid by broker, $50.

Solicitor's License.—A solicitor must be employed in some capacity by a company or its principal agent. License must be procured for each company represented, and the name of such company must be embodied in the license. Fee to be paid by solicitor, $2 for each license.

Industrial Solicitor's License.—License must be procured for each company represented, and the name of such company must appear in the license. Fee to be paid by the solicitor, $2 for each license.

Annual licenses for companies, agents, solicitors and brokers doing business in the District will be in force until April 30. Applications for annual licenses must be made and fee paid during the month of March. Annual licenses take effect May 1. All licenses for insurance companies, their agents, or solicitors, who may apply during the license year for permission to do business in the District of Columbia shall date from the first of the month in which application is made and expire on the thirtieth day of April following, and payment shall be made in proportion. All licenses, except company licenses, are transferable by assignment; fee for each assignment being 25 cents.

Deposit.—Company of another country to have at least $100,000 on deposit with proper official of some State of the United States, or United States or municipal bonds in the sum of $100,000 in the registry of the Supreme Court of the District, approved by the Commissioners of the District. No provision as to company of another State.

Examination.—At discretion of Superintendent of Insurance.

Fees.—Filing annual statement and certificate of compliance, $10. Total annual license fees of foreign company, $10; no other fees. (See "Company License.")

Funds.—Maintain a reinsurance reserve fund.

Gain and Loss Exhibit Required.—Incorporated in annual statement.

Impairment of Capital.—When capital is impaired twenty-five per cent company subject to suspension of license. Sixty days allowed in which to make good impairment.

Incontestability.—No provision.

Misrepresentation.—No provision.

Municipal Taxes and Fees.—None.

Non-Forfeiture.—No provision.

Penalties.—For doing business without a license company is liable to a penalty of $2 for each day it transacts business without such license. An agent transacting business for an unlicensed company is deemed guilty of a misdemeanor, and upon conviction will be punished by a fine not exceeding $100, or imprisonment in jail for not less than ten or more than sixty days. An unlicensed agent, or an unlicensed broker, is liable to penalty of a fine not exceeding $100, or imprisonment in jail for not less than ten or more than sixty days. Any person who shall act as a solicitor for an insurance company, without having first procured such license therefor, or shall solicit for any company other than the one named in such license, shall be guilty of a misdemeanor and, on conviction thereof be punished by a fine of not less than ten dollars or more than fifty dollars, and in default of payment of such fine, by imprisonmennt in jail for not less than ten nor more than thirty days, at the discretion of the court.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Copy of application must accompany policy.

PRELIMINARY DOCUMENTS.—Copy of charter or articles of incorporation, duly certified by the proper officer of the State wherein company was organized; also, a certificate that it is entitled to transact business.

PUBLICATION.—Statement in one daily newspaper, one insertion during March; company to attend to details of publication.

REBATES.—Misdemeanor—penalty.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—All life companies pay to the Collector of Taxes, before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes, except taxes upon real estate. Eight per cent per month penalty for failure to comply with this provision and revocation of license until tax and penalty thereon is paid.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—American Experience Table of Mortality, with 3½ per cent interest (minimum).

FLORIDA.

SUPERVISING OFFICER, J. C. LUNING, STATE TREASURER, TALLAHASSEE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Whoever aids in the procurement of insurance is deemed an agent of the company taking the risk, or collects or transmits premium.

AGENT'S LICENSE.—Local agent, $5; general or special agent, $25. Counties, cities or towns may require an agent's license tax not to exceed fifty percent of the State tax for such agent, and from traveling agents a tax of $5 for each county in which business is transacted. Date of expiration of all licenses, October 1. After April 1 one-half above rates.

ANNUAL STATEMENT.—Final date for filing, March 1. Amended 1919.

ANTI-DISCRIMINATION LAW.—Yes. Penalty, fine of $100 or imprisonment of not less than ninety days nor more than six months.

ATTORNEY FOR SERVICE.—Each agent to be authorized to accept service of process and State Treasurer.

COMPANY LICENSE.—Company to pay license fee of $200 in October of each year. Date of expiration, October 1. Licenses issued after April 1 of any year are fifty per cent of the amount for a whole year.

COUNTY TAX.—See agents' license.

DEPOSIT.—Home company may deposit $100,000 with State Treasurer.

EXAMINATION.—The State Treasurer, Insurance Commissioner exofficio, who may make examination whenever deemed necessary. Company to pay the expense of examination.

FEES.—Total annual license fee, $200; filing annual statement, $10. Total annual fees, $210.

FUNDS.—Company to have at least $200,000 in United States or State bonds, or other bankable or interest-bearing stock of the United States at market value, or mortgages on unencumbered real estate worth double the amount loaned thereon. Home company $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—Authority revoked. Company given thirty days' notice.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited. Upon conviction subject to fine of $100 or i prisonment of not more than six months. State Treasurer has authority in such case revoke company license.

MUNICIPAL TAXES AND FEES.—(See "Agent's License.")

NON-FORFEITURE.—No provision.

PENALTIES.—For making false returns or statements a fine is incurred of not less th $500 nor more than $5000. For a violation of any of the provisions of the law a fine n exceeding $1000, or imprisonment not exceeding six months, is imposed. For failure procure a license, fine of not more than double the amount required for such license.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Company to file with the Secretary of State certified co of charter and remit to him a charter tax equal to $2 upon each $1000 of capital stock this tax, however, not to exceed $250 in any case. Also, pay the Secretary of State filing fee of $5.

PUBLICATION.—Abstract of statements published by State Treasurer in March each year.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums. No other State tax. Subject to loc taxation. Final date for payment, January 31.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

GEORGIA.

SUPERVISING OFFICER, W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Semi-annual statement.

AGENT DEFINED.—Any person soliciting insurance, or performing any act in relatio thereto, or in adjusting losses, shall be deemed an agent of the company. All insuranc agencies which have been incorporated for the purpose of soliciting insurance policies b the offering in return of stock of the companies they represent are barred.

AGENT'S PERSONAL OCCUPATION TAX. Local agent, $10 for each county; travelin special or general agent for entire State, $75. Date of expiration, December 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on January 1 o sixty days thereafter.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint a resident of this State.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Special or boar contracts prohibited. Sale of stock with insurance prohibited.

COMPANY LICENSE.—Date of expiration, December 31.

COUNTY TAX.—None.

DEPOSIT.—Furnish certificate from insurance official of home State; amount, $100,000. Where other State requires larger deposit than this State reciprocal law governs.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pay expens incurred. Must be examined at least once in five years.

FEES.—For filing charter or certificate relative to same, $20; filing statement, $20; certificates to agents, $3; reciprocal provisions as to fees.

FUNDS.—Company must possess at least $100,000 in bonds and stocks, estimated at their market value, or mortgages on real estate worth double the amount of the loan.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When company has not on hand the net value of all policies in force, after other debts of the company and claims against it have been provided for.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Agents subject to local and State license fees.

NON-FORFEITURE.—No provision.

PENALTIES.—For violation of any of the provisions of the law relating to insurance, fine of not less than $100 nor more than $1000. For default in payment of taxes, $500.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Application not part of contract unless attached.

PRELIMINARY DOCUMENTS.—Copy of charter to be filed with the Insurance Commissioner and statement showing condition of company on December 31 preceding; also certificate of proper officer of State in which company is organized, showing that it has deposited with him not less than $100,000 for security of policyholders, and is duly authorized to do business in home State.

PUBLICATION.—Semi-annual statement to be published once in a newspaper of general circulation; company to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—To be filed with the Governor on January 1 and July 1, or within sixty days thereafter, showing condition of company on June 30 and December 31.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS NOT WARRANTIES. Statements made in application held to be representations not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Make report to the Insurance Commissioner for a year ending April 30 of premiums received in State, and not later than July 1 pay a tax of 1½ per cent on gross premiums. When company invests one-quarter of assets in taxable property in Georgia, it shall be required to pay only one per cent on premium receipts; and when it invests as much as three-quarters of assets in Georgia, its premium tax shall be one-quarter of one per cent.

TAX STATEMENT.—Final date for filing, July 1.

VALUATION.—Biennially, upon the basis of the American Experience Table or the Actuaries' Table and four per cent interest; provided that where any life company shall have a cash capital of not less than $100,000 the reserve on non-participating policies shall be calculated on the American Experience or Actuaries' Table and interest at not less than three per cent, nor more than six per cent. Valuation of company's home State accepted if made on above basis and certificate is furnished by March 1.

HAWAII.

SUPERVISING OFFICER, DELBERT E. METZGER, INSURANCE COMMISSIONER, HONOLULU.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision. Date of expiration, April 15.

ANNUAL STATEMENT.—Final date for filing, April 15.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Appoint a resident.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Date of expiration, April 15.

DEPOSIT.—No provision.

EXAMINATION.—Certificate of company's home State accepted.

FEES.—Articles of incorporation, certified copies of articles, etc., $25; certificate authority, $10; renewal thereof, $10; annual statement, $10; same, territorial business, $1 filing any other certificate required to be filed, $10; any other paper, $1; copies of pape filed, per folio, 25 cents; certifying copies, $1 each; agent's license for each company repr sented, $2. Total annual fees of foreign company.

FUNDS.—Capital or net surplus of $100,000 is required.

GAIN OR LOSS EXHIBIT REQUIRED.—No.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good any impairment of capit

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For transacting business by or for an unauthorized company, $100 $500 and revocation of license. For failure to procure agent's license, $500 for fir offense and $100 for each month thereafter. Failure to pay taxes within thirty days due date, $25 for each additional day.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter and certificate of authority; certifica of capital stock and organization; power of attorney to accept service of process; resol tion of board of directors consenting to service on Insurance Commissioner; report examination.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums, no other tax. Final date for paymen June 30. Subject to penalty for failure for more than 30 days.

TAX STATEMENT.—Final date for filing, April 15.

VALUATION.—American four per cent basis used.

IDAHO.

SUPERVISING OFFICER, HOWARD J. BRACE, DIRECTOR OF INSURANCE, BOISE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements purporting to sho financial condition must correspond with or include the last verified statement to th Director of Insurance.

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, $3; general or special agent, no provision. Date c expiration, March 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on or befor March 1, showing condition of company on December 31 preceding on form supplied by th Director of Insurance.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company must appoint Commissioner of Finance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Advisory board contracts prohibited. See Sec. 41.

COMPANY LICENSE.—Annual fee, payable to the Director of Insurance, $50. Date of expiration, March 31.

DEPOSIT.—Required.

COUNTY TAX.—None.

EXAMINATION.—Compulsory examination by the Director of Insurance.

FEES.—Applicable to all companies. Copy of any official document, 20 cents per folio; for affixing certificate and seal of the State, $1; for filing articles of incorporation and amended articles, each $10. For issuing each certificate of incorporation or qualification, or increase or decrease in capital stock, $3; receiving and forwarding summons, $2; filing power of attorney, $2; filing annual statement, $50.

Total annual fees payable by foreign company, company license, $50; annual statement, $50.

FUNDS.—Actual paid-up capital of not less than $100,000, and surplus equal to half of the paid-in capital. If mutual, surplus of equal amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Impairments of twenty-five per cent or more must be made good within sixty days. If mutual company, within ninety days.

INCONTESTABILITY.—Policy must contain provision for incontestability after two years.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—Policy must contain automatic non-forfeiture provision.

PENALTIES.—For transacting business without certificate, or after certificate shall have been withdrawn, a fine not exceeding $100, or imprisonment in the county jail not exceeding six months, or both.

PENSIONS.—No provision.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Standard form. Copies of contracts must be submitted to Director and approved by him in writing before issue.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and names and residence of each officer and director, certified to by the president and secretary of the company. Also file statement showing condition on December 31 preceding.

PUBLICATION.—Synopsis of annual statement, one paper, published in capital, one insertion; company to attend to details of publication or department will do so. Publication to be made prior to April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS NOT WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Pay to the Director of Insurance a tax of two per cent on gross premiums received. This tax is in lieu of all other personal property taxes.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—American Experience three and one-half percent and one-year preliminary term minimum basis.

ILLINOIS.

SUPERVISING OFFICER, FRED W. POTTER, SUPERINTENDENT OF INSURANCE, SPRINGFIELD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Agents, in all advertisements of a company, shall state its location and the authority under which it is organized, and shall

exhibit on his sign designating his place of business, the name of the State in which t company is incorporated; shall print the name of the State in large type upon all polici issued and upon all pamphlets, circulars, etc., published or circulated in the State, relati to the business of the company.

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, minimum, $2; general or special agent, no provisio Date of expiration, March 1. Reciprocal. No license fee for agents of domest companies.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes. Penalty, fine of $500 to $1000.

ATTORNEY FOR LICENSE.—Resident.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, July 1.

COUNTY TAX.—None.

DEPOSIT.—Company to deposit $100,000 with the Department of Trade and Commer or furnish certificate of deposit from the proper official of some other State.

EXAMINATION.—Optional with the Superintendent of Insurance. Expense of examin tion to be paid by company.

FEES.—For filing annual statement, $10; issuing agent's certificates, $2; copy of pape on file, 20 cents per folio; certifying the same, $1; valuation of policies, 3 cents per $10 of insurance; examinations, actual expenses incurred. Total annual fees of foreign con pany, $10. Retaliatory provision covering all fees.

FUNDS.—Company to possess capital stock or actual assets in the sum of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Stock company must maintain minimum of $100,000 surpl to policyholders, mutual company minimum admitted assets equal to liabilities. Impairme must be made good within time fixed by Department. If impairment of minimum capit stock exceeds twenty per cent, or if any impairment of mutual company, issuance of polici must be discontinued till impairment is made good.

INCONTESTABILITY.—After two years.

MISCELLANEOUS PROVISIONS.—Affidavit required under anti-trust law; made to Secre tary of State.

MISREPRESENTATION.—No company or officer, director or agent thereof, shall issue o circulate, or cause or permit to be issued or circulated, any estimate, illustration, circula or statement of any sort misrepresenting the terms of any policy, or the benefits or ad vantages promised thereby, or the dividends or shares of surplus to be received thereo or shall use any name or title of any policy or class of policies misrepresenting the tru nature thereof.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three years.

PENALTIES.—Company neglecting to file statement within the time prescribed is liabl to a fine of $100 for each day during which such default continues.

PENSIONS.—Prohibited to any officer, director or trustee, or to member of family afte death.

POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Application to be attache or endorsed upon the policy. Law provides for modified preliminary term insurance base on twenty-payment life rate. If the payment of dividends is deferred later than th third policy year, such company shall furnish the Superintendent of Insurance each year detailed statement covering such deferred dividend policies.

No policy to be issued in the State until a copy of same has been filed with th Superintendent of Insurance. The law also specifies certain provisions which must no be placed in a policy contract. Does not apply to industrial policies or to assessment o fraternal associations.

PRELIMINARY DOCUMENTS.—File a copy of charter, and a statement showing its condition on the form adapted to legal reserve life companies, a certificate of deposit, a certificate of compliance and appointment of attorney for service of process. Also a stipulation that its authority to do business shall cease and terminate whenever it shall make application to remove into any United States court any action commenced against it in any of the State courts.

PUBLICATION.—Annual statement in two daily papers for one month. Department issues abstract and instructions as to publication. Cost borne by company.

REBATES.—Prohibited. Penalty, fine of from $500 to $1000.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

SURPLUS DISTRIBUTION.—The law covering this subject reads as follows:

Life insurance companies doing business in this State which do business upon the principle of mutual insurance, or the members of which are entitled to share in the surplus funds thereof, may make distribution of such surplus as they have accumulated.

TAXES.—Governed by reciprocal provision with minimum privilege tax of two per cent of State premiums.

TAX STATEMENT.—Must be submitted by March 1, Department must bill company by May 15, tax must be paid by July 1.

VALUATION.—Annually, on the net premium basis. On contracts issued prior to January 1, 1908, Actuaries' or Combined Experience Table with four per cent interest; subsequent contracts, American Experience Table with three and one-half per cent interest. Twenty-payment life modification of preliminary term method. Fee for valuation, [illegible] for each $1000 of insurance.

INDIANA.

SUPERVISING OFFICER, THOMAS S. McMURRAY, COMMISSIONER OF INSURANCE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Auditor of State has authority to revoke license if fraudulent advertising matter be circulated.

AGENT DEFINED.—Any person, or any member of a firm or agent of a corporation who solicits insurance on behalf of any life insurance corporation, or in behalf of any person desiring life insurance, or who transmits an application for a policy of life insurance, or who makes any contract for life insurance, or collects any life insurance premiums, shall be held to be a life insurance agent, provided that the provisions of this act shall not apply to any person who shall do any one of the acts above prescribed in his own behalf, or to any bank or trust company which shall in its banking capacity collect any insurance premiums, or to the representatives of a fraternal order.

AGENT'S LICENSE.—Procure a certificate of authority from the Commissioner of Insurance, to be renewed annually upon the filing of annual statement. Individual licenses for life companies. Fee for local agent, $1; $3 for foreign companies; general or special agent, no provision; date of expiration, December 31.

ANNUAL STATEMENT.—Final date for filing, January 31.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Every agent of the company must be authorized to accept service. Auditor of State can also accept service.

BOARD AND SPECIAL CONTRACTS.—Prohibited.

COMPANY LICENSE.—Date of expiration, December 31.

COUNTY TAX.—No provision.

DEPOSIT.—To have on deposit with Insurance Department of home State the cash value of all policies in force December 31 preceding, calculated on American or Actuaries' Combined Experience Table of Mortality with 3½ per cent interest; provi that such deposit shall not be less than $25,000.

EXAMINATION.—Optional with Commissioner of Insurance. Company to bear expe of examination. Must be made at least once in every three years.

FEES.—For filing articles of incorporation, $100; for examination of statements, for accepting service as attorney, $3; filing copy of same, $5; for certificate of author $3; filing with clerk of court not necessary under new law. Total annual fees payable foreign company: Filing statement, $20; examining statement, $5; issuing license, certificate publication, $4; reciprocal.

FUNDS.—Assets amounting to $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When it shall be found that the assets of any company less than its liabilities, exclusive of capital stock, the company may be notified to ce writing new business.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—Any agent, physician or other person knowingly securing surance on the life of any person without their knowledge or consent, or by means misrepresentation or false and fraudulent statements, be instrumental in securing ins ance on an aged or infirm person, or restore insurance on a person not in insurable co dition, shall be deemed guilty of a misdeameanor. Restrictions are placed on issui estimates, illustrations, etc., or misrepresenting terms of a policy.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For any violation of the laws relating to insurance a fine not exceedi $1000 is incurred, or imprisonment in the county jail not more than thirty days, or bo For neglect to report premiums and pay taxes thereon, a forfeiture of $100 for each d of such default.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Contributions to political funds pr hibited.

POLICY FORM OR PROVISION.—Form and title must be approved by Auditor of Sta Law prescribes certain conditions.

PRELIMINARY DOCUMENTS.—File with Commissioner of Insurance certified copy articles of incorporation or association, copy of by-laws, a certified copy of a vote resolution of board of directors consenting to service of legal service on the Commission of Insurance; a sworn statement of business of the preceding year; also satisfactory e dence that company has accumulated the net value of its policies and has deposited sa according to law.

PUBLICATION.—Statement to be published in two papers twice during year, Audit of State to attend to details of publication.

REBATES.—Giving or receiving rebates prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Company not to remove a suit from a State to Federal cou except by regular course of appeal.

RESIDENT AGENT LAW.—No provision. Under ruling of Insurance Department a no resident agent will not be licensed unless he maintains a permanent office in State.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—(See "Tax Statement.")

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—On or before February 28, and on or before August 31 of each year, co pany is required to report to the Auditor of State the gross premiums received in t State for the preceding six months ending on the last days of December and June, an

at the same time, shall pay into the State treasury $3 for every $100 of premiums, after deducting losses actually paid within the State. No other taxes.

TAX STATEMENT.—Final date for filing, February 1 and August 1.

VALUATION.—No provision.

IOWA.

SUPERVISING OFFICER, A. C. SAVAGE, COMMISSIONER OF INSURANCE, DES MOINES.

ADVERTISEMENTS, REGULATIONS GOVERNING.—In all advertisements agents must state the location of the company and the State or government under which it is organized. No company shall advertise or publish an authorized capital, or represent in any manner itself as possessed of any greater amount than that actually paid up and invested as required by law.

SOLICITING AGENT DEFINED.—Any person who shall solicit insurance, or procure application therefor, shall be held to be the soliciting agent of the company, anything in the policy contract to the contrary notwithstanding.

AGENT'S LICENSE.—Issued by the Commissioner of Insurance. Date of expiration, March 31. Local and traveling agents to procure certified copy of certificate of authority issued to the company. Fee for agent of foreign company, $2; domestic company, 50 cents.

ANNUAL STATEMENT.—To be filed with the Commissioner of Insurance. Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD OR SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, March 31.

DEPOSIT.—Securities to the amount of $100,000 to be deposited with the proper officer of the State in which the company is located, to be held in trust for the benefit of all policyholders.

EXAMINATION.—By order of the Executive Council for non-Iowa companies; company to pay expense of examination.

FEES.—For filing certified copy of charter, $25; annual statement, $20; issuing certificate of authority and certified copy thereof, $2; copies of papers, 20 cents per folio; certification of same, $1; valuing policies, $10 per million of insurance or a fraction thereof; examination of companies, expenses incurred and per diem expenses of assistant examiners; other fees regulated by reciprocal provision. Total annual fees payable by foreign company, $22. Retaliatory provisions. Corporation fee, none.

FUNDS.—Company to have at least $100,000 of paid-up capital or surplus over and above all liabilities, invested in stocks or bonds of the United States, of the State of Iowa, or of the State wherein it is incorporated, or mortgages on unencumbered real estate worth double amount of the loan. Such securities must be deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—The Commissioner of Insurance may at any time cause an examination to be made of any life company. If, upon examination, the Commissioner of Insurance deems it advisable that a company's affairs be closed, the Attorney-General shall be notified, and he shall apply to the court for an injunction restraining the company from transacting further business.

INCONTESTABILITY.—Insurance Department requires policies to contain an incontestability provision at end of second year.

MISCELLANEOUS PROVISIONS.—Where medical examiner for a company certifies that applicant is insurable, the company is estopped from defending on the ground that he was not in an insurable condition.

MISREPRESENTATION.—Misstatement as to age does not void policy, the amount payab under the policy shall be such as the premium paid would have purchased at the corre age.

No company, and no officer, director or agent thereof, shall issue, circulate or us or cause or permit to be issued, circulated or used, any estimate, illustration, circular c statement of any sort misrepresenting the terms of any policy issued by it or the benefi or advantages promised thereby, or the dividends or share of surplus to be receive thereon, or shall use any title of any policy, or class of policies, misrepresenting the tr nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—Insurance Department requires policies to contain an incontestabili provision at end of second year.

PENALTIES.—Failure to file annual statement or procure certificate of authority, $1c for each day's default. Agents transacting business during the period of such defau shall forfeit $300. Agents failing to obtain certificate of authority to forfeit $25 for eac day's neglect. For giving rebates to the insured a fine of $500 is provided and revocatio of license for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Copy of application must accompany policy. Th omission does not invalidate the policy, but precludes the company from setting up mis representation as a defense to an action brought under such policy.

No form of policy contract for life insurance may be issued until approved by th Commissioner of Insurance, and must be based upon satisfactory medical examination c the applicant. Industrial policies, $500 or less, no medical examination required. Failur to comply with this provision works a forfeiture of from $100 to $1000 and revocation o suspension of authority. Limit of time for filing proofs of loss to be not less than one yea

PRELIMINARY DOCUMENTS.—File copy of charter, by-laws and statement of conditio and a copy of last annual report; also copies of all forms of policies which it is propesed t write in the State; certificate of compliance and deposit from home department; power c attorney.

PUBLICATION.—No provision as to publication of preliminary documents.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT.—Under the provisions of a Department ruling, based on section 1683-r3 and 1821-k, requisitions made by any company in behalf of a non-resident age will not be honored. Ruling modified as to life insurance agents, discretionary with Com missioner of Insurance whether he issues license or not.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None specified. Commissioner may require.

SURPLUS DISTRIBUTION.—Ruling of Insurance Department now pending.

TAXES.—Two and one-half per cent upon gross premium receipts in the State durin the preceding year; deduct reinsurance received. No other taxes. Final date for paymen March 1. Reciprocal provisions.

TAX STATEMENT.—Department furnishes forms.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS ONLY.

VALUATION.—American Table of Mortality and 4½ per cent interest, or actuarie Combined Experience Table of Mortality and 4 per cent interest. National Fraterna Table for Fraternals where valued.

KANSAS.

SUPERVISING OFFICER, FRANK L. TRAVIS, SUPERINTENDENT OF INSURANCE, TOPEKA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Company must not publish its assets unless it shall in the same connection, and with equal conspicuousness, publish its liabilities, the same to be determined in the manner required in making the annual statements to this Department, and any publication purporting to show its capital shall only exhibit the amount of such capital as has actually been paid in cash. Foreign companies' assets shall be considered only the amounts deposited with the States of the Union. All policies, renewals, circulars, cards or other public announcements shall be held as advertisements.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, February 28. Fee for local agent $2, except where retaliatory provisions apply; general or special agent, no provision. A separate license is required for each member of a firm.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision in law.

ATTORNEY FOR SERVICE.—The Superintendent of Insurance to be appointed attorney to accept service of legal process. Company to file with the Insurance Department written consent, irrevocable, that action may be commenced against the company in any county in the State in which the cause of action shall arise or plaintiff shall reside, and that service of process on the Superintendent shall be binding on the officers of the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited by ruling of Insurance Department. Offering special inducements in the form of stock in subsidiary companies prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

COUNTY TAX.—None.

DEPOSIT.—Deposit with this State or company's home State $100,000 in approved securities, and reserve on policies in force required of home companies.

EXAMINATION.—The Superintendent of Insurance may make an examination of any company when he has reason to suspect the correctness of any annual statement made by it or that it is in an unsound condition, and to publish the result when he deems it for the best interests of the public. Fees for examination fixed at $10 per day for each day of examination, or travel, and necessary traveling and hotel expenses.

FEES.—For filing and examining the charter of any insurance company and issuing the certificate of authority thereupon, $55; for filing the annual statement, $50; annual payment for benefit of State school fund, $50; for each license granted to agents, $2; for every copy of a paper filed in office of the Superintendent of Insurance, the sum of 20 cents per folio; for affixing the seal of office and certifying to paper, $1. Reciprocal provisions to regulate other fees. These fees apply to foreign companies.

FUNDS.—Every company to possess assets equal to at least $100,000 invested in bonds of the United States, of the State of Kansas or of the State in which it was incorporated, or mortgages on unencumbered real estate worth double the amount loaned. Foreign companies and companies of other countries governed by reciprocal law.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When capital is impaired more than twenty per cent the stockholders must make good the deficiency.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—The sale of premium notes before delivery of policy is prohibited.

MISREPRESENTATION.—It shall be unlawful for any agent of any insurance company to in any way misrepresent to the insured the conditions and settlements contained in any contract for fire, life, casualty or other class of insurance; and any person or persons violating any of the provisions of this act shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine in any sum not less than $100 or more

than $500, or by imprisonment in the county jail not less than thirty days nor more tl six months, or by both such fine and imprisonment. Laws 1909.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—Policies which do not provide for automatic non-forfeiture not be approved by the Department of Insurance.

PENALTIES.—Companies or agents transacting business without complying with law, subject to a fine of $500. For violation of any of the provisions of the law penalty of not less than $100 nor more than $500, and imprisonment.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws, certificate of co pliance and copy of last annual report showing condition on December 31 next precedi

PUBLICATION.—No provision.

REBATES.—No provision. (See Anti-Discrimination Laws.)

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—(Section 42 General Statutes 1909). No misrepresentation made in obtaining or securing a policy insurance on the life or lives of any person or persons citizens of this State shall deemed material or render the policy void, unless the matters misrepresented shall h actually contributed to the contingency or event on which the policy is to become due payable. Laws of 1907.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premium receipts, and company of another coun four per cent. A school tax of $50 is also imposed. These taxes payable on dema Company also subject to local taxation. Other taxes governed by reciprocal provisi

TAX STATEMENT.—Final date for filing, January 15.

VALUATION.—Valuation to be made every three years upon the American Experie Table of Mortality, with interest at four and one-half per cent. Fee for valuation 1 c on each $1000 of insurance.

KENTUCKY.

SUPERVISING OFFICER. JAMES F. RAMEY, INSURANCE COMMISSIONER, FRANKFORT

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every company shall, in a conspicuo place, on its principal place or places of business, in letters sufficiently large to be eas read, have painted or printed the corporate name of such corporation, and immediat under the same, in like manner, shall be printed or painted the word "incorporate Every insurance corporation, foreign and domestic, shall conduct its business in this St in its own proper and corporate name, and the policies and contracts of insurance issu by it shall be headed or entitled only by its proper or corporate name. When any su company publishes its assets it shall, in the same connection, and with equal conspicuo ness, publish its liabilities, computed on the basis allowed for its annual statements; a publication purporting to show its capital shall exhibit only the amount of such capital has been actually paid in in cash. Such publication shall be held to include all polici renewals, signs, circulars, cards or other means by which public announcements are ma

In all advertisements agent must state the location of the company he represe and the government under which it is organized.

AGENT DEFINED.—Whoever solicits and receives application for insurance or tra mits for any person other than himself an application for insurance, or a policy of ins

ance to or from such company, or advertises that he will receive or transmit the same, or who shall, in any manner, directly or indirectly, aid or assist in transacting the insurance business, shall be held to be the agent of such company.

AGENT'S LICENSE.—Fee for local agent, $5; general or special agent, no provision; date of expiration, one year from date of issue. Each member of a firm must have a license.

ANNUAL STATEMENT.—Final date for filing, March 10.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Authorize the Insurance Commissioner and all agents to acknowledge service of legal process and file consent that service upon such agent shall be binding upon the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Section 656. No life company shall make or permit any distinction or discrimination in favor of individuals between insurants of the same class and equal expectation of life in the amount or payment of premiums or rates charged for the policies of life or endowment insurance, or in the dividends or other benefit payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or any agent thereof make any contract of insurance or agreement as to such contract, other than is plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow or offer to pay or allow, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefit to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

COMPANY LICENSE.—Date of expiration, July 1.

DEPOSIT.—Company to have on deposit with the proper official of some State, securities to the amount of $100,000.

EXAMINATION.—The Insurance Commissioner is authorized to examine any company whenever he deems it prudent for the protection of policyholders. A domestic company must be examined at least once in four years. Company to pay the "proper charges" for examination.

FEES.—For filing certified copy of charter, $30; annual statement, $25; additional or supplementary statement for same year, $25; for license to each agent, $5; industrial life agent, $2; for copy of paper on file, 20 cents per folio; certification, fees governed by retaliatory law; making valuations, not to exceed one cent for every $1000 of insurance; examinations, actual expenses incurred; reciprocal provisions relative to other fees. The annual fee of company of another State, $25 for filing annual statement, and $1 for each certificate of compliance. Under retaliatory clause of law the fees are, in most cases, greater than $26. In case the fees collected do not equal the expenses of his office the Insurance Commissioner is authorized to assess the deficiency upon the companies.

Total annual fees of foreign company, $26.

FUNDS.—To have at least $100,000 on deposit with the proper authority of some State of the United States.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds are not of a net cash value equal to liabilities, counting as such the net value of its policies, the Insurance Commissioner shall notify company to cease writing new policies.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—No provision. Section 202 of the Constitution of Kentucky is as follows: "No corporation organized outside the limits of this State shall be allowed to transact business within the State, on more favorable conditions than are prescribed by law to similar corporations organized under the laws of this Commonwealth."

The Court of Appeals has expressed an opinion that the above-quoted provision the Constitution would be construed to prevent any insurance company from claim that the provisions of the non-forfeiture law of Kentucky did not apply to life insura companies of other States.

PENALTIES.—Agent transacting business without a license, not less than $50 nor m than $100 for each offense, or imprisonment. Agent doing business after revocation his license, not less than $50 nor more than $100, or imprisonment not less than thirty more than fifty days. Company neglecting to make returns as required to forfeit $ and revocation of license. Company appealing from a judgment against it, subject t penalty of ten per cent of the amount of such judgment. Company removing a against it from the State to the Federal Court forfeits its license to do business.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provisions.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and copy of annual statement, sh ing its condition December 31 preceding; also copy of each policy form and applicat blank. Power of attorney.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal of suits from State to Federal Court prohibited. C pany appealing from a judgment against it, subject to a penalty of ten per cent of amount of the judgment.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements m in application held to be representations, not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums. No other taxes. Final date for paym January 31.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—Annually on Actuaries or Combined Experience Table, and interes four per cent. A certificate of valuation from the proper official of another State wil accepted. Fee for valuation, one cent for each $1000 insurance in force.

LOUISIANA.

SUPERVISING OFFICER, JAMES J. BAILEY, SECRETARY OF STATE, BATON ROUGE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every advertisement or public annou ment, circular or card issued by a company purporting to make known its financial c dition, must conform in all particulars to the preceding official statement made by the c pany, and shall state specifically the sum of its liabilities. Companies and agents are hibited from advertising in any manner any funds or assets not actually possessed by company, and available for the payment of losses and claims. Advertising of capital actually paid up will be construed a violation of the law. When assets are shown, lia ties must also be shown with equal conspicuousness. Advertisement must show loca of company and State where organized.

AGENT DEFINED.—Deemed agent of the company, not the insured.

AGENT'S LICENSE.—(See "Company License.") Fee for local agent, $2; general special agent, no provision. Date of expiration, March 31.

ANNUAL STATEMENT. Must be filed in time to allow Secretary of State to audit s and issue license certificate directed to Tax Collector at domicile of principal agent so license of company can be paid before March 1st.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Secretary of State.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No life company shall discriminate between its policyholders by allowing, or agreeing to allow any policyholder, whether as an individual or as a member of a class, a portion or per cent of any premium or premiums collected by said company from any policyholder, or policyholders, on the pretense of making such policyholder an agent of the company, either as an individual, member of a firm or partnership, or stockholder in an agency corporation, or otherwise, unless such policyholder regularly qualifies as agent of the company under the laws of Louisiana governing the same, and is instrumental in actually securing business for the company, as evidenced by his name appearing on the application or applications of other policyholders, as soliciting agent, and his compensation for such services being limited to a reasonable commission on the business thus secured by that company through his instrumentality.

COMPANY LICENSE.—Each and every life and accident insurance company (society), association, corporation or other organization or firm, or individual doing and conducting a life or accident insurance business of any kind in this State, whether such company (society), association, corporation, or other organization or firm, or individual is located or domiciled here or operated here, through a branch department, resident board, local office, firm, company, corporation, or agency of any kind whatsoever, shall pay a separate and distinct license on said business for each company represented, and said license shall be based on the gross annual amount of premiums on all risks located within the State, as follows: The minimum license for $30,000 premiums or less is $140, and the license is increased $40 to $80 for each additional $10,000 of premiums; $1,500,000 of premiums is the highest class provided for, with a maximum license of $10,800.

Date of expiration, March 31.

DEPOSIT.—Company to furnish bond in the sum of $20,000, for the prompt payment of claims within the State.

EXAMINATION.—The secretary of State may cause an examination to be made whenever he deems it necessary. Company to pay the expense of examination.

FEES.—For each and every certificate to any instrument of writing or otherwise, where the seal of office is affixed, $1; for recording or copying, 25 cents per folio; for each and every certificate of authority to a company or association, $10; agent's certificate, $2; filing annual statement, $15; filing any additional paper required by law, 25 cents per 100 words and $1 for certificate showing same. Reciprocal legislation regulates other fees.

Total annual fees payable by foreign company, $25.

FUNDS.—Paid-up capital of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the capital of any company is found to be impaired to the extent of twenty-five per cent, the Secretary of State shall revoke its license to do business, and cause a notice thereof to be published in the official journal.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Estimates or illustrations misrepresenting terms of policies prohibited. Any company issuing a life policy without a medical examination waives its right to claim forfeiture for misrepresentation, under certain conditions.

MUNICIPAL TAXES AND FEES.—New Orleans collects from company same amount of license payable to State, less amount of license paid to other municipalities.

NON-FORFEITURE.—After three years' premiums have been paid. Company may not declare forfeited a policy for default in payment of premium, interest or installment without giving written notice to policyholder or assignee.

PENALTIES.—For failure to make annual statement, a revocation of license; for acting as agent without having secured a license, a fine of not less than $100 nor more than $300.

PROVISIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract.

PRELIMINARY DOCUMENTS.—File with the Secretary of State a certified copy of rep to Insurance Department of home State as of December 31 preceding; a valuation policies in accordance with the American Experience Table of Mortality, with inter at four per cent, and that company has complied with the laws of such government and authorized to transact business therein; a certified copy of charter.

PUBLICATION.—Abstract of annual statement in one or more daily newspapers p lished at the domicile and at the State capital for period of thirty days. If foreign co pany, in two newspapers published in the city of New Orleans and in the official Jour at Baton Rouge, for five times in thirty days. Company to attend to details of publicati

REBATES.—The payment of any commission, brokerage or rebate to any person exc the authorized agent or representative of any company authorized to do business in State is prohibited. Any violation of this action, to which the insured is a party, sl annul the contract *ipso facto;* the agent or solicitor making the rebate shall have certificate of authority forfeited, and shall not receive a certificate of authority to do bu ness in the State for a period of three years.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—The Louisiana law prohibiting the transfer of suits by corpo tions from the State to Federal courts having been held unconstitutional by Judge Eug D. Saunders, in the United States Circuit Court at New Orleans.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Stateme purporting to be made by the assured deemed to be representations and not warranties.

SURPLUS DISTRIBUTION.—Annually.

TAXES.—(See "Company License.") Also subject to tax on all property in the St Final date for payment of taxes, February 28.

TAX STATEMENT.—No provision.

VALUATION.—Computed upon the basis of the Actuaries' or Combined Experie Table of Mortality, with compound interest at four per cent; and also upon the basis the American Experience Table of Mortality with compound interest at four per cent, such other rate of interest as may be prescribed as the legal rate of reserve at the do cile of a corporation, providing it is not greater than four per cent.

MAINE.

SUPERVISING OFFICER, G. WALDON SMITH, INSURANCE COMMISSIONER, AUGUST

ADVERTISEMENTS, REGULATIONS GOVERNING.—Misleading advertising prohibited un penalty of fine or imprisonment.

AGENT DEFINED.—(Same as casualty companies).

AGENT'S LICENSE.—Company to file with Commissioner a certificate of agent's pointment and obtain license for each agent. All licenses, except brokers', expire Jul next succeeding the date thereof. Applications for licenses to firms or corporations m give firm or corporate name and name and residence of each member to be covered the license. Brokers who place business with agents of foreign companies must residents of the State. Brokers' licenses expire in one year from the date thereof. for local agent, $2; general or special agent, no provision.

ANNUAL STATEMENT.—Final date for filing, January 31; additional time granted u request, not later than March 1.

ANTI-DISCRIMINATION LAW.—No officer, agent, solicitor or representative sl allow or give, or offer to pay, allow or give, directly or indirectly, as inducement insurance, nor shall any person knowingly receive as such inducement, any rebate premium payable on the policy, or any special favor or advantage in the dividends other benefits to accrue thereon, or any paid employment or contract for services of

ind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell or purchase, or offer to give, sell or purchase, as inducement to insurance, or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner attorney to accept service of process; authority continues as long as any liability of company exists in the State. Service on any agent also binds the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Law prohibits the sale or offer of any securities or profits other than those stated in the policy. (See "Anti-Discrimination Law.")

COMPANY LICENSE.—Date of expiration, June 30. Fee, $20. Retaliatory provisions.

COUNTY TAX.—None.

DEPOSIT.—$100,000 with the proper official of some State. Required only of foreign company for admission to the United States, not of company from other State. (See security.)

EXAMINATION.—Insurance Commissioner is authorized to examine into the condition of any company whenever he deems it necessary. Company to pay the expenses of examination.

FEES.—For company license and annual renewal of same, $20; license to each agent and renewal of same, $2 for each person covered by the license; license to broker and renewal, $10 for each person covered by the license. Examination of insurance company, actual expenses incurred. Retaliatory provisions.

Total annual fees payable by foreign company: license, $20. Date of expiration of license, June 30.

FUNDS.—Cash capital of $100,000, invested, or of a mutual company, net cash assets to that amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Whenever the Insurance Commissioner has reason to believe that a company is in an unsafe condition, he may, on reasonable notice, suspend its right to do business in the State.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—(For Maine companies only).

PENALTIES.—Agent acting for a company without license subject to a penalty not exceeding $50 for each offense. Broker acting without license punished by a fine not exceeding $50, or by imprisonment not exceeding sixty days. License of company violating or neglecting or refusing to comply with law may be revoked. Every company or agent violating "Anti-Rebate" law forfeits not exceeding $100, and license of agent shall be revoked for one year upon conviction for violation.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws and appoint Insurance Commissioner attorney for service. Also file statement of financial condition in the form prescribed by Insurance Commissioner.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No conditions, stipulations or agreements shall deprive the courts of this State of jurisdiction of actions against foreign insurance companies or associations. * * *

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provi

SURPLUS DISTRIBUTION.—No provision.

TAXES.—On or before May 1 pay to the State Treasurer a tax of one and one per cent on gross premiums, less return premiums on policies canceled and reinsuran companies authorized to transact business in Maine. No other taxes. Final dat payment May 1. Reciprocal law.

TAX STATEMENT.—File sworn statement on or before January 31, stating the an of premiums received in the State during the year ending December 31 preceding.

VALUATION.—Basis, American or the Actuaries' Table with four per cent intere

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MARYLAND.

SUPERVISING OFFICER, THOMAS J. KEATING, INSURANCE COMMISSIONER, BALTIMORE.

ADVERTISEMENTS, REGULATIONS GOVERNING.— (See "Publication.")

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration December 31. Fee for soliciting agent, general agent, $2.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Must be resident of Maryland; appointment good another attorney be substituted.

COMPANY LICENSE.—Date of expiration December 31. Annual fee for license, pro rated; other annual fees, $31, including $2 for general agents' license.

COUNTY TAX.—None.

DEPOSIT.—Company to have $100,000 in approved securities on deposit with proper official of home State. Reciprocal law.

EXAMINATION.—The Insurance Commissioner is authorized to examine a com whenever he has reason to doubt its solvency, or the correctness of any statement by it; he must, however, first communicate his suspicions to the insurance official o State wherein the company is organized, and shall examine if not satisfied with information obtained. Company to pay the expense of examination.

FEES.—Filing charter, $25; annual statement, $25; general agents' license, $2; agents, $2; two abstracts of annual statement for publication in Baltimore, $4.

FUNDS.—Company to possess assets of $100,000 in approved securities, certifica deposit must be renewed annually.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Assets must equal liabilities and reserve.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Any person, officer or examining physician making false s ments for the purpose of procuring insurance, shall be held guilty of a misdeme Penalty, fine not less than $100 nor more than $1000. Misrepresentation, unles material points, does not void policy.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—General penalty, a fine of from $100 to $1000. Reciprocal law.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner a certified of its charter and a certificate of authority of home State; also statement sho condition; also appointment of a general agent; also appointment of attorney, as above certified copy of last report on examination.

PUBLICATION.—Abstract of annual statement to be published by the Department once a week for three weeks in a daily Baltimore paper. The companies must in addition publish said abstract in another Baltimore paper three times. The first appearance of the publication of the abstract in Baltimore must be prior to April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Suits may be removed from one jurisdiction to another on affidavit that fair trial cannot be had.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—(See "Misrepresentation.")

SURPLUS DISTRIBUTION.—Apportionment and distribution of surplus must not be deferred beyond periods of five years, excepting on under-average risks.

TAXES.—One and one-half per cent on gross premiums less return premiums on canceled policies and reinsurance premiums in authorized companies. Payable when filing annual statement.

TAX STATEMENT.—Special form furnished by Insurance Department.

VALUATION.—Basis, American Experience Table of Mortality, with interest at four and one-half per cent for all policies issued on or before December 31, 1902, and for all policies issued subsequent to December 31, 1902, Actuaries' Table of Mortality with four per cent interest; subsequent to December 31, 1918, American Experience, with 3½ per cent interest. Insurance Commissioner is required to accept the valuation of other State insurance officials, if made on sound and recognized principles, and legal basis not less than the basis here given. Valuation made only upon failure of company to furnish with annual statement certificate of some State. Fee for valuation 3 cents for each $1000 of insurance.

MASSACHUSETTS.

SUPERVISION OFFICER, CLARENCE W. HOBBS, COMMISSIONER OF INSURANCE, BOSTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown, liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—(See "Statutory Requirements," Casualty and Miscellaneous.)

AGENT'S LICENSE.—Fee for local agent, $2. Brokers' licenses, $10. Issued free to honorably discharged resident soldiers and sailors who have served in the army or navy of the United States in time of war. Agents' licenses expire June 30. Brokers' licenses run one year from date.

ANNUAL STATEMENT.—Final date for filing January 15. Additional time granted on request to March 1.

ANTI-DISCRIMINATION LAW.—Yes. Color discrimination also forbidden.

ATTORNEY FOR SERVICE.—May be made upon a licensed agent having authority to issue policies, or a resident agent having control over subordinate agents of the company, or the Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, June 30.

COUNTY TAX.—None.

DEPOSIT CAPITAL.—Required of United States branches of foreign companies either in Massachusetts or some other State, only funds held by trustees allowed except deposit capital.

EXAMINATION.—Optional with the Commissioner of Insurance. Expense to be borne by company. Every three years for Massachusetts corporations, without expense.

FEES.—For filing copy of charter, $30; filing statement with application for admission and for each annual statement, $20; agent's license or renewal thereof, $2; certificate

of valuation and for condition or qualification, $2; for each service of lawful process attorney, $2; for each copy of any paper on file, 20 cents a page for printed matter and cents a page for tabulated matter and $1 for certifying same.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be suspended when Insurance Commissior is of opinion that actual funds, exclusive of capital, are less than liabilities.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No officer, director, solicitor or other agent shall make, cause to be issued or circulated, any estimate, illustration, circular or statement of a sort misrepresenting the terms of any policy issued by it, or the benefits or advantag promised thereby, or the dividends or share of the surplus to be received thereon, or u any name or title of any policy or class of policies misrepresenting the true natu thereof.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Contract issued by a company doing business without authority shall valid, but the agent issuing such contract is liable to a fine not exceeding $500; age doing business without procuring certificate, or failing to make returns, liable to a fine $500; agent or other persons making false representations for the purpose of obtaini a fee, commission or other benefit is guilty of a misdemeanor punishable by a fine of n less than $100 nor more than $500, or imprisonment not less than thirty days or mo than one year, or both fine and imprisonment. Any company failing to make returns the Tax Commissioner shall forfeit $50 for each day's neglect. Commissioner authoriz to extend time on application. For making a false report to the Commissioner of Insuran any person is liable to a fine of $1000 or imprisonment for one year, or both fine and ir prisonment. Company failing to file annual statement within the prescribed time is liab to a penalty of $100 for each day's neglect, and while in default the transaction of ne business is unlawful; filing false statement not less than $500 nor more than $5000 fin issuing policy unless proper medical examination has been made $100 fine; reinsuri without report to the Commissioner of Insurance $500 fine; accepting risk for larg amount than allowed by law $500; issuing policies if company is in unsound condition, aft notice has been served by the Commissioner, not more than $1000 fine for each poli issued. A paid officer of a domestic mutual company who solicits or uses a proxy is liab to a fine of not less than $100, nor more than $300 for each offense. Obstructing the wo of the Insurance Commissioner is punishable by a fine of $1000 or imprisonment for o year. Discrimination with regard to color $100 fine for each offense. Violations of la affecting insurance not especially provided for punishable by a fine of not more than $50

PENSION.—May be granted to an employee who has been continuously in the servi of the company for ten years, and to an employee retiring by reason of the infirmities age who has been continuously in the service of the company for not less than fiftee years.

POLICY FORM AND PROVISIONS.—Copy of application to accompany policy. The tern of the policy are to be described in plain type upon its face. No policy except industri to be issued unless a copy of the form thereof has been filed at least thirty days with t Commissioner of Insurance.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Insurance certified copy c charter; appointment of Insurance Commissioner as attorney to accept service; statemer of financial condition certified; certificate of compliance of home State.

No foreign life company admitted unless it has policies in force upon not less tha 1000 lives for not less than $1,000,000 in United States.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Any provision in policy depriving courts of Massachusetts c jurisdiction is void.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—$5000 per annum unless authorized by board of directors.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—All statements made by the insured, in the absence of fraud, deemed representations and not warranties.

SURPLUS DISTRIBUTION.—Annually after three years.

TAXES.—Tax on premiums regulated by reciprocal provision. There is a tax of one-fourth of one per cent on reserve. Final date of payment November 30.

TAX STATEMENT.—Date for filing month of January, covering business transacted during year ending December 31.

VALUATION.—To be made by Massachusetts Department of all companies doing business in the Commonwealth. Basis of valuation: Policies prior to January 1, 1901, four per cent Actuaries or Combined Experience Table; policies issued after December 31, 1900, three and one-half per cent and three per cent American Table. For valuation of life policies of domestic companies, two and one-half mills for each thousand dollars of insurance.

MICHIGAN

SUPERVISING OFFICER (to be appointed), COMMISSIONER OF INSURANCE, LANSING.

ADVERTISEMENTS, REGULATIONS GOVERNING.—A penalty is imposed for false or deceptive advertising.

AGENT DEFINED.—Regarded as agent of company and not of insured. Agents must make application for each company before licenses are issued upon requisition made by the company.

AGENT'S LICENSE.—Date of expiration, last day of February. Fee regulated by reciprocal provision.

ANNUAL STATEMENT.—Final date for filing, February 15.

ANTI-DISCRIMINATION LAW.—Yes. Distinction as to color and discrimination in rates between insurants of same class prohibited.

ATTORNEY FOR SERVICE.—Appoint an attorney to accept legal process, and file a stipulation agreeing that legal process served upon the Commissioner of Insurance or his deputy shall be binding upon the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Stock selling and special contracts prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

COUNTY TAX.—None.

DEPOSIT.—$100,000 with the proper official of home State.

EXAMINATIONS.—Optional with Commissioner of Insurance. Fee, actual expenses incurred and per diem equal to daily salary of examiners.

FEES.—Admission fee, $25. Retaliatory provisions for other and greater charges by other States.

FUNDS.—Company must possess at least $100,000, properly invested and deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Not more than fifteen per cent.

INCONTESTABILITY.—After two years, except for non-payment of premium or violation of provisions relating to military or naval service in time of war.

MISREPRESENTATION AND TWISTING.—By an officer, director or agent is prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three full years' premiums have been paid.

PENALTIES.—Companies doing business without complying with the law, subject to a penalty of $100 for every application obtained. (95) Sec. 11. Any person violating

any of the provisions of Agent's License Law shall, upon conviction thereof, be punish by a fine of not more than one hundred dollars, or by imprisonment in the county j for not more than ninety days or by both such fine and imprisonment in the discreti of the court; and upon the conviction of any agent, State or special agent, or solicit of any violation of the provisions of this act, the Commissioner of Insurance shall su pend the authority of such agent, State or special agent, or solicitor, to transact any i surance business within the State of Michigan for a period of not less than three month any insurance company employing an agent, State or special agent, and failing to pr cure a license required by this chapter, or permitting such agent, or State or special age to transact business for it within the State before such certificate has been procur shall pay to the Commissioner of Insurance for the use of the State a penalty of twent five dollars for each offense, and in the event of failure to pay such penalty within t days after notice from the Commissioner of Insurance, the authority of such compa shall be revoked by the Commissioner of Insurance until such penalty is paid.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Policy to contain the entire contract. Law stipulat standard provisions and conditions to be contained in policies of life insurance. Co panies must attach copy of application.

PRELIMINARY DOCUMENTS.—File copy of charter and a sworn statement of conditio also certified copy of last report on examination.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS.—Michigan corporations. (Yes.)

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.

SURPLUS DISTRIBUTION.—At periods of not more than five years.

TAXES.—Two per cent on gross premiums. This tax in lieu of all other taxes. Fin date for payment, March 1. Retaliatory law applies in addition to stated tax.

TAX STATEMENT.—Same date as annual statement, February 15.

VALUATION.—Basis, American Table, with 4 per cent interest after 1896. Valuati by other States accepted, unless such State refuses to accept Michigan valuation for hon companies. Fee, 1 cent for each $1000 insurance.

MINNESOTA.

SUPERVISING OFFICER, GUSTAF LINDQUIST, COMMISSIONER OF INSURANCE, ST. PAU

ADVERTISEMENTS, REGULATIONS GOVERNING.—In all advertisements of the company agency the name and location of the company must be given. When assets are show liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—Deemed to be agent of company and not of insured.

AGENT'S LICENSE.—Fee for local agent of domestic insurer 50 cents, of foreign i surer $2; general or special agent, no provision. Date of expiration March 1.

ANNUAL STATEMENT.—Final date for filing February 15. Unless for good cause show the Commissioner may extend time to March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration March 1.

DEPOSIT.—Furnish a certificate from the proper official of some State, showing th the company has on deposit for the benefit of all policyholders securities to the amount

$100,000, or, failing to furnish such certificate, such deposit must be made with the Insurance Commissioner of this State.

EXAMINATION.—The Commissioner is authorized to examine any company whenever he deems it necessary in the interests of policyholders. Fee, actual expenses incurred by Insurance Commissioner or his deputy, actuary or chief examiner, and the expenses and compensation of his assistants employed, and $15 a day to be paid to the Insurance Department. If such examination shall be made by any other person regularly employed by the Insurance Department $10 per diem charge is made.

FEES.—For filing certified copy of charter and accompanying documents, $30; filing annual statement, $20; issuing certificate of authority, $2; copies of papers on file, 20 cents per folio; certifying same, $1; filing certified copy of amendment to articles of incorporation, $10; abstracts of annual statements for publication when prepared by Insurance Commissioner, $10; for each certificate, including certified copy of certificate of authority, renewal, valuation of life policy, corporate condition or qualification, $1; for receiving and forwarding copy of summons or process served upon Commissioner of Insurance, as attorney for any insurance company, $2; which amount shall be paid by the party serving same and may be taxed as other costs in the action. For receiving and filing certificates of valuation of policies by Commissioner of any other State or Territory, $50; provided, that when by the laws of any other State or nation any fines, penalties, license or fees additional to or in excess of those imposed by this section upon foreign insurance companies and their agents are imposed upon insurance companies of this State or their agents, doing business in such State, the same fines, penalties, licenses and fees shall be imposed upon all insurance companies of such State and their agents doing business in this State, so long as such laws remain in force; valuing life policies 1 cent per thousand of insurance or fraction thereof; examination of companies, actual expenses incurred by Insurance Commissioner or his deputy and the expenses and compensation of his assistants employed, and $10 a day to be paid to the Insurance Department. Other or additional fees regulated by reciprocal provision. Total annual fees payable by foreign company $82.

FUNDS.—Company must possess available assets, properly invested, to the amount of at least $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—The Insurance Commissioner may suspend company license whenever its assets appear to him insufficient to justify its continuance of business.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No officer, director or agent shall issue, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—Every person doing business as an agent without a license shall be guilty of a misdemeanor. Neglect of company to transmit statement incurs a suspension of business at the discretion of Commissioner of Insurance, and forfeits $25 for each contract entered into after being so notified that license and authority have been suspended. A company wilfully making a false statement is liable to a penalty of $500. A company obstructing the Insurance Commissioner shall be guilty of a gross misdemeanor.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy to bear upon its face in bold type a brief description thereof. The law establishes standard forms of policies, and provides for one-year preliminary term insurance. Policy to contain the entire contract. The law also stipulates what provisions shall or shall not be incorporated in the policy contract. Before any policy shall be issued in this State a copy of same shall have been filed with the Insurance Commissioner. Reciprocal law as to provisions in policies.

PRELIMINARY DOCUMENTS.—File a certified copy of charter and by-laws and staten of condition, also certified copy of report of last examination.

PUBLICATION.—Abstract of annual statement may appear in insurance trade jou having certain stipulations.

REBATES.—Prohibited.

REMOVAL OF SUITS.—Removal of suits from State to Federal Courts prohibited.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representati

SURPLUS DISTRIBUTION.—Annually after the third year. On deferred divid policies heretofore issued the surplus shall be ascertained annually and credited classes.

TAXES.—Two per cent on gross direct premiums less return premiums collected wit the State, to be paid annually when the certificate of authority is issued. No other ta Final date for payment March 1.

TAX STATEMENT.—Part of annual statement.

VALUATION.—Basis, the American Experience Table of Mortality, with interest four per cent. Valuations to be made annually, but Commissioner of Insurance n accept certificate of valuation of company's home State. Fee, 1 cent for each $1000 insurance. Dividends applied in reduction of premiums considered as return premium

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MISSISSIPPI.

SUPERVISING OFFICER, T. M. HENRY, INSURANCE COMMISSIONER, JACKSON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown, liabilities m also be shown with equal conspicuousness.

AGENT DEFINED.—Held to be agent of company.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, $3; incorpora agencies in cities of over 3000, $100; in towns of less than 3000, $50. Each agent in c of 2000 or over, $30. Each county, $10; provided that payment to three counties auth izes agent to do business throughout the State, provided he pays municipal tax at resider or where he first solicits. Licenses expire March 1.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No company shall make any distinction or discrimi tion in favor of individuals of the same class and equal expectation of life in the amo of payments of premiums or rates charged for policies of life or endowment insurance, in the dividends or other benefits payable thereon, or in any of the terms and conditio of the contract it makes, nor shall any such company or any agent thereof make any c tract of insurance or agreement as to such contracts other than are plainly expressed the application and policy issued thereon; nor shall any such company or agent pay allow as inducements to insurance any rebate of premium payable on the policy or a special favor or advantage in the dividends or other benefits to accrue thereon, or a valuable consideration or inducement whatever not specified in the policy contract of i surance.

ATTORNEY FOR SERVICE.—Appoint a resident agent and also the Insurance Comm sioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Di crimination Law."

COMPANY LICENSE.—Date of expiration, February 28. Fee payable annually, $100.

DEPOSIT.—No provision.

EXAMINATION.—Optional with the Insurance Commissioner. Fee, $25 a day a expenses.

FEES.—For filing preliminary statement, $20; filing annual statement, $10; copy of annual statement and certificate, $5; for certificate of authority to each general or district agent, $3; for each canvassing agent, $2; for publication of annual statement (to be paid to publisher), $9. For each certificate of examination or qualification, $2; for each seal, $1; for service of process, $2; for each examination, $25 a day and expenses. Total annual fees payable by foreign company, $276.

FUNDS.—Stock company must possess at least $50,000 of actual capital, and a mutual company must have assets of an equal amount satisfactorily invested; industrial companies, $25,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be suspended or revoked when Insurance Commissioner is of opinion that actual funds, exclusive of capital, are less than liabilities. When the net assets do not amount to more than three-fourths of its original paid-up capital, it shall be given three months in which to make good the impairment, during which time no new business may be written.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Any solicitor, agent, examining physician or other person who shall knowingly or willfully make any false or fraudulent statement or representation in or with reference to any publication for insurance, or who shall make any such statement for the purpose of obtaining fee, commission, money or benefit in any corporation transacting business under this chapter, shall be guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than $100, nor more than $500, or imprisonment in the county jail for not less than thirty days.

MUNICIPAL TAXES AND FEES.—See "Agent's License."

NON-FORFEITURE.—No provision.

PENALTIES.—On conviction of violation of any of the provisions of the law relating to insurance the offender is subject to a penalty of not less than $100, nor more than $500, for each offense, and, in some instances, imprisonment for not more than one year.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Copy of application must accompany policy. Law specifies certain provisions to be contained in all policies. A brief discription of the character of each policy to be printed in bold type upon the face and back thereof.

PRELIMINARY DOCUMENTS.—File copy of charter and statement of financial condition.

PUBLICATION.—Annual statement to be published once in one paper. Details of publication attended to by the State at company's expense.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Not less than one and three-quarters per cent of gross premiums in State.

TAX STATEMENT.—Final dates for filing, January 30 and July 30.

VALUATION.—No provision.

MISSOURI.

SUPERVISING OFFICER, ALFRED L. HARTY, SUPERINTENDENT OF INSURANCE, JEFFERSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed agent of company and not of the insured.

AGENT'S LICENSE.—Local agent or solicitor must have a certified copy of compan authority to transact business. One copy answers for a firm, but each member of the fi must be named therein, except for company whose home State requires each member the firm to have a separate license. In cities of 100,000 and less than 500,000 populati agent must have special license, at an annual cost of $100. Provided said city shall declare by ordinance. Other incorporated towns have license system under which th demand of insurance agents $5, $10, $15, $20 or more per annum. Annual fee, local age $2; general or special agent, no provision; date of expiration February 28.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—No company shall make or permit any distinction discrimination in favor of individuals between insurants (the insured) of the same cl and equal expectations of life in the amount or payment of premiums or rates charg for policies of life or endowment insurance, or in the dividends or other benefits payal thereon, or in any other of the terms and conditions of the contracts it makes; nor sh any such company, or agent thereof, make any contract of insurance or agreement as such contract other than as plainly expressed in the policy issued thereon; nor shall a such company, or any officer, agent, solicitor or representative thereof, pay, allow or gi or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any reba of premium payable on the policy, or any special favor or advantage in the dividends other benefits to accrue thereon, or any paid employment or contract for services any kind, or any valuable consideration or inducement whatever, not specified in the poli contract of insurance; or give, sell or purchase, or offer to give, sell or purchase, inducement to insurance or in connection therewith, any stocks, bonds or other securiti of any insurance company or other corporation, association, or partnership, or a dividends or profits to accrue thereon, or anything of value whatsoever, not specified the policy.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited; s "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration February 28. Fee governed by reciproc law, but not less than $1.

COUNTY TAX.—None.

DEPOSIT.—$100,000 with the proper officer of some State. Additional deposits may made to cover registered policies at option of company.

EXAMINATION.—The Superintendent of Insurance may at any time examine the affai of any company. He is authorized to accept the report of an examination made by t proper officer of another State. Company to pay the expense of examination.

FEES.—For filing copy of charter and preliminary statement of condition, $50; regul annual statement, $30; company's license, $1; power of attorney and all other pap required to be put on file in the office of the Superintendent of Insurance, $10; agent and solicitors' copy of certificate of authority (license), $2 each; copies of papers, cents per folio; affixing seal of department, $1. Valuation fee, $10 per million insurance. Fees subject to reciprocal law.

Total annual fees $40, and the license fee which is governed by reciprocal law.

FUNDS.—Capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Superintendent of Insurance must take action.

INCONTESTABILITY.—After three annual premiums have been paid.

MISCELLANEOUS PROVISIONS.—Suicide is not a valid defense against payment of lo unless it be shown that the deceased contemplated self-destruction when he took out t policy.

Affidavit required under anti-trust law.

MISREPRESENTATION.—No officer, director or agent shall issue or circulate, or cau or permit to be issued or circulated, any estimate, illustration, circular or statement any kind misrepresenting the terms of any policy or the benefits or advantages promise

thereby, or the dividends or shares of surplus to be received thereon, nor shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—After three years.

PENALTIES.—Agents doing business without authority are subject to fines from $10 to $100, or imprisonment, or both. Superintendent of Insurance Department has authority to revoke licenses of companies when, in his judgment, their proceedings are hazardous to the public.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated.

PRELIMINARY DOCUMENTS.—File copy of charter, with all amendments thereto and their dates; copy of last annual statement; certificate from the Insurance Department of home State that the company has been duly organized and authorized to transact business; a certificate from the Insurance Department that the company has on deposit, for the benefit of all policyholders, nor less than $100,000, and a schedule showing the kind of securities in which such deposit has been invested; a certificate that similar companies of the State of Missouri would be authorized to transact business in the company's home State upon compliance with the law; a copy of the appointment of the company's general agent, if any, with designated powers.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal of suits from State to Federal Courts prohibited.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums. No other taxes. Final date for payment May 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Basis, Actuaries Table with 4 per cent interest. Valuation to be made of companies of other States when such States refuse valuation made by Missouri Department. Fee for valuation, see "Fees."

MONTANA

SUPERVISING OFFICER, GEO. P. PORTER, STATE AUDITOR AND COMMISSIONER OF INSURANCE, HELENA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Advertisement to show location of company and State where organized; paid-up capital not authorized capital.

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Annual fee for local agent, $5; general or special agent, no provision. One license held to be sufficient in case of a firm or company acting as agent. Date of expiration, March 31. Licenses may be transferred without the payment of an additional fee, upon the proper certification and request to the Commissioner of Insurance by the general agent or manager of the company if properly authorized by officers of company.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Absolutely prohibited.

COMPANY LICENSE.—License fee payable to the Auditor of State for license to collect in any one year premiums amounting to the sum of $5000 or less, $125; over $5000, the sum of $20 for each $1000 to be so collected. Company license expires March 31.

COUNTY TAX.—No provision.

CORPORATION INCOME TAX.—One per cent on net income; no exemptions allowed payable to State Treasurer.

DEPOSIT.—$100,000 with the proper official of some State.

EXAMINATION.—Optional with the Commissioner of Insurance. Company to pay necessary expenses.

FEES.—Admission fee, $300; filing annual statements, $25; each agent's certificate of authority, $5; for examination, the necessary expenses involved. Other fees regulated by reciprocal provision. The publication of the certificate of the Commissioner of Insurance is required, showing a compliance with the insurance statutes, and containing, in addition thereto, a condensed statement of assets and liabilities, income and expenditures. Fee for publication, $9, payable to the Auditor of State, who designates the publication as provided by law.

Total annual fees, $159, and fees based on premiums received in excess of $5000 paid for in advance at beginning of license year.

FUNDS.—Capital required, $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No new business to be written by any company whose capital is impaired twenty per cent.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Yes.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—After three years.

PENALTIES.—For every violation of the law or failure to comply with its requirements a fine not exceeding $1000 and imprisonment not exceeding six months.

POLITICAL CONTRIBUTIONS.—Not allowed.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated.

PRELIMINARY DOCUMENTS.—File certified copy of charter and a statement of condition. Certificate of compliance with home State. Written instrument designating Commissioner as attorney to be filed with Auditor. Sample copies of policy forms.

PUBLICATION.—Certificate of Commissioner of Insurance, showing compliance and a condensed statement of assets and liabilities, income and expenditures, to be published in two papers, one insertion. Attended to by State at company's expense. (See Fees.)

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Annually.

TAX STATEMENT.—Required.

VALUATION OF POLICIES.—Montana companies, American Experience 3½ per cent.

VALUATION OF BONDS AND OTHER SECURITIES.—Amortization method.

NEBRASKA.

SUPERVISING OFFICER, W. B. YOUNG, CHIEF OF BUREAU OF INSURANCE, LINCOLN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must only publish, advertise or represent assets actually owned and held for the protection of policyholders. Must make no misleading statements nor suppress any liabilities.

AGENT DEFINED.—Any one soliciting insurance.

AGENT'S LICENSE.—Fee for local agent, domestic companies, 50 cents, foreign and alien companies, $2; general or special agent, no provision. Date of expiration, April 30.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—No life company shall discriminate in favor of individuals between insurants of the same class and equal expectation of life in its rates or premiums charged for insurance, or in the dividends, profits or other benefits payable thereon.

ATTORNEY OF SERVICE.—Appoint Department of Trade and Commerce.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company permitted to issue what is known as special contracts, advisory board contracts or any other contracts or policy provision promising special returns or profits as an inducement to insurance.

No life company or life insurance agent will be permitted to give or sell or offer to give or sell any stocks, bonds or other securities of any insurance company, agency company or other corporation as an inducement to insurance or in connection therewith, and the license of any company permitting its agent to offer such stocks or other securities as an inducement to insurance will be canceled.

COMPANY LICENSE.—Date of expiration April 30.

COUNTY TAX.—Paid locally.

DEPOSIT.—With Insurance Department of home State all investment securities until the aggregate is $100,000.

EXAMINATION.—At least once in three years.

FEES.—For filing annual statement and authority, $20; copies of papers on file, 10 cents per folio; certifying same, 50 cents. Total annual fees, $20: For filing and examination of application for admission, with license, $50.

FUNDS.—Cash capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No insurance company or any officer, director, agent or broker thereof, or any other person shall issue, circulate or use, cause, or permit to be issued, circulated or used, any estimate, statement or circular misrepresenting the terms of any policy issued or to be issued by such company, or misrepresenting the benefits or privileges promised under any such policy. No insurance company, officer, director or agent thereof or any other person shall make any incomplete comparisons of policies or contracts issued or to be issued or any misrepresentations, oral, written or otherwise to any person insured in any other company for the purpose of inducing or tending to induce such person to take out a policy of insurance, or for the purpose of inducing or tending to induce such policyholder in any other company or association to lapse, forfeit or surrender his insurance therein.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three annual premiums paid.

PENALTIES.—For violation of any of the provisions of the insurance law, a fine from $25 to $500, or imprisonment for from thirty days to six months.

POLICY FORM OR PROVISION.—Standard.

PRELIMINARY DOCUMENTS.—File copy of charter; statement of condition and a certified copy of last annual report; copy last examination made by home department; power of attorney.

PUBLICATION.—None required.

REBATES.—Penalty for charges other than stipulated in policy.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal from State to Federal Courts prohibited.

RESIDENT AGENT LAW.—Reciprocal provision made.

SALARIES OF OFFICERS, LIMIT.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statemen made in application held to be representations.

SURPLUS DISTRIBUTION.—None.

TAXES.—Two per cent on gross premiums, except fire companies; fire tax is reciproca fire marshall tax three-eighths of one per cent net premiums. No other taxes. Final da for payment May 1. Credit given for current year's tax paid in counties on account local taxation.

TAX STATEMENT.—Sent after statement has been verified by Department.

VALUATION.—The legal standard for the valuation of industrial policies shall be th American Experience Table of Mortality, with compound interest at not less than thr nor more than three and one-half per cent per annum: Provided, any life insuran company may voluntarily value its industrial policies written on the weekly payment pla according to the "Standard Industrial Mortality Table" or the "Sub-Standard Industri Mortality Table."

NEVADA.

SUPERVISING OFFICER, GEORGE A. COLE, STATE CONTROLLER, CARSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Annual license, $1 for each agent for each company.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Company must authorize some citizen and resident of th State to accept service of legal process. In case of the death or removal of such person service may be made on the State Controller; filing fee, $5.00.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Annual fee, $100. Date of expiration, December 31.

COUNTY TAX.—None.

DEPOSIT.—No provision.

EXAMINATION.—The Insurance Commissioner shall have the right to make an ex amination of the condition of any insurance company doing business in the State, an may withhold his certificate of authority to do business in this State.

FEES.—Annual license fee, $100; for filing power of attorney and issuing certificate $5. Total annual fees, $100.

FUNDS.—Company to have assets of at least $200,000.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE PROVISIONS.—No provision.

PENALTIES.—Company neglecting to file annual statement by March 1 shall forfeit $100 for each day's neglect, and its authority to do business shall be revoked. For making a false statement the company and the person making the oath by subscribing to it may be punished by a fine of not less than $500, nor more than $5000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with the State Controller a certificate showing that company possesses a paid-up, unimpaired cash capital of $200,000. Filing of certified copy of the charter optional with the State Controller.

PUBLICATION.—All corporations doing business in the State of Nevada shall, annually during January, publish statements of last year's business in some newspaper in the State of Nevada, said statements to be filed with the controller on blanks furnished by him on application. Costs of such publication, $20.

REBATES.—No provision.
RECIPROCAL LAW.—No provision.
REMOVAL OF SUITS.—No provision.
RESIDENT AGENT LAW.—No provision.
SALARIES OF OFFICERS, LIMIT.—No provision.
SEMI-ANNUAL STATEMENT.—No provision.
STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.
SURPLUS DISTRIBUTION.—No provision.
TAXES.—No provision.
TAX STATEMENT.—No provision.
VALUATION.—No provision.

NEW HAMPSHIRE.

SUPERVISING OFFICER, JOHN J. DONAHUE, INSURANCE COMMISSIONER, CONCORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed to be agent of company and not of the insured.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, no provision. Date of expiration March 31.

ANNUAL STATEMENT.—Final date for filing, February 1. May be extended to March 1. Gain and loss exhibit to be filed May 1.

ANTI-DISCRIMINATION LAW.—Yes.

No life insurance company doing business in this State shall make or permit any distinction or discrimination in favor of individuals between insurants (the insured) of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or agent thereof make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or any officer, agent, solicitor or representative thereof, pay, allow, or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell, or purchase, or offer to give, sell, or purchase, as inducement to insurance or in connection therewith, any stocks, bonds, or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited; see "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration March 31. Fee, $5.

COUNTY TAX.—None.

DEPOSIT.—No provision except under retaliatory law.

EXAMINATION.—Optional with the Insurance Commissioner.

FEES.—For filing copy of charter, $25; filing annual statement, $15; license to company, $5; annual renewal of same, $5; license to agents, $2; annual renewal of same, $2; other fees governed by reciprocal law. Total annual fees, $20. Fraternals, $5 for license.

FUNDS.—Capital required $200,000, and in addition assets equal to all liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement. Need not be filed until May 1.

IMPAIRMENT OF CAPITAL.—None permitted.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited under penalty of fine or imprisonment.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—Any violation of the law relating to insurance subjects the offender to fine not exceeding $2000 for each offense. Any person assuming to act as an age without license subject to a fine of not more than $500 for each offense. An agent pr curing a premium through fraudulent representations is liable to a fine of not more th $500, or imprisonment not more than one year. For violation of the anti-rebate law penalty of $500 is provided, and a revocation of license for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and statement condition.

PUBLICATION.—No provision.

REBATES.—Prohibited; see "Anti-Discrimination Law."

RECIPROCAL LAW.—Yes.

RENEWAL OF SUITS.—No provision.

REMOVAL OF SUITS.—If any company makes application for removal of any action United States Court, its license and those of its agents shall be revoked, and may not renewed for three years.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Within one month from notification, two per cent upon the gross pr miums (as stated in policy without deduction on account of dividends) received upon bus ness within the State, less payments to residents of this State on account of death loss paid within the year, provided, however, that the tax assessed shall not be less than a amount equal to 1½ per cent of the gross premiums received by it upon business done with the State for the year.

TAX STATEMENT.—Final date for filing, February 1.

VALUATION.—Basis, Actuaries' Table and 4 per cent interest.

NEW JERSEY.

SUPERVISING OFFICER, F. H. SMITH, INSURANCE COMMISSIONER, TRENTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown liabilities mus also be shown with equal conspicuousness.

AGENT DEFINED.—Person soliciting application for insurance deemed to be agent o the company, not of the insured.

AGENT'S LICENSE.—Annual fee for local agent, $2; general or special agent, no pro vision. Date of expiration, February 28.

ANNUAL STATEMENT.—Final date for filing, January 31; but time may be extended b Commissioner for good cause.

ANTI-DISCRIMINATION LAW.—No company doing business in this State shall make o permit any distinction or discrimination in favor of individuals between the insured of th same class and equal expectation of life in the amount or payment of premiums or rate charged for policies of life or endowment insurance, or in the dividends or other benefit payable thereon, or in any other of the terms and conditions of the contracts it makes nor shall any such company or agent thereof make any contract of insurance or agreemen as to such contract other than is plainly expressed in the policy issued thereon; nor shal any such company, or any officer, agent, solicitor or representative thereof, pay, allow o

give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

No life insurance company doing business in this State, and issuing policies both upon the participating and non-participating plan, shall, on or after the first day of January, nineteen hundred and ten, make any distinction in the rate of commission or in the compensation paid to an agent based upon the participating or non-participating character of any policy issued through said agent.

Discrimination against colored persons also prohibited.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Banking and Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration, March 1.

DEPOSIT.—Governed by reciprocal provision.

EXAMINATION.—Optional with the Commissioner of Banking and Insurance. Company to pay expense.

FEES.—For filing copy of charter, $20; statement on admission, $20; annual statements, $10; certificates to agents, $2; license to broker, $10; certificate of qualification of a company, $1; service of process on Commissioner, $2; copy of any filed paper, 8 cents per 100 words, and $1 for certifying same. Other fees regulated by reciprocal provision. For computing values of policies, 1 cent on each $1000.

FUNDS.—Capital required, $100,000, or net cash assets of that amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be revoked if assets above liabilities, exclusive of capital, are less than the $100,000 minimum capital required, or if, in opinion of Commissioner, a company is in an unsound condition.

INCONTESTABILITY.—Policies incontestable after two years except for non-payment of premium and violation of conditions as to hazardous travel, residence or occupation.

MISREPRESENTATION.—Any officer or agent of any insurance company doing business in this State and issuing or circulating or causing or permitting to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by such company, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or using any name or title of any policy or class of policies misrepresenting the true nature thereof, shall suffer a penalty of $500 for each offense, to be recovered by the Attorney-General for the use of the State.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE PROVISIONS.—After three years.

PENALTIES.—For neglect to file statement, $100 per day; for violations of other requirements, $500.

PENSIONS.—Prohibition against pensions only applies to domestic life companies.

POLICY FORM OR PROVISIONS.—Law stipulates what policy shall and shall not contain. No form of policy is to be issued until it has been filed with the Commissioner of Banking and Insurance, and the Commissioner may disapprove any form offered if decided contrary to law. Application is not part of contract unless a copy is endorsed thereon or attached thereto.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Banking and Insurance a certified copy of charter, statement of financial condition, certificate of compliance, instrument appointing Commissioner attorney for service.

PUBLICATION.—Reciprocal provision.

REBATES.—Prohibited. See "Anti-Discrimination Law."

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Not applicable to life companies.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representatio

SURPLUS DISTRIBUTION.—Every five years.

TAXES.—Subject to reciprocal law.

TAX STATEMENT.—Arranged by reciprocal law.

VALUATION.—Basis, the Actuaries' Table of Mortality, with interest at four per ce on policies issued prior to January 1, 1901, and the American Experience Table of Mo tality, with three and one-half per cent interest on policies issued after December 31, 190 policies issued after January 1, 1901, on the "preliminary term" plan.

NEW MEXICO.

SUPERVISING OFFICER—STATE BANK EXAMINER, P. M. LIENAU, DEPUTY FOR INSURANC SANTA FE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, estimates, et

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—General or special agent, $2. Date of expiration last day February.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint State Bank Examiner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, last day in February.

COUNTY TAX.—None.

DEPOSIT.—Reciprocal law.

EXAMINATION.—State Bank Examiner may examine into the affairs of any compan whenever he has reason to believe that it is in an unsound condition, or upon the reques of five stockholders, creditors, policyholders or persons pecuniarily interested, or with con sent of the Governor, whenever deemed advisable. Company to pay expense.

FEES.—Filing certified copy of articles of incorporation, $50; filing power of attorne and statement preliminary to admission, $50; for filing copy of charter or deed of settle ment and examination thereof, $50; filing annual statement, $50; certificate of authority t company, $50; agent's certificate $2; copies of papers on file, 20 cents per folio, and $1 fo certifying same. The admission fees amount to $200. Total annual fees, $100.

FUNDS.—Capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—Policy, entire contract, and incontestable after not more than tw years from its date.

MISREPRESENTATION.—Restrictions as to circulars, estimates, etc.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFITURE.—No provision.

PENALTIES.—For violations of insurance laws, fines not exceeding $1000, and im prisonment for not less than two months in county jail, or not more than five years i penitentiary.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Certain provisions specified.

PRELIMINARY DOCUMENTS.—File certified copy of charter or articles of incorporation

a copy of last annual report, and a power of attorney authorizing Superintendent of Insurance to accept service of process; also a certificate that company has accepted all the provisions of the insurance law.

PUBLICATION.—Publication of annual statement in a newspaper of general circulation. One only in the English language.

REBATES.—Covered under anti-discrimination law. Recipient also guilty of violation.

RECIPROCAL LAW.—Yes

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Annual Apportionment and accounting.

TAXES.—Two per cent on gross premiums less returned premiums and reinsurance in admitted companies. No other taxes. Final date for payment March 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Standard, Actuaries or Combined Table, 4 per cent interest.

NEW YORK.

SUPERVISING OFFICER, JESSE S. PHILLIPS, SUPERINTENDENT OF INSURANCE, ALBANY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and State where organized. False or deceptive advertising prohibited.

AGENT DEFINED.—Deemed to be the agent of the company, and not of the insured.

AGENT'S LICENSE.—Fee fixed by reciprocity, charging the same fee that is charged by the home State. If no fee is charged by the home State, no fee charged by New York; general or special agent, no provision. Date of expiration, December 31. Agent's certificate of authority to be renewed annually in January or six months thereafter. Such certificate issued only on written request of applicant, approved and countersigned by company, on form approved by Superintendent of Insurance. No certificate valid after July 1 of year following its issue. Renewal certificate issued upon application of company. Certificates to be executed in triplicate, one copy to be filed with Department, two copies issued to agent, one of which he shall file with clerk of county in which he resides, or if a non-resident, with clerk of county of New York State, in which his business office is located. Industrial agents exempt from provisions of this section (91). For violation, fine of $500, and person convicted shall not receive certificate within three years. If another State should charge a fee of more than $5 for an agent's license, under reciprocal law a like fee would be charged in New York.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No premium upon any policy of life insurance issued on or after January 1, 1907, shall be charged for term insurance for one year higher in amount than the premium for term insurance for one year at the same age under any other form of policy issued by such corporation. No agent shall make any contract for insurance or agreement as to such contract other than that which is plainly expressed in the policy issued. No company or agent thereof shall pay or allow, or offer to pay or allow, as an inducement to any person to insure any rebate or premium, or any special favor or advantage whatever, in the dividends to accrue thereon, or any inducement whatever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance. (Foreign only.)

BOARD AND SPECIAL CONTRACTS, STOCK SELLING.—(See "Anti-Discrimination Law.")

Under date of November 6, 1908, the Attorney-General held that so-called special or board contracts are prohibited by section 89 of the insurance law, as amended by chapter 326 of the laws of 1906. This opinion of the Attorney-General nullifies the opinion of

August 11, 1900, wherein that official held in the case of the Bankers Life Insurance C pany that the plan of a life insurance company in selecting an advisory board of pc and non-policy holders, who receive *pro rata* share of funds set aside for them in re for their services and influence not an unlawful discrimination.

COMPANY LICENSE.—Date of expiration, April 30 of the year next following dat issue.

COUNTY TAX.—None.

DEPOSIT.—Company must have on deposit with the proper financial officer of its h State at least $100,000, and must file a certificate of deposit with the Superintenden Insurance. Such deposits held in trust without preference or priority.

EXAMINATION.—Every domestic life insurance company must be examined at l once in three years. (Sec. 39.) Expense of examination to be borne by the corpora examined, unless remitted by the Superintendent of Insurance. The Superintendent s make an examination whenever any stockholder, policyholder or judgment creditor of such corporation shall, by a declaration subscribed and sworn to by him, notify the Supe tendent of facts within the knowledge of the person making the declaration, and st therein, or within the knowledge of persons whose affidavits stating the same are prese therewith, which in the judgment of the Superintendent make such an examina advisable.

FEES.—Regulated by reciprocal provision.

FUNDS.—Company must possess at least $100,000 of assets invested in United St bonds or in securities of the State in which it is located, or of New York State, or of county or incorporated city of this or its home State authorized by the legislature to i bonds, such stocks or bonds not to be received at a rate above their par value or ab the market value; or in bonds and mortgages on improved unincumbered real propert this or its home State worth fifty per centum more than the amount loaned thereon.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit, fifty per cent. Superintendent may cancel age licenses and stop writing of new business.

INCONTESTABILITY.—Policy must contain a provision "That the policy shall be inc testable after two years from its date of issue except for non-payment of premiums except for violation of the conditions of the policy relating to military or naval servic time of war." (Section 101, sub-division two.) The provisions of section 101 a to foreign life insurance corporations that issue or deliver policies in this State.

MISCELLANEOUS PROVISIONS.—Must comply with limitation of expense law. Lib concessions granted to companies having less than $80,000,000 in force.

MISREPRESENTATION.—No life company or agent thereof shall make any misre sentation to any person insured in another company for the purpose of inducing or tend to induce such person to lapse, forfeit or surrender his insurance. A violation of the is made a misdemeanor, and the penalty is revocation of the license of the corporation agent so offending.

No officer, director or agent shall issue or circulate, or cause or permit to be issued circulated, any estimate, illustration, circular or statement of any sort misrepresenting terms of any policy issued by it, or the benefits or advantages promised thereby, or dividends or share of surplus to be received thereon, or shall use any name or title of policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years on policies issued on or after January 1, 1 (See section 101). In the case of policies issued on or after January 1, 1907, but before J uary 1, 1910, demand must be made for surrender value and the policies must be surrende within three months after date of lapse or forfeiture. In the case of policies issued a January 1, 1880, but before January 1, 1907, demand must be made for surrender value policies must be surrendered within six months after date of lapse or forfeiture. (section 88.)

PENALTIES.—Company failing to file annual statement as required by law subject to a penalty of $500, and $500 additional for each month it remains in default. For discrimination between insurants of the same class and of the same expectation of life, either in the amount of premiums charged or in return of premium dividends or other advantages, misdemeanor (see section 577-b, Penal Code) and revocation of agent's license for a term of three years (see sections 89 and 91, Insurance Law).

POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY PROVISIONS.—Law applicable. Standard provisions. Section 101 declares that "No policy of life or endowment insurance shall be issued or delivered in this State * * * * unless it contains in substance" ten standard provisions.

PRELIMINARY DOCUMENTS.—On admission file with the Superintendent of Insurance certified copy of charter and detailed statement of condition verified by the president, vice-president or other chief officer and secretary; also copy of last annual statement made in conformity to the laws of company's home State, which statement shall be verified by the proper State officers.

PUBLICATION.—Copy of certificate of authority and of the statement required on admission must be published in the paper at Albany in which notices by officers are authorized by law to be published once each week for four successive weeks. Proof by affidavit of publisher, foreman or clerk, that such publication has been made must be filed with the Superintendent within thirty days. (Section 31.)

REBATES.—Prohibited. The receiver of a rebate is also guilty of a misdemeanor. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required except on request of Superintendent.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—In absence of fraud deemed representations and not warranties.

SURPLUS DISTRIBUTION.—Annually on policies issued after January 1, 1907.

TAXES.—Franchise tax, domestic and other State life, casualty and surety companies, one per cent of gross premiums, payable to the Comptroller on or before June 1. Life, casualty and surety companies of other countries, tax payable to Superintendent on or before March 1, one per cent on life and two per cent on casualty and surety. Reciprocal taxes. Tax statement of other State companies to be filed March 1. In collecting taxes under reciprocal law, credit is given for franchise taxes paid to Comptroller.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—The Superintendent of Insurance shall annually make valuations of all outstanding policies, additions thereto, unpaid dividends, and all other obligations of every life insurance corporation doing business in this State. All valuations made by him, or by his authority, shall be made upon the net premium basis. The legal minimum standard for contracts issued before the first day of January, 1901, shall be the Actuaries' or Combined Experience Table of Mortality, with interest at four percentum per annum, and for contracts issued on or after said date shall be the American Experience Table of Mortality, with interest at three and one-half per centum per annum, provided that the legal minimum valuation of all contracts issued on and after the first day of January, 1907, shall be in accordance with the select and ultimate method.

The legal minimum standard for the valuation of annuities issued after January 1, 1907, shall be McClintock's 4 per cent, but certain deferred annuities may be valued on other bases.

The legal minimum standard for the valuation of industrial policies issued after January 1, 1907, shall be the American Experience Table of Mortality with 3½ per cent interest, provided any life insurance corporation may voluntarily value its industrial policies on the Standard Industrial or Substandard Industrial Mortality Table. (See section 84.)

Superintendent may accept the valuation of the Department of Insurance of any (State or country, if made upon the basis and according to the standards require New York law.

NORTH CAROLINA.

SUPERVISING OFFICER, STACEY W. WADE, INSURANCE COMMISSIONER, RALEIGH.

ADJUSTERS.—License required.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown liabilities 1 be shown with equal conspicuousness.

AGENT DEFINED.—Deemed to be agent of company and not of the insured.

AGENT'S LICENSE.—Local agent, $2; general agent, $6; special or district agent Date of expiration, April 1. Non-resident cannot be licensed as local agent.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Annual fee $250. Date of expiration April 1.

COUNTY TAX.—None.

DEPOSIT.—$100,000 with the State Treasurer or Insurance Commissioner, or with proper official of home State.

EXAMINATION.—The Insurance Commissioner is authorized to examine a comp whenever he deems it prudent for the protection of the policyholders of his State. (of examination $25 a day and expenses, to be borne by the company.

FEES.—Filing preliminary papers, $20; filing annual statement, $10; company lice $250; certificate of examination, $2; charter fee, $25; certificate of increase or decreas capital stock, $5; for each seal, $1; examination, $50; other papers, $1.

Total annual fees, license, $250; other annual fees, $10.

FUNDS.—Capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority shall be revoked whenever in the opinion of Insurance Commissioner company's condition is unsound, or its assets above its liabili exclusive of capital and inclusive of reserve or unearned premiums estimated as provi by this chapter, are less than the amount of its original capital or required unimpai funds.

INCONTESTABILITY.—No provision. (Section 4369.)

MISCELLANEOUS PROVISIONS.—Law requires Life company to give notice of fo coming forfeiture of policy not less than thirty, nor more than forty-five days, in adva thereof.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—An agent unlawfully expending the funds of the company shall u conviction be deemed guilty of larceny and be punished accordingly. For any violation the law in soliciting and collecting premiums the offender shall be deemed guilty of n demeanor, and on conviction pay fine of not less than $200 nor more than $500, or imprisoned not less than one nor more than two years, or both. General agents neglect to conform to the law shall forfeit and pay to the Insurance Commissioner from $10 $500 for every violation.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—No policy or certificate of life insurance or application therefor shall be offered for sale, until copy of contract and application has been filed with and approved by the Insurance Commissioner.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter and statement verified by the principal officer of the company or by its chief managing agent, showing condition on December 31 preceding, and an agreement not to remove suits from State courts, and certificate of authority of home State. Also file document appointing the Insurance Commissioner attorney for service.

PUBLICATION.—Abstract of statement, two insertions in one paper. General agent of company may select paper if done in 30 days from date of filing. Commissioner to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Company shall not remove from the Superior Court of any county of this State to the United States Circuit or District Court any action instituted against it, or shall institute any action at law or suit in equity in a United States court against any citizen of the State.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements in application held to be representations and not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—General agents shall, within thirty days from January 1 and July 1 of each year, make a sworn statement of the gross receipts obtained by them from residents of the State during the preceding six months, and shall, within the first fifteen days of February and August of each year, pay to the Insurance Commissioner a tax of two and one-half per cent upon such gross receipts. If, however, the agent can show that the company has invested in State, city and county bonds, or property situated and taxed in the State in a sum equal to one-quarter of entire assets, then the tax shall be but one per cent on such gross receipts; if three-quarters, then one-quarter of one per cent. This in lieu of all other taxes, licenses or fees, State, county or municipal.

TAX STATEMENT.—Final date for filing, January 30 and July 30.

VALUATION.—Same as domestic companies.

NORTH DAKOTA.

SUPERVISING OFFICER, S. A. OLSNESS, COMMISSIONER OF INSURANCE, BISMARCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who shall solicit an application for insurance upon the life of another shall be regarded as the agent of the company and not the agent of the insured.

AGENT'S LICENSE.—License fee, agents domestic companies, 50c; local agent, $2; general or special agent, same fee; no distinction; date of expiration, March 31. Each individual person who has anything to do, directly or indirectly, with the business of the company must have a certificate of authority.

ANNUAL STATEMENT.—Final date for filing, first day of March.

ANTI-DISCRIMINATION LAW.—No life company shall make or permit any distinction or discrimination in favor of individuals between insurants (the insured) of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms or conditions of the contracts it makes, nor shall

any such company or agent thereof make any contract of insurance or agreement as such contract other than as plainly expressed in the policy issued thereon, nor shall a such company or any officer, agent, solicitor or representative thereof, pay, allow or gi or offer to pay, allow or give, directly or indirectly as inducement to insurance, any reba of premium payable on their policy, or any special favor or advantage in the dividends other benefits to accrue thereon, or any paid employment or contract for services of a kind or any valuable consideration or inducement whatever not specified in the poli contract of insurance or give, sell or purchase, or offer to give, sell or purchase as indu ment to insurance or connection therewith any stocks, bonds or other securities of a insurance company or other corporation, association or partnership, or any dividends profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No law, depa mental rulings against. (See "Anti-Discrimination.")

COMPANY LICENSE.—Date of expiration, March 31.

COUNTY TAX.—No tax levy on insurance companies other than 2½ per cent pr mium tax, 3 per cent income tax net, and general property tax.

DEPOSIT.—No provision requiring deposit of foreign life companies.

EXAMINATION.—The Commissioner of Insurance is authorized to make examinatio and to revoke licenses whenever he shall deem it necessary. Expenses not to exceed $ a day.

FEES—Companies of All Other States or Countries.—Filing articles of incorporati $25; filing annual statement, $10; certificate of authority, $2; each agent's license (o for each member of a firm), $2; each copy of abstract for publication, $2. Two and on half per cent of gross premiums received in State. Foreign States or nations chargi greater fees than the above for like services will be charged at the same rate as th charges.

FUNDS.—Foreign companies must possess a capital stock in available cash funds not less than $250,000; domestic companies must have at least $250,000 capital, at lea twenty-five per cent paid in, the remainder to be paid in within twelve months of i corporation.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds, exclusive of its capital, are less th its liabilities, Commissioner of Insurance may cancel agents' licenses and stop writing new business.

INCONTESTABILITY.—Suicide no defense after one year.

MISCELLANEOUS PROVISIONS.—No provision.

MISREPRESENTATION.—No company, and no officer, director or agent thereof, shall iss or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circ lar or statement of any sort misrepresenting the terms of any policy issued by it or t benefits or advantages promised thereby or the dividends or shares of surplus to be r ceived thereon or shall use any name or title of any policy or class of policies misrepresen ing the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—For neglect to make statement in the manner and within the time r quired, $100 for each day's neglect, and upon notice by the Commissioner of Insurance that effect, its authority to do new business shall cease while such default continues. F wilfully making false statements, a fine of not less than $500, nor more than $1000. A new business done by the insurance company after neglect to make the required stat ments shall be deemed to be done in violation of law. For violation of any provisi when no penalty is specifically provided for, a fine of not less than $100, nor mo than $500. For failure to procure agent's license, a fine of not less than $50, nor mo than $500, for each offense. Any insurance company or association violating or failing

observe and comply with any of the provisions of sections applicable thereto, shall be subject to and liable to pay a penalty of $500 for each violation thereof. Such penalty may be collected and recovered in an action brought in the name of the State in any court having jurisdiction thereof. Any insurance company or association which shall neglect and refuse for thirty days after judgment in any such action to pay and discharge the amount of such judgment shall have its authority revoked for at least one year from the date thereof.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM AND PROVISIONS.—Law establishes standard forms in which policies of life insurance may be issued in this State and in which policies of life insurance companies organized under the laws of this State may be issued, and regulates the conditions and provisions to be contained in policies of life insurance companies that do not adopt such standard forms.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Insurance copy of charter and statement showing financial condition, certificate of compliance from home department and report on examination.

PUBLICATION.—Annual statement to be published three times in one newspaper of general circulation in each judicial district in which company has an agency. Proof of publication to be filed with the Commissioner of Insurance. Company to attend to details of publication.

REBATES.—Chapter 148, Laws 1907. Departmental ruling against.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to United States Court; penalty, revocation of license.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Annual apportionment and accounting after three years. On policies heretofore issued, surplus to be apportioned and accounted for annually. Apportionment to be made on each class of policy, but not on each individual policy.

TAXES.—Two and one-half per cent on gross premiums, less cancellations and reinsurance premiums received from authorized companies. Three per cent State tax levy on net income. Final date for payment, March 1.

TAX STATEMENT.—No provision.

VALUATION.—Basis, the American or the Actuaries' Table of Mortality, with interest at four per cent.

OHIO

SUPERVISING OFFICER, B. W. GEARHART, SUPERINTENDENT OF INSURANCE, COLUMBUS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No insurance company, corporation or association authorized to transact business in this State, nor any agent thereof, shall state or represent, either by advertisement in any newspaper, magazine or periodical, or by any sign, circular, card, policy of insurance, certificate or renewal thereof, or otherwise, any funds or assets to be in its possession not actually possessed by it and available for the payment of losses and claims, and held for the protection of its policyholders or creditors. The advertising of subscribed capital not actually paid up in cash shall constitute a violation of the provisions of this section.

Every advertisement of public announcement and every circular or card made or issued by any company, corporation or association, which shall purport to make known the financial standing of any such association shall, in all particulars which it purports to give, correspond with the last verified statement made to the Insurance Department of this State.

AGENT DEFINED.—Deemed to be the agent of the company and not of the insured.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision. Date expiration March 1. Certified copy of license to be filed with the Recorder of the cou in which office is located.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—No company shall make or permit any distinction discrimination in favor of individuals between insurants of the same class and eq expectation of life in the amount or payment of premiums, or rates charged for polic of life or endowment insurance, or in the dividends or other benefits payable thereon, in any other of the terms and conditions of contracts it makes; nor shall any comp or agent make any contract of insurance, or agreement as to such contract, other thar plainly expressed in the policy issued thereon; nor shall any such company or any offi agent, solicitor or representative thereof, pay, allow, or give, or offer to pay, allow give, directly or indirectly, as inducement to insurance, any rebate of premium payable the policy, or any special favor or advantage in the dividends or other benefits to acc thereon, or any special advantage in date of a policy, or any paid employment or contr for services of any kind or any valuable consideration or inducement whatever not sp fied in the policy contract of insurance; or give, sell or purchase, or offer to give, sell purchase, as inducement to insurance or in connection therewith any stocks, bonds or ot securities of any insurance company or other corporation, association or partnership, any dividends or profits to accrue thereon, or anything of value whatsoever not specified the policy.

ATTORNEY FOR SERVICE.—File a stipulation with the Superintendent of Insurance to effect that service of legal process upon any agent of the company shall be valid.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited; "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration March 31.

COUNTY TAX.—None.

DEPOSIT.—$100,000 in approved securities deposited with the Superintendent Insurance of this State or the proper official of company's home State.

EXAMINATION.—Examined annually. Expense to be paid by the State, also subject retaliatory law.

FEES.—For filing charter of company, $25; preliminary statement, $20; annual sta ment, $20; annual license to company, $2; certificate of authority to agents, and certi copy thereof, $2; certificate of compliance, $1; copies of papers on file, 20 cents per fol certification thereof, $1. For valuing policies, 1 cent for each $1000 of insurance valu For clerical work in connection with deposits, $25 for each $100,000. Other fees regula by reciprocal provision.

Total annual fees, $22.

FUNDS.—Cash capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—In event of impairment of capital of twenty per cent, company must make good the deficiency. An impairment of forty per cent forfeits right to transact new business.

INCONTESTABILITY.—After two years, except for non-payment of premiums or vic tions of conditions relating to service in time of war.

MISREPRESENTATION.—No officer, director or agent thereof shall issue or circulate, cause or permit to be issued or circulated, any estimate, illustration, circular or sta ment of any sort misrepresenting the terms of any policy issued by it or the benefits advantages promised thereby, or the dividends or shares of surplus to be received there or shall use any name or title of any policy or class of policies misrepresenting the t nature thereof. (See "Advertisements.")

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—Any person who violates any provision of the insurance law for which no penalty is otherwise provided, shall be fined not more than $1000 or imprisoned not more than six months or both. Any corporation or association, not more than $1000 nor less than $100, to be recovered by action in the name of the State, and on collection paid to the Superintendent of Insurance, to be covered by him into the State Treasury.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract. Law provides for a standard form and for conditions and provisions to be contained in policies of companies which do not adopt the standard form. Copy of application and copy of medical examination, as signed by applicant, must be attached to policy.

PRELIMINARY DOCUMENTS.—File with the Superintendent of Insurance certified copy of charter and statement verified by chief officer, showing condition. Certificates must be renewed and published annually. Before October of each year each company must file a report of the counties in which it has agencies and the newspapers in which publication was made.

PUBLICATION.—Company's certificate once in each county where it has an agency, and affidavit in *re* publication to be filed prior to October 1 with the Insurance Department, company to attend to details of publication.

REBATES.—Prohibited; see "Anti-Discrimination Law."

RECIPROCAL LAW.—No; retaliatory law, yes.

REMOVAL OF SUITS.—License revoked for a period of three years.

RESIDENT AGENT LAW.—Domestic companies required to register.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—At end of tontine period company to furnish statement of sources from which dividend was derived. On policies issued after December 31, 1908, distribution to be made annually after third year or at five-year periods, if so provided in policy.

TAXES.—Two and one-half per cent on gross premiums, less return premiums and reinsurance. No other taxes. Final date for payment November 30. Retaliatory law.

TAX STATEMENT.—Included in annual statement.

VALUATION.—Made annually. Minimum reserve basis according to the American Mortality Table with interest at four per cent. Higher valuation required if company guarantees non-forfeiture benefits on higher reserve basis. Reciprocal provisions apply, five cent for each $1000 of insurance. Valuation required by law on lower basis may be accepted if other States accept Ohio valuation of an Ohio company. One-year preliminary term provided for.

OKLAHOMA.

SUPERVISING OFFICER, E. W. HARDIN, INSURANCE COMMISSIONER, OKLAHOMA CITY, OKLA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to financial exhibits, circulars, estimates, etc.

AGENT DEFINED.—Yes. No corporation or stock company licensed to act as agent.

AGENT'S LICENSE.—Local agent, $3; resident general agent in State required, no fee. Date of expiration last day of April.

Company not permitted to employ any stock company as an agent.

ANNUAL STATEMENT.—Final date for filing last day of February.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner attorney for service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration last day of February.

DEPOSIT.—$100,000 with some State. Reciprocal law.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pa expenses of examination.

FEES.—For filing annual statement, reciprocal; filing copy of charter, $30; appoin of attorney for service, $3; agent's certificate of authority, $3; copies of papers on f cents per folio; certifying same, $1; for examining company, actual expenses incu each copy of process, $3. Other fees governed by reciprocal provisions. Annual en fee, company license, $200.

FUNDS.—Cash capital required, $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement:

IMPAIRMENT OF CAPITAL.—When actual funds are not of net value equal to th value of policies, according to standard adopted by State.

INCONTESTABILITY.—After two years from date, except for non-payment of prem

MISREPRESENTATION.—Restrictions as to circulars, illustrations, estimates, etc.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For any violation of the insurance laws a penalty of $500 is pro and $100 additional for each month of default.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Law stipulates certain provisions. Copy of applic to accompany or be endorsed on policy. Copy of each form, application and rate bo be filed with Insurance Department.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified co charter and verified statement of condition.

PUBLICATION.—No provision.

REBATES.—Prohibited; recipient also guilty of violation.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—House Bill No. 131, Session Laws, 1907-08, An act fixin domicile of persons, firms and corporations transacting business within the Stat Oklahoma; providing for forfeiture and revocation of license to transact business i State upon the filing in any court of record, claim or declaration of domicile in an State or foreign country, the duty of judges relative thereto.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provisi

SURPLUS DISTRIBUTION.—Optional.

TAXES.—Two per cent on gross premiums less cancellations and dividends. No taxes. Final date of payment last day in February.

TAX STATEMENT.—No provision.

VALUATION.—Basis, Combined Experience or Actuaries' Table of Mortality, wit terest at 4 per cent, for contracts issued before January 1, 1910; after said date Ame Table, 3½ per cent.

OREGON.

SUPERVISING OFFICER, A. C. BARBER, INSURANCE COMMISSIONER, SALEM.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Upon filing annual statements, e insurance company shall publish once each year, in two newspapers of general circul published in the State west of the Cascade range of mountains, and in two such pa published east of the Cascade range of mountains, a full synopsis of its annual staten

AGENT DEFINED.—"Any person who solicits insurance, receives an application or order to write, renew or procure any policy or collect any premium, or who attempts as middleman to place any insurance in this State." Held to apply with equal force to all companies by Department rulings.

AGENT'S LICENSE.—Annual fee for non-resident agent, life, $5; all others, $2. Date of expiration, April 1. Company must appoint statutory resident attorney for service.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Section 24-j, Insurance Laws of Oregon. No company or agent shall pay or allow any rebate of premiums, or any special favor or advantage in dividends, or any valuable consideration or inducement not specified in policy; or give, sell or purchase, as inducement to insurance, stocks, bonds or securities of any insurance company or other concern, or any dividends or profits accrued thereon, or anything of value not specified in policy.

ATTORNEY FOR SERVICE.—Company must appoint a citizen and resident of Oregon, or in case of disqualification service may be made on the Insurance Commissioner.

BAND AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No benefit to be offered or given unless specifically expressed in the policy.

COMPANY LICENSE.—Annual fee, $100. Date of expiration April 1.

COUNTY TAX.—None.

DEPOSIT.—Foreign companies may deposit amount of legal reserve on policies issued in State.

EXAMINATION.—The Insurance Commissioner may examine company whenever deemed advisable for public good. Fee for examination, no provision.

FEES.—For filing power of attorney, $2.50; filing statement of business transacted in Oregon for last year, $5. Total annual fees, company license, $100; filing Oregon report, $5; certificate under seal, $2; copy of papers, 25 cents per folio. Reciprocal law.

FUNDS.—Joint-stock company must show to the Insurance Commissioner, by the report or certificate of the proper insurance officer of some State having an insurance department, that it is possessed of a paid-up, unimpaired cash capital of at least $200,000, the requirements of capital not applying to life insurance companies possessing assets of $1,000,000 or more. Mutual insurance corporations shall possess assets of not less than $100,000 to qualify for license.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—For impairment of capital or surplus, Commissioner may revoke authority of company and its agents at once.

INCONTESTABILITY.—Policy incontestable not less than two years from date.

MISREPRESENTATION.—No company shall advertise in any manner assets except those owned by exclusive right. If convicted subject to a fine of $250 for first offense and $500 for every subsequent offense.

MUNICIPAL TAXES AND FEES.—Only State taxes and fees are legal, except on real and personal property.

NON-FORFEITURE.—After payment of premiums for three full years.

PENALTIES.—For doing business without authority, $50 fine. For insuring in unauthorized company, $500 or imprisonment. Violations of other provisions of law, a fine of not more than $100 is imposed.

PENSION AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Application part of contract.

PRELIMINARY DOCUMENTS.—File copy of charter or articles of incorporation, statement of financial condition and certificate from proper officials showing that company has required amount of capital.

PUBLICATION.—(See "Advertisements.")

REBATES.—No benefit to be offered or given unless specifically stated in the policy.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Law does not prohibit licensing of non-resident agents.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Yes, dee representations, not warranties.

SURPLUS DISTRIBUTION.—Annual.

TAXES.—Two and one-half per cent upon gross receipts less premiums retu reinsurance in authorized companies and losses paid in the State. No other taxes. I date for payment April 1. Company must file sworn statement showing total premi premiums returned, reinsurance in authorized companies and losses paid. Penalty non-payment of tax plus not more than $200 for each month unpaid.

TAX STATEMENT.—Final date for filing March 1. Penalty $10 per day for delinqu

VALUATION.—Every company shall annually file a sworn statement with the Insur Commissioner on or before March 1, showing total value of all policies and annuitie December 31 next preceding. These valuations shall be verified by the Insurance C missioner on the net premium basis, according to the American Experience Table four and one-half per cent interest, three and one-half per cent on policies issued January 1, 1918. Valuations by other State departments will be accepted in lieu valuation by this State. Fee for valuation, no provision.

PENNSYLVANIA.

SUPERVISING OFFICER, THOMAS B. DONALDSON, INSURANCE COMMISSIONE HARRISBURG.

ADVERTISEMENTS, REGULATIONS GOVERNING.—(See "Misrepresentation.")

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, $2; excess insurance broker, $100; insurance br $10 for an individual and $25 for firm or corporation; general or special agent, no vision. Date of expiration March 31.

Every person not an officer or agent of a company, who aids in the procuremen insurance, is deemed a broker, and must obtain a certificate from the Commissio Fee, $10.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same class equal expectation of life, as to rates, benefits or conditions of contract, is prohib Penalty, a fine of $500, or at the discretion of the court imprisonment for not more six months.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—(See "Rebat

COMPANY LICENSE.—Date of expiration March 31.

COUNTY TAX.—None.

DEPOSIT.—None required.

EXAMINATION.—The Insurance Commissioner is authorized to make examinations probable cause, and to publish the result of such examination whenever he shall deem the best interests of the public to do so.

FEES.—Filing copy of charter, $25; filing annual statement, $20; issuing certificate authority and a certified copy of the same, $2; copies of papers on file, 20 cents per f certifying same, $1; valuing policies, not exceeding 1 cent for each $1000 of insur valued. Other fees regulated by reciprocal provision.

Total annual fees, $22.

FUNDS.—Capital required $200,000. Company must possess assets equal to liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent.

INCONTESTABILITY.—Must be provided after two years except for non-payment of premiums or for engaging in military or naval service in time of war without written consent of company.

MISREPRESENTATION.—Any agent, physician or other person, making false representations for the purpose of procuring insurance, is deemed guilty of a misdemeanor, and may be fined not more than $500 or imprisonment not exceeding six months.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—Must be provided after third policy year.

PENALTIES.—For neglecting to file the statements required, company incurs a penalty of $100 for each day's neglect. Companies or agents doing business without complying with the law incur a penalty of $500 for each month and fraction thereof in which such unlicensed business is transacted. For violation of the anti-rebate law a fine of $500 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provisions.

POLICY FORM.—Copy of application, and of every document affecting the contract, must be attached to policy. Standard provisions required; all forms must be submitted to Commissioner for approval before issue.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter and verified statement of condition.

PUBLICATION.—No provision.

REBATES.—The law prohibits any insurance company organized under the laws of, or doing business in Pennsylvania, or any officer, agent, or representative thereof, or any insurance broker, from paying, allowing, or giving, or any person from receiving, as an inducement to insurance, any rebate of premiums payable, or any other valuable consideration or inducement whatever, not specified in the policy contract; and prohibiting any insurance company, its officers, agents or representatives, from giving, selling, purchasing, or offering to give, sell, or purchase, as inducements to insurance or any connection therewith, any stock, bonds, or other securities of said insurance companies or other insurance companies, or any dividends or profits to accrue thereon, except as herein provided; and to prevent any life insurance company, organized under the laws of or doing business in Pennsylvania, from making any distinction or discrimination in favor of individuals, between insurants of the same class and equal expectation of life, in the amount or payment of premiums or rates charged for policies of life or endowment insurance; and fixing a penalty for any violation thereof.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Untrue statements made in application in good faith shall not forfeit policy unless such statements relate to matters material to the risk.

SURPLUS DISTRIBUTION.—Annually after third policy year, or after the tenth year, and quinquennially thereafter.

TAXES.—Two per cent on gross premiums. No other State taxes. Final date for payment March 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Basis, Actuaries' Experience Table of Mortality, with interest at four per cent to January 1, 1903, thereafter the American Experience Table of Mortality, with interest at three and one-half per cent. Commissioner authorized to accept valuations of another State.

Valuation to be made of companies of other States when such States refuse valuation made by Pennsylvania Department. Fee for valuation 1 cent for each $1000 of insurance.

RHODE ISLAND.

SUPERVISING OFFICER, PHILIP H. WILBOUR, INSURANCE COMMISSIONER, PROVIDE

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision. (See "Publication.")

AGENT DEFINED.—Every person who acts or aids in any manner in negotiating c tracts of insurance or reinsurance, or placing risks, or effecting insurance or reinsura for any person other than himself, and receiving compensation therefor, and every per who shall so far represent any insurance company established in any other State or cou as to receive or transmit proposals for insurance, or to receive, for delivery, policies foun on proposals forwarded from this State, or otherwise to procure insurance to be effected such company for persons residing in this State. No agent of any foreign insurance c pany, other than life, doing business in any town in this State shall be allowed to estab any branch agency in any other town in the State: Provided, however, that every company whose premium income received from the inhabitants of this State in any one y shall exceed $25,000, shall equip and maintain an office in this State satisfactory to Insurance Commissioner for the transaction of business in this State.

SUB-AGENT DEFINED.—Every person who acts or aids in any manner in negotiat contracts of insurance or reinsurance, or placing risks, or effecting insurance or reinsura for any person other than himself, and receiving compensation therefor, in any insura company not incorporated under the authority of this State, and who is accountable any agent in this State of such insurance company for premiums received. Certificate sub-agent, $2; good until April 1.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, no provisi brokers' licenses issued free to honorably discharged soldiers and sailors who are reside of Rhode Island. Date of expiration of brokers' licenses one year from date of iss General agents must execute a bond to the State Treasurer, with two or more appro sureties (surety company authorized in State acceptable), in the sum of $500 to $1 conditioned to make annual returns required by law, and pay taxes required. Any pers not an officer or agent of a company, aiding in negotiating insurance shall be deeme broker, and must pay a license fee of $10 to the Insurance Commissioner. Agents' licen expire March 31 each year.

ANNUAL STATEMENT.—Date for filing January 1, or within two months thereafter.

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same cl and equal expectation of life, as to rates, benefits or conditions of contract, is prohibit Penalty, a fine not exceeding $500, or by imprisonment not exceeding one year or both.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—No annual fee provided by law. Date of expiration, No provisi except as to agent's license expires March 31. Company is licensed to transact busin only through legalized resident agents, and those agents' licenses expire March 31 e year. It follows that the company may transact business during the period ending March 31 each year, but the authority granted to the company itself, through the certific issued on admission is good until revoked. Such a certificate is, however, merely evide that the company has complied with the laws regulating admission, and that it may tra act the business for which it was admitted through legally appointed resident agents. T authority thus conferred upon company, while continuing, is given subject to a complia with law requiring the filing of annual statements, so that if, on March 1 of any o year, a company's statements has not been filed, or an extension granted, the authority the company and the license of its agent are both at an end.

COUNTY TAX.—None.

DEPOSIT.—Furnish the State Treasurer with certificate of deposit in the sum $100,000.

EXAMINATION.—The Insurance Commissioner may examine any company doi business in this State whenever he shall deem it important for the safety of policyholde and may publish the result in one or more newspapers. Company to pay expense.

FEES.—For filing a copy of charter, $30; filing preliminary statements, $20; filing annual statement, $20; issuing certificate to agents, $2; all firms of general agents counted as one agency; copy of service of process, $2; examination of company, actual expenses incurred. Other fees regulated by retaliatory provisions.

Total annual fees, $20, exclusive of cost of agent's license.

FUNDS.—Company must possess at least $100,000 assets invested in approved securities if a mutual company. If a stock company, it must have capital stock of $100,000, to be at or above par.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If reduced below required amount ($100,000) must cease writing.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—Any person acting as agent for an unauthorized company shall be fined not less than $100 nor more than $500. An agent doing business without complying with the laws of the State incurs a penalty of not less than $300 or more than $1000. An agent refusing or neglecting to answer interrogatories of the Insurance Commissioner for thirty days is liable to a fine of $100 to $500.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Policy to contain the entire contract.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner copy of charter and verified statement showing condition, also certificate of authority from Insurance Commissioner of home State and examination on admission.

PUBLICATION.—Agent of life company required to publish an abstract of annual statement, approved by Insurance Commissioner, in a newspaper printed in the county in which the principal office of the company is located in this State, once a week for three successive weeks in the month of March.

REBATES.—Prohibited.

RETALIATORY LAW.—Yes.

REMOVAL OF SUITS.—If any foreign company shall provide in its charter, by-laws or policies that no action shall be brought against it in any court of competent jurisdiction in this State, its license shall be revoked.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Chapter 292, General Laws. No misstatement made in procuring a policy of life insurance shall be deemed material or render the policy void unless the matter thus represented shall have actually contributed to the contingency or event on which the policy is to become due and payable; and whether the matter so represented contributed to said contingency or event, in any case, shall be a question for the jury, and the court shall instruct the jury on the law relative thereto.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Every agent of an insurance company, and every agent of a surety company not incorporated by this State, doing business or residing herein, shall, during the month of January in every year, make returns to the general treasurer, in such form as he may prescribe, of the amount insured or procured to be insured by him, and by his sub-agents in this State, during the year ending on the 31st day of December next preceding, and of the amount of premiums and premium deposits and assessments received and collected during the said period by such company or any of its agents or sub-agents within this State, or from any person or persons residing therein; and every such agent shall at the same time pay to the general treasurer a tax of two per centum on the amount of such

premiums and premium deposits and assessments, provided, that mutual companies companies which transact their business on the mutual plan shall be allowed to deduct f such premiums and premium deposits and assessments upon which such tax is to be p the so-called dividends or unused or unabsorbed portion of the premiums and prem deposits and assessments applied in part payment of such premiums and premium depo and assessments or returned to policyholders in cash or otherwise; and provided, that s companies issuing the standard form of fire policy prescribed by Chapter 222 of the G eral Laws may deduct from such premiums and premium deposits and assessments much thereof as shall have been returned to the holders of such policies during such upon cancellations thereof as required by Section 5 of said Chapter 222.—Sec. 6, Cha 39, General Laws 1909, as amended by the laws of 1912, as amended by laws of 1 (Taxes subject to retaliatory law.)

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—Annually for all companies operating in this State. The legal minin standard on policies issued prior to January 1, 1907, to be American Experience T with four per cent interest; subsequent issues three and one-half per cent. Company pay expense of valuation. Policies may provide for one-year preliminary term, sub to certain conditions.

SOUTH CAROLINA.

SUPERVISING OFFICER, JOHN J. McMAHON, INSURANCE COMMISSIONER, COLUMBI

ADVERTISEMENTS, REGULATIONS GOVERNING.—No.

AGENT DEFINED.—Any person who solicits insurance, or who takes or transmits o than for himself any application for insurance or any policy of insurance, or who ad tises or otherwise gives notice that he will receive or transmit the same, or who s receive or deliver a policy of insurance, or who shall examine and inspect any risk, receive, collect or transmit any premium of insurance, or do or perform any other act thing in the making or the consummating of any contract of insurance other than himself, or who shall examine into and adjust, or aid in adjusting, any loss, shall be to be acting as the agent of the company for which this act is done or the risk is tal

AGENT'S LICENSE.—Application for agent's license must be signed by applicant endorsed by company. Form furnished by Insurance Department.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No life company shall make or permit any distinctior favor of individuals between insurants of the same class and equal expectation of life the amount of the payment of premiums or rates, or in the dividends or other bene payable thereon, or in any other of the terms and conditions of the contracts it mal Nor shall any such company, or agent thereof, make any contract of insurance or agr ment as to such contracts other than as plainly expressed in the policy issued there nor shall any such company or an officer, agent, solicitor or representative thereof gr as inducement to insurance, any rebate of premium payable on the policy, or any spe favor or advantage in the dividends or other benefits to accrue thereon, or any p employment of contract for services of any kind or any valuable consideration or indu ment whatever not specified in the policy contract of insurance; nor give, sell or purch as inducement to insurance or in connection therewith, any stocks, bonds or other securi of any insurance company or other corporation, association or partnership, or any d dends or profits to accrue thereon, or anything of value whatever, not specified in policy. That it shall not be considered in violation of the laws of South Carolina to o to make or the making of loans to citizens of this State to be secured by mortgage of r estate or other collateral security.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner sole attorney to acc service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company shall issue agency stock or other securities, or any special or advisory board or other contract of any kind, promising returns and profits as an inducement to insurance; and no company shall be authorized to do business in this State which issues or permits its agents, officers or employees to issue in the State of South Carolina or any other State or Territory, agency company stock, or other stock or securities, or any special or advisory board or other contract of any kind promising returns and profits as an inducement to insurance, and no corporation or stock company, acting as agent of a life insurance company, nor any of its agents, officers or employees, shall be permitted to agree, sell, offer to sell or give, or offer to give directly or indirectly, in any manner whatsoever, any share of stock, securities, bonds or agreement of any form or nature, promising returns and profits as an inducement to insurance, or in connection therewith.

COMPANY LICENSE.—Annual fee $150, of which $100 is for license authorizing company to do business, and $50 for a Department license. Date of expiration, March 31. The two per cent assessed on premiums is termed an additional license fee. One-half goes to counties. (See Taxes.)

COUNTY TAX.—None.

DEPOSIT.—Deposit with the Insurance Commissioner of South Carolina approved bonds or securities aggregating $20,000. (See Funds.)

Relative to the bond law in South Carolina, the Insurance Commissioner has made the following rulings:

The surety must have on deposit securities in the amount of the bond, or must have in South Carolina property liable to attachment to the amount of the bond. This amount is $50,000 for life insurance companies and $10,000 for all other companies. A surety company must have on deposit securities to an amount equal to the amount of the largest single bond which it will write, but should it have one deposit it will be received on the bond of the other companies in the discretion of the Insurance Commissioner. The Commissioner for the present will receive any good securities. Domestic investments, such as State bonds, county or municipal bonds, or real estate mortgages in South Carolina or some other such domestic securities is advantageous. (See Tax Statement.)

EXAMINATION.—Upon being satisfied that any company is unsafe or insolvent, it is made the duty of the Insurance Commissioner to refuse to license it and to cancel any license that may have been issued. When he has reason to doubt the solvency of any company doing business in the State, he may accept a certificate from the proper officer of the State under whose authority it was organized as proof of its solvency. No stipulation as to expense of examination.

FEES.—For license authorizing company to do business $100, and a Department license of $50. No fees are charged for filing papers.

FUNDS.—Companies must be possessed of $100,000 capital or surplus, or in lieu thereof certificate of some officer of another State that he holds on deposit for the protection of all policyholders securities worth at least $100,000, or in lieu thereof to deposit with the Insurance Commissioner $10,000 valid securities, or a bond for the same amount made by a solvent surety company doing business in South Carolina. This deposit is in addition to the other deposits above mentioned.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If assets less than liabilities, exclusive of capital.

INCONTESTABILITY.—All life insurance companies that shall receive the premium on any policy for the space of two years shall be deemed and taken to have waived any right they may have to dispute the truth of the application for insurance, or that the assured person had made false representations, and the said application and representations shall be deemed and taken to be true.

MISCELLANEOUS PROVISIONS.—Domestic industrial life company is not required to charge any reserve for the first year. For succeeding years the following percentages of

Combined Experience and four per cent are required: Second year, fifty per cent; th year, sixty per cent; fourth year, seventy per cent; fifth year, eighty per cent; sixth y ninety per cent; seventh and succeeding years, one hundred per cent.

MISREPRESENTATION.—No life company and no officer, director or agent thereof, sl issue or circulate, or cause or permit to be issued or circulated, any estimate, illustrati circular or statement of any sort, misrepresenting the terms of any policy issued by it, the benefits or advantages promised thereby, or the dividends or shares of surplus to received thereon, or shall use any name or title of any policy or class of policies n representing the true nature thereof.

NON-FORFEITURE.—After two years.

PENALTIES.—For each violation of the provisions of the statutes a penalty of not l than $100 nor more than $500 is imposed for each offense.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provisions.

POLICY FORM OR PROVISIONS.—Subject to approval of Insurance Commissioner.

PRELIMINARY DOCUMENTS.—Certified copy of charter; certificate from Insura Department of home State, showing that it has complied with all the requirements of t State; affidavit of compliance with the laws of South Carolina; statement of condition, as December 31.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Commissioner may revoke license.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT OF PREMIUM COLLECTIONS.—Yes.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision

SURPLUS DISTRIBUTION.—Surplus distribution periods must not exceed five years.

TAXES.—Two per cent on total premium income or total premium receipts from State less any dividend or bonuses paid in cash or applied in abatement of premiums. T tax may be reduced to one per cent by investments in South Carolina securities.

TAX STATEMENT.—To be filed semi-annually in June and December.

VALUATION.—Annually, on net premium basis. The legal minimum standard contracts issued before January 1, 1907, Actuaries' Experience Table of Mortality w interest at four per cent.

SOUTH DAKOTA.

SUPERVISING OFFICER, W. N. VAN CAMP, INSURANCE COMMISSIONER, PIERRE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, illustratio estimates, etc.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee for local agent, $2, subject to reciprocal law; general or spec agent, no provision; date of expiration, last day of February after date of issue.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Commissioner of Insurance must be appointed to acc service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Annual fee, $2, subject to reciprocal law; date of expirati last day of February.

COUNTY TAX.—None.

DEPOSIT.—$100,000 with the proper official of some State of the United States.

EXAMINATION.—Optional with Insurance Commissioner; $10 per diem and expen of examiner. Reciprocal law applies.

FEES.—For filing copy of charter, $25; annual statement, $25; issuing certificate of authority and certifying the same, $2; copies of papers on file, 20 cents per folio; certifying same, $1; examinations of companies, actual expenses incurred and $10 per diem. Each copy of process $2, to be paid by plaintiff. All fees subject to reciprocal law if fees are larger.

FUNDS.—Company must have assets amounting to at least $100,000 deposited with the proper officer of some State for the protection of all its policyholders in the United States.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When assets, exclusive of capital, is less than liabilities.

INCONTESTABILITY.—After two years, except for non-payment of premiums and naval and military service in war.

MISREPRESENTATION.—Any superintendent, director, secretary, manager, agent or other officer of any corporation doing business in this State who shall wilfully subscribe, sign, endorse, verify or otherwise assent to the publication, either generally or privately, to the stockholders or other persons dealing with such corporation or its stock knowing the same to be untrue, or wilfully and fraudulently issues exaggerated report, prospectus, account, statement of operations, values, business, profits, expenditures or prospects or other paper or document intended to produce or give to the shares of stock in such corporation a greater value or less apparent or market value than they really possess, or with the intention of defrauding any particular person or persons, or the public, or persons generally, shall be deemed guilty of a felony. Other restrictions as to circulars, estimates, etc.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—Standard Policy Law (life), Chapter 58, State Laws 1909, provides in (8) and (9) Sec. 5, that policy must give a stipulated form of insurance, and loan values.

PENALTIES.—Any company doing business in this State without the certificate required by law shall forfeit $100 for each week's neglect. Agent soliciting for any company having no certificate from the Insurance Commissioner, $200, and any person acting for unauthorized company without having certificate in his possession, $200 for each offense. Agent held liable for fulfilment of policy contract if an unauthorized company fails to pay.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISION.—Standard forms specified.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter, certified copy of by-laws, and statement showing financial condition, also certificate of deposit and certificate of compliance or authority and certificate of valuation.

PUBLICATION.—Annual statements must be filed within two months from January 1, and must be published at least three times in a legal newspaper, and printed and published in each judicial circuit of the State in which the company shall have a policy issued or agents appointed. Publications are attended to by Insurance Commissioner. Length of statement uniformly 10 inches or squares. Uniform publication fee of $17.50 in each newspaper.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Reciprocal.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—Annual apportionment and accounting required on policies heretofore issued, surplus to be apportioned annually and annual statement sent policyholders.

TAXES.—At the time of filing annual statement, company is required to pay into the State Treasury two and one-half per cent on the gross premiums received in the State

during the preceding year. Such taxes in lieu of all other State and local taxes. Fin date for payment, March 1. Reciprocal laws govern taxes, fees, etc. No tax for Sout Dakota stock life companies.

TAX STATEMENT.—No provision.

VALUATION.—Basis, the American Experience Table and four and one-half per cen interest, or the Actuaries' Table and four per cent interest. Fee for valuation charg as examination fee.

TENNESSEE.

SUPERVISING OFFICER, ROBERT L. GARDEN, COMMISSIONER OF INSURANCE, NASHVILL

ADVERTISEMENTS, REGULATIONS GOVERNING.—Company must not publish its assets ur less it shall in the same connection and with equal conspicuousness publish its liabilitie and any publication purporting to show its capital shall exhibit the amount of such capit as has been paid in cash. Penalty for issuing advertisement contrary to the requiremen is a fine of not less than $100 nor more than $500.

AGENT DEFINED.—Deemed to be agent of the company and not of the insured. Co poration or stock company is prohibited by law from acting as agent of a life company.

AGENT'S LICENSE.—Company must verify to the Insurance Commissioner the nam of all agents appointed in the State, and must obtain from the Commissioner certificat of authority for each agent. Each agent, including each member of an agency or fir soliciting or writing insurance, is required to have a certificate of authority. A fee of $ is charged for issuing each certificate of authority. Date of expiration of license, Decem ber 31. For State tax see "Taxes."

ANNUAL STATEMENT.—Final date for filing, February 1; may be extended to March

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same class ar equal expectation of life as to rates, benefits or conditions of contract is prohibite Penalty, a fine of not less than $100 nor more than $500 for company; for officer or agen a fine not exceeding $100, or imprisonment not exceeding thirty days, or both fine and in prisonment.

ATTORNEY FOR SERVICE.—Appoint the Insurance Commissioner agent to accept servi of legal process and stipulate that service on the Commissioner shall be valid.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No life compar and no officer, agent, solicitor or representative of such company, shall make or off to make, directly or indirectly, as an inducement to insurance or in connection ther with, any contract for employment or services of any kind, and no such company, office agent, solicitor or representative, shall directly or indirectly, give, sell or purchase, offer to give, sell or purchase, as an inducement to insurance or in connection therewit any stock, bonds or other securities of any insurance company or other corporation, ass ciation or partnership, or any dividends or profits to accrue thereon.

COMPANY LICENSE.—Fee for filing annual statement and issuing renewal license, $ Date of expiration, April 1.

DEPOSIT.—Company required to have a deposit of $100,000 with the Treasurer of th State, or with the proper financial officer of its home State, and must present certifica to the Insurance Commissioner. This deposit must consist of bonds of this State, t United States or the State in which such company is organized, or in real estate mortgag of not more than one-half the value of the real estate.

EXAMINATION.—The Insurance Commissioner is authorized to examine into t affairs of any company doing business in the State whenever he shall deem it expedie Company to pay expense of examination.

FEES.—For filing preliminary papers and issuing original license, $30. Fee for fili copy of charter in the office of the Secretary of State, $20; filing annual statement a issuing renewal license, $25; issuing certificates of authority or renewal thereof to agen

$2; for each seal of office with certificate, $1; copies of papers on file, 20 cents per folio. Fees subject to change by reciprocal provision. For privilege tax, see "Taxes."

FUNDS.—Company must possess actual cash assets over and above all liabilities to the amount of at least $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Paid-up capital stock must be kept unimpaired.

INCONTESTABILITY.—Policies incontestable after two years, except for non-payment of premiums and violations of conditions relating to military and naval services.

MISREPRESENTATION.—No life insurance company doing business in this State, and no officer, director or agents thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms, conditions or character of any policy issued by it or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

No agent or solicitor of any life insurance company shall misrepresent, orally or otherwise, any of the terms, conditions or character of any life insurance policy sold to a citizen of this State, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After premiums have been paid for two years.

PENALTIES.—Agents doing business for an unauthorized company liable to a fine of from $100 to $200 or imprisonment for not more than thirty days, or both, in the discretion of the court. Company neglecting to make return or pay taxes as required incurs a penalty of $500. A company that neglects to file its annual statement within the time required by law, incurs a penalty of $100 for each day neglected. For violation of any provision of the law the penalty whereof is not specifically stated, a fine of not more than $500 is incurred.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No company doing business in this State shall grant any pension to any officer, director or trustee thereof, or to any member of his family after his death, or to any other person whomsoever. Political contributions prohibited.

POLICY FORM OR PROVISION.—Every life company must have printed or stamped in conspicuous type on the face of its policies an inscription indicating the character of the contract. Said inscription, together with a copy of each form of contract issued by the company, to be submitted to the Insurance Commissioner for approval. The law establishes standard provisions and conditions to be contained in policies. Policy must contain the entire contract. Reciprocal provision. No policy can be issued until it has been approved by the Insurance Commissioner.

PRELIMINARY DOCUMENTS.—Two certified copies of charter or articles of incorporation, one to be retained by the Insurance Department and the other to be filed in the office of the Secretary of State. Statement showing financial condition of corporation, as of date December 31 preceding date of application, which must be sworn to by two executive officers. Power of attorney properly executed on Department's blank form, authorizing the Insurance Commissioner to accept service of process for the corporation in all actions at law and in equity. Certificate of compliance from the supervising official of the corporation's home State. Certificate of deposit from the official with whom the deposit is made, that the corporation has securities to the actual cash value of at least $100,000 deposited with him for the protection of all policyholders. Specimen copies of all policies properly filled out, together with the table of rates.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal of suits from State to Federal courts prohibite Penalty is revocation of company's license.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No company or association doing business in tl State shall pay any salary, compensation or emolument to any officer, trustee or direct thereof or any salary, compensation or emolument amounting in any one year to more th: five thousand dollars to any one person, firm or corporation, unless such payment be fi authorized by a vote of the board of directors of such life insurance company or associ tion. Nor shall any such life insurance company or association make any agreement wi any of its officers, trustees or salaried employees whereby it agrees that for any servic rendered or to be rendered he shall receive any salary, compensation or emolument th will extend beyond a period of twelve months from the date of such agreement. N shall any officer, director or trustee, who is paid a salary for his services of more than o hundred dollars per month, receive any other compensation or emolument. *Provide however,* that the requirements of this Act shall not apply to the amount paid to gene agents in commissions under their contract made on the regular commission basis, th the limitation as to time contained herein, shall not be construed as preventing a life i surance company from entering into contracts with its agents for the payment of renew commissions.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representatio

SURPLUS DISTRIBUTION.—Must be made within periods not exceeding five years.

TAXES.—Company is required to report in July and January in each year the amou of gross premiums collected in this State during the preceding six months ending wi June 30 and December 31, and to pay to Insurance Commissioner two and one-half p cent on gross premiums received less only what dividends are actually applied in reducti of premiums and reinsurance premiums paid to authorized companies, which tax is in li of all other privilege taxes, and is payable in January and July of each year. Company agree to pay this tax after retirement from the State. Each agent, including each memb of a firm or agency, shall pay a State tax of $10, $15 or $20, depending on population county, in lieu of all other taxes, such tax to be paid direct to the Insurance Commission Taxes subject to change by reciprocal provisions. Each company to pay a privilege tax the Secretary of State on capital stock.

TAX STATEMENT.—To be filed January and July.

VALUATION.—Basis, the Combined Experience or Actuaries' Table or American E perience Table of Mortality with interest at four per cent. Insurance Commissioner r quired to value the policies of all companies, but is allowed to accept valuation made the Insurance Commissioner of another State, provided such valuation is on the requir basis, or one producing a larger reserve. Fee for valuation, two cents for each $1000 insurance.

TEXAS.

SUPERVISING OFFICER, EDWARD HALL, COMMISSIONER OF INSURANCE AND BANKI AUSTIN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Within thirty days after receiving c tificate to do business, must publish a certificate annually that it has complied with t laws relating to insurance.

AGENT DEFINED.—Must be resident of Texas and obtain a certificate from comm sioner that his company is entitled to do business in the State.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION.—Discrimination prohibited.

ATTORNEY FOR SERVICE.—File a power of attorney, irrevocable, appointing Insurar Commissioner to accept service of process.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No insurance company doing business in this State shall * * * give, sell or purchase, or offer to give, sell or purchase as an inducement to insurance or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, if any dividends or profits to accrue thereon, or anything of value whatsoever not specified in the policy, or issue any policy containing any special or board contract or similar provision, by the terms of which said policy will share or participate in any special fund derived from a tax or a charge against any portion of the premium on any other policy. (Section 277, Laws of 1917.)

COMPANY LICENSE.—Date of expiration last day of February.

COUNTY TAX.—None.

DEPOSIT.—Furnish certificate that company has at least $100,000 deposited with the proper officer of some State, or in lieu thereof deposit a similar amount with the Treasurer of this State. This deposit refers only to companies of foreign countries. The reciprocal law refers to companies of other States of the United States.

EXAMINATION.—Optional with the Insurance Commissioner. Expense paid by company.

FEES.—For filing annual statement, $20; for filing copy of charter, $20; for each renewal certificate of authority, $1; certified copy of certificate of authority, $1. Copies of papers on file, 20 cents per folio; certificates of same, $1; valuing policies, $10 for each $1,000,000 of insurance. Total annual renewal fees, $22.

FUNDS.—Must possess at least $100,000 in State or other securities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Cause for revoking permit.

INCONTESTABILITY.—After two years.

MISCELLANEOUS PROVISIONS, INVESTMENT OF RESERVES.—Life companies are required to invest seventy-five per cent of their reserve on Texas business in Texas securities and real estate.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Deposits are taxed. No municipal occupation tax.

NON-FORFEITURE.—Yes, after three years.

PENALTIES.—For violation of the insurance laws, not less than $500 nor more than $1000 and imprisonment for from three to six months.

POLICY FORM OR PROVISIONS.—Policy must contain entire contract and copy of application. New policies must be filed with Commissioner and have his approval. (Section [illegible], Law 1917.)

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws, also a verified statement showing condition.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes, as to deposits only.

REMOVAL OF SUITS.—Prohibited from State to Federal court.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations. (Section 86, Laws of 1917.)

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Yes. (Section [illegible], Laws of 1917.)

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Each life insurance company not organized under the laws of this State transacting business in this State shall on or before the first day of March, 1910, and annually thereafter, make a report to the Commissioner of Insurance and Banking of this State, which report shall be sworn to by either the president or vice-president and secretary or treasurer of such company, and which shall show the gross amount of premiums collected during the year ending on December 31 preceding from citizens of this State upon policies of insurance; and each such company shall pay annually an occupation tax equal to three per cent of such gross premium receipts; provided, that when the report

of the investment in Texas securities, as defined by law, of any such companies as o December 31 of any year, shall show that it has invested on said date as much as thirt per cent of its total Texas reserves, as defined by law, in promissory notes or othe obligations secured by mortgage, deed of trust or other lien on Texas real estate, the rat of occupation tax shall be reduced to 2.6 per cent; and when such report shall show tha such company has so invested on said date as much as sixty per cent of its total Texa reserve, the rate of such occupation tax shall be reduced to 2.3 per cent; and when such report shall show that such company has so invested, on said date, as much as seventy five per cent of its total Texas reserve, the rate of such occupation tax shall be reduce to two per cent; provided, that all such companies shall in any event make the investment in Texas securities in proportion to the amount of Texas reserves as required by law Such occupation taxes shall be for and on account of the business transacted within th State during the calendar year in which such premiums were collected or for that portio thereof during which the company shall have transacted business in this State while th act was in force and effect. (Art. 4779, R. S. of Tex.) (See Robertson Law.)

The tax aforesaid shall constitute all taxes and license fees collectible under the law of this State, and no occupation or other tax shall be levied on or collected from an insurance company by any county, city or town; but this act shall not be construed t prohibit the levy and collection of State, county and municipal taxes upon the real an personal property of such companies.

TAX STATEMENT.—Upon the receipt of sworn statements showing the gross premiu receipts of such company the Commissioner of Insurance and Banking of this State sha certify to the Treasurer of this State the amount of taxes due by such company for tl preceding year; which taxes shall be paid to the State Treasurer for the use of the Sta by such company. Upon his receipt of such certificate and the payment of such tax, tl Treasurer shall execute a receipt therefor, which receipt shall be evidence of the payme of such taxes, and no such life insurance company shall receive a certificate of authori to do business in this State until such taxes are paid. If upon the examination of an company, or in any other manner, the Commissioner of Insurance and Banking sha be informed that the gross premium receipts of any year exceed in amount those show by the report thereof theretofore made as above provided, it shall be the duty of su Commissioner to file with the State Treasurer a supplemental certificate showing tl additional amount of taxes due by such company, which shall be paid by such compa upon notice thereof. It shall be the duty of the State Treasurer of this State, if with fifteen days after the receipt by him of any certificate or supplemental certificate provid for by this section the taxes due as shown thereby have not been paid, to report the fac to the Attorney-General, who shall immediately institute suit in the proper court in Tra county to recover such taxes. (Art. 4780, R. S. of Tex.)

VALUATION.—Basis, Minimum, Actuaries Table, four per cent interest one-year pr liminary term. Fee for valuation, $10 for each $1,000,000 or fractional part in excess.

UTAH.

SUPERVISING OFFICER, JOHN W. WALKER, COMMISSIONER OF INSURANCE, SALT LA CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, estimat illustrations, etc.

AGENT DEFINED.—Yes. See Section 1140, sub-divisions 4 and 7, Compiled Laws, 19

AGENT'S LICENSE.—Fee for local agent, $2; renewal, $2; general or special, no pr vision. Date of expiration, February 28. Retaliatory provisions apply.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint resident of State, and file power of attorney annua with Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

COUNTY TAXES AND FEES.—Prohibited.

DEPOSIT.—None required; but deposit may be made by domestic companies to meet requirements of other States where they are seeking admission.

EXAMINATION.—Commissioner of Insurance may examine with consent of State Board of Examiners. May publish result of examination. Expense to be borne by the company, except in case of domestic companies.

FEES.—For filing statement preliminary to admission, $50; certified copy of acceptance of the provisions of the Constitution of the State of Utah, $3; any power of attorney, $1; articles of incorporation and by-laws and examination thereof, $25; amendments to articles of incorporation and by-laws and examination of, $5; filing annual statement, $50; for certificate of authority, $5; each copy of certificate of authority for use of agents and solicitors, $2; for preparing synopsis of annual statement for publication and certifying the same, $5; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of office and certifying any paper, $1; filing of any document other than as contained above, $1. Retaliatory provisions apply.

Total annual fees, $61. Retaliatory provisions apply.

FUNDS.—Provides that the paid-up capital required by companies organized within the State shall be $100,000, and the same rule is made to apply to other corporations outside the State.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If assets, exclusive of capital, less than liabilities.

INCONTESTABILITY.—After two years. Sec. 1154, Sub. 2, Compiled Laws, 1917.

MISREPRESENTATION.—Law provides penalty. (See Statutory Requirements, Casualty.)

MUNICIPAL TAXES AND FEES.—Prohibited.

NON-FORFEITURE.—Yes. Secs. 1161 and 1162, Compiled Laws, 1917.

PENALTIES.—Any president, secretary or other officer or agent failing to comply with any requirement of this chapter, or violating any of the provisions thereof, shall be deemed guilty of a misdemeanor. Agent doing business without obtaining certificate of authority is deemed guilty of a misdemeanor.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited. Secs. 1164 and 1165.

POLICY FORM OR PROVISIONS.—Specified in statutes.

PRELIMINARY DOCUMENTS.—File with Commissioner of Insurance, copy of last annual statement, copy of (certified) articles of incorporation or charter, certified copy of by-laws and copy acceptance of State constitution and appointment of process attorney.

PUBLICATION.—Statement in one paper, four insertions. Company may attend to details of publication.

REBATES.—Prohibited; recipient also guilty of violation.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—Sec. 1154, Sub. 3, Compiled Laws, 1917.

SURPLUS DISTRIBUTION.—See Sec. 1162, Compiled Laws, 1917.

TAXES.—One and one-half per cent on gross premiums. State tax paid on property may be deducted. No other taxes. Final date for payment, March 1. Retaliatory provisions apply.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Standard 3½ per cent interest with the American Experience Table of Mortality for policies issued after January 1, 1910; for policies issued prior to January 1, 1910, 4 per cent interest, and the Actuaries' Table of Mortality, such values to be on the basis of net premiums.

VERMONT.

SUPERVISING OFFICER, JOSEPH G. BROWN, MONTPELIER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision. (Reciprocal.)

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, no provisi Date of expiration, March 31. (Reciprocal.)

ANNUAL STATEMENTS.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same class a equal expectation of life, as to rates, benefits or conditions of contract, is prohibit Penalty, a fine not exceeding $500.

ATTORNEY FOR SERVICE.—Appoint the Secretary of State attorney to accept service legal process.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Annual fee, $5. Date of expiration, March 31. (Reciprocal.)

COUNTY TAX.—None. (Reciprocal.)

DEPOSIT.—Reciprocal provisions.

EXAMINATION.—The Insurance Commissioner is authorized to examine into the co dition of any company doing business in the State at any time. Company to pay costs.

FEES.—For filing charter, $30; filing annual statement, $20; issuing license to co pany, $5; license to agents, $2; license to brokers, $10. (Reciprocal.)

Total annual fees, license, $5; other fees, $20. (Reciprocal.)

FUNDS.—Company must possess at least $100,000, and in addition assets equal to liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit of impairment, twenty per cent.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No. (Reciprocal.)

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—For any violation of the law relating to insurance a fine not exceedi $2000 will be imposed. Agents doing business without a license or for unauthoriz companies are liable to a fine not exceeding $1000. For violation of the anti-rebate la a fine of $500 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Law stipulates certain provisions.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws, and a stat ment showing condition.

PUBLICATION.—No provision. (Reciprocal.)

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Company must pay, during the month of February, an annual license tax $10 for the first $50,000, or less, of capital stock or deposit, and $5 for each addition $50,000, or fractional part thereof, but the whole tax not to exceed $100, and a tax of tw per cent upon premiums received in the State during the preceding calendar year. Fin date for payment, March 1. The amount of tax to be paid is determined by deducti from the gross premiums the reinsurance in authorized companies, return premium unused balances of premium notes, and dividends to policyholders. Reciprocal pr

visions apply to all taxes, fees, fines, penalties, deposits, obligations or prohibitions when by the laws of any other State or foreign country, greater taxes, fees, fines, penalties, etc., are required than those above stated.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Net value of policies issued before January 1, 1903, to be computed upon basis of "Actuaries" Table of Mortality, with four per cent interest. Net value of policies issued after December 31, 1902, to be computed upon basis of "American Experience" table, three and one-half per cent. Company may elect to reserve on three per cent basis.

VIRGINIA.

SUPERVISING OFFICER, JOSEPH BUTTON, COMMISSIONER OF INSURANCE, RICHMOND.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Yes.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Annual fee for agent, $1. Date of expiration, July 15.

ANNUAL STATEMENT.—Final date for filing, March 1. Time may be extended sixty days.

ANTI-DISCRIMINATION LAW.—No life company shall make any discrimination in favor of individuals of the same class, or of the same expectation of life, either in the amount of premium charged or in any return of premium, dividends or other advantages. No policy of life insurance shall be issued or delivered in this State if it shall purport to be issued or to take effect at an age lower than the actual age of the applicant at the time of the original written application. No agent of any insurance corporation shall make any contract for insurance or agreement as to such contract other than that which is plainly expressed in the policy issued. No insurance corporation or agent thereof shall pay, or allow, or offer to pay, or allow as an inducement to any person to insure, any rebate of premium or any special favor or advantage whatever in the dividends to accrue thereon, or any inducement whatever not specified in the policy. Penalty for violation a fine of from $10 to $500 for each offense and revocation of license.

ATTORNEY FOR SERVICE.—Service of process, Secretary of the Commonwealth.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Discrimination Law."

COMPANY LICENSE.—Fee of $200. May be prorated for unexpired portion of year, when company first enters State. Thereafter license is based on net premiums collected in State previous year at two and one-quarter per cent. Company may obtain from the Commissioner of Insurance a license to transact business.

COUNTY TAX.—None.

DEPOSIT.—Deposit with State from $10,000 to $50,000.

EXAMINATION.—At option of the Commissioner of Insurance.

FEES.—Charter fee, from $30 to $5,000; State Corporation Commission fee, $5; fee of Secretary of the Commonwealth, twenty cents for recording each 100 words of charter and amendments, and $1 for recording one copy of the power of attorney, annual registration fee, $5 to $25.

FUNDS.—Capital required, domestic companies, hereafter organized, $100,000; surplus, $50,000; others hereafter admitted $200,000 capital.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Company is required to make good any impairment, otherwise Commissioner of Insurance may take possession.

INCONTESTABILITY.—After one year.

MISREPRESENTATION.—A misdemeanor.

MUNICIPAL TAXES AND FEES.—Prohibited by law.

NON-FORFEITURE.—No provision.

PENALTIES.—Any person acting as an agent for an unauthorized company shall be fined not less than $50 nor more than $200, and imprisonment in jail for not less than

thirty days nor more than fifty days. Any company, association, society, partnershi or person violating any of the provisions of this act, shall be fined not less than $2 nor more than $200. For failure to make annual report a fine of not less than $100 no more than $1000 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision except as relates to size of type.

PRELIMINARY DOCUMENTS.—Company must file three certified copies of its charte with all amendments, three copies of power of attorney appointing the Secretary of the Com monwealth, upon whom process may be served, deposit with the Treasurer bonds of the Unite States, or of the State of Virginia, or of the cities or counties of this State, to an amou equal in cash value, which shall in no event be less than $10,000 nor more than $50,00 exact amount to be determined by the Commissioner of Insurance.

PUBLICATION.—Not required.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENT BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—All statemen or descriptions in any application for a policy of insurance shall be deemed representatio and not warranties, and no answer to interrogatories made by an applicant for a poli of insurance shall bar the right to recover upon any policy issued upon such applicatio by reason of any warranty in said application or policy contained, unless it be clear proved that such answer was wilfully false or fraudulently made, or that it was materi

SURPLUS DISTRIBUTION.—No provision.

TAXES.—The real and personal property of every insurance company, life, fire, marin surety, mutual aid, mutual benefit, guarantee, sick benefit, employers' liability, healt credit, fidelity, burglary, accident, plate glass, steam boiler, assessment, united brethre live stock and all like companies shall be listed and assessed the same as other real a personal property and shall be taxed at the same rate as other like property is taxed this State. Life insurance companies are taxed a sum equal to two and one-quart per centum upon the net amount of all assessments, premiums, dues and fees collected received, or obligations taken therefor, derived from its business in the State duri the previous year.

All companies are taxed a sum not to exceed one-tenth of one per centum upon assessments, premiums, dues and fees collected or received or obligations taken theref derived from its business in the State for the maintenance of the Bureau of Insurance.

Final date for payment thirty days after notice sent out on or before May 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Basis, the American Experience Table of Mortality, with interest four per cent. Valuation to be made only upon failure of company to furnish annu statement certificate of some State.

WASHINGTON.

SUPERVISING OFFICER, H. O. FISHBACK, INSURANCE COMMISSIONER, OLYMPIA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must state locati of head office and, if purporting to show financial condition, must correspond with include the last verified statement made to the Commissioner.

AGENTS DEFINED.—A person, co-partnership, corporation, attorney, board or committ duly appointed and authorized by an insurance company, to solicit applications for insu ance to be known as a soliciting agent, or to solicit applications and effect insurance in t

name of the company, to be known as a recording or policy-writing agent, and to discharge such other duties as may be vested in or required of the agent by the company.

AGENTS' LICENSES.—The annual license fee for an agent's license authorizing the solicitation and writing for life and miscellaneous companies, $2 for each company represented. Date of expiration of license, March 31. Agent not permitted to sell stock of company as an inducement to insure. Non-resident special agent license $5, permits him to assist or coach local agents, but does not permit him to sign policies or collect premiums or commissions.

ANNUAL STATEMENT.—To be filed on or before the fifteenth day of February.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company must appoint the State Insurance Commissioner, or the deputy Insurance Commissioner in his absence, an attorney upon whom all lawful process against the company may be served.

COMPANY LICENSE.—Date of expiration, March 31. Annual fee for license, $10.

COUNTY TAX.—None.

DEPOSIT.—Alien companies, $200,000, deposited in the United States.

EXAMINATION.—The Insurance Commissioner is authorized to make examination of companies whenever he shall deem it necessary for the interests of policyholders. Expense of examination is borne by the State. Reciprocal law applies.

FEES.—Filing articles of incorporation, $25; filing amended articles of incorporation, $10; issuing certificates of authority, $10; filing annual statement and statement of business done in the State, $20; filing any other paper, $1; copies of papers on file, 20 cents per folio; certification of same, $1. Total annual fees, $30. Reciprocal law applies.

FUNDS.—Companies must have an unimpaired paid-up capital of at least $100,000 for life, and $200,000 for liability. If company conducts accident business, $50,000 additional capital; liability business, $200,000, or if writing both classes $250,000 additional capital. Can write only life, accident, health and liability.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner has reason to believe capital to be impaired, he may make examination and require the impairment to be made good within ninety days.

INCONTESTABILITY.—All policies shall be incontestable after two years from date of issue except for non-payment of premium.

MISREPRESENTATION.—All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, unless a copy of such statement is contained in or attached to the policy and that no such statement shall be used in defense to a claim under the policy unless it is contained in a written application; and a copy of such application shall be endorsed upon or attached to the policy when issued.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—The holder of a policy shall be entitled to have the policy reinstated at any time within three years from the date of default, unless one of the options noted in the policy has been previously accepted by the holder thereof, upon the production of evidence of insurability satisfactory to the company and the payment of all overdue premiums and any other indebtedness, with interest at the rate of not exceeding six per cent. per annum.

PENALTIES.—For violation of law by company, $1000 fine; by agent, $500 fine and revocation of license in either case.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Standard.

PRELIMINARY DOCUMENTS.—Company must file a copy of its articles of incorporation and charter copy of by-laws, certificate of home State official that company is authorized therein. Appointment of attorney to accept service of process, agreement as to overhead writing and copy of annual statement.

PUBLICATION.—No publication of statement required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No contracts of insurance shall be issued requiring construction according to the laws of another State or country or depriving the courts of this State of jurisdiction.

RESIDENT AGENT LAW.—Yes. All business must be written through an agent who resides in the State.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

SURPLUS DISTRIBUTION.—The policy shall participate in the surplus of the company at least as often as every five years.

TAXES.—A tax of two and one-fourth per cent on all premiums collected or contracted for payable to State Treasurer through the Insurance Department. Only one per cent paid by companies having fifty per cent of assets invested in Washington. No other taxes. Final date for payment March 31.

TAX STATEMENT.—Final date for filing, February 15.

VALUATION.—All valuations of the policies of life insurance shall be made by the Insurance Commissioner or by his authority according to the standard of valuation adopted by the company: *Provided,* That in either case the standard of valuation employed shall be stated in his annual report: *And provided,* That no such standard of valuation, whether on the net level premium, preliminary term, or select and ultimate reserve basis, for policies issued after the passage of this act shall be less than that determined upon such basis according to the American Experience Table of Mortality with three and one-half per cent interest. The commissioner may vary the standard of valuation in particular cases of invalid lives and other extra hazards: *Provided,* Same is at least on basis of three and one-half per cent value policies in groups, use approximate averages for fractions of a year and assume as accurate the valuation of the department of insurance of any other State, if the insurance officer of any other State likewise accredits the valuation made by the Insurance Commissioner of this State.

WEST VIRGINIA.

SUPERVISING OFFICER, JOHN C. BOND, STATE AUDITOR AND EX-OFFICIO INSURANCE COMMISSIONER, CHARLESTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed to be agent of company and not of insured.

AGENT'S LICENSE.—Companies must procure a certificate of authority from the Auditor of State for each agent. Certificates renewable annually on or before March 1. Companies required to appoint a resident agent, who shall countersign all policies issued in the State and receive all commissions thereon.

Annual fee for local agent, $5; general or special agent, same as local agent. Date of expiration, March 1. Non-resident brokers' fee, $10 with retaliatory feature.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Some resident of the State must be appointed. The State Auditor is constituted attorney in fact for all foreign corporations. Annual fee, $10.

COMPANY LICENSE.—Annual fee, $10. Date of expiration, March 1.

COUNTY TAX.—None.

DEPOSIT.—The Insurance Commissioner may, at his option, require a bond to secure payment of State tax.

EXAMINATION.—The State Auditor is authorized to examine into the affairs of any company doing business in the State at least every four years, or whenever he shall deem it to be necessary; the expense of such examination of all companies to be borne by the company.

EXCISE TAXES.—Insurance companies that pay 2 per cent are exempt.

FEES.—The Insurance Commissioner shall collect the following fees from all insurance companies: Annual fee for each license, $10; filing annual reports, $10; valuation of life policies 1 cent per thousand; for filing each additional paper required by law, 25 cents; for every certificate of valuation, copy of report or certificate of condition of company, $5; for each agent's certificate of authority and copy of report, $5.

FUNDS.—Companies must have minimum cash capital of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When liabilities exceed assets Insurance Commissioner shall order company to cease writing business, etc. (Section 20, Insurance Laws.)

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None permitted against life companies or agents.

NON-FORFEITURE.—After three annual premiums have been paid.

PENALTIES.—Reduction of capital without approval of the Insurance Commissioner, not less than $1000 nor more than $10,000 fine. Payment of a dividend, without the approval of the Commissioner, which would reduce the surplus beyond one-eighth of the amount of capital stock, not less than $1000 nor more than $10,000 fine. No company may reinsure substantially all of its West Virginia business until a certified copy of the agreement has been approved by the Insurance Commissioner, under a penalty of fine of not less than $1000 nor more than $10,000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Diversion of funds for political purposes prohibited.

POLICY FORM OR PROVISIONS.—One-year preliminary term allowed. Policy to contain entire contract. Participating and non-participating policies not to be issued by the same company incorporated in West Virginia.

PRELIMINARY DOCUMENTS.—File with the Auditor of State on or before March 1, each year, a verified statement setting forth the condition of the company at the close of the preceding year.

PUBLICATION.—No provision regarding statement.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—No.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW. Yes. Policies must be countersigned by resident agent.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Annually after three years, to begin not later than end of third policy year.

TAXES.—Two per cent on gross premiums for foreign companies including dividends on participating policies allowed in reduction of premiums (none for home companies). Companies are allowed to deduct reinsurance in admitted companies and return premiums. No other taxes. Final date for payment, March 1. The Insurance Commissioner may, at his option, require a bond to secure payment of State tax. Fire marshal tax, one-half of one per cent, all but life companies.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—The legal minimum standard for contracts issued before the first day of January, 1907, shall be Actuaries' or Combined Experience Table of Mortality with interest at four per centum per annum, and for contracts issued on or after said date American Experience Table of Mortality, with interest at three and one-half per centum per annum, except, however, that any life insurance company may at any time elect to reserve upon a three per centum reserve basis, and then the values upon its policies issued upon such reserve, shall be computed upon the basis of the American Experience Table of Mortality with interest at three per centum per annum.

Fee for valuation regulated by reciprocal provision.

WISCONSIN.

SUPERVISING OFFICER, PLATT WHITMAN, COMMISSIONER OF INSURANCE, MADISO

ADVERTISEMENTS, REGULATIONS GOVERNING.—A penalty is imposed for false or dec tive advertising.

AGENT DEFINED.—Section 1977. Every person who does any act in regard to plac insurance for compensation.

AGENT'S LICENSE.—Resident agent, $1; general or special agent, no provision. taliatory law, date of expiration February 28. Separate certificate required for each co pany represented by an agent and for each member of a firm.

Upon written notice by a life insurance company authorized to transact business in t State of its appointment of a person to act as its agent therein, the Insurance Co missioner shall, if he is satisfied that the appointee is a trustworthy and reliable person intends to hold himself out in good faith as a life insurance agent, issue to him a lice which shall state, in substance, that the company is authorized to do business in this St and that the person named therein is the constituted agent of the company in this State the transaction of such business as it is authorized to transact herein. * * * * T Insurance Commissioner may at any time after the granting of such license, for ca shown, and after a hearing, determine any person so appointed, or any person thereto f appointed as agent, to be untrustworthy and unreliable to act as such agent, and sh thereupon revoke such license and notify both the company and the agent of such revocati Unless revoked by the Commissioner, or unless the company by written notice to the Co missioner cancels the agent's authority to act for it, such license and any other license issu to an agent or any renewal thereof shall expire on the 1st day of March next after its iss

No corporation or stock company shall be licensed as the agent or representative any life insurance company or association in soliciting, selling, or in any manner placi life insurance policies or contracts.

ANNUAL STATEMENT.—Final date for filing, March 1. Additional time granted request.

ANTI-DISCRIMINATION LAW.—No company shall make or permit any distinction discrimination in favor of individuals between insurants of the same class and equal e pectation of life in the amount or payment of premiums or rates charged or in return premiums, dividends or other advantages. No such company or any agent thereof sh make any contract or agreement as to such contract other than is plainly expressed in t policy issued pursuant thereto, nor pay, allow or give, or offer to pay, allow or give, a rebate of premium payable on the policy, or any special favor or advantage whatever the dividends or other benefits to accrue thereon, or any valuable consideration or induc ment whatever not specified in the policy.

ATTORNEY FOR SERVICE.—Section 1915. Appoint the Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company agent thereof shall at the time of soliciting insurance or issuing a policy, or at any time consideration of or in connection with a policy issued or proposed to be issued, or make offer to make any contract or agreement whatever of any deduction from any premium any addition to any dividend or other benefit whatever, on account of services rendered to be rendered by the applicant for the policy, or any person interested therein, either as a advisor of the company or as a member of an advisory or similar board or body or in an other capacity or manner whatever, nor contract for, sell or offer for sale any stock of suc life insurance company or any stocks, bonds or other certificates representing any intere or property in any organized company or corporation which shall at the time be under an contract or agreement whatever with such life insurance company, or own or control an of the stock thereof, or in any case where any part of the stocks, bonds or certificates indebtedness of such company or corporation shall be owned or held by such life insu ance company. No person shall so contract with any such company or agent thereof, receive any such favor, privilege or advantage, within the meaning of this act.

Penalty, fine of $50 to $300 or imprisonment for six months, or both.

COMPANY LICENSE.—Annual fee, $300. Retaliatory law. Date of expiration, February 28.

DEPOSIT.—Reciprocal and retaliatory law.

EXAMINATION.—The Commissioner of Insurance may examine any company doing business in the State whenever he shall deem it expedient to do so. Fee, see "Fees."

FEES.—For filing first declaration or statement, certified copy of charter, $25; annual license, $300; filing annual statement, $25; license to agents, $1; copies of papers on file, ten cents per folio; certifying same, fifty cents; valuation of policies, one cent for each $1000 of insurance; examination of companies, Section 1068, company to pay actual cost in compensation to persons other than officers and employees of the State and necessary expenses to be covered by deposit as ordered by the Commissioner. All fees subject to reciprocal and retaliatory provision.

Total annual fees, company license, $300; other fees, $25. Retaliatory law.

FUNDS.—Company to have at least $100,000 cash capital and surplus equal to one-fourth of capital.

GAIN AND LOSS EXHIBIT REQUIRED.—Yes.

IMPAIRMENT OF CAPITAL.—Whenever the assets of any company shall not equal its liabilities computed as provided by law, the Commissioner of Insurance shall notify such company and its agents to cease issuing new policies.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—A stock life company with only $100,000 capital is not permitted to write accident and health insurance, must have additional $25,000. Companies must have a surplus equal to one-fourth of capital before obtaining license.

MISREPRESENTATION.—No life insurance corporation, and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any kind misrepresenting the terms of any policy issued by it, or advantages promised thereby, or dividends or share of surplus to be received thereon, or shall use any title of any policy or class of policies, misrepresenting the true nature thereof, and no life insurance company, its officers, directors or agents, shall issue or circulate, or cause to be issued or circulated, any written circular or statement of any sort, wilfully misrepresenting any other company, the nature or terms of its policy or policies, its premium charge or dividends allowed or returned by such other company.

Penalty, fine of $25 to $300 or imprisonment for not exceeding six months.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—Section 1948m. Values to equal reserve less surrender charge to be specified in the policy.

PENALTIES.—Agent doing business without having first obtained a license is liable to a fine of not more than $500 for each offense. Company doing business without having first obtained a license is liable to a fine of five times the amount of fees upon each license included in such violation, also subject to fine of not more than $500. For wilfully making false statements, a fine not exceeding $5000 nor less than $100, or imprisonment for not less than one nor more than ten years, or both fine and imprisonment, is imposed. For violation of the anti-rebate law, a fine of not less than $50 nor more than $300, and license to be revoked for three years.

Where no other penalty is prescribed, a fine of not more than $5000 for a corporation, and for an individual a fine of not more than $1000 or imprisonment for one year, or both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Company to furnish data regarding political contributions. See "Preliminary Documents."

POLICY FORM OR PROVISIONS.—Policy forms must be filed with other information. Section 1948f. Certain provisions stipulated. Section 1948m. Participating and non-participating policies not to be issued by the same company, except where business and accounts are kept entirely separate. A copy of application shall be furnished on request.

PRELIMINARY DOCUMENTS.—File copy of charter with the Commissioner of Insurar and a verified statement of condition, and a copy of last annual report. File with t Commissioner of Insurance a statement verified by its president and secretary, setti forth a schedule showing in detail (a) the bills opposed or promoted by it during the p ceding year; (b) the State in which such legislation was pending; (c) names and a dresses of parties engaged as counsel or otherwise; (d) the consideration paid for ea of them; (e) and the expenses of advertising, traveling, etc., and to whom paid; (f) a that such disbursements and expenses have been truly entered upon the books of t company, together with such other information in relation thereto as the Commission of Insurance may require.

File with the Commissioner of Insurance a statement verified by president and secr tary, setting forth a schedule showing in detail, the moneys, property and other consider tion paid or contributed, directly or indirectly, or used or offered or agreed to be paid aid of any political party, company or organization, or for and in aid of any corporatic joint stock or other organization organized or maintained for political purposes, or f or in aid of any candidates for political office or for nomination for such office, or for t reimbursement or indemnification of any person for property so used; the names ar addresses of parties, companies or organizations to whom paid, and that such disburs ments have been truly entered upon the books of the company, together with such oth information in relation thereto as the Commissioner of Insurance may require.

Every company doing business on the participating plan shall determine and repo the respective rights of policyholders and stockholders in unassigned surplus before bei licensed.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to Federal courts terminates license.

RESIDENT AGENT LAW.—Section 1919a. All agents must be residents.

SALARIES OF OFFICERS, LIMIT.—No provision. Except in domestic mutual compani salaries above $25,000 must be voted by policyholders or unanimous vote of directors.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Sections 1977- Representations or breach of warranty contributing to loss. Physician's certificate esto company.

SURPLUS DISTRIBUTION.—Annual on policies issued after 1907 with annual statemer to policyholders. On prior policies ascertained annually to class, for individual o request, statement to individual on request.

TAXES.—Arranged by reciprocal and retaliatory provision.

TAX STATEMENT.—No provision.

VALUATION.—Basis, Minimum American Experience or Actuaries' Table and nc exceeding four and one-half per cent interest for policies issued before 1910, nor four pe cent for later issued. Annual valuations. Fee, 1 cent for each $1000 of insurance.

WYOMING.

SUPERVISING OFFICER, D. M. FORSYTH, INSURANCE COMMISSIONER, CHEYENNE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must set forth th location of the company, its actual paid-up capital and cash assets.

AGENT DEFINED.—An acknowledged agent or surveyor, or any other person or person who shall in any manner, directly or indirectly, transact, or aid in transacting, th insurance business of any insurance company not incorporated by the laws of this State

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, $2. Date of ex piration, March 31.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—The Insurance Commissioner must be appointed attorney for the company to accept service of legal process.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—No provision for annual fee. Date of expiration, December 31.

COUNTY TAX.—None.

DEPOSIT.—No provision.

EXAMINATION.—The Insurance Commissioner is authorized to appoint one or more persons to examine into the affairs of any company doing business in this State whenever he shall deem it expedient, and he may publish the results of such examinations in one or more papers if he deems it for the best interests of the public to do so. Company to pay expense of examination.

FEES.—For filing application and issuing certificate, $50; filing annual statement, $25; for issuing certificates of authority to agents, $2; copies of papers on file, 15 cents per folio; certifying same, $1. A certificate of acceptance of State Constitution must be filed: fee, $2.50. Publication, condensed statement, $20; publication of compliance with law, $4. Total annual fees, $45.

FUNDS.—Company shall possess an actual paid-up capital of not less than $100,000. Mutual life companies must have surplus of at least $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If more than twenty per cent, Commissioner may revoke certificate of authority or order stockholders to pay in deficiency.

INCONTESTABILITY.—After two years from date of issue.

MISREPRESENTATION.—By company, officer, director, agent, broker or solicitor is misdemeanor. Penalty, fine of $100 or 90 days in county jail.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For doing business without complying with the law a fine of not less than $5 nor more than $1000, or imprisonment, or both, is imposed. Any violation of the anti-rebate law is made a misdemeanor, and incurs a fine of $500 when the amount of insurance is $25,000 or less, and $500 for each additional $25,000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Standard.

PRELIMINARY DOCUMENTS.—File a certified copy of charter and a verified statement, showing condition, and, on obtaining certificate from the Insurance Commissioner, publish the same in two newspapers of general circulation in the State, one of which is published at the capital.

PUBLICATION.—Statement in one paper, six times; attended to by State at company's expense. Company's certificate to be published in two papers for one insertion. Company to attend to details.

REBATES.—No rebate allowed.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENT: BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two and one-half per cent gross. No other taxes. Final date for payment, March 30.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION—Not exceeding four per cent.

CANADA.

SUPERVISING OFFICER, G. D. FINLAYSON, SUPERINTENDENT OF INSURANCE, OTTA

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No provision.

ANNUAL STATEMENT.—Canadian companies must file statement on or before Marc following the end of each year, verified by oath of president, vice-president or manag director, or other director appointed for the purpose by by-law or by the board of direct and the secretary, actuary or manager. Every company incorporated, or legally forn elsewhere than in Canada, and licensed to do business in Canada, must file annually. or before March 1, a statement of the Canadian business verified by the oath of the ch agent in Canada, and must file a statement of its general business, verified by the oath its president, vice-president or managing director and its secretary, manager or actua within thirty days after it is required by law to be made to the government of the coun in which the head office of the company is situate, or within thirty days after the s mission of the same at the annual meeting of the shareholders or members of the compa whichever date first occurs; provided, however, that no such statement of general busin need be deposited earlier than the 1st day of June, nor shall it be deposited later than 30th day of June next following the date at which the condition and affairs of the comp are thereby shown.

ANTI-DISCRIMINATION LAW.—(See "Rebates.")

ATTORNEY FOR SERVICE.—Appoint an agent of the company at its head office in Cana

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Each company must obtain a license from the Minister Finance, to be renewed on March 31 of each year; notice of the original license to published in The Canada Gazette and one newspaper in the place where the chief age of the company is established; publication to be continued for four weeks; like notice be given for three calendar months when the company proposes to cease business Canada. No annual fee.

DEPOSIT.—Companies are required to deposit $50,000 with the Minister of Finan and in case of outside companies to make additional deposits as required sufficient equal the liabilities to policyholders in Canada, including matured claims and the reserve or reinsurance value upon policies in force in Canada after deducting any cl the company has against such policies; or to place such additional deposits in the ha of trustees in Canada for the benefit of Canadian policyholders, under a trust deed to approved by the Minister. If outside company possesses charter powers wider than th for which a license could be granted under the act, an excess deposit is required, company must comply with certain requirements as to financial standing.

EXAMINATION.—The Minister of Finance may, from time to time, instruct the Sup intendent to visit the head office of any company licensed in Canada and incorporated legally formed elsewhere than in Canada, and to examine into the general condition affairs of such company at such head office outside of Canada.

FEES.—The expenses of the office of the Superintendent of Insurance to be paid by assessment made *pro rata* upon the companies upon gross premiums received by them Canada during the previous year. For valuation of policies, if in addition to the valuat of policies required to be made once in five years by the Superintendent, a further valuat is requested or required by the company, a charge of three cents is made for each policy bonus addition.

FUNDS.—Assets in Canada must at least equal liabilities in Canada.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—Capital deemed impaired when assets are less than bilities, calculated in accordance with the provisions of the act, such liabilities includ paid-up capital stock.

INCONTESTABILITY.—Every policy must contain a provision that the policy shall be incontestable after not later than two years from its date, except for fraud, non-payment of premiums or violation of the provisions of the policy regarding engagement in military service other than in the active service of the militia of Canada or naval service in time of war without the consent in writing of a duly authorized officer of the company, but the insured may without the consent of the company engage in the active service of the militia of Canada, notice thereof, however, to be given by or on behalf of the insured to the company within ninety days after the date of his so engaging in such service, and such extra premium to be paid during the continuance of such service as the company shall fix in pursuance of the terms of the policy.

MISREPRESENTATION.—All statements made by the assured are, in the absence of fraud, to be deemed representations and not warranties, and no statement shall be used in defense of a claim under a policy unless such statement is contained in the written application, a copy of which is attached to or endorsed upon the policy when issued.

MUNICIPAL TAXES AND FEES.—(See "Taxes.")

NON-FORFEITURE.—In the case of every policy, other than term policies, issued by companies licensed on or after May 4, 1910, the insured, after having paid three or more full annual premiums, shall, in case of default of premium payment, be entitled to a cash surrender value, paid-up insurance or extended insurance, and until the first or second option shall have been chosen, the cash value shall be applied to maintain the policy in force.

PENALTIES.—For neglect to file annual statement, a penalty of $10 for each day during which the company is in default is provided. Any person acting in any manner in behalf of an unlicensed company incurs a penalty of not less than $20 nor more than $50 for the first offense, and for the second offense imprisonment without the option of a fine. (For penalties for rebating see "Rebates.")

PENSIONS AND POLITICAL CONTRIBUTIONS.—The directors of a company may make by-laws providing for the creation of a staff pension fund, such by-laws, however, to be approved by the members of the company.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated.

PRELIMINARY DOCUMENTS.—File certified copy of charter and a statement showing condition December 31 preceding, and power of attorney from the company to its chief agent in Canada.

PUBLICATION.—(See "Company License.")

REBATES.—No distinction or discrimination permitted between the insured of the same class and equal expectation of life either in premium charged or in dividends payable under the policy, nor shall any agreement as to the contract be made other than as plainly expressed in the policy itself, nor any offer of rebate of premium or special advantage of any kind be made or accepted as an inducement to insure. Penalty in the case of director, manager or other officer who violates or knowingly consents to the violation of the provision is $500, and in the case of other persons for a first offense double the amount of annual premium, but not less than $100, and for a second offense double the amount of annual premium, but not less than $250.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No salary to director without authorization of members or shareholders. No salary to any officer or trustee unless authorized by directors. No salary or compensation to agent exceeding $5,000 per annum, unless contract is approved by directors.

SEMI-ANNUAL STATEMENT.—Of securities acquired and disposed of during the half year and of loans made except on mortgages and policies.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—(See "Misrepresentations.")

SURPLUS DISTRIBUTION.—To be ascertained and apportioned at least quinquennially. In case of policies with quinquennial or more frequent distribution insured has option of

a cash payment, paid-up insurance or reduction of premium, and in case of failure elect, paid-up insurance is to be granted.

TAXES.—There is no Dominion tax, but the Provinces collect a percentage tax premiums.

PROVINCIAL TAXES.—Ontario, Manitoba, Saskatchewan and Alberta impose a tax one per cent on the gross premium income. In addition to such tax, each company to pay a license fee, in Ontario, of $150. British Columbia imposes a tax of one per c on the gross premium income and on the interest derived from investments in Province. Quebec imposes a tax of one and three-quarters per cent on the gross premi income. Nova Scotia, New Brunswick and Prince Edward Island levy an annual tax license fee. In Nova Scotia the amount varies with the capital of the company; in N Brunswick it is $250, and a tax of $2 for each agent; in Prince Edward Island it is $2

MUNICIPAL TAXES.—The revenue acts of Ontario, Manitoba, Saskatchewan a Alberta specifically exempt the companies from municipal taxation. Notwithstanding st exemption, certain municipalities in the Western Provinces claim the right to impo license fees upon agents and companies. Some municipalities in Quebec, New Brunswi Nova Scotia, Prince Edward Island and British Columbia exact annual license fees.

TAX STATEMENT.—No provision.

VALUATION.—All policies of life insurance are valued by the Superintendent of surance once in five years, or oftener in the discretion of the Minister, and such valuati is based upon the British Offices Life Tables 1893 $O^{m(5)}$, and at a rate of interest of th and one-half per cent per annum.

Assessment Associations and Fraternal Orders

The following brief synopses of the laws of the different States regarding the admission of assessment associations and fraternal orders will indicate the special requirements. For names of supervising officers see list of State officials.

ALABAMA.

The law of Alabama distinguishes between mutual aid associations and assessment life associations. Mutual aid, benefit and industrial companies or associations are defined as those issuing insurance against contingencies such as the birth or death of a child, upon marriage, death, sickness, or physical disability, and to pay money or render aid to him or to others dependent upon him or beneficiary designated by him not exceeding the amount governed by the following limitations as to weekly benefits and death benefits to the insured or beneficiary. * * * The association's charter, together with the constitution, by-laws and certificate of membership or policy, must be submitted to the Insurance Commissioner; a membership of 500 bona fide members must be maintained, and from $1000 to $5000, according to amount of policy, weekly benefit or death indemnity, paid in as a benefit fund. Said fund may be in cash or satisfactory securities deposited with the Department. Annual reports to be filed by March 1. Alabama companies are allowed to set off against said licenses and taxes such amounts as may be paid as tax upon property of such company. The Insurance Commissioner shall act as attorney for service. The Insurance Commissioner has supervision of mutual aid and assessment life associations. Assessment companies must have 100 members and $250,000 insurance in force to procure a charter. A deposit of $5000 with the State is required upon receipt of charter, and $1000 thereafter for each million at risk up to $100,000. No policyholder can be held liable for losses or liabilities of an association by reason of his being a member thereof. Assessment companies of other States must have on deposit in the State where it was incorporated at least $100,000 for the benefit of all the policyholders. Annual statements must be filed on or before March 1, showing the condition of the company on December 31 preceding, and its transactions for the year. Fee, $101. The amount of every contingency insured against must be specifically stated in the policy.

Fraternal Orders.—The requirements of fraternal orders are embodied in an act which is without amendment, the Uniform Fraternal bill agreed upon by the national fraternal organizations and the convention of Insurance Commissioners. This act defines fraternal benefit societies and their form of government, provides what form of certificates shall be issued, how and where funds may be invested, requires annual statements, and gives the Commissioner power to examine into the affairs of any society at his discretion. The legal minimum standard of valuation of certificates is fixed as the National Fraternal Congress mortality table, with interest assumption of not more than four per cent.

ARIZONA.

No life insurance company or association, other than fraternal beneficiary associations which issued contracts, the performance of which is contingent upon the payment of assessments or calls upon its members, shall do business within this State, except such companies or associations as now are licensed to do business within this State, and which shall value their assessment policies or certificates of membership as yearly renewable term contracts according to the standard of valuation of life insurance policies prescribed by the laws of this State. Every such company or association must have assets of at least $100,000 invested in securities such as are approved by this act, and must have paid in full all legal death claims for the last twelve months. Every such company or association shall, on or before February 15 of each year, file with the Corporation Commission a statement, upon a form to be prescribed and furnished by the Corporation Commission, showing the true condition of the company or association, as of December 31 next preceding, and shall pay a premium tax as otherwise provided in this act.

ARKANSAS.

Arkansas has no special laws relating to assessment associations, but every insurance company without capital, seeking to do business in the State, is required to execute a bond in the sum of $20,000 for the protection of policyholders, to be approved and filed with the Insurance Commissioner of State. New York Conference Bill regulating fraternal beneficiary sections passed by General Assembly of 1917 now in effect.

CALIFORNIA.

Preliminary Documents.—Each association must deposit with the Insurance Commi sioner a certified copy of its charter, or other instrument, required by its home autho ities; a statement under oath of its business for the preceding year; an appointment a general agent, $20,000 bond, service upon whom shall bind the corporation; a certifica that for the next preceding twelve months it has paid in full the maximum amount nam in its contracts of insurance; copies of its contracts of insurance and applications, whi must show that the liabilities of its members are not limited to fixed premiums, and mu bear the words printed in plain type on the outside cover, "Notice, under the terms this policy insured is liable for future assessments," and evidence satisfactory to t Insurance Commissioner that the corporation has accumulated a fund equal to th required of like corporations in this State, constituting a reserve or surplus fund, held trust for the benefit of its contract holders.

Annual Statements.—Annual statements must be filed with the Commissioner on before March 1, showing the condition of the association on December 31 precedin and also on or before March 1, showing business done in California only. Statemen must be published in daily newspaper.

Fees.—For filing charter, $55; filing annual statement, $20; other papers, $5 eac license to agent, $1; bond, $5; issuing certificate of authority, $10.

Taxes.—Two per cent, as other companies. Assessment companies charged $95 f admission.

Fraternal Orders.—The Uniform Fraternal law obtains in California. The ma features of this law are given under Alabama.

COLORADO.

No life insurance company organized upon the mutual assessment plan or which issu contracts, the performance of which is contingent upon the payment of assessments calls made upon its members, shall do business in this State, except such companies are now authorized to do business in this State and which shall value their assessme policies or certificates of membership as yearly renewable term policies, according to t standard of valuation of life insurance policies prescribed by the laws of this State, an no such company shall provide in any contract of insurance for any cash or other bene to accrue to any living member or policyholder or to any beneficiary except a death bene from life insurance upon the yearly renewable term plan.

CONNECTICUT.

Preliminary Documents.—Association must deposit with the Commissioner a certifie copy of its charter and copy of its statement showing its business transactions for th year ending December 31 preceding; a certificate that it has paid and has the ability pay its certificates or policies to the full limits named therein; that it does not issue suc certificates upon lives of persons more than sixty-five years of age; that its certificat are payable only to the beneficiaries who have an insurable interest in the life of th insured; that an ordinary assessment upon its members is sufficient to pay its maximu certificate of membership, issued to residents of this State. A copy of the constitutio and by-laws of the association must be filed, together with a copy of the form of eac certificate issued by it, and a copy of the application. The Insurance Commissione must be appointed the attorney of the association to accept service of legal process.

Examinations.—The Insurance Commissioner shall examine into the condition, affair and management of every corporation or association applying for admission or doin business in this State under the provisions of this chapter, and the necessary expense such examination shall be paid by the corporation or association so examined. If th Insurance Commissioner shall ascertain that an ordinary assessment upon the members such corporation or association would not be sufficient to pay its maximum certificat of membership to the full limit, and that assessments made upon its members at th rate at which they are liable to be assessed, together with its available funds, are n sufficient to pay in full its certificates as they become due, or that such corporation association has failed to pay to the maximum amount named in any certificate when became due, or that it is conducting its business fraudulently or is not carrying out it contracts in good faith, he shall refuse such application for admission or forthwith revok all authority previously given to such corporation or association and all its agents, to d business in this State, and shall publish such revocation in a newspaper published i this State.

Annual Statements.—Annual statements must be filed with the Commissioner on o before March 1, showing the condition of the company December 31 preceding. Suc reports to be made upon blanks to be furnished by the Insurance Commissioner, an the substance thereof published in his annual report.

Fees.—For filing copy of annual statement, $10; for filing copy of charter, reciprocal; for granting license, $10; additional papers, 25 cents; taxes, reciprocal.

Fraternal Orders.—Fraternal orders must file with the Insurance Commissioner certified charter or articles of association and a copy of the constitution and by-laws; must also appoint the Insurance Commissioner their attorney to accept legal process; are required to make on or before the first day of March in each year a report of their operations during the year preceding ending on the 31st of December, and of its financial condition on that date. In addition to annual report each society shall report a valuation of its certificates in force on the 31st day of December last preceding. No paid agents allowed. Fees: For filing annual statement, $5; for filing copy of charter, $5; for granting permit, $5; certificate of compliance, $1; certified copy of permit, $1; copy of statement, $5; other papers, 25 cents. Reciprocal if more.

DELAWARE.

Preliminary Documents.—Association must obtain from the Insurance Commissioner a certificate of authority to do business, file with him a certified copy of its charter, and appoint the Insurance Commissioner as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before February 28, showing the condition of the association on December 31 preceding.

Fees.—Company to pay an annual license fee of $27. For filing charter, $10; filing annual statement, $10; for each agent's certificate of authority, $2; copies of papers on file, 20 cents per folio; affixing seal and certifying same, $3; examinations, expenses incurred; agent's State license, $5.50.

Taxes.—Associations required to pay a tax of two per cent on gross premiums collected in the State, less dividend paid policyholders.

Fraternal Orders.—Every benevolent, charitable or fraternal organization or association duly organized, or existing, or which may hereafter be duly organized in this State, or operates in this State, is required to file copy of charter and by-laws and constitution, appoint the Insurance Commisioner as its attorney to accept service of legal process, and to file an annual statement. Fee, $10. Publication fee, $3.

DISTRICT OF COLUMBIA.

Preliminary Documents.—Assessment life associations must file with the Superintendent of Insurance a copy of charter, certified by the proper officer of the State wherein incorporated.* Section 653 prescribes annual examination of assets.

Application.—Must accompany each policy, so that the policy will contain the whole contract.

Annual Statements.—Annual statement must be filed on or before the 1st day of March with the Superintendent.

License Fee.—Renewal license fee, $10.

Penalties.—Failure to file the statement as set forth subjects the association to a revocation of its license.

Taxes.—All assessment and other companies licensed under Section 653 of the Code of Law for the District of Columbia, must pay to the Collector of Taxes, D. C., before March 1 of each year, a sum equal to one per cent of all receipts from policyholders. Penalty for failure to comply with this provision is eight per cent per month charge on amount due and revocation of license until tax and penalty is paid.

Tax Statement.—Final date for filing, January 31.

Fraternal Orders.—Fraternal orders must be organized on the lodge plan, have a representative form of government, and each is required to file with the Superintendent of Insurance a copy of its charter, and articles of association; a copy of its by-laws, and appoint the Superintendent of Insurance as an attorney upon whom legal process may be served. It must show that it has authority to do business in the State or Territory wherein it was incorporated. Annual reports must be made on or before the 1st day of March in each year, showing its condition on the 31st day of December preceding.

License Fee.—Renewals, $5.

FLORIDA.

Preliminary Documents.—Association must obtain a certificate of authority from the State Treasurer and file with him a certificate showing the condition of the association. Association must file a stipulation that service of legal process may be made upon an agent of the association in the State or the State Treasurer. Assessment life companies must show an investment of $200,000, same as old-line companies. The laws of Florida make no distinction between them.

* Requirements for qualifying do not differ from regular insurance companies.

Annual Statements.—Annual statements must be filed with the Insurance Comm sioner in the month by March 1, amended 1919, showing the condition of the associati December 31 preceding. Abstracts of these statements must be printed by the Treasu in a newspaper of general circulation published at the capital.

Fees.—For filing statement, to the State Treasurer, $10; association must pay annual license fee of $200 in October of each year, and the association or company m pay for each agent $5 annually to the State Treasurer for State license tax, and $2.50 the tax collector in each county in which they do business. Traveling agents, $25 eac $5 local tax. After April 1, fifty per cent of these amounts.

Taxes.—All companies must pay a tax of two per cent upon gross premiums receiv within the State.

Fraternal Orders.—Fraternal and benevolent societies are exempt from the operatic of the law.

Sick and Funeral Benefit Association.—Must have capital stock of at le $10,000, fully paid. Must obtain certificate of authority from State Treasurer a furnish statement annually as of December 31. Foreign companies required to furn certificate of authority from home State and to have on deposit with the State $5000 ca or approved securities. License tax, $100; $5 for each local agent and $25 for each trav ing agent. Fee for filing annual statement, $5: The provisions of this act do not apply secret or fraternal societies operated on the lodge plan.

No association shall be classed as a sick or funeral benefit company which shall insu any one person in a sum exceeding $250; $10,000 to be invested in approved Florida secu ties. Foreign companies must have $50,000 in mortgages on unincumbered real est worth double the amount loaned thereon, and deposit $5000 with the State Treasurer.

GEORGIA.

Preliminary Documents.—Each association must file with the Insurance Comm sioner a certified copy of its charter and a copy of its statement of business for the p ceding year; such statement must show the number and amount of certificates of me bership in force, and a detailed account of its expenditures, income, assets, liabiliti and a certificate setting forth that it has paid and has the ability to pay its certificat for the full amount named therein. Also a copy of its certificate and application f membership, and of its constitution and by-laws. Policies and all literature must labeled in large type in red ink "issued on the assessment plan."

Annual Statement.—Annual statement must be made to the Commissioner on or b fore March 1, showing condition of the association December 31 preceding.

Deposit.—Association must furnish satisfactory evidence that it has on deposit wi the proper officer of its own State not less than $100,000 for the protection of its polic holders.

Fees.—For filing statement of association, $20; issuing certificates to agents, $3 eac for filing copy of charter, $20.

Taxes.—All companies required to make returns of gross receipts for the year endi April 30, to be taxed at one and one-half per cent; returns to be made and taxes paid July 1 of each year.

Fraternal Societies.—Organizations of other States must file with the Commission a certificate from the proper officer of its home State that it is authorized to transact bu ness therein; a copy of its charter, and its constitution and by-laws; must appoint Co missioner as person to accept legal service. Annual reports must be filed on or befo March 1, showing business and standing of previous year. Fee for certificate to do bu ness, $20, payable annually.

IDAHO.

Preliminary Documents.—Association must file a copy of its charter, an agreeme appointing the Director of Insurance its attorney to accept legal process; also certifica that it is paying, and for the last twelve months has paid, the maximum amount nam in its policies; also a statement of its business of the preceding year; also copies of constitution and by-laws, and of its policies and applications. It must also show that it lawfully entitled to do business in the State wherein it is chartered. All policies mu have printed conspicuously upon them in red ink the words "assessment plan," and advertisements, circulars, etc., must contain the same words in red ink.

Assets.—Life and accident companies operating on the assessment or mutual premiu plan must have assets of not less than $100,000 invested, as required by the law of t State regulating other insurance companies, and must certify under oath of its preside and secretary that it is paying, and for the twelve months next preceding has paid, t maximum amount named in its policies or certificates in full.

Policy Form.—Every policy or certificate issued to a resident of Idaho by any co poration therein transacting business of life insurance upon the assessment plan must ha

printed in bold type in red ink near the top the words "Issued Upon the Assessment Plan," and the words "Assessment Plan" shall be conspicuously in red ink in or upon every application, circular, card, advertisement and other printed documents issued, circulated, or caused to be circulated, by such corporation within the State.

Annual Statement.—Assessment companies must file with the Insurance Department, by March 1 each year, on blanks furnished by him, a statement of the affairs of the company on December 31 preceding. A statement showing the condition of the association must be printed in a newspaper published at the capital.

Fees.—Same as legal reserve companies.

Fraternal Orders.—Uniform Fraternal law. (See Alabama.) The following fees are required: For filing certified articles of incorporation, $10; annual license, $5; for filing society's power of attorney, $2; for filing annual statement, $25; for receiving and forwarding certified copy of summons or other process, served upon the Director of Insurance, $2.

ILLINOIS.

Preliminary Documents.—Company must deposit with the Superintendent of Insurance a certified copy of its article of incorporation; statement of its business for the preceding year; also certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper authority of its home State that Illinois corporations are legally entitled to transact business in such State; that the corporation accumulates a fund equal in amount to that required of similar corporations of this State; a copy of its policy or certificate, application and by-laws, which must show that the insured's liability to contribute to the payment of benefits is not limited to the payment of a fixed periodical sum; must appoint Director of Trade and Commerce attorney to accept legal service. Certified copy of recent examination must also be included.

Annual Statements.—Association must file its annual statement with the Department on or before the 1st of March, showing the condition of the association on December 31 preceding.

Fees.—For filing application and charter, $20; filing annual statement, $10. These in lieu of all other fees. Privilege tax on same base as legal reserve life companies. Reciprocal provisions.

Fraternal Orders.—Each fraternal order must file with the Superintendent of Insurance a certified copy of its charter and articles of incorporation, accompanied by a fee of $10, and a copy of its constitution and by-laws certified to by its president and secretary; also by a sworn certificate by its secretary that it has paid all approved death claims in full for a period of at least six months previous; also must appoint the Director of Trade and Commerce its attorney to accept legal process. A certificate must also be filed showing that the order is authorized to do business in the State wherein it is organized. On or before March 1 of each year it must file a report showing its operations for the previous year, together with a copy of its constitution and by-laws then in force. Filing fee of annual statement, $5. Orders not allowed to employ paid agents to solicit business, but may organize subordinate lodges.

INDIANA.

Preliminary Documents.—Assessment associations applying for license or renewal thereof to transact business in the State of Indiana are required to file with their application a copy of charter or articles of association and amendments thereto, certified by the State officer having custody of the original; certificate from the proper authority in its home State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized, and further certifying that the associations of Indiana are legally entitled to do business in such State; appointment of the Commissioner as attorney for service of process in Indiana; statement under oath of its chief officer and secretary in the form prescribed by Commissioner showing its financial condition, its business operations for the preceding year, its membership and methods of doing business. The financial statement must show the association to be solvent; certificate under oath of its president and secretary that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificate of membership in full; copy of by-laws and amendments thereto; copy of certificate of membership, which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision by promise or calculation for the payment of endowments or annuities, nor the fixed cash values or loan values or paid-up values or extended insurance values during the lifetime of the member; this certificate must contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates of membership must be uniform and of same character, differing only in denomination or amount payable; copy of application for membership and medical

examiner's report; associations of other States must file an agreement duly executed the proper officers, that such corporation, association or society will not enter into issue within this State any contract of insurance, policy or agreement not authorized the Act of March 9, 1897. Copies of literature used by solicitors in extending the b ness of the association are also requested to be filed.

Annual Statements.—Annual statements must be filed with the Auditor on or bef March 1, showing the condition of the association December 31 preceding.

Fees.—For filing articles of association, $100; examination of statement, $5; lic to company, $5; resolution appointing Commissione. as attorney, $5 (Ind. House Bill session of 1919); for filing copy of annual statement, $20; license to each agent, $3; o fees regulated by reciprocal provisions.

Fraternal Orders.—Fraternal beneficiary associations applying for license to tran business in the State of Indiana under the provisions of the Act of March 8, 1915, sh file with their applications a copy of charter and amendments thereto, certified by State officer having custody of the original; a certificate under oath of its chief officer secretary that the association conducts its business upon the lodge system, with rituali form of work, and that it has a representative form of government; a certificate from Superintendent of Insurance for the association's own State certifying that the asso tion has been duly authorized to do business in such State, with citation of the under which it is organized; a statement under oath of its chief officer and secretar the form prescribed by this office, showing its financial condition, its business operati for the preceding year, its membership and methods of doing business. This finan statement must show the association to be solvent; copy of constitution and by-laws tified to under oath by its chief executive officer and secretary. Appointment of the Com sioner of Insurance of the State of Indiana as attorney for service of process in Indi prepared on blank form furnished for the purpose. Copy of certificate of member which should show that the amount payable in event of death or other contingency is cific and not contingent upon the proceeds of one or more assessments. Certificate not contain any provision for the payment of endowments, dividends or annuities. tificate should contain an emergency clause so plain in its composition that the mem will have no misunderstanding about the right of the association to make additional extra assessments. All certificates of membership should be uniform and of same c acter, differing only in denomination or amount payable, all members being of one c Copy of application for membership and medical examiner's report. Copy of literat used by organizers or representatives in soliciting business and extending the operati of the association. Fraternals pay same "Fees" as assessment companies.

IOWA.

Preliminary Documents.—The laws of this State no longer provide for the org zation or authorization of assessment life or accident or health insurance associations; same having been repealed by Chapter 83, Acts of the 32d General Assembly. Assess life insurance associations now authorized to do business in Iowa may continue so to provided they value their assessment policies or certificates of membership as ye renewable term policies according to the standard of valuation of life insurance poli prescribed by the laws of this State.

Section 1798-a was amended in 1917 by adding thereto the following: Provi however, that the Insurance Commissioner of this State may authorize any health accident insurance company or association organized under the laws of any other S or Territory, to do business in this State, if, under the laws of such State or Territ health and accident insurance companies or associations organized under the laws of State are permitted to do business in such State.

Attorney.—Association must designate the Commissioner of Insurance its attorne accept service of legal process.

Annual Statements.—Annual statements must be filed on or before March 1, show the condition of the association December 31 preceding; certificate issued to associat required to be published once a week for four weeks in some newspaper published at capital city.

Fees.—For issuing first license, $25; filing annual statement, $20; certificate to a ciation, $2; certificate for publication, $2; examinations of associations, $5 per day expenses; issuing license to agents, $2; other fees regulated by reciprocal provision.

Taxes.—Companies must, at the time of filing their annual statements, pay a tax one per cent upon the gross amount received on assessments, fees, dues or premi on business done in the State during the preceding year. Applies to Iowa compa only.

Stipulated Premium Companies.—The stipulated premium law has been repealed, this form of association cannot be organized in the State.

Assessment Accident Associations.—Section 1794 of the code was amended in 1907 by adding thereto the following:

The provisions of this section shall apply to fraternal beneficiary associations doing exclusively an accident insurance business, and upon compliance with the provisions of this chapter (82) and the provisions of Chapter 8 of Title 9 of the code, so far as the same are applicable, such associations may be authorized to transact business. Further organization or admission prohibited. Chap. 18-34 G. A.

Fraternal Orders.—Every such association shall, on or before the first day of March of each year, make and file with the Commissioner of Insurance a report for the year ending on the 31st day of December immediately preceding. Such association shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members. Examinations may be made not less frequently than once in two years. Before any such association can be authorized, copy of by-laws, rules, articles of incorporation and plan of business must be submitted to Commissioner of Insurance and Attorney-General. Fee for certificate of authority or renewal of same, $25. To obtain a certificate, applications on at least 500 persons for $1000 each must be in hand, and said certificate will not be renewed if the membership falls below the above requirements. Foreign associations must have 1000 members holding $1,000,000 insurance before they will be authorized. Fraternal orders are exempt from local taxes on funds in their possession. Fraternal beneficiary associations and societies organized under the laws of Iowa are required to invest their reserve or emergency fund accumulations in the same class of securities as the old line legal reserve life insurance companies are required to invest in and deposit same with the Commissioner of Insurance.

In 1907 amendments were passed relating to rates of fraternal beneficiary societies in which it is provided that no association except those already authorized at the date of passage of the act may transact business in the State upon rates lower than those of the National Fraternal Congress; permitting fraternal beneficiary societies, etc., to purchase and own real estate, erect buildings and occupy the same; amending Senate File No. 22, providing for the investment of funds of fraternal beneficiary societies, etc.

Societies operating upon National Fraternal Congress rates of mortality must have policies valued. Chap. 18-34 G. A. Section 1839-j of the Code requires that certificates issued on the basis of the N. F. C. Table and four per cent interest (or higher standard), shall be valued in the same manner as policies of level premium life insurance. This valuation is to determine the reserve liability. Section 1839-l requires that all accumulations of domestic fraternals, "held in trust for the purpose of fulfillment" of certificates, shall be invested in certain specified securities which shall be deposited with the Commissioner of Insurance. The valuation discloses the amount that should be accumulated as a reserve in respect of business classified in a group paying N. F. C. (or higher) rates.

KANSAS.

Preliminary Documents.—Association must file with the Insurance Commissioner a copy of its charter and of its by-laws and a copy of its certificate and application, and a certificate from the insurance official of the State wherein it is organized, showing that it is entitled to do business. It must also file a statement showing its condition and certifying that it has paid and is able to pay its certificate to the full limit named therein. Association must also appoint the Superintendent as its attorney to accept service of legal process, and must file with the State Treasurer a bond in the sum of $50,000, with resident sureties approved by the Superintendent, conditioned that all its obligations shall be paid.

Deposit.—There must be deposited with the Treasurer, as a guarantee fund, not less than ten per cent of each assessment made by the company for the payment of death claims, regardless of any guarantee fund held in other States.

Annual Statements.—Annual statements must be filed within sixty days from January 1, showing the condition of the association December 31 preceding.

Fees.—Foreign assessment life associations, annual license, $100; pro-rated; filing original papers, $10; certificate of authority, $5; agent's certificate, $2 and two per cent on gross premium receipts and company of another country, four per cent.

Fraternal Orders.—Fraternal societies are described as beneficiary associations, organized on the lodge system with ritualistic form of work and having a representative form of government. Such associations of other States must file with the Superintendent of Insurance a copy of their charter, of their constitution and by-laws; evidence that they are authorized to do business in the State wherein they are chartered and an appointment of the Superintendent to accept service of legal process. Annual statements must be filed on or before March 1, showing the business of the preceding year. Fee for filing annual statement, $20. Admission fee, $25.

KENTUCKY.

Preliminary Documents.—Association must file a copy of its charter, certified by todian of original; a resolution of board of directors authorizing service of process the Insurance Commissioner, or upon any agent of the company in this State; a state under oath of the condition of the company on the 31st day of December next prece which must include a statement that it has paid, and has the ability to pay, its certifi or policies to the full limit named therein; that its certificates or policies are payable to beneficiaries having a legal insurable interest in the life of the member or insu that an ordinary assessment upon its members is sufficient to pay its maximum ce cate of membership or policy theretofore issued, if any, or thereafter to be issue residents of this State to the full amount named therein; a certificate of examinatio the Insurance Commissioner of its own State in verification of statement of conditio the company. Certificate from the Insurance Commissioner, or other like officer, tifying that it is legally entitled to do business in its home State; a certificate of de (by official holding same) that he holds on deposit, for the benefit of policyholders of company, good securities, amounting to no less than the amount of the maximum tificate or policy issued by it, or in lieu of such deposit may make a similar one in State; a copy of the constitution and by-laws, and of each and every addition the which must show that all indemnities to beneficiaries are, in the main, provided fo assessment upon all surviving members; a copy of the application for membership o surance, and of each form thereof, if more than one form is used; a copy of the for certificate of membership or policy, and of each form thereof if more than one is used.

Annual Statements.—Annual statements must be filed with the Commissioner o before March 1, showing the condition of the association on December 31 preceding.

Fees.—For filing copy of charter, $30; for filing annual report, $25; for life compa $5; accident, $3; retaliatory law in force.

Taxes.—Each association must file on the first day of January in each year, or wi thirty days thereafter, a statement of all premiums or annual dues and assessments ceived in cash or otherwise in this State, or out of this State, on business done in State during the year ending on the 31st of December last preceding, and shall at the s time pay into the State Treasury a tax of $2 on each $100 of said premiums, annual and assessments.

Penalties.—For transacting business in violation of the law, or without license, a of not less than $50 nor more than $100 for each offense is provided, and imprisonm until such fine is paid.

Fraternal Orders.—Of other States must file copy of charter, copy of constitu and by-laws, power of attorney, statement as of December 31 preceding year, certifi of compliance annually on July 1, fee $20, and copies of all policies or certificates iss Exempted by law from taxation.

Foreign Associations.—Foreign insurance companies or associations admitted into State to do the business of life or casualty insurance, or both life and casualty insura upon the co-operative or assessment plan, shall not be authorized or permitted to tran such business in this State until such corporation, company or association either depo or has on deposit, with the Insurance Department or other depositary designated by laws of their home State, securities in which insurance companies are allowed by law invest their capital, to the amount of one hundred thousand dollars. (Insurance Laws 1912. Section 4.)

LOUISIANA.

Preliminary Documents.—Any corporation or association furnishing life or accid insurance, or indemnity, upon the assessment plan must obtain a license from the Se tary of State, preliminary to which it must file with him a certified copy of its charte copy of its statement of business for the year ending the 31st day of December preced and a certificate that it has paid and has the ability to pay its certificates, or policies, the full limit named therein; that it does not issue certificates upon lives of persons are more than sixty-five years of age; that an ordinary assessment upon its member sufficient to pay its maximum certificate; a certificate that it is lawfully entitled to business in the State of its organization; also a copy of its application for membership insurance, and a copy of the form of certificate of membership or policy and each fo thereof, if more than one is used; and a copy of its constitution and by-laws.

Agents.—Agents must procure a certificate of authority from the Secretary of St

Annual Statements.—Annual statements must be filed with the Secretary of St before the first day of March each year, showing its condition on the 31st day of Dece ber preceding.

Policy Requirements.—Every policy or certificate issued to a resident of Louisiana a corporation or association transacting the business of life insurance upon the asse ment plan shall be printed in black ink, and shall have printed in bold type in red i

diagonally across the face, the words "Issued upon the assessment plan," and the words "assessment plan" shall be printed in red ink upon every application, circular, card, advertisement and other printed documents issued or circulated by such corporation. A company refusing to comply with this requirement shall have its license revoked.

License.—(Same as for life companies; see page 50.)

Benevolent and Fraternal Societies.—Act of 1902. All associations soliciting through paid representatives are divided into four classes and taxed as follows: First class, when gross annual receipts amount to $50,000 or more, the tax shall be $375; second class, $40,000 and less than $50,000, $300; third class, $30,000 and less than $40,000, $225; fourth class, $20,000 or less $150. A certified copy of its act of incorporation, certificate of membership and form of application is required.

Penalties.—Failure to comply with provisions subjects to a fine not exceeding $100 or thirty days' imprisonment or both. Secret societies are exempt under this act.

Fraternal and Industrial Assessment Associations.—Associations transacting life, accident, sick benefit or disability insurance on the fraternal plan are exempt from general insurance laws and are governed by the uniform Mobile bill; application for insurance on 500 lives for $1000 each must be secured; National Fraternal Congress rates to be used. Foreign fraternals shall file with Secretary of State certified copy of charter or articles of association, copy of constitution and by-laws, certified by its secretary; sworn statement of business of preceding year, certified to by State insurance official; Secretary of State to be designated attorney for service; every association to file annual statement on or before March 1. Masons, Odd Fellows or Knights of Pythias, not issuing insurance certificates, exempt from this act.

MAINE.

Assessment life companies have no longer authority to do an assessment business in this State.

Fraternal Orders.—Fraternal beneficiary corporations must obtain license from the Insurance Commissioner. Such a corporation shall furnish the Commissioner with a certified copy of its charter and by-laws, with a statement under oath, showing its membership and financial condition, and shall also furnish the Commissioner with such other information as he shall deem necessary to a proper exhibit of its business and standing and plan of working, and if he deems it expedient he may license such corporation, association or society to do business in this State in accordance with the provisions of this act. For such license the corporation shall pay a fee of $20. Must report annually, on or before the first day of March, to the Commissioner the names and addresses of its president, secretary and treasurer, and shall make such further statements of its membership and financial transactions for the year ending on the preceding 31st day of December as the Commissioner may deem necessary. All such organizations are required to be operated on the "lodge system, with ritualistic form of work and representative form of government," etc. Companies applying for admission must have adopted, and in force, mortuary rates of assessments not lower than those of the National Fraternal Congress. Agents must obtain license, fee, $2. Retaliatory provision.

MARYLAND.

Preliminary Documents.—Associations required to have in force applications for membership from at least 500 persons, and must file with the Commissioner a certified copy of its constitution and by-laws and of its certificate and application; also a statement showing its condition. Also a certificate from the proper officer of its own State that it is authorized to do business therein and copy of last report on examination.

Annual Statements.—Associations must file their annual statements with the Insurance Commissioner on or before March 1 showing their condition on December 31 preceding.

Fees.—For license to do business, $300 per annum from January 1 to December 31; filing certified copy of charter, $25; annual statement, $25; certificate to agent, $2; certificate to sub-agent or solicitor appointed by the company or general agent, $2; for abstracts of annual statement, $4; also net cost of publication; copies of papers on file, 20 cents per folio; certification, $1; valuing policies, $30 per million of insurance or fraction thereof; examination of associations, actual expense incurred.

Deposit.—By a recent ruling of the Insurance Department, Sections 175 and 176 of the insurance law are construed to require that every co-operative assessment life insurance company shall deposit with the Insurance Commissioner the sum of $50,000 in cash or in approved dividend-bearing securities.

Fraternal Beneficiary Associations.—Must make annual statement of financial condition on or before March 31, and appoint the Commissioner its attorney to accept legal service. Law enacted in 1912 was amended in 1916 to bring it into conformity with the "Mobile Law" by the adoption of the provisions relating to future security and filing of annual reports. License fee, $25; no other charge.

MASSACHUSETTS.

Assessment life companies have no longer authority to do an assessment business Massachusetts.

Fraternal Orders.—Fraternal beneficiary corporations organized under the laws another State, and paying only disability and death benefits, may be admitted to trans business. Annual statements must be filed on or or before March 1, showing the con tion of the corporation on December 31 preceding. The Commissioner of Insurance mu be designated as attorney to accept service of legal process.

MICHIGAN.

No new assessment life associations permitted to be organized or authorized in t State.

Preliminary Documents.—Association must file with the Commissioner of Insuran a copy of its charter and by-laws and a certified statement of its business for the prec ing year, together with a copy of its certificate and application and a certificate, und oath, of its president and secretary that it has not issued certificates upon the lives persons over sixty-five years of age, nor upon the life of any person except such pers shall have personally made and signed application for such certificate; that one asse ment will pay the maximum amount named in its certificates, and that it is paying, a for the twelve months preceding has paid, the highest amount named in its certifica in full. A resident of the State must be appointed attorney to accept service of le process, and stipulation must also provide for service on Commissioner of Insurance his deputy. In addition, the association must file copy of a certificate, issued by the pro officer of the State in which it was organized, stating that it is authorized to do busine

Annual Statements.—Annual statements must be filed with the Commissioner on before February 15, showing the condition of the company December 31 preceding.

Assessment Notices.—Every notice of assessment must specify the amount to be p and where payable, the loss for which it is made, and a statement of the condition of t mortuary and emergency funds, and balances at the close of the calendar month.

Fees.—For issuing certificate of authority and filing annual statement, retaliato Admission fee, $25. Retaliatory provisions for other and greater charges by ot States. All agents must make application for a certificate of authority.

Fraternal Orders.—Any fraternal beneficiary society organized under the laws of a other State or Government to carry on the business of life or accident insurance on t assessment plan, may obtain authority to do business in the State of Michigan: By fil in the office of the Commissioner of Insurance a certified copy of its charter or articles association; a copy of its statement of financial condition and business for the precedi year; a certificate from the Commissioner of Insurance, or other officer, extending the ri to such corporation of this State to do business in such State or Territory of the Uni States or District of Columbia or foreign country, upon similar conditions to those the said act prescribed; a copy of its constitution and by-laws; a power of attorney pointing the Commissioner of Insurance attorney for service of process; copy of c tificates of membership and applications; application statements must be verified by the surance Department of the State where the society is organized; the application of society will not be considered if its name too closely resembles the name of some soci already licensed to transact business in this State; a society having less than five hund members and less than ten subordinate lodges will not be admitted to this State; t rates of any applying society must be sufficient to provide the reserve determined by t National Fraternal Congress Table of Mortality with an interest assumption of f per cent per annum or a higher table; the fee for admission is five ($5) dollars annua or retaliatory.

Reserve Funds.—Co-operative life, accident and sick benefit associations are requi to deposit a reserve or emergency fund of $2000 with the State Treasurer. When t annual premium exceeds $25,000, but does not exceed $50,000, the emergency fund shall $3000. If over $50,000 a year, $5000. Associations having a yearly income of less th $25,000 must put up $2000.

MINNESOTA.

Co-operative or Assessment Life and Casualty Companies.—Must secure 250 ap cations for insurance upon which $5000 has been paid in cash; shall set aside 10 per c of gross premium receipts each year as a reserve fund, until said reserve amounts $25,000, which shall be deposited with the Insurance Commissioner in cash or appro securities. Foreign associations must have on deposit in some States the amount deposit required of domestic companies. Expenses limited to membership fees and per cent of premiums or assessments. Life rates must not be lower than those of t National Fraternal Congress Table with four per cent interest.

Beneficial and Fraternal Associations—Preliminary Documents.—Associations must file with the Insurance Commissioner a certified copy of its charter or articles of incorporation and a certified copy of its by-laws, and a sworn statement covering its business and financial standing at the close of the preceding year; also a certificate from the Insurance Commissioner, or proper official of its home State, that it is duly and legally organized and has authority to transact its legitimate business therein; and that similar societies or associations of Minnesota would be entitled to admission to such other State upon compliance with its laws, also must file power of attorney, designating the Insurance Commissioner as attorney upon whom service of process may be made. Sample copies of policy or certificate contracts, together with blank applications and advertising literature, are required to be furnished.

Annual Statements.—Annual statements must be filed with the Commissioner on or before the fifteenth day of February, showing the condition and financial affairs of the association as of December 31 preceding.

Annual License.—Expires March 1; annual fee, $10.

Beneficial and fraternal associations may make provisions for the payment of benefits in case of sickness or temporary or permanent disability as a result of disease, accident or age exceeding seventy years. Any fraternal beneficiary association authorized to do business in this State and operating on the lodge plan may provide in its constitution and by-laws, in addition to other benefits provided for therein, for the payment of death or annuity benefits upon the lives of children between the ages of two and sixteen years at next birthday. Any person responsible for the support of a child may make application for such benefits.

No fraternal beneficiary association nor any social corporation paying only sick benefits not exceeding $250 in any one year, or funeral benefits or aiding those dependent on a member not more than $350, nor any subordinate lodge or council which is, or whose members are, assessed for benefits which are payable by a grand body, shall be required to make an annual statement.

Any corporation, society, order or voluntary association without capital stock, organized and carried on solely for the mutual benefit of its members and their beneficiaries, and not for profit, and having a lodge system with ritualistic form of work and representative form of government and which shall make provision for the payment of death or disability benefits, or both, is deemed to be a fraternal beneficiary association. Articles of association and duly certified copies of the constitution and laws, rules and regulations, and copies of all proposed forms of benefit certificates, applications therefor and literature to be issued by such association, and a bond in the sum of $5000 with sureties approved by the Insurance Commissioner, conditioned upon the return of the advanced payments to applicants, if the organization is not completed within one year, or after such further period, not exceeding one year, as may be authorized by the Insurance Commissioner, shall be filed with the Insurance Commissioner. Before actively beginning business, 500 applications for $1000 each must be secured. Rates to be not lower than those of the National Fraternal Congress Table with four per cent interest.

Deposit.—Assessment companies required to deposit reserve with this or their home State.

Fees.—For filing annual statements, $20; company license, $2; agent's license, domestic, 50 cents; foreign, $2; abstract of statement for publication, $10.

MISSISSIPPI.

Preliminary Documents.—Every association must file with the Insurance Commissioner a copy of its charter, by-laws, and all rules and regulations affecting its policies or certificates, and made a part of its contracts; and no by-laws or regulations not so filed shall be held to avoid or affect any policy or certificate issued by the association.

Annual Statements.—Annual statements must be filed on or before March 1, showing the transactions and financial standing of the association at the close of the previous year. The substance of such statement must be published in some newspaper in the State.

Taxes.—The premium tax on assessment companies is the same as on life companies—two and one-half per cent on gross premiums less death claims, matured endowments and cash dividends, provided the deductions do not net the State less than one and three-quarter per cent on the gross premiums.

Fraternal Orders.—For filing charter, preliminary to admission, $25; for filing annual statement $10, and all other fees and charges due and payable by any company, association, order, or individual in his department. Annual license $25. Annual statement to be filed by March 1, together with copy of constitution and by-laws then in use.

MISSOURI.

Preliminary Documents.—Association must file with the Superintendent of Insurance a certified copy of its charter and a verified statement of its business for the preceding year, and a verified statement that it is paying, and for the twelve months next preceding

has paid, the maximum amount named in its policies or certificates in full; a certifica from the proper official of its home State that it is authorized to do business in th State; a copy of its certificate and application, which must show that it is an assessme contract, and satisfactory evidence that the association maintains a fund equal in amou to the proceeds of one death assessment on all certificate holders. Association must ke on deposit with the Missouri Insurance Department the sum of $1000 to indemnify t State against cost and expenses for the prosecution of the association for violation the law, and to pay cost and expenses of examinations that may be made.

Annual Statements.—Annual statements must be filed with the Superintendent on before February 1, showing condition December 31 preceding.

Fees.—For issuing certificate of authority to do business, $25; for filing annual stat ment, $25; examinations of associations, actual expenses incurred; issuing agent's c tificate, $2; furnishing copies of papers on file, 20 cents per folio; certifying same, $ valuation of policies, $10 for each million dollars of insurance or fractional part there If the expenses of the Department exceed fees collected, Superintendent is authorized assess the companies to make up the deficiency. Reciprocal provisions regarding oth fees.

Fraternal Orders.—Covered by Uniform Fraternal law. (See Alabama and Idah

MONTANA.

Preliminary Documents.—A certificate must be filed with the State Auditor, showi that the association has deposited with the proper officer of the State or Territory which it is organized a sum not less than $50,000 as a guarantee fund for the security its members; also file a certified copy of its charter and a verified copy of its statem for the preceding year; also a verified statement setting forth that an assessment upon members is sufficient to pay its maximum certificate of membership for the full lim also a copy of its certificate of membership, application, and by-laws, and must design Insurance Commissioner to accept service of legal process. Sample copies of policies.

Annual Statements.—Annual statements must be filed with the Auditor on or bef March 1, showing the condition of the association December 31 preceding.

Corporation Licensing Tax.—Same as for life. See life pages for general insura laws.

Fees.—For issuing certificate of authority, $300; for a license to collect in any year premiums amounting to $5000 or less, $125; to collect over $5000 premiums, $20 each $1000 so collected. For filing annual statement, $25; for publication, $9.

Fraternal Orders.—Fraternal and benevolent orders are regulated according to Uniform Fraternal law. (See Alabama, amended Sec. 23a.) License fee, $10. No t Not subject to any other statute.

NEBRASKA.

Assessment Life Companies.—Not admitted from other States or incorporated; l prohibits.

Assessment Accident Companies.—No law for incorporation or admission, but mitted by ruling of Attorney General.

An assessment company defined as a company that meets its losses by levy assessments.

Fraternal Insurance—Membership—Limitations.—No fraternal society created organized under the provisions of this act shall issue beneficiary certificate of members to any person under the age of sixteen years nor over the age of fifty-five years. P ment of death benefits shall only be made to the families, heirs, blood relations, affian husband or affianced wife of or to persons dependent upon the member. Provided, t a member who is totally and permanently disabled, either from accident, disease or age, or is without means of support, may, with the consent of the society, if the by-la so provide, make a charitable institution, trust company, the lodge or subordinate b of the society of which he is a member the beneficiary.

Every society doing business in this State shall, on or before the first day of Ma each year, make and file with the Department of Trade and Commerce a report for year ending on the thirty-first day of December immediately preceding. All reports s be upon blank forms to be provided by the Department, and shall be verified under o by the proper officers of such society, and shall contain such information as the Depa ment may require. At the time of filing such annual report each society shall pay to State Treasurer a fee of $10.

Agents.—Such society shall not employ paid agents in soliciting or procuring m bers, except in the organization or building up of subordinate bodies or granting memb inducements to procure new members.

Attorney for Service of Process.—Any such society permitted to do business in

State, and not having its principal office within this State, and not organized under the laws of this State, shall appoint in writing the Department of Trade and Commerce to be attorney in fact for such society, on whom all process in any action or proceeding shall be served in the same manner as all other foreign companies are required to appoint an attorney in this State for service.

NEVADA.

Preliminary Documents.—Association must deposit with the Controller a certified copy of its charter; a statement of its business for the preceding year; a power of attorney which shall authorize a citizen and a resident of this State to make and accept service of legal process; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums, and evidence that the corporation has accumulated a fund equal to that required of like corporations of this State, constituting a reserve or surplus fund held in trust for the benefit of its contract holders.

Annual Statements.—Statements must be filed with the Controller on or before the first day of March, showing the condition of the association on December 31 preceding, and published for a period of one week in a daily newspaper in Nevada.

Fees.—For filing power of attorney and issuing certificate, $5. Reciprocal legislation as regards fees, etc. Each association must pay to the Controller $100 annually, in advance, for license to do business, which sum shall be in full for all fees.

Fraternal Orders.—Nevada has no special laws relating to fraternal orders.

NEW HAMPSHIRE.

Preliminary Documents.—Association is required to file a statement of its condition; a certified copy of charter and by-laws; copies of certificates or policies; power of attorney; certificate, under oath, of president and secretary that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; that an assessment upon its policyholders will produce a sum equal to the maximum policy written by the company; that it is in possession of, and maintains as a trust for the benefit of policyholders, a fund equal to the amount which one assessment would produce; that it possesses invested assets of not less than ten thousand dollars; a certificate from the Insurance Commissioner of its own State that New Hampshire assessment companies are legally entitled to do business in such State. All such associations pay the same fees and taxes paid by foreign insurance companies. Other fees governed by reciprocal legislation.

Assessment Life Companies.—No provision of law whereby an assessment life company may be admitted to the State.

Assessment Casualty Companies.—Companies of this class must maintain a fund equal at least to the amount which one assessment upon policyholders would produce, and not less than $10,000 as a trust for the benefit of policyholders only. Of such fund at least the amount of one assessment shall be kept on deposit with the Insurance Commissioner of New Hampshire, unless evidence is furnished that it is required by the law of its home State to keep on deposit, and that it has deposited securities to a like amount with the Treasurer or other fiscal officer of such State. Shall pay the same taxes as other companies.

Fees.—For filing copy of charter, $25; filing annual statement, $15; license to company, $5; annual renewal of same, $5; license to agents, $2 annually. License renewable April 1 each year.

Fraternal Orders.—Association must appoint the Insurance Commissioner its attorney to accept legal process, and on or before the first day of March each year must report its transactions for the preceding year. Associations not allowed to employ paid agents in procuring members, except in the organization of subordinate lodges, and must file with the Commissioner a certificate showing that it is authorized to do business in the State wherein it is organized. Fees, admission fees, $45; thereafter annually $20, unless home State charges higher fee, in which case our charges are retaliatory.

NEW JERSEY.

Preliminary Documents.—Association must file with the Commissioner of Banking and Insurance a certified copy of its charter and a statement of its business for the preceding year; also a certificate that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificates in full, and that it does not issue policies or certificates upon lives of persons more than sixty-five years of age, nor on any life in which the beneficiary named has no interest; a certificate from the proper authority in its own State that it is legally entitled to do business; a

copy of the application for membership or insurance and by-laws, and of each form (policy issued; also satisfactory evidence that the association has accumulated and mai tains a reserve or emergency fund not less than the proceeds of one death assessme on its policy or certificate holders, and at least equal to the amount of its maximu policy or certificate, and that the same is a trust for the benefit of policy or certifica holders only. The association must designate a principal office within the State, ar some person resident therein on whom service of legal process and papers may be mad

Annual Statements.—Annual statements must be filed on or before January 31, sho ing the condition of the association on December 31 preceding.

Fees.—Filing charter, $20; filing statement, $20; each agent's certificate, $2.

Fraternal Orders.—Fraternal orders are required to file with the Insurance Commi sioner a copy of their charter, constitution and by-laws, and annually on or before t 31st of January, file a statement showing the transactions of the previous year endi December 31. The Commissioner of Banking and Insurance must be appointed attorne on whom process may be served.

Fees.—Filing charter, $10; filing statement, $5; permit to do business, $5.

NEW MEXICO.

No mutual insurance company shall be permitted to do or to continue to do a business in this State unless possessed of an actual paid-up cash guaranty fund of n less than one hundred thousand dollars.

Fraternal Orders must designate State Bank Examiner lawful attorney. New Mexi passed a fraternal code in 1921.

The following from the general law relating to insurance has been construed to ap to assessment accident companies.

The law shall not be construed so as to prevent any fraternal, religious or benevole society from issuing indemnity to anyone against loss by death or accident of and of members, and such society shall not be held amenable under or governed by any of t provisions of any article in this act pertaining to accident or life insurance, except as rendering an annual statement of the condition of said association or society. The f for filing the annual statement as herein provided shall be five ($5) dollars. But all li and accident associations hereafter organized under the laws of this territory to opera on the mutual assessment plan shall comply with all the provisions of this act so far applicable, and shall be under the full supervision of the Superintendent of Insuran All such companies now existing shall comply with this law, within ninety (90) days aft its approval, and thereafter shall be subject to examination; shall take out certificates authority, and in all ways contemplated herein be under the direction of the Insuran Department.

NEW YORK.

Since June, 1906, no new assessment associations can be organized in this State a none from other States admitted.

Annual Statement.—Annual statements of domestic associations must be filed wi the Insurance Department on or before March 1, showing the condition of the compa December 31 preceding. Reports to be made out upon blanks furnished by the Sup intendent.

Fraternal Orders.—On organization, fraternal orders must file with Superintende a certificate under oath of their principal officers that at least five hundred persons ha paid in cash not less than one monthly payment per $1000 indemnity, which payments sh aggregate at least $2,500. Annual statements must be filed on or before March 1. addition a valuation of certificates must be filed annually, the legal minimum standa of valuation being the N. F. C. mortality table, except societies which do not issue de benefit certificates in a sum exceeding five hundred dollars to any one member, and wh membership is confined and limited exclusively to persons of one particular faith. (Chap 198, Laws of 1911.)

NORTH CAROLINA.

Preliminary Documents.—Company must file with the Commissioner of Insura copy of its charter and by-laws, and its business must not exceed its charter right. F eign companies on entering the State must file application for admission, application license, certificate of home State, certified copy of charter, power of attorney and financ statement. All fees, $44.

Annual Statements.—Annual statements must be filed on or before March 1, showi business of preceding year.

Fraternal Orders.—Not organized for purposes of gain, which provide benefits of $ or less, are not subject to the insurance general laws, but to special laws governing f ternal orders, and must pay an annual license of $25; agents' and organizers' license, $

and make annual reports to the Commissioner. Domestic mutual companies pay a license fee of $50, and if operating in not more than two counties, $10 per annum; $5000 required in bonds or real estate mortgages. Fraternal benefit societies which provide for a benefit of $300 or more are governed by the Uniform Fraternal Law.

Deposit.—$5000.

Fees.—For filing charter, $20; annual statement, $10.

NORTH DAKOTA.

North Dakota has no laws relating specially to assessment life insurance.

Fraternal Orders.—Are regulated by the "Mobile Bill," for the provisions of which see Alabama.

OHIO.

Preliminary Documents.—Company must deposit with the Superintendent of Insurance a certified copy of its charter or articles of incorporation; a certificate from the Insurance Commissioner or Superintendent of its own State showing its authority to do such business; a certificate from said Commissioner or Superintendent that corporations on the assessment plan are legally entitled to do business in such State; a statement of its business for the preceding year; a certificate that such company is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates; a copy of its policy or certificate, application and by-laws, which must show that the liabilities of the members are not limited to fixed or artificial premiums; evidence that such corporation has accumulated and maintained a fund not less in amount than the proceeds of one periodical payment by certificate or policyholders thereof, and that such fund is held solely for the benefit of certificate or policyholders, and can only be used for the purposes provided by the laws of the State where incorporated; provided, that said fund in the case of accident companies or accident associations shall not be less than $5000, and need not be more than $10,000; that such corporation, except it be an accident insurance corporation, does not issue certificates or policies upon the life of any person more than sixty-five years of age, or upon any life in which the beneficiary named has not a legal insurable interest; must file with the Superintendent of Insurance an appointment of an attorney within this State upon whom service of process may be had.

Annual Statements.—Associations must file reports with the Superintendent on or before March 1, showing its condition on December 31 preceding.

Fees.—For filing copy of charter or articles of incorporation, $25; for filing each annual statement, $20; for issuing certificate of authority or license to company or association, $1; for issuing license to each agent, $1; for affixing seal and certifying any paper, $1. Provided, that any company or association may pay to the Superintendent the sum of $25 for licenses to its agents for the year, and by so doing shall be entitled, without further charge, to licenses for as many agents as it may choose to appoint. Reciprocal provisions additional.

Taxes.—Assessment associations not required to pay taxes.

Fraternal Orders.—Uniform Fraternal law in force. (See Alabama.)

New domestic assessment associations forbidden.

Funeral and burial associations prohibited from paying expenses to official undertaker or any particular business man unless expressly authorized by the laws of the State.

OKLAHOMA

Assessment Life Companies.—Foreign companies having net assets of not less than $50,000, and funds pledged for payment of three months' calls, may be licensed. All policies issued must have the words "Assessment Insurance" stamped plainly on the face and back thereof. Other requirements and deposits, taxes, fees, penalties, etc., reciprocal. A copy of company's charter should be filed with the Commissioner, and annual statements made before March 1.

Fraternal Orders.—Associations must file with the Commissioner of Insurance a certified copy of its charter and articles of association, a copy of its constitution and by-laws, and an appointment of the Commissioner as an attorney to accept legal service. It must also file a certificate that it is authorized to do business in the State, Province or Territory in which it is organized, copy of all policy forms and literature. Association must, on or before the first day of February, each year, file with the Commissioner a report of its affairs and operations during the year preceding, and must appoint the Commissioner its attorney to accept service of legal process. A law was passed by the legislature of 1910 providing for the admission of fraternal orders. Such associations must be organized on the lodge plan, have a ritualistic form of work, and provide for membership representation. The rates to be charged must not be lower than those of the National Fraternal Congress Table of Mortality. All contracts must specify the amount of benefits payable, the manner of payment and the consideration therefor. Fees: Commissioner of Insurance must be appointed attorney to accept service of legal process, fee, $3; for State license, reciprocal, minimum, $5.

OREGON.

No assessment association, other than a fraternal order, shall do business in thi State except such associations as are now authorized. Must have admitted assets i excess of actual liabilities equal to two per cent of insurance in force.

Fees.—Same as other insurance companies.

Fraternal Orders.—Uniform fraternal law. (See Alabama.) (New York Conferenc Bill.)

PENNSYLVANIA.

Assessment companies are no longer allowed to enter Pennsylvania, companies havin licenses prior to June, 1911, are still permitted to do business.

Fraternal Orders.—Association must file with the Insurance Commissioner a cop of its constitution and by-laws, appoint the Insurance Commissioner its attorney to accep legal process, and must, on or before the first day of March in each year, make a repor of its transactions during the preceding year. No fees.

RHODE ISLAND.

Preliminary Documents.—Association must file with the Insurance Commissioner certified copy of its charter; a statement of its business for the preceding year; a certifi cate that it is paying, and for the twelve months preceding has paid, the maximu amount named in its policies or certificates in full; a copy of its certificate and applicatio and satisfactory evidence that the association, if engaged in the business of life insuranc has $100,000 safely invested in real estate or mortgages on real estate, or ground rent or any securities the market value of which is at or above par, or, if engaged in the busi ness of casualty insurance, has and maintains an emergency or reserve fund.

Annual Statements.—Annual statements must be made to the Insurance Commissione January 1, or within two months thereafter, showing the condition December 31 precedin

Fees.—For filing copy of charter, $30; filing statement, $20; issuing agents' certifi cate, $2. All firms of general agents counted as one agency. Agents' licenses renewabl April 1, each year.

Fraternal Orders.—"Mobile Bill" enacted into law, April 1912.

SOUTH CAROLINA.

No assessment life associations to be licensed hereafter except fraternals and coun mutuals confined to one or more counties. No associations not licensed before March 1910, to be hereafter licensed unless actuarily solvent.

Fraternal Orders.—The following are the requirements for all fraternal associatio to do business in South Carolina.

1. Certificate from actuary that order is to operate on adequate rate basis.
2. Certified copy of charter.
3. Certificate from home Insurance Department showing that association has com plied with all the requirements of the insurance laws.
4. Annual statement of condition as of December 31.
5. Annual license fee of $25, payable to the Commissioner on or before April 1.
6. The appointment of the Insurance Commissioner attorney to accept service of leg process in South Carolina.
7. List of all agents appointed to represent the association in South Carolina, an their postoffice address, must be sent to the Insurance Department for record before the can solicit business in South Carolina.

Copy of by-laws, policies, etc.

No fees are charged for filing papers.

SOUTH DAKOTA.

Preliminary Documents.—Association must file with the Insurance Commissioner certified copy of its charter, a sworn statement showing the location of the associatio the amount of its business, and a certificate that it is legally organized, and that a ordinary assessment is sufficient to pay a maximum certificate to the full limit name therein. The Commissioner of Insurance must be designated as an attorney to acce service of legal process. File contract not to transfer actions from State courts.

Annual Statements.—Annual statements must be filed within two months from Jan ary 1, and must be published at least three times in a legal newspaper printed and pu lished in each judicial circuit of the State in which the association shall have a poli issued within sixty days from March 1. Uniform publication fee of $17.50.

Fees.—For each certificate to agent, $2; filing copy of charter, $25; annual statement, $25; copies of papers on file, 20 cents per folio; certifying same, $1, except copy of certificate or license, $2. All fees subject to retaliatory law; examination of companies, actual expenses incurred and $10 per diem. Each copy of process $2, to be paid by plaintiff.

Investments.—Restricted to bonds or treasury notes of the United States, or State, county and school district bonds of any State, or in interest-bearing bonds of any municipal corporation, bonds or mortgages on unencumbered real estate in any State where such association is licensed to transact business.

Taxes.—Every mutual benefit association or insurance company organized or doing business in this State shall, at the time of making annual statements, pay into the State Treasury as taxes two per cent of the gross amount of assessments received in this State during the preceding year.

Fraternal Orders.—Fraternal orders required to comply with the law relating to assessment companies, excepting taxes and fee for agents' certificates, which is 50 cents. New York Conference Bill adopted. Fraternal societies are not required to publish their statements.

TENNESSEE.

Preliminary Documents.—Every assessment life and accident association must file with the Insurance Commissioner a copy of its charter and a sworn statement setting forth that the association is paying and has paid for the twelve months next preceding the maximum amount named in its policies; also copies of its policies and application and its by-laws; also evidence that it accumulates a reserve equal to that of State companies; the Commissioner must be appointed attorney to accept legal process. New associations must have one million insurance in force to receive a license. A reserve of two per cent on insurance in force must be maintained. A deposit of $100,000 is required.

Annual Statements.—Annual statements must be filed within thirty days from January 1, showing the condition of the association December 31 previous.

Fees.—For issuing original license, $25; this in lieu of all other taxes. Filing annual statement and issuing renewal license, $15; issuing certificates or licenses to agents, $2.

Taxes.—Associations must pay semi-annually, in January and July, two and one-half per cent on gross premiums collected in the State. Sworn returns of premiums received must be made as of December 31 and June 30.

Agents.—Agents are required to pay a privilege tax of $10, $15 or $20, depending on population of county.

Fraternal Societies.—Associations doing business on the lodge plan, with ritualistic form of work, organized for the sole benefit of their members and their beneficiaries, are permitted to do business upon compliance with the special act relating to such societies. Such associations must make annual reports on or before March 1, showing the business of the preceding year to December 31, and file with such report a copy of their constitution and by-laws then in force. Fee for filing annual report, $10.

TEXAS.

Preliminary Documents.—Life and casualty company operating on the assessment or natural premium plan. Association must obtain a license from the Insurance Commissioner; must have cash assets of not less than $100,000 and a surplus of $100,000, and must file with the Commissioner a certified copy of its charter; a certificate that it is paying and for the twelve months then next preceding has paid, the maximum amount named in its certificates in full; a statement showing its business for the previous year; a certified copy of its constitution and by-laws, and a copy of its policy and application; also a certificate from the proper authority of its home State that such association is legally entitled to do business in that State. The Commissioner of Insurance must be designated as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the business December 31 preceding.

Fees.—For filing copy of charter, $25; filing preliminary statement, $20; filing annual statement, $20; license to company or association, $1; certificates for publication, $1; annual tax, three per cent of gross premium receipts for previous year (unless reduced by investments as shown under Robertson Law. See paragraph headed "Taxes" under Life Insurance Companies).

The above provisions do not apply to mutual benefit organizations doing business in Texas through lodges or councils.

Fraternal Orders.—Fraternal orders must be conducted on the lodge system with ritualistic form of work. They must file with the Commissioner copies of their constitution and by-laws, and appoint the Commissioner as a person to accept legal service. Annual statements must be made on or before the first day of April, showing their transactions for the year ending December 31 preceding. Associations must provide for

substantial death benefit; sick and accident must be incidental and not of the essenc of the contract. The law does not say what proportion shall be death benefit. Fraterna beneficiary associations may not write endowment policies.

Fees.—Fees for fraternal beneficiary associations, $10 license fee; $1 for each agent license; if licensed by Insurance Department no franchise tax required.

Assessment Accident Associations.—Must secure applications from 200 persons fc at least $100,000 insurance, and deposit in bank a sum equal to eighty cents on each $100 insurance applied for. Fee for filing charter, $20; certified copy of charter, $1; filin annual statement, $10; certified copy of same, $1. Each certificate of membership t contain the following clause: "The payment of the benefit herein provided for is cor ditioned upon its being collected by this comapny from assessments and other source as provided in its by-laws." Examinations annually. May write health insurance. Ma provide for payment of funeral benefit not exceeding $100 where death occurs fro natural causes. (Ch. 149, Acts 34th Leg.)

UTAH.

Preliminary Documents.—Association must file with the Commissioner of Insuran a copy of its last annual statement for the preceding year; also certified copies of articl of incorporation, certificate of incorporation and by-laws, coupled with an acceptance the State constitution. Association must appoint an agent as its attorney to accept servi of legal process resident of this State.

Annual Statements.—Annual statements must be filed with the Commissioner of I surance prior to the first day of March, showing its condition December 31 preceding.

Fees.—For filing articles of incorporation, $25; filing acceptance of State constit tion, $3; for filing statement, $50; issuing certificates of authority to company, $5; ce tificates of authority to each agent or solicitor, $2; renewing certificate to agent solicitor, $2; filing appointment of process attorney, $1; preparing synopsis of annu statement, $5. Filing of any document other than as contained above, $1.

Taxes.—One and one-half per cent on gross premiums collected, less premiums r turned. Retaliatory provisions apply.

Fraternal Orders.—Uniform Fraternal bill (see Alabama) passed by recent legislati became effective May 23, 1911. Fraternal societies are not required to comply with the i surance laws, but must file certified copy of charter, certificate of incorporation, by-lav and acceptance of the constitution of the State, also annual statement. Special fees.

VERMONT.

Vermont has no special status relative to assessment associations. Assessmer accident and health associations must have an emergency fund equal to amount of o assessment, and which shall not be less than $10,000.

Fraternal Orders.—Associations doing business under the lodge plan, having a rit alistic form of work and representative government, are permitted to do business in t State. Must not have paid agents. Association must file with the Commissioner a co of its charter and constitution and by-laws, appoint the Secretary of State its attorney f service of legal papers, and evidence that it is authorized to do business in its home Stat Annual statements must be filed on or before March 1, showing the condition of its bu ness on December 31 preceding. Fees for filing charter, etc., $5; annual report, $ (Reciprocal.)

Rates.—Must be equal to those based on National Fraternal Congress Table Mortality.

VIRGINIA.

Assessment, Life.—No law for admitting companies of this class chartered und laws of other States.

Fraternal Orders.—Foreign fraternal orders are required to pay an entrance fee $50; $5 for State Corporation Commission seal; $1 for recording one copy of power attorney. Domestic fraternal orders are required to pay a charter fee of $25. Both fc eign and domestic fraternal orders are charged a fee at the rate of 20 cents for recordi each one hundred words of charter and amendments, and are required to pay annually $ to Commissioner of Insurance for license and an annual registration fee of $5. Fraterr associations are not taxed on premiums. Secretary of Commonwealth agent for service process.

WASHINGTON.

Assessment companies now doing business in the State may continue as long as sa remain solvent; no new assessment companies can be organized in the State or admitt from other States.

Fraternal Orders.—Uniform Fraternal law effective. (See Alabama.)

WEST VIRGINIA.

Assessment life associations are deemed corporations for the mutual protection and relief of their members and are brought under the life insurance laws.

Preliminary Documents.—Association must obtain a certificate of authority from the State Auditor, and appoint the Auditor its attorney in fact, and may in addition appoint any person residing in this State as such attorney to accept service of legal process; must also file statement showing the condition of the association; also a certificate of the proper officer of its home State, showing that it is duly incorporated and authorized to transact business, and also that it has paid and is able to pay its certificates in full, and that it contracts to pay benefits for no other causes than the death of a member or policyholder, or at the end of a stipulated period of years during the life of the member or policyholder, or his injury by external violent causes, or disability by sickness or disease.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing certificate of authority, $25; for each statement filed, $10; agent's certificate, $5.

Fraternal Orders.—Association of this class must file copy of charter and certified copy of constitution and laws, rules and regulations, all proposed forms of benefit certificates, applications therefor, and literature to be issued by such association and a bond in the sum of $5000 (this applies only to an association being organized in West Virginia) shall be filed with the Insurance Commissioner. The association is given a preliminary certificate of authority to solicit members. Said association shall collect from each applicant the amount of not less than one death benefit assessment or payment, and shall issue to each such applicant a receipt for the amount so collected. But no such association shall incur any liability other than for such advance payments, nor issue any benefit certificate, nor pay or allow, to any person any death or disability benefit until actual bona fide applications for death benefit certificates have been secured upon at least five hundred lives for at least $1000 each nor until there shall be established ten subordinate lodges or branches into which said five hundred applicants have been initiated nor until there has been submitted to the Insurance Commissioner a list of such applicants, giving their names, addresses, etc., Advanced payments shall, during the period of organization, be held in trust for and, if the organization is not completed within one year, returned to said applicants. All certificates of authority provided for in this section shall be renewed annually on the first day of March. Fee for certificate of authority, $25. No domestic association shall transfer its membership or funds to any association not authorized by the Insurance Commissioner to transact business in this State: nor shall any such association transfer its membership or funds to any licensed association, unless the said contract to transfer has been approved by a two-thirds vote of the members of the supreme body of the association whose membership is proposed to be transferred; and by a two-thirds vote of the trustees or board having charge of the association proposing to take such membership.

Sec. 27.—No foreign association shall transact any business in this State without a license, and before receiving such license it shall file with the Insurance Commissioner a duly certified copy of its charter or articles of association; a copy of its constitution and laws, certified by its secretary or corresponding officer; a power of attorney as hereinafter provided; a statement under oath of its president and secretary, or corresponding officers, in the form required by the Insurance Commissioner and duly verified by an examination made by the supervising insurance official of its home State, of the business for the preceding year; a copy of its contract. For each license or renewal thereof the Insurance Commissioner shall receive a fee of $25 and $10 for filing annual statement. Juvenile insurance is permitted under laws of 1919 upon application to Commissioner.

WISCONSIN.

ASSESSMENT LIFE COMPANIES.

No life insurance company or association other than fraternal beneficiary associations, operated on the assessment plan, shall do business in this State, except such as are now authorized and which value their assessment certificates as yearly renewable term policies according to the standard valuation of life insurance policies prescribed by the laws of this State.

Assessment life companies collecting premiums in excess of the net one-year term premium must credit members with premium paid less policyholders' share of losses and expenses, and carry value to credit of the individual member, and apply value upon lapse as single premium to purchase extended insurance, and hold assets for all such values and furnish statement of credit to any policyholder upon request.

Assessment accident associations shall, before being licensed, deposit with the State Treasurer $1000, or, in the case of a foreign association, have such sum on deposit with the proper official of its home State.

No organization furnishing life or casualty insurance upon the mutual or asses ment plan, organized under the laws of any State or Territory, District of Columbia (any foreign country, shall transact any business in this State until it has filed wi the Commissioner of Insurance a copy of its articles of incorporation, constitution ar by-laws; application for membership; certificate of membership, literature, etc.; certifica of authority of its home State; appoint the Commissioner of Insurance attorney f service.

MUTUAL BENEFIT SOCIETIES.

No fraternal or beneficiary corporation, society, order or association for the reli of members or beneficiaries or making life or casualty insurance or indemnity upon t mutual or assessment plan shall be incorporated in Wisconsin until 500 persons ha applied for insurance. And in case of life insurance, each shall have been examined ar have deposited one year's premium, out of which there shall be pledged a sum sufficient pay the largest possible death claim. Rates must equal the N. F. C. table with four p cent interest, with full reserves and assets held to meet the reserve liability.

No fraternal benefit society not licensed in the State on July 12, 1907, can be admitt unless complying with the foregoing requirements as to all its business, except th societies having members in the State on May 1, 1911, may be permitted to transa business with such members alone, or may be permitted to transact business with ne members by providing for the legal separation of assets representing the reserves of su new members as a trust fund for the benefit of such new members only.

All fraternal societies in the State must report valuation at the end of each ye beginning with December 31, 1912, which valuation is not test of solvency but must placed before the members each year beginning with the year 1914.

Fraternal benefit societies pay a fee of $25 for filing annual report, and pay f certified copies, and pay no other fees.

License expires March 31.

WYOMING.

Preliminary Documents.—Association must secure authority to do business from t Insurance Commissioner, and must file with him a certified copy of its charter, a copy its statement for the preceding year, and a verified certificate that an ordinary assessme upon its members is sufficient to pay its maximum certificate of membership to the fu limit named therein; also copies of its certificate of membership, application and by-law and must designate the Insurance Commissioner to accept service of legal process. certificate must be filed accepting the State constitution.

Annual Statements.—Annual statements must be filed on or before April 1, showin the condition of the association December 31 preceding.

Fees.—Payable in advance. For issuing license, $50; filing annual statements, $25 certificate accepting State constitution, $2.50; agents' license, $2; copies of papers on fil 15 cents per folio; certifying same, $1; examination of companies, actual expens incurred; publication of condensed statement, $20; publication of compliance, $4.

Policy Conditions.—All companies, corporations, societies or associations—except fr ternal orders—must have the words "assessment insurance" printed in large, bold typ not less than half an inch high, across the face of every application and policy used the State.

Penalties.—For neglect to make annual statement within the specified time, licens to do business will be revoked; or doing business without a license, or for soliciting bus ness for an unauthorized association, subjects the offender to a fine of not less than $5 nor more than $1000, or imprisonment in the county jail not less than thirty days n more than one year, or both fine and imprisonment, in the discretion of the court.

Taxes.—There is imposed upon each and every insurance company transacting th business of insurance within this State a tax of two and one-half per centum per annu upon the gross premiums received by it for insurance within this State from the begi ning until the close of the calendar year ending on the thirty-first day of Decembe Such tax shall become due and payable from the first day of February to the thirtieth da of March in each year.

Fraternal Orders.—Association must do business on the lodge plan, and file a certifie copy of its charter and by-laws; an acceptance of the State constitution; a copy of i annual report of the preceding year; and appoint the Insurance Commissioner its attorne to accept legal process. Fees for filing preliminary papers, $15; annual statement, $15 acceptance of State constitution, $2.50. Annual reports must be made on or before March

CANADA.

No assessment companies to be hereafter licensed, but licenses in force at time c passing of act may be from time to time renewed.

Life Insurance History

Yearly Business of Active United States Life Insurance Companies for Twenty Years, 1901-1920

The first State insurance department in the United States was established by act of the Massachusetts Legislature in 1855, and since that time annual reports have been issued by an increasing number of departments, and with growing completeness and fullness of detail, until at the present time nearly every feature of the insurance business is fully reported and brought under review for the enlightenment and benefit of the general insuring public.

There are now about two hundred and eighty active level premium American life insurance companies that are licensed and report to the various insurance departments, the principal items of whose statements are presented in the following pages, thereby saving laborious research through the various volumes of insurance reports. The figures in this department cover the twenty years 1901-1920, inclusive, for all active organizations.

A complete statistical history of all active United States life insurance companies, from the date of organization to the close of 1910, is contained in the work Life Insurance History, 1843-1910, published by The Spectator Company, price $5. A copy of that work, in connection with the annual volume of The Insurance Year Book, will show the entire history of the life insurance business to date.

For lists of officers and directors see pages immediately following this department.

Capital, $5,000,000. ÆTNA LIFE INSURANC

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders
	$	$	$	$	$	$	$	$
1920	29,359,658	6,989,952	36,349,610	9,251,550	h5,196,872	2,772,804	1,692,958	18,914,1
1919	23,571,406	6,995,054	30,566,460	8,515,377	3,807,510	2,301,558	1,604,895	16,229,3
1918	19,109,507	6,690,187	25,799,694	8,642,851	3,150,118	2,371,071	1,494,045	15,658,0
1917	17,377,586	6,029,460	23,407,046	6,262,257	2,834,605	2,530,857	1,511,731	13,139,4
1916	14,865,649	5,971,782	20,837,431	5,701,145	2,497,713	2,919,635	1,505,144	12,623,6
1915	13,285,875	5,400,894	18,686,769	4,828,921	3,240,805	3,355,623	1,407,108	12,832,5
1914	12,373,674	5,341,294	17,714,968	4,884,841	2,740,585	2,938,692	1,499,014	12,063,1
1913	12,024,878	5,474 733	17,499,611	4,053,421	2,625,810	2,642,446	1,512,229	10,833,9
1912	11,215,253	5,211,759	16,427,012	3,901,702	2,744,499	2,516,869	1,275,903	10,438,9
1911	10,826,641	4,581,306	15,407,947	3,815,386	2,562,773	1,979,221	1,222,688	9,580,0
1910	10,684,621	4,444,494	15,129,115	3,888,173	2,744,639	1,887,987	961,883	9,482,6
1909	10,547,295	4,067,785	14,615,080	3,644,255	1,662,674	1,726,050	835,013	3,868,0
1908	10,632,731	3,595,951	14,228,683	3,353,962	2,368,175	1,819,804	743,217	8,285,1
1907	10,256,271	3,532,208	13,788,479	3,510,372	2,140,636	922,406	918,364	7,461,7
1906	10,360,549	3,624,685	13,985,234	3,065,248	2,300 605	815,675	867,013	7,048,4
1905	9,952,940	3,259,454	13,212,394	3,097,938	1,898,102	597,836	726,679	6,320,5
1904	9,470,438	3,088,405	12,558,843	2,890,372	1,529,362	544,923	724,024	5,688,6
1903	8,896,453	2,825,621	11,722,074	2,825,462	1,608,454	491,654	679,156	5,604,7
1902	8,404,467	2,655,712	11,060,179	2,738,976	1,788,794	435,767	714,443	5,677,9
1901	7,889,796	2,689,878	10,579,674	2,640,044	1,567,002	371,539	892,141	5,470,7

h Disability claims.

Capital, $250,000. AGRICULTURAL LIFE INSURANC

1920	360,021	116,043	476,064	38,000	2,087	1,196	4,180	45,4
1919	222,937	107,714	330,651	42,593	.....	82	1,705	44,3
1918	97,457	59,271	156,728	8,400	.....	.....	312	8,7
1917	48 999	51,707	100,706	1,000	.....	.....	.....	1,0
1916	6,527	82,410	88,937	.....	.....	.....	.....	.....

Capital, $105,000. AMERICAN BANKERS INSURANC

1920	564,922	214,304	779,226	193,277	4,695	36,223	.....	235
1919	541,231	150,941	692,142	214,877	.....	22,318	.....	237,1
1918	425,751	67,251	492,012	154 780	125	18,766	.....	173,0
1917	396,405	148,079	544,484	66,647	.....	18,529	.....	85,1
1916	355,511	66,318	421,829	50 138	.....	13,909	.....	64,0
1915	265,831	37,243	303,074	24,284	.....	13,355	.....	37,6
1914	224,815	32,592	257,407	27,470	.....	7,782	.....	35,2
1913	192,232	32,621	224,853	28,375	.....	1,649	.....	30,0
1912	154,463	37,172	191,635	10,000	.....	827	.....	10,8
1911	84,294	180,959	265,253	1,000	.....	.....	.....	1,0
1910	14,564	342,672	357,236	.....	.....	.....	.....	....

Capital, $137,000. AMERICAN CENTRAL LIFE INSURANC

1920	2,197,206	537,518	2,734,724	459,908	51,365	208,220	40,810	760,
1919	1,679,534	405,019	2,084,553	505,417	26,549	174,702	11,860	718,
1918	1,331,149	378,496	1,709,645	548,757	69,336	292,872	43,401	954,
1917	1,264,186	338,192	1,602,378	251,716	d143	260,536	125,803	638,
1916	1,097,980	300,338	1,398,318	237,875	d 95	226,428	9,547	473,
1915	1,065,619	305,617	1,371,236	263,042	.....	265,169	3,307	531,
1914	1,014,591	251,661	1,266,252	222,928	.....	151,402	4,724	379,
1913	1,017,875	220,218	1,238,093	195,718	.....	143,254	6,207	345,
1912	1,037,970	194,245	1,232,215	184,694	.....	158,330	2,579	345,
1911	897,239	166,188	1,063,427	157,201	.....	141,818	3,274	302,
1910	887,049	152,833	1,039,882	122,013	.....	157,107	11,026	290,
1909	767,132	123,606	890,738	120,843	.....	88,399	14,530	223,
1908	788,239	107,415	895,654	98,025	.....	133,806	2,619	234,

d Disability claims.

COMPANY, HARTFORD, CONN. §

Incorporated May 26, 1820.
Commenced Business July, 1850.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	*$	$
8,673,509	27,587,693	45,652	495,216,386	1,267,876	1,155,589,341	177,502,366	‡156,023,883	21,478,483
6,783,256	23,012,596	39,615	377,815,347	242,364	892,676,310	163,097,712	‡143,291,962	19,805,750
5,254,284	20,912,369	23,463	218,251,456	219,814	673,171,468	149,788,100	‡130,369,554	19,418,546
4,347,500	18,085,950	34,678	185,707,588	214,814	572,916,282	140,584,445	‡119,851,575	20,732,870
4,100,488	16,724,125	34,656	106,922,466	202,971	467,545,657	131,298,624	‡110,159,848	21,138,776
3,557,868	16,390,385	32,449	72,494,449	193,631	407,959,099	124,238,553	‡104,015,118	20,223,435
3,367,416	15,450,548	28,849	63,966,986	187,400	380,798,405	119,516,736	‡101,734,441	17,782,295
2,907,574	13,741,480	29,490	52,240,888	184,616	355,535,221	113,956,997	‡98,525,145	15,431,852
2,787,626	13,226,599	26,967	45,131,355	178,891	334,916,353	110,523,775	‡95,957,419	14,566,356
2,532,938	12,113,006	21,281	36,024,545	172,973	318,604,631	104,755,535	‡92,948,500	11,807,035
2,333,514	12,015,196	20,507	35,993,750	170,208	307,102,649	101,018,143	‡89,600,862	11,417,281
2,384,312	11,252,313	18,814	34,220,865	165,560	293,523,233	97,227,608	‡87,050,404	10,177,204
2,241,964	10,527,122	16,182	28,844,454	160,245	279,665,227	92,124,625	‡81,883,407	10,241,218
2,138,085	9,629,803	12,298	27,307,767	154,039	271,027,574	86,405,473	‡78,460,727	7,944,746
2,470,995	9,519,346	15,042	28,799,436	150,764	261,362,984	84,029,752	‡74,406,252	9,623,500
2,457,267	8,777,822	17,188	30,277,698	146,215	250,858,315	79,247,504	‡71,229,895	8,017,609
2,356,733	8,005,414	16,994	28,856,967	138,538	237,304,739	73,696,179	‡66,275,046	7,421,133
2,089,822	7,694,548	15,221	26,631,862	130,098	223,302,877	68,067,863	‡61,468,186	6,599,677
2,203,021	7,681,001	℘14,459	℘25,211,306	℘123,002	℘211,182,065	63,401,214	‡57,015,429	6,385,785
1,997,653	7,378,379	13,831	25,141,075	117,314	201,278,283	59,590,053	‡53,540,450	6,049,603

* Reserves since 1898 at 3 and 3½ per cent. ‡ Includes special reserve in excess of State requirements.
§ Assets, liabilities and surplus include accident branch. ℘ Change made to paid-for basis.

COMPANY, BAY CITY, MICH.

Incorporated April 23, 1914.
Commenced Business Sept. 25, 1916.

281,534	326,997	3,269	5,039,750	6,665	9,556,288	560,843	283,403	277,440
222,451	266,831	2,917	3,893,000	4,347	5,759,038	351,830	120,905	230,925
117,134	125,834	1,329	1,681,088	2,010	2,590,774	218,902	61,079	157,823
62,054	63,054	904	1,188,885	1,011	1,342,885	149,204	14,680	134,524
56,042	56,042	122	175,000	122	175,000	113,980	2,020	111,960

Reserve at 3½ per cent.

COMPANY, CHICAGO, ILL.

Incorporated April 30, 1909.
Commenced Business July 25, 1910.

294,986	530,207	4,651	4,968,220	18,418	*18,537,871	1,712,522	1,577,411	135,111
278,516	515,711	3,969	5,599,129	16,546	20,481,229	1,558,437	1,347,540	210,897
193,904	367,575	13,401	7,949,444	14,577	19,160,048	1,315,180	1,100,843	214,337
228,608	313,784	9,654	4,528,550	15,252	13,817,414	1,184,375	852,334	332,041
225,927	289,974	4,488	4,892,099	8,766	12,045,476	929,943	604,401	325,542
178,807	216,446	2,322	3,317,294	5,684	9,095,521	821,370	481,869	339,501
130,571	185,823	1,867	2,705,451	4,419	7,302,654	695,804	327,996	367,808
152,814	182,838	1,948	3,153,641	3,605	6,598,324	595,523	219,166	376,357
185,116	195,943	1,746	3,088,765	2,694	5,197,278	555,081	112,115	442,966
206,605	207,605	1,147	2,449,440	1,323	2,869,925	473,135	40,876	432,259
190,460	190,460	412	917,490	412	917,490	247,163	7,180	239,893

Reserve at 3½ per cent. * Discontinued group insurance in 1920.

COMPANY, INDIANAPOLIS, IND.

Incorporated February, 1899.
Commenced Business March 8, 1899.

1,184,612	1,944,915	12,212	40,916,613	38,183	101,130,720	7,674,005	7,292,674	381,331
788,416	1,506,944	9,056	25,716,322	29,974	72,330,478	6,801,750	6,441,418	360,332
524,920	1,479,286	5,211	15,134,046	23,819	54,031,580	6,472,351	6,112,051	360,300
484,755	1,122,953	4,859	12,485,070	21,635	46,855,818	5,966,115	5,403,377	562,738
438,130	912,075	3,638	8,886,581	19,347	40,456,046	5,470,790	4,891,770	579,020
417,596	949,114	3,503	8,026,898	18,130	37,294,630	4,947,419	4,447,681	499,738
430,745	809,799	3,627	8,189,079	17,636	36,161,986	4,521,202	4,049,256	471,946
434,499	779,675	4,101	7,926,653	17,354	34,655,123	4,058,474	3,593,984	464,490
519,066	864,669	℘6,157	℘11,997,153	℘16,548	℘33,608,115	3,571,524	3,132,326	439,198
450,125	752,418	5,166	10,973,816	14,153	30,124,100	3,204,719	2,777,377	427,342
384,480	674,626	3,678	8,008,102	11,993	26,776,027	2,839,770	2,422,600	417,170
332,991	556,763	3,182	7,046,691	10,806	25,013,654	2,462,709	2,103,073	359,636
443,688	678,138	3,776	8,446,248	10,262	24,521,225	2,118,200	1,791,679	326,521

℘ Change made to paid-for basis.

AMERICAN CENTRAL LIFE INSURANC

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1907	824,959	97,180	922,139	77,830	.....	143,510	2,368	223,7
1906	817,035	65,669	882,704	54,151	151,485	235,840	31,056	472,5
1905	1,099,210	78,462	1,177,672	43,225	.....	121,410	21,414	186,0
1904	566,200	23,620	589,820	44,090	.....	30,797	3,581	78,4
1903	341,892	21,484	363,376	24,472	.....	15,773	4,252	44,4
1902	194,786	12,893	207,679	20,379	.....	2,880	4,412	27,6
1901	164,281	7,906	172,187	24,902	.....	21,143	3,316	49,3
1900	131,628	3,793	135,421	14,072	.....	1,079	1,264	16,4

Incorporated May 3, 1909.

AMERICAN HOME LIFE INSU

1920	180,175	26,785	206,960	27,841	.....	11,231	.....	39,0
1919	197,716	86,387	284,103	44,379	.....	16,048	.....	60,4
1918	146,626	74,514	221,140	26,112	.....	11,713	.....	37,8
1917	146,326	28,719	175,045	21,221	.....	6,433	.....	27,6
1916	142,799	26,355	169,154	8,905	.....	8,467	.....	17,3
1915	146,912	7,290	154,202	13,466	.....	3,826	.....	17,2
1914	153,407	34,596	188,003	11,965	.....	1,067	.....	13,0
1913	103,685	9,664	113,349	11,359	*h* 25	930	.....	12,3
1912	54,994	3,388	58,382	2,000	.....	442	.....	2,4
1911	17,374	12,243	29,617	2,000	.....	235	.....	2,2
1910	6,293	10,011	16,304	.....	.....	.....	.....	....
1909	2,679	5,500	8,179	.....	.....	.....	.....	....

h Disability claims.

Capital, $200,875.

AMERICAN LIFE INSURANC

1920	1,051,361	158,179	1,209,540	168,426	*d* 3,187	65,714	11,004	248,3
1919	881,244	147,421	1,028,665	167,683	6,968	52,235	2,106	228,9
1918	708,305	121,642	829,947	169,688	3,280	68,594	18,849	260,4
1917	650,963	100,858	751,821	88,573	1,000	59,706	27,329	176,6
1916	551,418	90,501	641,919	42,244	1,200	47,916	26,516	117,8
1915	489,720	74,863	564,583	77,574	10,500	55,344	23,216	166,6
1914	426,433	60,209	486,642	57,677	1,000	31,515	19,765	109,9
1913	350,745	50,068	400,813	34,086	9,150	32,276	17,175	92,6
1912	313,691	51,077	364,768	27,678	46,350	21,752	18,056	113,8
1911	244,487	56,869	301,356	21,677	69,800	18,142	17,425	127,0
1910	213,632	40,747	254,379	16,260	3,900	13,389	7,111	40,6
1909	182,737	52,001	234,738	25,051	.....	12,126	4,802	41,9
1908	157,872	37,764	195,636	25,219	.....	6,745	3,209	35,1
1907	134,847	9,346	144,193	11,481	.....	15,314	1,414	28,2
1906	123,940	7,180	131,120	5,338	.....	13,599	573	19,5
1905	110,506	38,402	148,908	8,460	.....	13,795	436	22,6
1904	80,758	10,615	91,373	1,750	.....	9,687	245	11,6
1903	83,023	5,484	88,507	2,020	.....	9,686	82	11,7
1902	81,212	2,682	83,894	200	.....	4,039	.....	4,2
1901	51,400	21,649	53,149	2,000	.....	4,595	.....	6,5

d Includes disability benefits.

Capital, $100,000.

AMERICAN LIFE INSURANC

1920	411,027	72,176	483,203	64,553	.....	13,544	*s* 34,238	112,3
1919	323,281	51,527	374,808	59,472	*h* 32	9,774	*s* 24,751	94,0
1918	235,340	54,481	289,821	90,500	.....	4,604	*s* 21,970	117,0
1917	219,460	40,569	260,029	8,500	.....	3,390	*s* 17,719	29,6
1916	184,432	30,362	214,794	18,000	.....	3,281	*s* 12,904	34,1
1915	144,614	23,693	168,307	11,000	.....	2,846	*s* 7,299	21,1
1914	87,855	25,886	113,741	5,000	*h* 277	660	*s* 3,973	9,9
1913	55,195	37,305	92,500	5,000	*h* 139	308	*s* 2,733	8,1
1912	32,342	64,757	97,099	.....	*h* 226	.....	*s* 327	5
1911	5,165	104,521	109,686	.....	.....	.....	.....	....

h Accident and health claims. *s* Coupon reductions.

COMPANY, INDIANAPOLIS, IND.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
[illegible]	609,973	2,772	6,729,002	8,446	21,167,078	1,856,364	1,538,747	317,617
[illegible]	834,276	2,750	7,226,465	7,352	19,325,570	1,579 777	1,294,819	284,958
[illegible]	522,644	3,402	9,702,550	6,753	18,252,031	1,503,208	1,274,065	229,143
[illegible]	279,365	1,872	5,817,256	4,253	11,014,561	835,194	625,762	209,432
[illegible]	170,297	1,039	2,596,364	2,950	7,571,955	492,328	300,890	191,438
		a 1,762	*a* 238,765	*b*	*b*			
[illegible]	125,190	1,251	1,954,267	2,695	6,107,267	304,813	146,586	158,227
		a 4,281	*a* 500,600	*a* 3,506	*a* 397,041			
[illegible]	142 573	753	2,007,500	1,809	5,212,500	226,447	86,325	140,122
		a 5,670	*a* 654,144	*a* 4,063	*a* 492,061			
[illegible]	98,096	868	2,516,000	1,372	4,021,000	187,796	50,301	137,495
		a 8,904	*a* 1,008,681	*a* 4,123	*a* 449,920			

a Industrial business. *b* Industrial business discontinued in 1903. Reserve at 4 and 3½ per cent.

ANCE COMPANY, TOPEKA, KAN. Commenced Business July 10, 1909.

[illegible]	92,757	282	578 500	3,448	5,793,938	640,913	615,974	24,969
[illegible]	248,311	838	1,753,685	3,566	6,025,055	511,105	510,908	197
[illegible]	106,330	510	917,231	3,296	5,003,890	504,318	429,126	75,102
[illegible]	79,389	361	570,393	3,285	5,162,062	417,981	362,718	55,263
[illegible]	62,116	428	882,888	3,291	5,206,640	315,486	271,543	43,943
[illegible]	66,793	503	825,727	3,243	4,883,171	208,629	193,859	14,770
[illegible]	109,961	1,394	2,204,001	3,253	4,836,359	117,782	112,190	5,592
[illegible]	100,879	2,496	2,453,908	2,496	3,804,008	49,133	42,938	6,195
[illegible]	46,201	1,036	1,307,050	1,647	1,836,240	24,943	19,936	5,007
[illegible]	27,492	1,973	1,494,250	1,177	816,750	12,915	5,540	6,675
[illegible]	8,188	423	324,000	420	351,000	12 480	11,455	1,025
[illegible]	2,739	65	79,250	59	73,250	5,440	.....	5,440

Reserve at 3½ per cent.

COMPANY, DES MOINES, IA. Incorporated February 7, 1899. Commenced Business Feb. 8, 1899.*

[illegible]	698,807	4,176	9,824,159	18,456	34,669,547	3,226,898	2,961,977	264,921
[illegible]	607,053	3,805	8,165,308	16,088	28,660,467	2,690,087	2,436,790	253,297
[illegible]	544,784	2,649	5,333,158	13,780	23,247,354	2,267,922	2,029,341	238,580
[illegible]	482,000	3,741	6,547,927	13,576	21,775,765	1,960,250	1,706,690	253,560
[illegible]	366,004	3,445	5,421,707	11,907	18,321,242	1,654,727	1,433,681	221,046
[illegible]	380,207	3,158	4,651,034	10,227	15,280,164	1,379,213	1,182,599	196,614
[illegible]	302,712	2,587	3,945,997	8,646	13,101,556	1,180,363	986,247	194,116
[illegible]	257,633	1,971	3,025,615	7,245	10,914,801	993,638	802,949	190,689
[illegible]	267,520	2,173	3,383,974	6,302	9,421,268	843,590	653,450	190,140
[illegible]	263,447	1,304	2,053,607	4,965	7,243,609	749,804	557,153	192,651
[illegible]	142,657	1,107	1,709,942	4,277	6,022,380	659,599	512,674	146,925
[illegible]	123,355	870	1,251,513	3,575	4,869,790	521,321	403,874	117,447
[illegible]	114,867	908	1,341,669	3,147	4,259,188	348,619	288,405	60,214
[illegible]	99,191	839	1,188,794	2,784	3,693,919	238,512	201,230	37,282
[illegible]	123,335	1,478	2,039,050	2,714	3,673,725	187,994	139,448	48,546
[illegible]	113,993	1,204	1,895,800	2,066	3,213,325	147,496	101,672	45,824
[illegible]	69,487	739	1,355,900	1,561	2,339,925	153,868	85,877	67,991
[illegible]	52,900	1,013	1,387,500	1,591	2,155,425	118,889	55,111	63,778
[illegible]	66,298	863	1,124,475	1,165	1,421,225	86,559	29,529	57,030
[illegible]	42,137	659	557,500	737	635,100	57,839	4,863	52,976

* Reincorporated in 1901. Reserve at 4 and 3½ per cent.

COMPANY, DENVER, COLO.* Incorporated 1911. Commenced Business October, 1911.

[illegible]	302,877	1,533	4,320,870	5,382	11,653,577	898,022	759,697	138,325
[illegible]	272,574	1,694	3,760,500	4,635	9,035,707	712,469	563,352	149,117
[illegible]	218,185	840	1,783,000	3,427	6,228,903	613,517	442,755	170,762
[illegible]	154,711	1,483	2,691,540	3,491	6,060,794	525,440	285,215	240,225
[illegible]	153,660	1,752	2,761,885	3,172	5,130,790	411,357	183,595	227,702
[illegible]	138,360	1,691	2,604,969	2,578	4,139,469	351,925	104,541	247,384
[illegible]	102,140	991	1,668,500	1,446	2,501,000	318,281	59,714	258,567
[illegible]	86,717	619	1,119,000	897	1,641,000	295,599	33,565	262,034
[illegible]	74,406	389	752,500	440	859,500	279,065	11,087	267,978
[illegible]	26,284	71	140,000	71	140,000	216,014	30,242	185,772

Reserve at 3½ per cent. * Formerly German-American (Col.)

Capital, $250,000. AMERICAN LIFE REINSURAN

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholder
	$	$	$	$	$	$	$	$
1920	135,009	19,641	154,650	55,176	.....	.....	.....	55
1919	37,789	12,385	50,173	7,540	.....	.....	.....	7

Incorporated Nov. 15, 1913. AMERICAN MUTUAL LIFE INSURAN

1920	127,861	9,226	137,087	22,146	.....	7,016	.....	29,
1919	108,807	9,045	117,852	18,671	.....	6,935	.....	25,
1918	78,058	5,079	83,137	12,500	.....	1,592	.....	14,
1917	67,021	5,737	72,758	5,400	.....	2,251	.....	7
1916	43,203	34,613	77,816	16,500	.....	738	.....	17
1915	40,139	20,115	60,254	.....	.....	.....	.....	...
1914	15,921	119,601	135,522	2,000	.....	.....	.....	2,

Capital, $200,000. AMERICAN NATIONAL ASSURAN

1920	375,662	47,287	422,949	83,865	54	6,803	.....	90,
1919	317,654	39,391	357,045	56,475	.....	5,925	.....	62,
1918	230,434	40,011	270,445	62,762	*h* 8	3,832	.....	66,
1917	189,426	26,107	215,533	19,382	.....	4,075	.....	23
1916	151,409	22,062	173,471	8,250	.....	2,296	.....	10
1915	100,599	17,924	118,523	13,000	.....	16	.....	13,
1914	85,491	16,881	102,372	3,000	.....	.....	.....	3
1913	38,123	187,976	226,099	.... .	.....	.....	.....	...

h Health and accident claims.

Capital, $500,000. AMERICAN NATIONAL INS

1920	4,536,232	532,027	5,068,259	874,416	49,677	63,458	43,718	1,031
1919	3,594,422	495,837	4,090,259	815,380	46,935	62,541	32,436	957,
1918	2,701,417	368,125	3 069,542	875,150	50,778	70,581	38,805	1,035
1917	2,309,405	307,762	2,617,167	601,157	44,489	75 327	30,795	751
1916	2,241,944	248,127	2,490,071	505,377	51,457	70,426	27,738	654
1915	2,096,105	199,010	2,295,115	504,074	59,780	78,742	25,166	667
1914	1,619,658	175,242	1,794,900	440,350	4,667	50,580	20,190	515
1913	1,707,613	170,321	1,877,934	382,267	*h* 148,691	31,835	16,862	579
1912	1,304,144	102,403	1,406,547	277,660	.....	31,281	14,745	323
1911	*a* 882,577	71,416	953,993	180,923	.....	28,374	13,687	222
1910	1,045,070	42,720	1,087,790	185,822	*h* 85,325	16,325	10,596	298
1909	936,731	90,503	1,027,224	152,680	*h* 78,710	7,462	10,987	249
1908	710,088	28,048	738,136	111,347	1,142	466	7,517	120
1907	502,590	15,068	517,658	41,166	*h* 65,135	.....	.....	106
1906	309,658	14,822	324,480	25,004	26,471	.....	.....	51
1905	64,178	33,416	97,594	5,546	*h* 285	.....	.....	5

a Accident business included prior to 1911. *h* Health claims.

COMPANY, DALLAS, TEX. Commenced Business March, 1919.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
71,385	126,561	4,200	15,238,707	5,058	19,025,345	439,532	95,688	343 844
33,906	40,446	1,168	5,312,921	1,166	5,290,381	395,702	30,331	365,371

Reserve at 8½ per cent.

COMPANY, LAKE CHARLES, LA. Commenced Business June 1, 1914.

79,622	108,844	1,217	1,698,600	2,863	4,525,181	217,624	188,373	29,251
53,322	78,908	645	1,095,500	2,061	3,296,131	185,902	144,567	41,335
48,072	62,164	660	939,000	1,810	2,724,831	149,896	108,015	41,881
33,831	61,482	631	896,931	1,439	2,189,131	121,347	63,801	57,456
40,124	57,362	624	905,400	1,056	1,631,800	111,276	48,013	63,263
48,262	48,062	543	818,800	768	1,207,800	120,324	57,914	62,410
32,114	34,114	317	513,500	316	511,500	100,013	47,171	52,842

Reserve at 3½ per cent.

COMPANY, ST. LOUIS, MO. Incorporated March 15, 1912. Commenced Business Jan. 22, 1913.

221,983	292,645	2,477	4,675,655	6,554	12,293,285	905,534	673,843	231,691
.....	251,109	2,977	5,383,406	5,682	10,440,380	761,756	502,469	259,287
125,173	191,775	1,653	3,058,007	4,229	8,002,752	638,388	360,273	278,115
117,535	140,992	1,682	3,053,433	3,646	6,847,257	541,048	256,460	284,588
106,864	117,430	1,498	2,853,211	2,778	5,443,536	442,504	163,331	279,173
80,551	93,547	1,003	2,068,300	1,914	4,030,153	369,692	106,360	263,332
35,596	88,596	864	1,943,178	1,224	2,720,178	306,149	55,754	250,393
52,291	51,291	536	1,165,000	531	1,151,500	252,544	29,574	222,970

Reserve at 3½ per cent.

ANCE COMPANY, GALVESTON, TEX. Incorporated February, 1905. Commenced Business March 16, 1905.

245,872	3,487,141	b247,061 15,845	b55,897,608 24,543,990	b512,258 38,682	b89,906,937 55,897,608	9,305,365	7,863,985	1,441,380
173,367	2,732,659	b221,197 11,757	b32,959,544 16,903,237	b437,183 29,409	b60,941,972 40,690,875	7,315,786	6,122,775	1,193,011
132,075	2,361,389	b198,209 6,699	b25,695,097 8,614,522	b335,519 21,992	b45,472,405 29,627,387	6,004,329	4,887,169	1,117,160
122,515	1,771,286	b132,160 6,170	b16,280,143 8,736,623	b286,244 19,333	b39,302,051 26,462,988	5,206,754	3,917,631	1,289,123
121,887	1,763,885	b 79,118 6,418	b22,615,596 11,391,831	b275,181 17,221	b38,574,460 25,644,237	4,336,055	3,309,765	1,026,290
120,296	1,827,858	b124,600 5,023	b 13,494,734 10,431,504	b299,791 15,490	b37,114,022 24,366,471	3,584,070	2,693,465	890,605
109,654	1,425,441	b105,679 4,786	b 13,522,258 5,886,445	b261,865 14,616	b 34,290,578 18,218,742	3,059,392	2,173,940	885,452
108,098	1,477,753	b129,861 6,433	b 18,044,122 5,250,177	b230,367 12,440	b 31,499,194 14,887,179	2,540,555	1,744,599	795,956
90,502	954,188	b 90,486 3,584	b 12,034,628 3,590,675	b168,046 8,559	b 22,365,201 12,194,929	1,846,182	1,311,485	534,697
57,748	780,732	b 81,716 2,270	b 11,188,984 2,661,380	b137,447 6,283	b 19,029,288 10,338,487	1,384,127	983,774	400,353
58,263	806,331	b 43,858 1,909	b 5,282,459 2,965,872	b 90,866 5,163	b 12,481,273 9,528,623	1,053,059	786,530	266,529
54,779	774,618	b 63,158 2,273	b 4,399,615 3,187,204	b 68,729 5,097	b 9,568,976 9,316,957	766,495	579,107	187,388
45,193	589,665	b 50,695 3,117	b 9,095,597 4,797,000	b 48,456 4,752	b 8,167,769 9,473,750	425,726	305,211	120,515
37,240	407,541	b 23,651 2,087	b 3,425,285 3,822,027	b 27,223 2,588	b 4,303,311 7,130,000	302,958	139,533	163,425
38,044	289,519	b 43,499 1,245	b 4,619,519 2,928,420	b 26,457 1,311	b 3,686,043 4,205,500	220,714	62,931	157,783
78,764	84,595	b 17,226 443	b 2,928,420 1,058,500	b 9,554 388	b 1,671,950 935,000	145,958	15,181	130,777

b Industrial business. Reserve at 3 and 3½ per cent.

Capital $820,000. AMICABLE LIFE INSURAN

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Polic holder
	$	$	$	$	$	$	$	$
1920	594.335	266,434	860,769	89,750	*d* 1,257	19,247	12,499	122,
1919	506,766	226,693	732,459	133,566	203	22,473	12,273	168,
1918	496,703	206,322	703.025	140,001	175	45,419	10,300	195.
1917	518,973	223,841	742,814	63,625	220	31,958	56,394	152,
1916	515,960	220,024	735,984	39,000	.....	39,074	45.920	123.
1915	471,995	199,099	671,094	64,635	.....	35,255	38,616	138,
1914	451,424	246,956	698,380	64,419	.....	12,893	33,533	110,
1913	565,029	167,520	732.549	53,458	.....	5,823	22,784	82,
1912	459,964	428 187	888,151	54,958	.....	2,035	10,579	67.
1911	200,974	434,375	635,349	29,500	.....	.....	4,461	33.
1910	67,407	261,671	329,078	.....	.....	.....	.....	...

d Includes disability benefits

Capital, $300,000. ATLANTIC LIFE INSURAN

1920	2,505,560	393.558	2,899,118	351,376	28,152	82,828	219.901	682,
1919	1,994,462	325,114	2,319,576	306,096	33,183	68,718	164,683	572.
1918	1,490,923	281,508	1,772,431	367,539	4,970	73,035	127.740	573.
1917	1,195,436	247,097	1,442,533	167,141	6,198	73,685	107,249	354.
1916	1,018,416	213,110	1,231,526	163,198	12.048	93,669	76,843	345.
1915	869,664	197,560	1,067,224	173,990	9,847	99,216	69,670	352.
1914	774,761	157,282	932,043	123,075	3,638	61,517	49,999	238.
1913	754,541	125,443	879,984	136,647	1,324	64,679	36,657	239.
1912	464 047	495,770	959,817	102,998	1,287	24,284	18,123	146.
1911	384,839	86,860	471,699	64,969	287	13,989	18,235	97.
1910	318.676	82.464	407,140	70,554	3,057	8,744	15,879	98,
1909	273,137	47,426	320,563	63,838	57	5,574	5,676	75.
1908	205,981	37,030	243,011	45,521	.....	7,357	1,206	54.
1907	148,628	26,839	175,467	21,492	.....	1,968	916	24.
1906	110,383	19,040	129,423	21,500	.....	2,302	1.207	25.
1905	97,784	22,575	120,359	23,500	.....	471	78	24.
1904	90,438	17,454	107,892	17,050	.....	632	10	17.
1903	97,985	10,250	108,235	10,235	.....	.....	.....	10,
1902	85,213	11,391	96,604	11,970	.....	.....	.....	11.
1901	52,462	13,163	65,625	6,500	.....	.....	.....	6,

Capital, $250,000. ATLAS LIFE INSURANC

1920	305,262	104,040	409,302	42,224	62	382	104	42.
1919	173,088	59,796	232,884	18,093	.....	.....	.....	18,
1918	25,761	15,830	40,591	.....	.....	.....	.....	...

Incorporated March 27, 1882. BALTIMORE LIFE INSURAN

1920	1,623,984	246,383	1,870,367	378,597	55,301	63,900	*d* 34,053	531,
1919	1,363,323	209,392	1,572,715	368,249	5,500	43,453	*d*63,763	480,
1918	1,188,086	192,001	1,380,087	511,248	7,000	51,539	*d*74,985	644.
1917	1,112,543	174,858	1,287,401	315,280	6,500	43,527	*d*80,472	445.
1916	1,019,461	158,821	1,178,282	297,924	10,300	39,351	*d* 85,976	433.
1915	963,860	143,114	1,106,974	278,587	11,812	31,715	*d* 93,413	415.
1914	937,980	129,716	1,067,696	242,217	4,000	32,330	*d* 93,669	372.
1913	898,112	117,095	1,015,207	232,341	1,500	24,909	*d* 85,511	344.

d Including sick benefits.

COMPANY, WACO, TEXAS,

Incorporated February 1, 1909.
Commenced Business April 2, 1910.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
385,946	512,699	1,966	3,458,769	19,789	18,182,309	2,899,232	2,327,082	1,572,15
237,660	406,175	934	1,593,482	9,312	15,559,337	3,539,166	1,986,728	1,552,43
300,813	496,708	580	928,825	9,041	15,096,549	3,214,432	1,709,790	1,504,64
306,046	458,243	1,624	2,888,500	9,812	16,546,334	2,961,940	1,381,571	1,580,36
390,209	514,294	2,305	4,628,216	9,427	16,130,362	2,663,805	1,109,401	1,554,40
357,807	466,313	1,311	2,215,984	8,214	13,427,796	2,449,773	869,226	1,580,54
339,884	450,729	1,747	2,908,907	9,244	15,259,562	2,285,214	690,247	1,594,96
431,040	513,105	4,892	8,283,703	10,006	16,677,723	1,967,741	495,942	1,471,79
746,062	813,634	5,538	9,082,455	7,693	12,674,411	1,769,450	324,285	1,445,16
219,669	253,630	2,751	4,363,000	3,403	5,544,706	1,369,389	513,920	855,46
74,730	74,730	997	1,830,206	997	1,830,206	823,258	276,868	546,39

Reserve at 3½ per cent.

COMPANY, RICHMOND, VA.

Incorporated February 20, 1900.
Commenced Business May 9, 1900.

960,561	1,662,817	8,170	22,316,106	34,746	76,590,213	7,226,458	6,369,647	856,81
784,240	1,354,720	7,316	18,043,317	28,777	59,137,582	5,854,239	5,096,543	757,69
588,811	1,161,902	4,888	10,863,411	23,097	44,325,827	4,840,638	4,195,372	645,26
494,954	778,327	3,985	7,566,404	19,967	36,513,647	4,215,837	3,450,622	765,21
381,817	727,375	3,997	8,015,636	17,758	32,317,215	3,534,207	2,894,150	640,05
320,460	653,183	2,919	6,141,718	15,386	27,698,898	3,027,653	2,457,154	570,49
253,394	491,533	2,489	4,827,371	14,376	25,373,071	2,639,216	2,162,170	477,04
278,311	515,618	2,911	5,815,062	13,519	24,146,909	2,204,635	1,776,006	428,62
211,131	357,823	6,300	10,653,395	12,466	22,183,829	1,855,827	1,466,491	389,33
156,155	257,635	1,880	3,860,213	6,930	13,370,108	1,107,332	840,734	266,59
137,394	235,538	1,634	3,592,706	5,667	10,905,650	901,363	657,836	243,52
133,74	208,859	p1,705	p3,408,178	p4,764	p8,921,461	745,756	512,883	232,87
120,229	164,313	2,380	4,372,050	3,884	7,199,119	615,338	388,409	226,92
88,485	112,861	1,450	3,233,569	3,151	5,809,947	519,455	297,844	221,01
38,533	63,542	606	1,037,564	2,217	3,669,366	449,770	233,585	216,18
36,649	60,707	335	523,284	1,866	3,004,737	393,618	174,533	219,08
39,073	77,665	545	813,341	1,894	3,018,453	333,978	127,357	206,62
74,936	85,171	1,062	1,438,312	2,039	3,191,162	284,339	87,478	196,86
64,887	76,587	1,000	1,602,550	1,539	2,608,600	268,357	49,829	218,52
41,756	55,250	736	1,202,807	926	1,632,250	249,795	24,508	225,28

Reserve at 4 per cent; new business since 1901 at 3½ per cent. p Change made to paid-for basis.

COMPANY, TULSA, OKLA.

Commenced Business Oct. 2, 1918.

237,669	280,441	3,013	7,891,736	3,978	11,568,862	489,829	154,865	334,96
157,465	216,060	1,865	6,307,283	2,011	7,111,053	272,760	54,182	218,57
42,496	42,976	200	1,031,900	200	1,031,900	199,918	11,315	180,46

Reserve at 3½ per cent.

COMPANY, BALTIMORE, MD.

Commenced Business March 27, 1882.*

729,975	1,241,830	c59,032 b 3,770	c10,246,843 b3,403,098	c266,536 b12,094	c33,933,923 b10,319,670	5,541,490	3,026,473	515,01
521,755	1,062,720	c52,484 b2,958	c8,737,846 b2,469,580	c239,638 b9,981	c29,065,591 b8,190,339	4,847,564	4,429,907	417,65
464,102	1,108,874	c46,015 b1,655	c6,677,814 b1,287,034	c214,944 b8,228	c24,650,632 b6,578,095	4,322,558	3,923,883	398,67
423,302	874,081	c 50,241 b 1,199	c 7,192,431 b 923,049	c198,752 b 7,378	c 22,145,425 b 5,862,569	4,039,768	3,478,321	561,44
354,699	828,250	c 50,279 b 1,274	c6,179,275 b971,513	c188,946 b 6,990	c 20,209,247 b 5,516,409	3,608,326	3,126,430	481,89
396,206	811,733	c 55,749 b 1,350	c 6,584,464 b 985,797	c177,280 b 6,506	c 18,513,361 b 5,132,046	3,205,892	2,770,371	435,52
383,845	756,061	c 53,886 b 1,168	c 5,600,171 b 854,276	c 167,534 b 6,196	c 16,901,557 b 4,850,796	2,895,862	2,480,775	415,08
374,007	718,268	c 53,768 b 1,260	c 5,602,197 b 873,478	c158,872 b 5,864	c 16,006,819 b 4,551,957	2,549,324	2,197,910	351,41

* Reorganized under old-line law in 1898. b Ordinary business. c Industrial business.

BALTIMORE LIFE INSURAN

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tota to Poli holder
	$	$	$	$	$	$	$	$
1912	855,417	100 556	955,973	211,459	1,525	16,371	*d* 90,011	319
1911	788,326	88,340	876,666	195,765	3,100	8,475	*d* 94,108	301
1910	738,813	79,731	818,544	180,912	2,525	6,610	*d* 93,780	283
1909	696,547	69,376	765,923	154,909	275	4,812	*d* 88,385	248
1908	681,676	57,701	739,377	152,597	1,578	4,786	*d* 96,878	255
1907	662,190	53,192	715,382	133,154	33,335	4,927	*d* 96,696	268
1906	634,088	47,729	681,817	135,279	28,360	2,996	*d* 91,814	258
1905	604,608	39,409	644,217	109,046	38,990	2,825	*d* 99,397	250
1904	592,777	37,243	630,020	108,545	17,650	1,886	*d* 119,279	247
1903	596,472	30,372	626,844	96,731	1,901	1,042	*b* 123,400	223
1902	565,871	26,852	592,723	71,345	.....	1,789	*b* 127,997	201
1901	544,309	30,272	574,581	68,429	.....	1,250	*b* 141,688	211

a Advance payments returned. *b* Sick benefits. *d* Including sick benefits.

Incorporated June 30, 1879. BANKERS LIFE C

1920	13,262,851	2,243,744	15,506,595	6,000,782	42,000	174,387	674,887	6,95
1919	11,025,065	1,967,531	12,992,596	6,025,180	.....	134,120	310,438	6,469
1918	9,492,294	1,863,664	11,355,958	5,732,103	.....	89,913	857,021	6 679
1917	8,949,443	1,612,725	10,562,168	4,665,854	22	89,201	671,293	5,426
1916	8,026,020	1,537,031	9,563,051	4,721,820	.....	63,226	462,815	5,247
1915	7,275,084	1,367,323	8,642,407	4,328,791	.....	31,339	271,758	4,631
1914	7,071,362	1,191,022	8,262,384	4 188,145	.....	9,334	65,079	4,262
1913	6,232,621	1,007,293	7,239,914	3,985,387	.....	5,752	5,844	3,996
1912	5,161,104	889,355	6,050,459	3,755,584	.....	411,083	.....	4,166
1911	5,123,839	1,906,821	7 120,660	3,605,689	.....	295,646	.....	3,901

Capital, $100,000. BANKERS LIFE INSURAN

1920	2,909,336	891,045	3,800,381	391,563	282,833	37 908	335,191	1,04
1919	2,616,621	787,741	3,404,362	571,057	198,459	72,082	241,916	1,08
1918	2,219,534	703,973	2,923,507	397,815	163,164	115,658	193,280	86
1917	2 078,360	591,634	2,669,994	268,340	98,784	73,062	115,936	55
1916	1,867,332	505,282	2,372,614	190,625	53,794	82,581	63,396	39
1915	1,648,142	428,051	2,076,193	160,448	34,151	73,447	34,789	30
1914	1,490,636	380,478	1,871,114	207,174	32,935	69,812	45,749	35
1913	1,381,772	315,381	1,697,153	154,951	41,822	66,427	39,651	30
1912	1,246 237	246,646	1,492,883	110,472	31,384	57,415	39,026	23
1911	1,030,523	212,030	1,242,553	88,233	17,817	59,009	27,661	19
1910	978,209	177,949	1,156,158	100,183	16,074	59,058	30,150	20
1909	886,385	150,256	1,036,641	108,610	6,810	43,425	9,401	16
1908	802,001	121,365	923,366	75,783	1,989	31,630	5,923	11
1907	701,807	92,778	794,585	75,233	5,019	30,937	4,225	11
1906	628,294	67,302	695,596	62,233	1,444	21,300	6,127	9
1905	562,968	54,058	617,026	50,183	2,674	20,284	2,516	7
1904	471,796	38,732	510,528	47,383	1,000	14,580	1,251	6
1903	366,394	25,927	392,321	51,843	.....	8,271	735	6
1902	271,401	19,323	290,724	28,507	392	5,806	231	3
1901	192,694	14,501	207,195	23,839	2,790	3,944	1,219	3

COMPANY, BALTIMORE, MD.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	S
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	
373,834	693,200	c 59,087 b 1,311	c 6,564,693 b 901,406	c149,807 b 5,386	c 15,049,027 b 4,186,664	2,284,051	† 1,924,153	
343,783	645,231	c 56,714 b 1,108	c 6,411,734 b 763,668	c140,712 b 4,819	c 13,969,563 b 3,770,081	2,039,928	1,685,722	
328,852	613,679	c 53,773 b 1,136	c 6,591,553 b 824,983	c131,499 b 4,456	c 12,947,630 b 3,473,841	1,800,505	1,467,753	
311,070	559,451	c 48,782 b 1,204	c 5,805,309 b 853,590	c121,587 b 4,098	c 11,472,183 b 3,160,533	1,608,571	1,255,779	
311,562	567,401	c 48,037 b 1,126	c 5,619,650 b 744,482	c116,525 b 3,633	c10,584,914 b 2,745,148	1,398,182	1,088,221	
290,859	558,971	c 41,117 b 1,180	c 4,922,577 b 754,355	c111,922 b 3,297	c 9,947,906 b 2,468,213	1,189,928	† 928,059	
272,361	550,810	c 46,726 b 1,260	c 4,837,595 b 798,401	c109,767 b 2,759	c 9,094,487 b 2,108,806	1,084,307	812,108	
259,609	542,867	c 49,638 b 1,189	c 5,058,851 b 804,620	c106,090 b 2,253	c 8,482,322 b 1,786,866	966,273	685,427	
254,315	531,678	c 46,378 b 1,076	c 4,548,840 b 723,955	c103,965 b 1,854	c 7,977,954 b 1,477,649	864,959	606,285	
265,492	508,566	c 55,678 783	c 4,969,152 601,542	c105,587 1,385	7,770,477 1,139,293	755,099	514,069	
294,966	496,097	c 62,281 677	c 5,723,117 524,034	c100,292 1,028	c 7,133,760 826,034	643,842	414,812	
287,240	498,607	c 81,998 528	c 5,774,038 398,000	c100,714 656	c 6,529,913 506,000	546,638	331,875	

* Reserve on industrial 4 per cent to 1903, 3½ per cent thereafter; 3 per cent on ordinary prior to 1912, 3 per cent thereafter. b Ordinary business. c Industrial business.

COMPANY, DES MOINES, IA.

Commenced Business Sept. 2, 18
Reorganized October 31, 1911.

[illegible]	10,848,343	30,029	95,702,231	238,792	555,483,313	44,452,819	42,813,133	1
[illegible]	9,523,952	25,047	74,319,553	221,773	494,607,390	39,448,857	38,529,056	
[illegible]	8,917,811	16,043	40,192,869	208,086	446,933,871	36,594,321	35,972,005	
[illegible]	7,686,589	23,315	52,292,402	206,509	437,582,188	33,289,954	32,146,638	1
[illegible]	7,089,168	20,724	45,743,850	197,437	415,757,749	30,345,087	29,135,580	1
[illegible]	6,021,236	14,065	32,050,937	189,962	398,296,857	27,934,421	26,550,413	1
[illegible]	5,603,547	18,418	43,347,695	194,568	406,026,266	25,193,077	24,153,833	1
[illegible]	5,500,120	24,950	60,908,534	208,858	430,842,034	22,223,227	21,608,814	
[illegible]	4,919,368	8,131	19,199,500	226,999	457,020,500	19,592,816	19,085,328	
[illegible]	5,112,612	35,391	70,954,500	245,216	490,604,500	17,138,236	16,786,021	

* Reorganized as legal reserve company Oct. 31, 1911. Reserve at 3½ per cent.

COMPANY, LINCOLN, NEB.

Incorporated April 6, 1887.
Commenced Business May 6, 18

[illegible]	1,793,444	8,017	17,216,038	55,643	95,731,028	18,110,675	12,876,343	5
[illegible]	1,759,775	7,982	16,399,786	50,048	83,037,164	16,022,227	11,406,346	4
[illegible]	1,341,258	4,908	8,938,842	44,167	70,146,219	14,370,309	10,046,590	4
[illegible]	1,039,472	6,836	11,157,112	42,511	66,184,033	12,666,002	8,703,004	3
[illegible]	836,480	6,766	10,617,142	38,350	59,154,033	11,012,310	7,601,165	3
[illegible]	695,801	5,841	8,725,365	33,985	52,206,593	9,439,832	6,568,541	2
[illegible]	711,460	5,056	7,845,378	30,276	46,874,795	8,041,189	5,690,117	2
[illegible]	653,114	5,380	8,295,168	27,623	42,939,430	6,866,869	4,907,035	1
[illegible]	597,147	5,673	9,267,122	24,348	38,022,412	5,818,196	4,216,154	1
[illegible]	451,916	3,293	5,310,409	20,381	31,596,791	4,909,422	3,556,754	1
[illegible]	472,234	3,643	5,864,305	19,184	29,657,949	4,128,473	3,054,602	1
[illegible]	416,845	3,685	5,894,458	17,637	27,036,081	3,446,342	2,588,405	
[illegible]	340,612	3,452	5,120,184	15,768	23,922,074	2,813,039	2,136,585	
[illegible]	329,620	3,425	5,018,795	14,390	21,796,330	2,221,354	1,745,713	
[illegible]	286,301	3,179	4,414,256	12,652	19,295,797	1,749,064	1,353,029	
[illegible]	275,834	3,615	5,188,386	11,340	17,466,090	1,327,180	1,025,342	
[illegible]	248,623	3,719	5,461,302	9,480	14,910,277	1,004,774	766,278	
[illegible]	211,794	2,807	4,296,322	7,077	11,594,847	739,820	576,572	
[illegible]	162,402	2,091	3,591,918	5,205	8,970,347	548,815	406,703	
[illegible]	124,315	1,579	2,573,184	3,794	6,466,862	408,640	294,146	

* Reserve at 4 per cent.

Capital, $90,440. BANKERS NATIONAL LIFE INSURANCE C

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities	Surrendered Policies.	Dividends to Policyholders.	Total to Poli holder
	$	$	$	$	$	$	$	$
1920	111,397	45,767	157,164	15,200	.....	.....	.....	15
1919	46,652	91,021	137,673	500	.....	.....	.....	

Capital, $100,000.
Organized March 25, 1897. BANKERS RESERVE L

1920	2,703,234	536,863	3,240,097	280,820	3,500	350,137	232,848	887,
1919	2,076,639	461,271	2,537,910	378,534	.....	103,761	190,894	673,
1918	1,554,426	434,471	1,988,897	312,282	.....	171,870	173,919	657,
1917	1,440,935	362,055	1,802,990	142,642	5,000	118,804	166,649	433,
1916	1,324,533	314,798	1,639,331	163,198	10,000	171,728	156,099	501,
1915	1,247,996	279,521	1,527,517	157,692	5,000	169,505	147,180	479,
1914	1,225,126	236,278	1,461,404	134,694	*h* 3,250	136,426	137,151	411,
1913	1,180,270	197,751	1,378,021	179,875	.....	107,540	130,679	418,
1912	1,122,641	167,567	1,290,208	135,600	.....	117,057	120,406	373,
1911	1,042,696	137,149	1,179,845	104,500	.....	76,453	108,609	289,
1910	978,871	111,432	1,090,308	107,387	.....	60,672	98,028	266,
1909	940,611	82,520	1,023,131	85,992	.....	46,116	81,787	213,
1908	822,234	59,959	882,193	77,750	.....	51,106	64,582	193,
1907	691,444	41,229	732,673	58,850	.....	25,827	50,444	135,
1906	543,147	30,146	573,293	43,500	.....	22,341	37,576	103,
1905	405,269	19,635	424,904	41,000	.....	22,241	27,383	90,
1904	326,584	9,433	336,017	25,250	.....	7,442	19,834	52,
1903	239,425	4,986	244,411	5,500	.....	3,230	13,546	22,

h Disability claims.

Capital, $200,000. BANK SAVINGS LIFE INSURAN

1920	428,847	97,681	526,528	61,628	735	22,161	.....	84,
1919	347,151	74,621	421,772	67,736	486	18,881	.....	87,
1918	281,248	57,381	338,629	63,000	.....	15,360	.....	78,
1917	263,925	58,734	322,659	26,209	*d* 69	14,891	.....	41,
1916	240,276	44,426	284,702	25,500	*d* 69	14,340	.....	39,
1915	208,156	36,353	244,509	18,000	.....	18,756	.....	37,
1914	178,230	30,092	208,322	19,990	.....	9,606	.....	29,
1913	147,547	25,673	173,220	17,240	.....	4,549	.....	21,
1912	126,979	23,514	150,493	10,500	.....	2,776	.....	13,
1911	74,699	19,966	94,665	4,000	.....	1,290	.....	5,
1910	61,448	14,100	75,548	7,500	.....	.....	.....	7,
1909	31,851	88,063	119,914	.....	.....	.....	.....	...

d Disability benefits.

Capital, $200,000. BENEFICIAL LIFE INSURANCE CO

1920	893,172	184,536	1,077,708	187,517	3,923	57,737	32,346	281,
1919	790,135	174,741	964,876	259,767	3,826	50,976	20,969	335,
1918	682,300	159,182	841,482	217,738	*h* 1,069	28,287	34,963	282,
1917	636,914	132,968	769,882	134,906	*h* 3,687	30,494	26,888	195,
1916	552,700	88,865	641,565	60,151	*h* 504	16,870	17,839	95,
1915	500,894	90,623	591,517	59,426	*h* 593	22,969	14,038	97,
1914	418,526	62,686	481,212	51,057	*h* 465	13,618	10,104	75,
1913	322,740	53,445	376,185	33,788	*h* 233	9,107	8,646	51,
1912	271,658	77,390	349,048	22,951	.....	9,730	4,557	37,
1911	207,896	32,466	240,362	24,404	.....	4,977	2,379	31,
1910	201,409	25,740	227,149	13,594	.....	2,131	13	15,
1909	159,422	14,841	174,263	11,800	.....	1,203	.....	13,
1908	108,085	13,353	121,438	17,201	.....	.....	.....	17,
1907	85,935	7,023	92,958	8,201	.....	.....	.....	8,
1906	58,032	4,838	62,870	6,201	.....	.....	.....	6,
1905	26,359	6,875	33,234	6,201	.....	.....	.....	1,

h Disability claims.

ORANGEBURG, S. C.

Incorporated June 17, 1919.
Commenced Business July 15, 1919.

Expenses, Etc.	Total Disbursements.	New Business. No.	New Business. Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$		$		$	$	$	$
72,640	167,840	1,772	1,935,000	2,249	2,429,750	144,360	23,395	120,965
63,892	84,392	967	1,005,000	967	1,005,000	113,395	23,920	89,475

COMPANY, OMAHA, NEB.

Commenced Business 1897.
Reincorporated 1903.

1,225,335	2,112,630	11,428	27,453,112	36,811	77,395,695	10,332,873	8,839,107	1,493,766
200,322	1,573,751	8,079	19,157,854	28,791	58,737,084	9,206,315	7,632,463	1,573,852
65,191	1,156,854	3,566	8,075,063	22,525	43,556,627	8,205,029	6,661,644	1,543,385
412,970	852,065	3,848	7,029,148	21,438	40,281,157	7,385,558	5,837,306	1,548,252
371,380	872,905	3,357	5,789,543	19,331	36,521,748	6,639,203	5,104,175	1,535,028
314,712	798,089	2,811	4,577,764	17,691	33,987,661	5,802,744	4,528,858	1,273,886
341,315	753,336	3,116	5,215,154	16,926	33,347,481	5,012,809	4,015,519	997,290
152,492	771,086	3,246	5,335,369	15,764	32,039,909	4,292,750	3,492,463	800,287
351,631	724,694	3,279	5,565,119	14,182	30,267,352	3,702,216	2,962,168	740,048
335,490	627,502	2,806	5,233,223	12,453	28,118,915	3,147,872	2,491,909	655,963
264,471	550,494	2,305	4,482,725	11,174	26,351,700	2,601,542	2,058,379	543,163
307,737	541,632	2,751	6,057,750	10,327	25,248,642	2,057,899	1,615,405	442,494
307,175	520,563	2,546	6,109,750	8,743	21,895,256	1,566,344	1,177,004	389,340
175,786	410,907	2,474	5,889,250	7,453	18,762,303	1,101,949	885,356	216,593
117,520	321,027	2,049	4,908,000	5,781	14,703,222	773,460	614,806	158,654
160,099	251,553	1,440	3,466,000	4,335	11,348,555	519,775	432,400	87,375
141,239	200,825	1,373	3,398,500	3,460	9,350,750	344,504	301,247	43,257
117,110	139,386	924	2,472,000	2,435	6,911,500	205,898	181,727	24,171

Reserve at 3½ and 4 per cent.

COMPANY, TOPEKA, KAN.

Incorporated Jan. 5, 1909.
Commenced Business Feb. 1, 1909.

185,354	269,778	1,771	4,170,992	7,254	15,068,390	1,590,192	1,237,745	352,447
160,123	247,226	1,565	3,907,460	6,130	12,538,712	1,327,381	987,072	340,309
127,730	186,096	826	1,643,320	5,187	9,505,850	1,139,729	798,746	340,983
106,246	147,415	1,151	2,010,000	5,058	9,085,790	976,387	632,120	344,267
103,077	142,986	1,289	2,203,866	4,712	8,282,290	806,251	483,032	323,219
95,666	132,722	1,381	2,364,360	4,107	7,246,592	665,030	360,290	304,740
82,173	111,769	1,329	2,308,328	3,498	6,141,944	546,472	267,012	279,460
73,466	101,255	1,248	2,092,246	2,911	5,017,574	447,095	182,794	264,301
66,355	99,631	1,359	2,232,338	2,201	4,007,716	372,952	112,177	260,775
57,990	63,280	537	1,165,771	1,143	2,415,697	325,385	61,868	263,517
51,696	66,196	670	1,429,649	948	2,008,521	293,372	32,382	260,990
47,547	47,547	467	1,301,774	467	1,301,774	279,467	9,109	270,358

Reserve at 3½ per cent.

PANY, SALT LAKE CITY, UTAH.

Incorporated May 10, 1905.
Commenced Business June 1, 1905.

357,534	639,037	3,587	6,783,240	20,076	30,061,672	3,353,349	2,739,338	614,011
259,262	585,800	3,445	6,108,467	18,326	26,322,572	2,901,204	2,312,734	588,470
209,513	491,570	2,522	4,098,008	16,368	22,613,869	2,520,509	1,974,150	546,359
257,545	447,520	3,156	4,736,456	15,537	21,031,987	2,160,560	1,579,259	581,301
221,466	316,830	3,791	5,095,606	14,516	19,067,539	1,805,509	1,273,483	532,026
208,268	305,194	4,109	5,255,557	12,707	16,577,044	1,465,440	1,000,479	464,961
207,792	283,036	4,183	5,800,509	11,510	15,019,038	1,182,522	732,354	450,168
165,534	215,308	3,568	5,024,738	9,190	11,768,398	951,970	524,874	427,096
		b 4,940	*b* 733,049	*b* 6,564	*b* 937,346			
153,540	200,778	2,227	2,940,710	6,771	8,142,385	781,124	411,531	369,593
		b 3,995	*b* 546,047	*b* 4,007	*b* 5,554,081			
93,107	124,867	1,563	1,673,994	5,319	6,225,534	528,913	299,953	228,960
		b 1,419	*b* 219,756	*b* 1,143	*b* 173,870			
64,398	110,136	1,554	1,886,831	4,773	5,666,596	414,225	211,523	202,702
50,725	93,728	1,946	2,274,550	4,112	4,843,380	303,876	140,675	163,201
60,056	77,297	1,305	1,526,050	2,792	3,303,050	215,209	85,903	129,303
25,690	54,891	1,088	1,320,300	2,018	2,482,300	169,796	51,071	118,725
42,786	48,987	1,026	1,223,500	1,422	1,671,500	128,616	25,150	103,466
21,054	22,255	642	754,500	640	752,500	112,314	11,272	101,042

b Industrial business.

Reserve at 3½ per cent.

Incorporated May, 1851. BERKSHIRE LIFE INSURAN

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tota to Poli holde
	$	$	$	$	$	$	$	$
1920	4,061,155	1,413,119	5,[illegible]24,274	1,422,177	279,002	547,512	609,566	2,878
1919	3,581,959	1,326,020	4,907,979	1,399,602	233,797	470,410	536,065	2,639
1918	3,217,963	1,226,510	4,444,473	1,521,976	197,503	446,342	473,533	2,639
1917	3,027,119	1,162,338	4,189,457	1,081,998	247,551	477,837	453,226	2,260
1916	2,830,238	1,105,970	3,936,208	1,174,547	323,372	518,867	429,641	2,446
1915	2,707,030	1,092,438	3,799,468	1,328,415	223,539	652,204	464,305	2,668
1914	2,662,065	1,075,545	3,737,610	1,228,664	166,545	709,775	411,392	2,516
1913	2,587,094	1,009,706	3,596,800	890,518	209,540	472,997	348,397	1,921
1912	2,477,974	973,366	3,451,340	967,767	237,476	513,451	346,060	2,064
1911	2,405,368	910,184	3,315,552	908,224	196,560	439,525	320,578	1,864
1910	2,387,150	887,930	3,275,080	846,306	213,590	494,744	354,013	1,008
1909	2,336,116	996,604	3,332,720	904,313	221,997	461,311	309,938	1,897
1908	2,251,644	847,189	3,098,833	762,275	186,859	428,354	269,655	1,647
1907	2,503,836	771,291	3,275,127	784,243	117,929	562,431	343,060	1,807
1906	2,507,447	729,971	3,237,418	771,981	129,540	444,407	333,117	1,679
1905	2,497,369	651,476	3,148,845	885,614	149,171	426,652	350,860	1,812
1904	2,424,998	629,962	3,054,960	599,852	141,380	460,890	340,344	1,542
1903	2,310,438	588,172	2,898,610	625,215	171,933	376,553	289,357	1,463
1902	2,278,409	505,059	2,783,468	676,027	128,500	394,142	347,074	1,545
1901	2,173,932	482,152	2,656,084	723,182	75,374	377,675	311,421	1,487

Capital, $105,100. BOSTON MUTUAL LIFE INSURAN

1920	1,287,144	215,615	1,502,759	321,907	54,769	95,918	4,714	477
1919	1,156,855	197,740	1,354,595	311,051	16,205	87,639	9,767	424
1918	1,046,290	212,636	1,258,926	410,945	12,600	87,744	47,031	558
1917	980,128	169,828	1,149,956	274,514	14,533	74,506	50,392	413
1916	902,507	135,900	1,038,407	262,544	21,982	95,462	49,244	429
1915	847,901	125,665	973,566	242,440	19,697	101,024	43,060	406
1914	821,531	115,896	937,427	222,130	3,795	75,079	34,416	335
1913	794,379	100,162	894,541	229,281	500	62,277	27,365	319
1912	738,212	86,698	824,910	196,819	13,100	49,516	26,363	285
1911	691,237	65,786	757,023	190,084	7,853	37,992	18,041	253
1910	655,052	103,203	758,255	211,312	1,000	31,835	14,204	258
1909	625,483	34,521	660,004	199,268	1,000	31,694	9,093	241
1908	577,895	30,644	608,540	197,600	.....	18,439	6,537	222
1907	528,933	37,501	566,434	158,935	.....	48,760	5,608	213
1906	395,993	17,403	413,396	104,869	.....	28,339	2,720	135
1905	289,462	44,995	334,457	84,482	.....	11,495	3,283	99
1904	218,860	113,872	332,732	60,805	.....	20,839	1,336	84
1903	216,566	9,258	225,824	50,945	.....	8,311	1,029	63
1902	225,975	1,004	226,979	61,073	.....	5,683	1,149	0[illegible]
1901	111,589	1,815	113,404	35,536	.....	759	1,260	3[illegible]

COMPANY, PITTSFIELD, MASS. Commenced Business September 4, 1851.

Dividends, Exp.	Total Disbursements.	New Business		Outstanding Insurance		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
[illegible]	3,965,850	5,732	21,178,920	45,514	122,898,422	28,635,351	57,093,473	1,541,878
[illegible]	3,611,367	5,670	18,459,285	41,685	107,902,717	27,178,636	25,446,085	1,732,551
[illegible]	3,390,313	2,792	10,258,748	37,452	94,131,523	26,533,017	24,756,708	1,776,309
[illegible]	2,979,450	3,487	9,877,326	36,233	88,497,032	24,800,122	22,801,019	1,999,103
[illegible]	3,139,051	3,603	9,701,211	34,185	82,758,157	23,621,208	21,699,373	1,921,835
[illegible]	3,277,584	2,567	6,572,458	32,106	77,522,036	22,825,716	20,952,912	1,872,804
[illegible]	3,104,722	2,458	6,552,859	31,179	75,903,794	22,396,621	20,330,351	2,066,270
[illegible]	2,489,510	2,769	7,632,283	30,365	74,204,344	21,827,069	19,637,775	2,189,294
[illegible]	2,643,601	2,287	6,113,861	28,917	70,083,807	20,426,621	18,812,223	1,614,398
[illegible]	2,399,314	2,077	5,542,204	27,881	67,826,316	19,792,633	18,076,899	1,715,734
[illegible]	2,397,756	1,676	4,168,446	26,898	65,588,903	18,876,301	17,385,644	1,490,657
[illegible]	2,403,278	1,584	4,056,132	26,378	64,877,270	18,140,377	16,653,132	1,487,245
[illegible]	2,117,513	1,425	3,222,701	25,982	64,279,595	17,219,988	16,006,855	1,213,133
[illegible]	2,248,881	1,338	3,454,524	25,947	64,910,790	16,237,240	15,387,609	849,631
[illegible]	2,183,993	♦ 1,981	♦ 4,972,249	♦ 25,766	♦ 65,110,667	15,580,860	14,510,308	1,070,552
[illegible]	2,316,378	2,402	5,604,428	25,376	64,578,465	14,686,923	13,592,977	1,093,946
[illegible]	2,033,518	2,462	6,756,511	24,671	62,904,722	13,784,253	12,742,794	1,041,459
[illegible]	1,939,701	2,358	6,466,367	23,842	60,766,778	12,693,704	11,844,765	848,939
[illegible]	2,009,036	2,650	6,995,174	23,004	58,448,429	11,831,275	11,029,353	801,922
[illegible]	1,947,526	2,495	6,458,642	21,996	55,910,836	11,019,937	10,198,878	821,059

* Reserve at 4 per cent; new business 1901-7 at 3½ per cent; since 1907 at 3 per cent. ♦ Change made to paid-for basis

COMPANY, BOSTON, MASS. Incorporated Aug. 18, 1891. Commenced Business Feb. 15, 1892.*

[illegible]	1,018,105	2,190 o 21,434	1,794,097 o 4,630,561	12,602 o 106,461	10,715,147 o 19,319,919	4,504,395	4,270,368	234,027
[illegible]	899,655	2,175 o 20,482	1,782,998 o 4,157,741	11,505 o 97,185	9,888,080 o 17,257,728	4,054,833	3,823,721	231,112
[illegible]	996,579	1,499 o 21,944	1,196,341 o 4,216,590	10,298 o 89,918	8,979,771 o 15,784,684	3,557,284	3,415,887	141,397
[illegible]	825,023	1,795 o 21,649	1,449,121 o 4,047,117	9,857 o 82,339	8,702,909 o 14,336,003	3,269,951	3,066,073	203,878
[illegible]	796,223	1,802 o 22,664	1,577,560 o 4,011,689	9,199 o 75,945	8,222,828 o 13,207,804	2,905,860	2,730,254	175,606
[illegible]	756,566	1,674 o 22,989	1,372,638 o 4,097,529	8,629 o 70,455	7,733,157 o 12,425,739	2,658,843	2,465,248	193,595
[illegible]	655,446	1,292 o 21,683	1,057,214 o 3,763,654	8,152 o 66,583	7,366,197 o 11,844,345	2,430,104	2,239,288	190,821
[illegible]	634,229	1,633 o 23,321	1,349,700 o 4,116,995	8,178 o 62,895	7,367,813 o 11,410,733	2,086,210	1,968,828	117,382
[illegible]	567,217	1,402 o 19,893	1,259,429 o 3,634,390	7,805 o 57,477	7,073,615 o 10,634,409	1,858,899	1,713,150	145,749
[illegible]	511,492	1,570 o 18,814	1,426,144 o 3,503,941	7,674 o 53,679	6,962,866 o 10,014,827	1,506,849	1,470,040	36,809
[illegible]	518,573	1,642 o 21,207	1,317,681 o 3,957,257	7,442 o 48,926	6,668,685 o 9,212,427	1,263,125	1,231,423	31,702
[illegible]	484,284	2,928 o 30,491	2,043,002 o 6,094,915	7,357 o 44,470	6,623,867 o 8,536,472	1,024,551	1,005,401	19,150
213,608	446,184	2,996 o 40,463	2,193,560 o 8,372,524	6,880 o 44,887	6,321,821 o 8,728,350	835,254	803,006	32,248
212,088	425,391	4,311 o 58,114	2,464,391 o 11,553,007	6,571 o 41,957	5,978,440 o 8,104,783	659,998	624,497	35,501
155,139	305,067	3,144 o 47,349	2,898,207 o 9,532,580	5,531 o 32,714	5,779,861 o 6,173,949	526,992	485,394	41,598
179,281	278,541	2,220 o 41,546	1,897,936 o 9,423,808	4,676 o 21,580	4,855,097 o 4,349,881	387,979	352,408	35,571
139,431	274,411	719 o 14,371	609,716 o 3,025,518	3,523 o 10,609	3,876,244 o 2,187,680	330,890	282,963	47,927
157,223	217,508	739 o 8,979	601,735 o 1,846,003	3,673 o 7,658	4,282,883 o 1,578,767	275,479	233,831	41,647
90,035	157,940	7,921	2,449,207	3,895 o 4,144	4,318,672 o 880,840	171,199	163,597	7,602
75,023	112,578	7,244	3,671,789	6,096	5,158,767	81,206	59,702	21,504

* Reorganized in 1899. Reserve at 4 per cent; new business since 1900 at 3½ per cent. o Industrial business.

Capital, $500,000. CALIFORNIA STATE LIFE INS

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tot to Po hold
	$	$	$	$	$	$	$	$
1920	1,179,691	291,076	1,470,767	203,572	2,494	41,792	s23,853	27
1919	935,854	308,503	1,244,357	259,035	h109	37,025	s21,264	31
1918	777,005	230,660	1,007,665	192,915	h 37	58,864	s21,621	27
1917	851,180	186,513	1,037,693	151,329	h117	61,148	s19,488	23
1916	730,721	r710,909	1,441,630	96,809	h 120	66,723	s15,312	17
1915	622,530	87,280	709,810	34,000	h 208	33,857	s 65,029	13
1914	503,625	66,160	569,785	17,000	.....	11,647	s 43,579	7
1913	386,555	49,016	435,571	29,059	h 89	6,764	s 39,081	7
1912	330,614	28,419	359,033	11,000	.....	.....	.....	1

h Health claims. r Including reinsurance. s Coupon reductions.

Capital, $100,000. CAPITOL LIFE INSURAN

1920	1,416,754	300,665	1,717,419	277,744	22,527	72,577	81,230	45
1919	1,104,107	260,579	1,346,626	377,254	776	52,887	8,279	43
1918	815,629	331,821	1,147,450	254,395	1,924	53,384	7,613	31
1917	727,599	163,240	890,839	93,165	11,111	73,674	63 818	24
1916	684,502	127,621	812,123	118,583	639	68,117	43,852	23
1915	615,189	117,068	732,257	54,510	7,530	89,150	45,932	19
1914	556,554	97,626	654 180	62,364	.....	40,312	37,661	14
1913	515,339	82,696	598,035	103,021	.....	54,754	30,446	18
1912	452,925	71,396	524,321	77,344	.....	42,504	22,383	14
1911	412,078	56,340	468,418	72,569	.....	39,192	13,369	12
1910	382,513	38,073	420,586	26,000	.....	27,599	5,281	5
1909	336,047	28,726	364,773	16,479	.....	33,144	1,956	5
1908	272,436	21,043	293,479	33,500	.....	45	627	3
1907	293,573	29,482	323,055	30,465	.....	.....	.....	3
1906	142,278	17,562	159,840	10,000	.....	.....	.....	1
1905	65,036	60,538	125,574	.....	.....	.....	.....	.

Capital, $100,000. CAROLINA LIFE INSURAN

1920	1,265,869	58,257	1,324,126	103,989	h 486,361	7	.....	59
1919	1,026,196	14,632	1,040,828	70,103	h 321,294	7	.....	39
1918	607,940	22,208	630,148	76,562	h 173,619	51	.....	25
1917	421,316	12,622	433,938	37 000	h116,790	650	.....	15
1916	359,645	8,916	368,561	.....	h 137,113	.....	.....	13
1915	308,395	11,487	319,882	35,192	h 88,311	80	.....	12
1914	315,885	27,152	343,037	28,092	h 87,360	.....	.....	11
1913	264,151	10,591	274,742	17,930	h 68,287	45	.....	8
1912	213,632	6,109	219,741	12,616	h 55,759	.....	.....	6

h Sick benefits.

Capital, $100,000. CEDAR RAPIDS LIFE INSURA

1920	361,717	59,557	421,274	52,500	2,791	6,226	7,188	6
1919	300,200	45,338	345,538	42,798	3,038	4,289	6,414	5
1918	227,716	37,339	265,055	43,000	.....	9,684	5,856	5
1917	208,418	31,436	239,854	14,000	h95	10,245	3,725	2
1916	170,932	31,206	202,138	27,500	.....	13,640	3,367	4
1915	150,004	20,602	170,606	14,980	.....	7,649	3,268	2
1914	136,225	15,985	152,210	11,500	.....	6,160	2,952	1
1913	113 867	12,990	126,857	13,069	.....	4,173	2,594	1
1912	93,943	10,629	104,572	10,068	.....	1,702	2,255	1
1911	80,043	7,494	87,537	.....	.....	1,536	1,709	
1910	70,010	4,220	74,230	3,500	.....	263	1,053	
1909	60,177	11,944	72,121	2,000	.....	295	517	
1908	37,031	2,775	39,806	3,000	.....	.....	196	
1907	20,703	2,756	23,459	.....	.....	.....	.....	.
1906	3,289	26,327	29,616	.....	.....	.....	.....	.

h Health claims.

ANCE COMPANY, SACRAMENTO, CAL.

Incorporated December 3, 1911.
Commenced business January 3, 1912.

Losses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
536,652	808,363	4.000	12,490,822	14.324	38,782,271	4,300,931	3.616,777	684,154
394,228	641,661	2.485	8,411,352	11,500	30,329,945	3.513,562	2,849,374	664,188
296,595	570,060	2.281	6,544,002	10,212	25,603,497	2,924,007	2,285,361	638,646
446,521	678,603	3.340	8,305,078	10,166	25,221.480	2,442,859	1,721,982	720,877
678,997	855.961	6,026	13,536,903	9,199	22,838,573	2,069,735	1,325,634	744,101
351,373	434.462	3,076	6,987.174	5,806	15,349.747	1,458,684	642,683	816,001
252,169	334.395	2.440	6,115,884	4,428	13.059.379	1,222,413	421,932	800,481
220,391	285.384	1,719	4.129,722	3,070	10,000,467	976,639	230,577	746,062
344,218	355.018	1.984	7.916,000	1,984	7,916,000	806,584	55,396	751.188

Reserve at 3½ per cent.

COMPANY, DENVER, COLO.

Incorporated July 1, 1905.
Commenced Business July 25, 1905.

586,600	1,140,681	5.980	19.879,779	20,260	48,240.800	4,077,233	3.806.207	271,026
501,246	980.463	5.213	13.559,903	17,232	38,314.791	3,390,686	3,126,796	263.890
357,559	674,967	2.595	8,869,280	14,267	29.335,934	2,994,744	2,738,683	256,061
281,165	522,931	3.577	8,656,830	13,304	25,391.353	2,486,866	2,198,821	288,045
395,365	556,556	3.494	6,400,230	12,156	20,718,376	2,123,576	1,845,043	278,533
275,641	477.013	3.411	5.490,653	10,965	18,088,122	1,848,392	1,573,125	275,267
240,847	381,174	2.924	4.768,566	9,623	16,050.310	1,587,814	1.357,665	230,149
251,889	441,110	3.221	4.830,763	8,613	14,309,071	1,302,671	1,085,324	217,347
209,450	351,681	2 718	3.930,469	7,158	12,219.961	1.128.048	912,019	216,029
205,464	330.594	2.382	3.345 887	6,251	11,104.822	962,234	746,308	215,926
153,766	252,646	2.272	3.429,623	5.217	10.018,291	824.917	582,695	242,222
177,467	229,546	1,879	3,032,257	3,978	8,429.921	655,829	419,328	236,501
171,809	205,981	1,541	2,651,792	3,249	7,735.320	527,934	299,123	228,811
121,370	241,835	1.964	4,927,244	2,896	7,960,579	395,360	171,648	223,712
139,922	142,922	1,140	3,109,250	1,461	4,562,750	348,070	58,414	289,656
59,938	59.938	388	1,689,500	373	1,636,500	310,187	9.925	300,262

Reserve at 3½ per cent.

COMPANY, COLUMBIA, S. C.

Incorporated April 14, 1902.
Commenced Business April 14, 1902.

691,494	1,281,781	119,999	8,734,450	158,482	10,084,536	302,960	196,122	106,838
620,253	993,656	168,029	9,735,603	182,614	10,036,306	258,704	152,209	106,495
381,335	638,567	116,807	5,714,035	122,752	6,115,158	201,017	99,849	101,167
258,467	392,897	89,961	3,654,437	86,850	4,215,559	186,806	78,101	108,705
211,909	349,022	.....	.....	78,685	3,286,213	143,448	51,016	92,432
214,216	307,799	b 79,530 61	b 3,055,372 74,500	b 64,681 93	b 2,523,911 117,000	133,183	48,625	84,558
165,392	311 044	b 87,975 85	b 4,300,742 93,500	b 63,534 71	b 2,512,880 95,500	112,559	30,110	82,449
145,149	281,411	b 71,592 19	b 2,884,688 34,000	b 61,638 28	b 2,362,921 48,000	103,996	24,164	79,832
157,800	226,175	b 55,193 11	b 1,654,187 16,000	b 43,500 11	b 1,242,128 16,000	74,942	11,062	63,880

Reserve at 4 per cent. b Industrial business.

COMPANY, CEDAR RAPIDS, IOWA.

Incorporated May 1, 1906.
Commenced Business May 28, 1906.

149,757	218,462	1,216	3,112,354	6,355	12,421,688	1,214,860	1,048,789	166,071
126,431	182,970	1,210	2,868,653	5,508	10,010,022	1,004,396	839,675	164,721
83 378	141,918	771	1,578,600	4,659	7,700,619	782,799	678,739	104,060
98 717	120,782	1,247	2,154,219	4,523	7,081,879	650,177	533,902	96,275
74,634	119,143	1,016	1,598,740	3,810	5,766,062	527,103	441,020	86,083
55,564	91,461	893	1,356,956	3,370	5,114,236	443 885	365,607	78,278
64,835	85,447	934	1,446,229	3,039	4,612,580	358,807	284,549	74,258
51,428	71,254	784	1,186,910	2,505	3,752,155	287,961	216,707	71,254
41,430	55,455	605	901,150	2,023	3,034,245	229,543	158,539	71,004
42,611	45,856	569	750,970	1,720	2,521,095	181,113	110,400	70,713
32,006	36,822	539	785,935	1,421	2,154,370	136,614	71,017	65,597
47,927	50,739	700	1,023,575	1,221	1,906 085	100,493	40,848	59,645
29,737	32,933	370	637,603	649	1,120,495	49,881	19,410	30,471
22,195	22,195	362	568,669	412	659,669	41,911	5,730	36,181
12,173	12,173	55	96,000	54	95,000	43,279	662	42,617

Reserve at 3½ and 4 per cent.

Incorporated February 18, 1896. CENTRAL LIFE ASSURANCE SOCIETY

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	To to Po hold
	$	$	$	$	$	$	$	
1920	3,499,706	486,468	3,986,174	479,754	30,996	212,302	98,406	82
1919	2,753,539	449,599	3,203,138	713,035	13,482	135,561	74,933	93
1918	2,036,568	388,450	2,424,974	471,072	2,797	140,790	33,113	65
1917	1,564,539	313,411	1,877,950	178,379	12,667	132,210	19,556	34
1916	1,407,313	278,098	1,685,411	154,396	10,100	137,370	25,515	32
1915	1,250,536	244,006	1,494,542	153,427	25,820	103,288	18,755	30
1914	1,119,074	186,872	1,305,946	125,409	18,982	67,755	11,190	22
1913	978,366	146,004	1,124,370	98,775	47,000	58,742	14,984	21
1912	807,778	134,228	942,006	78,380	67,451	58,749	15,950	22
1911	640,699	106,476	747,175	40,518	51,640	44,061	12,128	14
1910	576,877	94,774	671,651	72,813	74,230	35,878	18,866	20
1909	513,705	71,391	585,096	30,610	19,634	21,522	5,653	7
1908	428,284	63,147	491,431	54,969	12,599	18,828	2,835	8
1907	380,870	40,821	421,691	36,307	16,555	13,505	3,188	6
1906	350,343	33,388	383,731	41,312	9,000	20,833	2,041	7
1905	307,277	21,463	328,740	19,150	.....	12,842	2,740	3
1904	213,121	57,055	270,176	25,585	.....	7,687	.....	3
1903	150,649	9,509	160,158	13,945	.....	1,824	.....	1
1902	107,754	5,412	113,166	10,700	.....	705	.....	1
1901	95,102	3,293	98,395	9,200	.....	26	.....	

Capital, $200,000. CENTRAL LIFE INSURANCE C

1920	1,083,471	185 356	1,268,827	144,684	23,819	44,129	68,306	28
1919	884,492	166,703	1,051,195	100,247	2,080	39,300	60,349	20
1918	702,159	149,155	851,314	169,756	1,000	45,638	51,563	26
1917	604,503	110,917	715,420	85,146	.....	55,430	36,926	17
1916	519,424	84,587	604,011	42,783	5,000	51,963	23,054	12
1915	461,042	59,029	520,071	46,565	.....	35,388	19,010	10
1914	413,588	83,515	497,103	49,605	.....	27,345	14,970	9
1913	339,558	33,696	373,254	33,512	.....	20,640	11,131	6
1912	285,116	102,384	387,500	26,413	.....	19,131	8,612	5
1911	210,804	17,476	228,280	16,500	.....	16,648	6,729	3
1910	158,378	12 415	170,793	10,500	.....	7,679	4,375	2
1909	121,797	17,155	138,952	11,000	.....	4,027	3,146	1
1908	102,595	11,414	114,009	7,700	.....	2,753	1,293	1
1907	69,978	16,308	86,286	6,000	.....	541	.....	

Incorporated Nov. 26, 1906. CENTRAL LIFE INSURAN

1920	320,210	53,441	373,651	37,641	1,000	11,183	5,734	5
1919	251,305	37,806	289,111	36,414	.....	7,214	5,723	4
1918	188,538	34,165	222,703	40,340	.....	13,640	5,478	5
1917	183,961	30,348	214,309	10,116	1,000	17,824	5,740	3
1916	149,480	27,577	177,057	11,910	.....	17,778	5,457	3
1915	147,435	24,871	172,306	13,073	.....	13,760	5,648	3
1914	11 ,646	19,329	138,975	11,578	.....	9,615	5,309	2
1913	120,470	13,808	134,278	7,500	.....	5,601	4,787	1
1912	123,717	12,240	135,957	9,500	.....	10,562	4,047	2
1911	95,714	10,478	106,192	9,000	.....	6,409	3,788	1
1910	98,088	7,683	105,771	7,081	.....	5,666	2,933	1
1909	92,118	5,304	97,422	10,500	.....	2,980	1,745	1
1908	108,646	21,212	129,858	10,500	.....	1,704	.....	1
1907	48,548	4,385	52,933	.....	.....	.....	.....	

THE UNITED STATES, DES MOINES, IA. Commenced Business February 20, 1896.

Losses, Etc.	Total Disbursements.	New Business		Outstanding Insurance		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
27,226	2,218,489	13.598	32.674.394	54.762	105,726,633	9.874,263	8,831,800	10,424,4[illegible]
28,038	2,165.049	12.691	28,219,031	46,683	84,777,274	7,982,899	7,226,819	756,0[illegible]
865,572	1,523,274	9.280	17,727,162	38,130	63.867,715	6,821,050	6,167,413	653,5[illegible]
661,308	1,004,110	7.454	12,388,816	33,172	53,228,616	5,845,602	4,895,305	950,2[illegible]
557,163	924 574	7.941	13,739.302	30,289	48,026,506	4,922,478	4,086,694	835,7[illegible]
528,229	869.519	7.668	12,318,293	26,907	41,715,829	4,053.284	3.433.904	619,3[illegible]
486,021	709 357	7.081	10.936,762	23,895	36,859,398	3.425.341	2,859.323	566,0[illegible]
417,429	636,930	6,698	10.420,271	20,556	31,767,341	2,822,702	2,337,496	485,2[illegible]
350,862	571,392	5.544	8,826,331	16,689	25,849,881	2,320,159	1,896,879	423.28
251,269	399,616	3.597	5,838,274	13,328	20,565,577	1,952,407	1,569,261	383,14
245,773	447.490	3.323	5.391,475	11,773	17,913,602	1,594,162	1,334,811	259,35
225,862	393,281	3.221	5,118,190	10,308	15,413,313	1,360,355	1,166,369	193,98
176,321	265.623	2,867	4,398,830	8,630	12,593,575	1,079,397	919.231	160,16
173,381	242,936	2 478	3.508,344	7.560	10,783,555	849,572	714,653	134,91
150,117	265,333	3.397	5,200,243	7,210	10,576,111	661,430	540,295	121,13
138,049	215,681	3.327	5,086,858	6,021	8,815,246	551,212	430,461	120,75
105,765	143.057	2.538	3.093,967	4,213	5,908,286	411,561	301,734	109,82
77,476	93.245	1.332	1,796,387	3,005	4,363,786	266,296	181,113	85,18
54,406	69,811	988	1,355.250	2,198	3,253.554	173,034	120 837	52,19
41,000	57.236	875	1,146,050	1,578	2,363,054	102,687	76,120	26,56

Reserve at 3½ and 4 per cent.

PANY OF ILLINOIS, OTTAWA, ILL. Incorporated April, 1907. Commenced Business April 12, 1907.

422,547	703.575	3.930	10,914.821	18,010	36,055,024	3.454,837	2,977,982	476,85
323,227	525.963	3.986	9.214,190	15,355	28,021,491	2,870,126	2,421,026	449,10
235,773	507,730	2,504	5,315,466	12,694	21,448,984	2,327.449	1,941,550	385,89
236,221	413,764	3.135	4.957,799	11,656	18,317,329	1,978,662	1,576,168	402,49
153,901	316,701	2,598	4,079,195	10,423	16,057,013	1,658,073	1,296.284	361,78
167,221	268,243	2.434	3.870,550	9,243	14,190,623	1,330,563	1,019,674	310,88
164,321	256.228	2.656	3,986,488	7,993	12,214,279	1,101,908	783,320	318,58
127,318	192,591	2.196	3.423,390	6,673	10.184,641	874,340	588,109	286,23
221,74	175,940	2,496	3.561,284	5,562	8,327,251	694.898	426,405	268.49
57,499	137,806	1.931	2,546,630	4,136	6,269,130	430,780	289,926	140,85
29,152	102,506	1.232	1.886,875	2,998	5,037,112	336,413	199,677	136,73
57,335	85,508	960	1,513,612	2,106	3,739,987	260,204	131,121	127,93
56,497	68,153	816	1,537,375	1,527	3,036,500	198,137	84,022	114,11
27,731	34,292	1.833	4,240,000	1,109	2,370,250	148,582	43,807	104,77

Reserve at 3½ per cent.

COMPANY, FORT SCOTT, KAN. Commenced Business April 1, 1907.

171,368	227,126	1.576	2,891,332	5,504	9,087,654	936,775	860,375	76,40
138,746	188,097	1.385	2,256,198	4,439	7,025,963	783,288	708,980	74,30
85,304	144,762	654	1,011,361	3,369	5,213,023	681,939	601,406	80,53
98,324	131.004	987	1.477,746	3,246	5,025,196	600,262	504,201	96,06
77,860	103,005	624	936,411	2,630	4,140,371	515,331	431,715	83,61
74,731	107,212	773	1,165,355	2,534	4,060,020	440,576	371,659	68,91
44,281	70,783	306	423,719	2,015	3,278,603	374,578	311,319	63,25
45,717	63.405	397	607 570	2,013	3,348,430	305,651	256,453	49,19
53,222	87.331	867	1,181,000	2,101	3.397,735	230,890	196.332	34,55
40,424	59,621	324	462,750	1,485	2,661,416	181,504	152,871	e28,63
53,586	59.326	538	729,080	1,531	2,761,256	169,139	120,925	e48,21
44,646	59,871	517	802,500	1,340	2,645,200	156,125	83,454	e72,67
86,916	99.120	1,104	2,472,675	1,460	3,248,425	151,930	48,737	103,19
39,661	39,661	666	1,471,000	630	1,392,250	111,608	10,426	101,18

e $31,600 guaranty capital retired in 1909, $36,700 in 1910, and $31,700 in 1911. Reserve at 3½ per cent.

Capital, $100,000. CENTRAL STATES LIFE INSURA

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tota to Poli holde
	$	$	$	$	$	$	$	$
1920	110,993	37,163	148,156	13,164	*h* 34	947	1,587	1
1919	84,469	36,456	120,925	8,282	*h*56	2,884	1,736	1
1918	53,644	11,080	64,724	13,187	*h*45	3,472	1,072	1
1917	58,827	69,787	128,614	10,970	*h* 36	1,105	1,519	1
1916	44,075	12,550	56,625	6,634	*h* 34	4,528	768	1
1915	38,083	6,856	44,939	1,336	*h* 1	1,315	759	
1914	32,090	6,688	38,778	5,429	*h* 9	785	492	
1913	28,084	5,939	34,023	3,210	.....	176	416	
1912	17,969	5,522	23,491	.....	.....	171	273	
1911	11,863	4,439	16,302	409	.....	.....	145	
1910	5,912	2,612	8,524	1,000	.....	.....	.....	
1909	2,475	737	3,212	.....	.....	.....	.....	.

h Disability claims.

Capital, $350,000. CENTRAL STATES I

1920	1,664,313	306,698	1,971,011	233,610	20,640	35,220	20,309	130
1919	1,291,324	152,554	1,443,878	399,940	*h*6,225	45,505	11,865	46
1918	934,433	119,903	1,054,336	318,921	*h*5,647	54,261	9,617	38
1917	800,447	103,529	903,976	115,909	*h* 6,371	63,900	6,889	19
1916	649,453	*r* 314,002	963,455	76,946	.....	112,473	5,117	19
1915	311,825	65,405	377,230	20,300	.....	25,092	3,682	4
1914	177,181	*r* 301,928	479,109	24,500	.....	3,788	3,213	3
1913	176,544	25,280	201,824	25,000	.....	3,423	2,480	3
1912	147,846	21,776	169,622	11,125	.....	411	966	1
1911	78,969	20,071	99,040	3,000	.....	.....	11	
1910	.....	271,187	271,187	.....	.....	.....	.....	..

h Health and disability benefits.

Capital, $200,000. CENTURY LIFE INSURAN

1920	163,994	19,093	183,087	16,850	.....	624	.....	1
1919	110,452	16,332	126,784	18,373	.....	707	.....	1
1918	70,240	15,210	85,450	7,586	.....	654	.....	
1917	40,273	*a* 111,050	*a* 152,323	.....	.....	15	.....	

a Includes $100,000 surplus contributed by stockholders.

Capital, $250,000. CLEVELAND LIFE INS

1920	912,780	184,606	1,097,386	146,228	7,807	30,984	29,140	21
1919	766,575	173,733	940,308	201,625	*h*1,049	67,049	23,888	29
1918	461,933	*a*907,308	1,369,241	154,830	5,261	41,098	15,738	21
1917	390,950	78,129	469,079	93,178	*h* 85	26,404	11,252	13
1916	349,107	62,367	411,474	63,689	*h* 226	17,602	10,313	91
1915	320,015	57,402	377,417	68,690	*h* 140	16,579	9,875	95
1914	309,545	43,673	353,218	68,305	*h* 215	11,082	9,423	89
1913	247,432	76,510	323 942	35,783	*h* 25	4,750	6,740	47
1912	205,407	85,914	291,321	41,000	.....	9,159	5,406	55
1911	167,704	19,432	187,136	6,250	.....	5,656	4,459	16
1910	128,255	24,035	152,290	27,000	.....	1,872	.....	28
1909	120,725	45,000	165,725	10,000	.....	.....	.....	10
1908	96,535	12,121	108,656	.....	.....	.....	.....	..
1907	5,772	63,805	69,577	.....	.....	.....	.....	...

a Includes assets from reinsurance of Intermediate Life. *h* Disability claims.

Capital, $200,000. CLOVER LEAF LIFE AND CASUAL

1920	162,330	19,497	181,827	13,554	.....	6,656	120	20
1919	34,897	237,149	272,046	4,000	.....	5,895	69	9
1918	66,327	19,893	86,220	10,490	.....	6,268	102	16
1917	58,909	14,763	73,672	7,100	.....	3,911	47	11
1916	55,579	14,346	69,925	5,000	.....	5,885	.....	10
1915	49,394	10,254	59,648	1,500	.....	3,686	.....	5
1914	52,873	8,297	61,170	2,000	.....	894	.....	2
1913	38,777	6,471	45,248	1,000	.....	70	.....	1
1912	24,464	5,961	30,425	.....	.....	.....	.....	...
1911	11,071	33,393	44,464	.....	.....	.....	.....	...

COMPANY, CRAWFORDSVILLE, IND. Incorporated June 8, 1909. Commenced Business June 29, 1909.

Total Disbursements.		New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
62,751	98,483	989	1,833,272	2,674	4,254,687	357,119	255,597	101,522
56,485	69,441	565	982,517	1,869	2,831,429	291,905	185,976	105,929
37,039	54,815	219	378,972	1,441	2,030,042	244,538	150,494	94,044
39,150	52,780	678	761,279	1,471	1,949,217	230,610	126,210	104,400
32,186	44,250	.....	593,907	1,455	1,640,519	154,025	86,650	67,375
24,361	27,659	357	468,366	998	1,361,328	139,358	59,925	79,433
23,729	30,444	336	438,762	928	1,225,923	121,520	43,308	88,210
21,168	24,970	413	482,950	769	1,027,372	114,140	26,184	87,956
14,563	15,107	369	322,431	572	710,011	105,576	14,697	90,879
14,613	15,167	201	319,617	317	502,958	88,199	6,603	81,596
12,170	11,170	106	179,250	159	243,250	79,364	2,418	76,946
5,467	5,407	65	81,000	65	81,000	47,500	476	47,024

Reserve at 3½ per cent.

INSURANCE COMPANY, ST. LOUIS, MO. Incorporated June, 1909. Commenced Business Jan. 2, 1911

58,112	1,167,891	7,883	20,407,110	28,708	57,429,868	3,614,237	3,231,619	382,618
73,539	1,180,058	7,520	16,737,107	24,969	45,751,777	2,754,243	2,433,864	320,379
47,487	844,533	5,023	9,839,024	20,433	34,501,662	2,273,569	2,039,034	234,535
44,206	687,335	6,149	10,764,623	18,477	29,836,833	1,819,869	1,486,249	333,020
36,461	560,997	r 11,744	r 18,796,784	14,942	23,074,674	1,536,503	1,116,859	419,644
31,656	300,750	2,054	3,061,616	6,440	9,953,475	1,141,233	592,828	548,405
12,355	142,079	r 3,588	r 5,950,301	6,082	9,544,359	1,074,677	529,945	544,732
15,763	150,648	1,494	2,187,611	3,507	5,108,808	606,141	181,870	424,271
13,139	146,632	2,222	3,074,947	3,080	4,397,447	545,263	94,574	450,689
12,100	119,813	1,527	2,288,500	1,523	2,274,500	511,469	29,191	482,278
6,245	6,245	.....	.....	.....	.....	517,665	2,000	515,665

Reserve at 3½ per cent. r Including reinsurance.

COMPANY, INDIANAPOLIS, IND. Incorporated 1916. Commenced Business January 1, 1917.

19,181	148,295	1,670	3,724,139	3,067	7,337,066	357,886	129,301	228,585
14,918	109,058	1,137	2,474,663	1,975	4,727,478	317,958	75,452	242,506
11,114	85,054	991	2,190,652	1,326	3,214,658	299,808	46,870	252,938
10,188	60,303	622	1,760,850	622	1,760,850	289,526	14,275	275,251

INSURANCE COMPANY, CLEVELAND, O. Incorporated Sept. 6, 1906. Commenced Business Sept. 16, 1907.

36,188	596,248	3,865	6,768,003	18,186	29,207,786	3,381,309	3,081,200	300,109
38,187	632,478	4,028	6,574,850	16,224	25,797,097	2,949,883	2,664,009	285,874
30,109	407,096	p 6,917	p 10,941,106	r 14,180	r 22,438,147	2,518,558	2,243,469	275,089
27,456	268,395	1,924	2,786,285	8,868	13,825,434	1,530,252	1,231,248	299,004
27,186	219,015	1,725	2,634,168	7,498	12,342,607	1,327,264	1,025,586	301,678
26,673	201,957	1,247	2,152,219	6,916	10,938,547	1,131,895	840,757	291,138
25,373	212,398	p 2,194	p 2,675,472	p 7,077	10,680,772	954,620	672,422	282,198
17,421	164,719	3,479	4,635,936	6,193	p 10,644,428	808,529	507,212	301,317
25,109	178,674	2,377	3,483,699	4,222	8,008,042	642,015	345,612	296,403
23,227	109,592	1,659	2,664,154	2,958	6,585,280	476,963	241,503	235,460
17,451	100,323	882	1,827,895	1,964	5,140,379	383,961	149,252	234,709
15,786	89,786	727	2,131,000	1,643	4,943,000	322,950	93,570	229,380
12,962	92,962	1,348	4,354,000	1,312	4,181,500	186,089	34,221	151,868
11,685	38,685	94	206,500	94	206,500	157,103	2,232	154,871

Reserve at 3½ per cent. p Change made to paid-for basis. r Including reinsurance.

INSURANCE CO., DETROIT, MICH.† Incorporated July 30, 1908. Commenced Business April 4, 1911.

120,173	140,503	3,273	4,191,574	4,487	6,275,604	575,476	344,311	231,165
24,929	34,893	2,039	2,743,200	2,021	2,722,200	507,604	265,816	241,788
32,561	49,421	412	352,750	1,495	1,849,122	354,372	179,461	174,911
44,473	55,531	319	392,750	1,274	1,753,249	309,682	142,079	167,603
40,750	51,635	321	449,000	1,121	1,551,562	276,590	108,030	168,560
26,952	32,138	251	335,700	1,030	1,417,949	203,313	81,909	121,404
39,221	42,115	460	578,999	1,042	1,402,499	173,629	57,368	116,261
30,730	31,801	372	477,000	748	1,039,804	143,265	31,680	111,585
17,778	17,778	356	459,000	563	789,304	136,911	13,792	123,119
32,590	32,590	284	436,304	265	409,804	121,591	4,148	117,443

Reserve at 3½ per cent. † Formerly Peninsular-Guardian.

Capital, $250,000. COLONIAL LIFE INSURANCE CO

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tota to Poli holde
	$	$	$	$	$	$	$	$
1920	2,019,481	247,174	2,266,655	530,637	41,778	39,217	11,591	623.
1919	1,798,038	226,059	2,024,097	548,449	13,187	37,880	8,461	607.
1918	1,566,245	349,678	1,915,923	744,734	8,000	29,810	5,323	787.
1917	1,428,795	176,023	1,604,818	454,704	5,000	37,781	6,971	504.
1916	1,321,761	156,878	1,478,639	398,689	4,000	37,022	9,098	448.
1915	1,194,181	135,052	1,329,233	341,812	4,000	45,433	9,333	400,
1914	1,111,198	115,155	1,226,353	339,918	2,500	45,009	7,627	395.
1913	1,051,398	102,501	1,153,899	341,925	1,000	26,555	6,730	376.
1912	980,499	85,971	1,066,470	296,555	1,000	42,665	7,587	347.
1911	295,240	135,955	1,071,195	286,473	500	22,876	10,200	320.
1910	873,522	114,230	987,752	272,434	1,000	21,692	9,507	304.
1909	384,048	147,255	971,303	259,549	1,500	14,946	9,036	285.
1908	739,523	114,158	853,681	220,253	1,000	8,449	7,192	236
1907	704,235	166,638	870,873	211,185	.....	4,379	5,115	220,
1906	631,734	161,537	793,271	178,932	.....	2,951	3,585	185.
1905	547,463	179,443	726,906	141,312	.....	3,053	3,493	147.
1904	454,807	185,382	640,189	115,554	.....	688	3,069	119.
1903	364,588	148,255	512,843	86,855	.....	1,224	1,335	89,
1902	282,093	193,687	475,780	69,871	.....	230	.....	70.
1901	203,454	166,178	369,632	50,676	.....	263	.....	50,

Capital, $192,350. COLUMBIA LIFE INSURAN

1920	400,859	103,534	504,393	82,437	3,111	46,712	22,817	155.
1919	365,521	116,488	482,009	88,717	6,110	30,582	9,482	134.
1918	326,477	72,768	399,245	103,352	6,125	22,544	16,091	148,
1917	313,372	68,108	381,480	73,238	157	24,342	14,940	112.
1916	281,874	72,578	354,452	63,937	1,117	26,387	13,885	105.
1915	244,349	51,195	295,544	35,831	1,601	26,241	11,133	74.
1914	212,958	92,997	305,955	47,280	2,086	14,158	9,733	73.
1913	185,903	47,077	232,980	37,195	2,085	14,837	8,897	63.
1912	175,182	36,768	211,950	52,198	86	5,538	7,371	65.
1911	143,865	32,133	175,998	14,700	1,072	13,644	6,688	36.
1910	141,645	77,280	218,925	15,724	60	18,559	6,194	40
1909	125,127	44,860	169,987	14,140	48	10,342	6,381	30.
1908	113,709	36,657	150,366	25,000	38	17,643	4,654	47.
1907	139,489	20,693	160,182	25,736	.....	3,675	2,591	32.
1906	92,259	87,868	180,127	13,900	.....	4,825	2,534	21,
1905	85,748	16,416	102,164	4,250	.....	3,880	2,181	10,
1904	27,788	117,493	145,281	6,318	.....	403	635	7,
1003	7,320	29,309	36,629	.....	.....	.....	.....	....

PANY OF AMERICA, JERSEY CITY, N. J.

Incorporated Nov. 22, 1897.
Commenced Business Jan. 24, 189

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance		Assets.	Liabilities.	Surplu
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,030,168	1,653,391	b 73,489	b 14,611,705	b 350,928	b 50,017,783	5,093,353	4,711,752	381
		303	803,587	4,749	5,643,433			
838,382	1,476,359	b 82,563	b 14,506,310	b 325,769	b 44,356,364	4,474,918	4,115,788	359
		263	686,716	4,760	5,605,706			
758,036	1,545,903	b 82,951	b 13,594,773	b 296,602	b 38,802,973	3,904,053	3,630,715	273
		320	473,050	5,520	5,384,572			
656,058	1,160,514	b 85,021	b 11,299,699	b 269,481	b 33,425,365	3,532,070	3,198,013	334
		345	454,716	5,701	5,368,377			
768,905	1,217,714	b 102,898	b 11,606,941	b 253,775	b 30,625,461	3,084,750	2,810,791	273
		301	291,933	5,779	5,375,879			
[illegible]	1,011,225	b 106,699	b 12,517,414	b 227,956	b 27,823,366	2,824,854	2,472,618	352
		314	246,719	5,978	5,524,319			
[illegible]	956,194	b 94,368	b 11,844,645	b 208,292	b 25,844,484	2,506,760	2,200,098	306
		1,098	835,278	6,080	5,668,260			
[illegible]	923,957	b 87,237	b 10,979,888	b 196,233	b 24,571,279	2,240,691	1,964,492	276
		287	230,228	5,565	5,430,243			
[illegible]	870,415	b 85,896	b 10,524,875	b 182,765	b 22,316,186	2,012,967	1,739,582	273
		304	255,706	5,960	5,786,020			
[illegible]	831,229	b 73,224	b 8,566,390	b 166,918	b 20,115,059	1,806,969	1,541,881	265
		1,892	1,703,900	6,841	6,558,855			
[illegible]	787,361	b 74,306	b 8,608,296	b 157,603	b 18,853,631	1,555,318	1,293,475	261
		1,989	1,742,800	6,344	6,105,100			
[illegible]	778,078	b 95,047	b 10,672,452	b 152,612	b 17,939,212	1,350,774	1,095,374	255
		1,905	1,853,600	5,646	5,491,554			
[illegible]	710,193	b 95,238	b 10,487,057	b 139,374	b 16,392,759	1,151,677	891,133	260
		1,716	1,518,400	4,999	4,776,139			
[illegible]	728,650	b 95,486	b 10,721,436	b 131,595	b 15,629,430	988,457	725,741	262
		1,471	1,343,558	4,513	4,305,240			
[illegible]	661,075	b 79,515	b 9,282,005	b 110,981	b 13,176,326	846,411	578,359	268
		p 1,420	p 1,320,807	p 4,071	p 3,980,757			
[illegible]	621,285	b 81,300	b 9,206,841	b 101,453	b 11,886,563	709,984	441,052	268
		1,719	1,602,098	3,700	3,598,950			
[illegible]	534,117	b 73,252	b 8,784,984	b 83,690	b 9,781,317	590,366	320,161	270
		1,586	1,411,273	3,225	3,039,913			
[illegible]	455,404	b 60,215	b 7,122,800	b 70,076	b 8,028,103	378,455	219,025	159
		1,553	1,402,877	2,743	2,517,715			
[illegible]	423,607	b 57,644	b 6,454,644	b 55,597	b 6,149,410	314,260	144,117	170
		1,527	1,386,271	2,253	2,015,338			
[illegible]	395,642	b 48,466	b 5,211,301	b 43,520	b 4,668,763	204,975	92,958	112
		1,324	1,073,000	1,794	1,513,067			

[illegible] 4 per cent; new business since 1900 at 3½ per cent.; on ordinary since 1905, 3 per cent. b Indus policies. p Change made to paid-for basis.

COMPANY, CINCINNATI, O.

Incorporated 1902.
Commenced Business Sept. 1, 1903.

[illegible]	326,126	1,405	2,823,125	9,299	13,933,392	1,937,325	1,662,621	274
[illegible]	261,431	1,556	2,404,041	8,900	12,341,331	1,738,922	1,496,157	242
[illegible]	258,574	1,123	1,640,396	8,552	11,228,259	1,523,292	1,353,410	169
[illegible]	248,649	1,802	2,454,677	8,393	10,896,462	1,385,824	1,185,725	200
[illegible]	267,980	2,307	3,099,889	7,863	9,983,231	1,248,348	1,030,056	218
[illegible]	196,512	1,662	1,847,515	6,912	8,225,179	1,130,918	927,716	203
[illegible]	195,405	3,343	2,512,885	6,922	8,110,299	1,027,528	826,027	201
[illegible]	173,254	p 1,600	p 2,337,384	p 4,892	p 7,324,362	889,656	691,720	197
[illegible]	156,263	1,434	2,854,590	4,450	6,704,700	810,038	603,396	206
[illegible]	105,868	1,490	1,631,425	4,076	5,568,188	731,209	527,333	203
[illegible]	160,429	6,226	2,498,146	5,992	5,430,488	650,062	462,123	187
97,743	128,654	1,437	1,527,404	2,795	4,545,600	581,530	390,391	191
[illegible]	106,307	326	668,629	1,736	3,712,142	529,107	323,791	205
94,880	126,882	553	2,152,225	1,839	4,602,276	478,829	288,451	190
73,785	95,004	449	1,780,694	1,596	3,622,709	444,178	230,513	213
56,833	67,144	528	1,134,351	1,571	2,931,826	319,863	173,907	145
72,980	80,336	1,623	2,713,953	1,551	2,661,405	203,598	99,368	110
17,450	17,450	114	230,500	98	194,000	118,549	1,218	117

Reserve at 3½ per cent. p Change made to paid-for basis.

Incorporated June 2, 1908. COLUMBIA LIFE INSURANC

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholder
	$	$	$	$	$	$	$	$
1920	64,364	7,571	71,935	1,110	*h* 1,950	6,932	5,906	15,
1919	53,232	6,402	59,634	7,342	*h* 2 157	2,343	4,815	16,
1918	44,999	7,332	52,331	4,141	*h* 2,086	1,926	4,321	12,
1917	42,687	3,914	46,601	2,021	*h* 3,273	2 990	3,314	11,
1916	31,794	3,572	35,366	4,065	*h* 2,580	1,803	2,657	11,
1915	28,379	3,178	31,557	.....	*h* 3 127	2,856	2,656	8,
1914	29,191	1,373	30,564	1,821	*h* 2,183	2,322	2,341	8,
1913	24,356	1,770	26,126	3,734	*h* 1 953	1,476	2,497	9,

h Disability claims.

Capital, $1,000,000. COLUMBIAN NATIONAL LIFE INS

1920	3 949,789	936,333	4,886,122	731,650	125,108	288,440	50,341	1,195,
1919	3,327,646	833,989	4,161,635	891,655	69,238	317,392	48,247	1,326,
1918	2,792,435	752,103	3,544,538	903,944	28,187	279,487	53,177	1,264,
1917	2,513,990	696,831	3,210,821	521,233	22,173	321,007	42,505	906.
1916	2,303,225	617,523	2,920,748	413,836	60,412	294,310	45,678	814.
1915	2,143,152	538,037	2,681,189	500,388	77,878	350,655	68,850	997
1914	2,126,901	445,359	2,572,260	366,228	53,558	244,987	59,932	724
1913	2,055,475	419,738	2,475,213	374 249	43,319	222,982	52,333	692.
1912	1,868,691	373,357	2,242 048	444,942	16,255	259,465	45,020	765
1911	1,549,114	1,487,836	3,036,950	280,962	670	219,515	18,444	519.
1910	1,268,736	215,223	1,483,959	250,119	553	161,635	46,448	458
1909	1,296,973	211,308	1,508,281	266,476	515	189,247	58,401	514
1908	1,270,728	204,933	1,475,661	204,471	514	163,893	49,610	418
1907	1,333,366	251,087	1,584,453	168,602	515	84,142	48,037	301
1906	1,707,632	804,510	2,512,142	158,941	515	38,614	10,651	208
1905	1,398,071	51,842	1,449,913	153,970	.....	12,898	315	167
1904	771,493	162,514	934,007	80,347	.....	32	22	80
1903	251,156	130,874	382,030	19,773	.....	.....	.....	19
1902	36,289	31,033	67,322	403	.....	.....	.....	

Capital, $200,000. COLUMBUS MUTUAL LIFE INS

1920	1,015 857	197,800	1,213,657	62,273	11,503	13,890	108,577	196
1919	654,447	134,747	789,194	75,318	4,576	15,097	70,323	165
1918	438,684	87,381	526,065	53,441	1,887	17,729	55,491	128
1917	373,916	71,504	445,420	47,277	2,748	10,788	43,979	104
1916	337,328	49,440	386,768	25,360	*h* 180	10,123	34,158	69
1915	202,195	37,389	299,584	20,906	*h* 57	9,110	23,843	53
1914	221,638	27,017	248,655	5,000	.....	7,304	14,974	27
1913	171,709	25,055	196,764	15,061	*h* 31	2,869	9,908	27
1912	121,642	16,598	138,240	6,602	.....	1,354	5,038	12
1911	98,221	14,979	113,200	4,500	.....	544	2,385	7
1910	48,408	18,947	67,355	4,000	.....	.....	792	4
1909	27,052	10,962	38,014	3,000	.....	.....	.....	3
1908	10,216	30,075	40,291	.....	.....	.....	.....	--

h Health claims.

COMPANY, FREMONT, NEB.

Commenced Business June 4, 190

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Su
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	
[illegible]	41.543	104	408,503	1,038	1,921,601	171,596	161,284	
[illegible]	36.918	207	487,158	970	1,614,275	138,089	129.784	
[illegible]	27.266	101	215,933	821	1,223.940	116,237	106,077	
[illegible]	30.295	227	341.222	825	1,146,361	91,442	82,415	
[illegible]	24,719	163	236.327	703	960,503	73,302	68,438	
[illegible]	16,665	69	107,814	600	800,130	63,086	55,439	
[illegible]	17.191	370	514,961	884	1,093,809	49,314	44.522	
[illegible]	17.848	168	269 965	657	761.385	37,245	33.842	

Reserve at 3½ and 4 per cent.

ANCE COMPANY, BOSTON, MASS.

Incorporated June 5, 1902.
Commenced Business Sept. 11, 190

							§	
[illegible]	2,699,507	10.839	35.983,337	50,971	139,304,380	19,225,444	17,811,421	1,
[illegible]	2,651,752	9.945	31,811,358	43,660	114,987,312	16,860,159	15,432,965	1,
[illegible]	2,290,633	5.733	17,907,655	36,792	92,195.825	15,194,862	13,748,374	1,
[illegible]	1,853.802	5.765	15.818,754	32,514	82,059,851	13,908,696	12,159,317	1,
[illegible]	1,619,986	6.170	14,871,567	29,864	74,169,850	12,568,193	10,884,862	1,
[illegible]	1,748,286	5.329	12,209,071	26,861	67,115,849	11,266,238	9,702,463	1,
[illegible]	1,465.030	5.661	12,933,187	25,465	65,006,421	10,319,471	8.807,800	1,
[illegible]	1,494.210	6.919	15,695,969	23.457	61,485,436	9,173,025	7,693,498	1,
[illegible]	1,522,883	5.667	13.785 689	20,625	56,415,886	8,152,075	6,813,077	1,
[illegible]	1,319.359	9.547	21,634,297	18,121	50,639,838	7,447,585	5,991,667	1,
[illegible]	959.478	2.247	6,051,498	11,686	37,220,289	5,672,099	4,189,554	1,
[illegible]	1,024.515	3.108	8,242,535	11,207	36,856,747	5,155,239	3,686,899	1,
[illegible]	878.294	2,080	5,196,221	9,705	34,354.975	4,690,873	3,107,199	1,
[illegible]	998,924	2.280	5,064,368	9,362	35,500,887	4,091,055	2,609,285	1,
		b64.985	b 8,550,006	b 4.635	b 619.507			
[illegible]	1,575,136	p 5.132	p 15,268,453	p 10,449	p 38,810,646	3,551,027	2,110,991	1,
		b111,042	b 15,486,594	b 68,462	b 8,913,437			
[illegible]	621,521	6,623	23,491,255	8,500	33,530,423	1,968,128	1,387,285	
		b103.466	b13,762,485	b 63,497	b8,299,296			
[illegible]	461,976	4.723	16,291,350	4.988	18,535,176	1,069,086	619,531	
		b 70.592	b 9,468,216	b 40,397	b 5,532.978			
[illegible]	152,824	2,661	7,063,050	2,303	6,754,200	537,367	207,085	
		b 33.465	b 4 813.941	b 18,756	b 2,630,959			
[illegible]	20,781	451	1,325,750	435	1,279,750	260,876	35,749	
		b 5,239	b 759,640	b 4,275	b 615,316			

Industrial business; reinsured in 1907. p Change to paid-for basis. § Reserve at 3½ per cent.

ANCE COMPANY, COLUMBUS, O.

Incorporated Dec. 19, 1907.
Commenced Business April, 1908

[illegible]	629.591	5.400	11,743,289	15,444	28,062,776	2,399,825	1,932,864	
[illegible]	444.655	3.485	7,168,819	10,904	18,050,708	1,754,070	1,385.548	
[illegible]	277.500	1.644	2,723,557	7.879	11,701.437	1,394,754	1,081,897	
[illegible]	229.837	1.573	2,719,008	6.821	9,892.942	1,132,571	839.612	
[illegible]	177.916	1.426	2,147.726	5.771	7.947 822	912,835	631,682	
[illegible]	144.991	1.090	1,587.458	4.781	6,378,286	693,505	442.117	
[illegible]	111.886	1.450	2,008,427	4.355	5.740.478	542,127	314,160	
[illegible]	103.067	1.485	1.955.978	3.593	4,615.353	404,426	207.512	
[illegible]	66.285	1.379	1,729.784	2,783	3,519,134	306,119	132,827	
[illegible]	68.688	1,168	1,524.784	2,039	2,597.994	224,830	77,615	
35.541	40.333	1.077	1,349,500	1,377	1,754.750	157,327	38,983	
20.068	23.068	568	705,500	601	785.750	125,369	15.621	
24.114	24.114	297	433.750	297	433.750	110,026	2,968	

Reserve at 3½ per cent.

Capital, $500,000. COMMONWEALTH LIFE INSURANC

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	1,278,200	127,907	1,406,107	217,278	26,335	11,578	59,145	314,33
1919	1,012,960	121,269	1,134,229	267,765	135	17,281	54,643	339,8
1918	814,547	114,623	929,170	284,360	2,135	27,757	51,047	365,2
1917	713,306	90,188	803,494	155,062	.....	34,413	43,916	233,3
1916	635,714	79,278	714,992	132,062	2,035	37,621	37,738	209,4
1915	556,140	145,197	701,337	134,882	.....	33,714	32,676	201,2
1914	526,117	55,732	581,849	117,943	.....	31,658	29,683	179,2
1913	494,855	72,512	567,367	98,764	.....	29,380	26,096	154,2
1912	440,393	23,379	463,772	83,827	.....	16,663	25,344	125,8
1911	402,423	17,059	419,482	67,286	.....	11,168	23,234	101,6
1910	349,115	164,421	513,536	78,274	.....	8,622	19,607	106,5
1909	324,512	20,291	344,803	77,324	.....	5,103	14,108	96,9
1908	285,964	20,198	306 162	49,710	.....	3,147	12,502	65,3
1907	236,892	5,614	242,506	32,009	.....	32	6,259	38,3
1906	159,984	7,740	167,724	18,519	.....	.....	1,194	19,7
1905	41,466	5,154	46,620	2,407	.....	.....	.....	2,

Capital, $100,000. COMMONWEALTH LIFE INSURAN

1920	1,198,198	113,722	1,311,920	160,962	*h* 5,550	34,869	3,800	205,
1919	968,207	98,761	1,066,968	171,000	*h*3,200	17,946	13,309	205,
1918	694,357	72,094	766,451	129,140	*h* 2,100	18,764	6,415	156,
1917	574,718	41,397	616,115	45,000	*h* 1,200	15,666	6,352	68,
1916	455,751	29,099	484,850	39,600	*h* 800	16,670	6,720	63,
1915	334,625	26,895	361,520	11,500	*h* 900	6,103	1,471	19,
1914	277,054	23,169	300,223	29,061	*h* 600	3,412	823	33,
1913	190,157	17,352	207,509	15,000	*h* 332	390	328	16,
1912	135,546	13,000	148,546	12,500	*h* 200	.....	78	12,
1911	72,681	15,866	88,547	9,200	.....	.....	.....	9,
1910	25,276	107,680	132,956	.....	.....	.....	.....	...

h Health claims.

Capital, $800,000. CONNECTICUT GENERAL LIFE INS

1920	8,230,956	1,714,772	9,945,728	2,088,045	502,048	442,576	440,465	3,473
1919	6,602,656	1,363,008	7,965,664	1,616,495	461,259	324,512	435,999	2,838
1918	4,853,626	1,223,113	6,076,739	1,613,114	317,790	257,100	399,956	2,587
1917	4,074,148	1,193,749	5,267,897	818,423	264,572	214,371	335,516	1,632
1916	3,322,801	978,367	4,301,168	842,801	275,992	279,164	281,809	1,679
1915	2,868,327	844,348	3,712,675	677,126	304,915	277,959	249,484	1,509
1914	2,530,402	718,676	3,249,078	448,302	261,350	257,911	219,534	1,187
1913	2,234,891	680,598	2,915,489	465,165	236,761	208,298	185 206	1,095
1912	1,960,534	587,607	2,548,141	458,913	257,973	173,906	155,159	1,045
1911	1,783,060	512,332	2,295,392	371,696	211,527	156,671	121,888	861
1910	1,587,264	467,391	2,054,655	306,772	221,766	185,081	126,413	840

COMPANY, LOUISVILLE, KY.

Incorporated 1904.
Commenced Business June 1, 1905.

Licenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
[illegible]	981,097	6,956 b 29,998	10,499,680 b 5,147,688	17,604 b 120,348	25,402,946 b 19,245,686	2,980,457	2,420,190	560,267
[illegible]	846,150	4,638 b 30,961	6,985,153 b 5,600,253	13,162 b 111,415	18,232,387 b 17,446,157	2,511,258	1,984,252	527,006
[illegible]	788,222	3,205 b 31,910	4,073,710 b 5,260,520	10,343 b 98,588	13,977,395 b 15,044,637	2,190,930	1,672,455	518,475
[illegible]	605,245	2,713 b 33,692	3,093,464 b 5,432,488	8,751 b 85,537	11,895,532 b 12,860,106	1,953,104	1,426,295	526,809
[illegible]	571,838	2,512 b 42,436	3,136,003 b 6,361,198	7,676 b 77,855	10,787,444 b 11,534,902	1,747,368	1,232,985	514,383
[illegible]	509,734	2,509 b 35,012	2,986,714 b 5,345,537	6,898 b 65,299	9,854,944 b 9,792,675	1,585,623	1,064,682	520,941
[illegible]	457,700	1,771 b 28,986	2,270,743 b 4,706,859	5,796 b 59,663	8,588,246 b 9,092,792	1,330,785	914,433	416,352
[illegible]	402,271	1,693 b 28,818	2,129,718 b 4,682,593	5,186 b 56,069	7,835,674 b 8,504,189	1,184,988	768,784	416,204
[illegible]	357,268	1,540 b 29,827	1,918,000 b 4,688,771	4,545 b 49,350	7,122,166 b 7,429,854	855,385	628,604	226,781
[illegible]	307,369	1,203 b 27,806	1,554,933 b 4,342,253	3,943 b 41,809	6,522,483 b 6,244,689	725,496	500,996	224,500
[illegible]	289,530	1,351 b 24,098	1,816,500 b 3,697,043	3,480 b 33,933	6,040,432 b 4,999,939	606 336	386,692	219,644
[illegible]	293,842	1,265 b 20,064	1,637,000 b 2,929,181	3,039 b 26,933	5,750,095 b 3,908,084	375,551	286,209	89,342
[illegible]	261,914	1,672 b 21,001	2,624,071 b 3,253,518	2,753 b 22,355	5,579,166 b 3,336,724	265,276	187,005	78,271
[illegible]	222,343	1,588 b 22,079	2,750,200 b 3,462,190	2,018 b 18,929	4,634,200 b 2,846,978	200,375	108,747	91,628
[illegible]	176,785	922 b 22,196	2,619,000 b 3,509,370	909 b 13,117	2,908,000 b 1,994,991	172,518	42,515	130,003
[illegible]	73,750	416 b 7,258	1,800,000 b 1,023,859	314 b 4,978	1,307,000 b 695,097	136,762	7,646	129,116

Reserve at 4 per cent and 3½ per cent on ordinary; 4 per cent. on industrial. b Industrial business.

COMPANY, OMAHA, NEB.

Incorporated July 26, 1909.
Commenced Business Aug. 9, 1910.

[illegible]	764,132	5,349	12,952,083	17,901	37,067,955	2,288,709	2,118,437	170,272
[illegible]	663,319	5,062	11,287,176	14,815	29,647,502	1,695,964	1,566,473	129,491
[illegible]	505,771	4,261	8,077,185	12,048	21,846,705	1,286,730	1,120,805	165,925
[illegible]	359,727	4,091	7,308,730	10,279	18,254,940	1,005,712	804,857	200,855
[illegible]	301 330	3,700	6,386,533	8,407	14,639,465	742,190	554,458	187,732
[illegible]	256,540	2,903	5,024,688	6,454	11,020,052	549,323	381,166	168,157
[illegible]	199,523	2,525	4,026,864	5,005	8,327,364	541,645	245,569	296,076
[illegible]	125,641	1,708	2,764,500	3,362	5,716,000	433,804	156,507	277,297
[illegible]	100,806	1,302	2,230,500	2,258	3,984,870	354,014	74,963	279,051
[illegible]	74,758	871	1,536,870	1,161	2,111,870	300,094	23,853	276,241
[illegible]	24,065	344	648,000	344	648,000	283,177	3,189	279,988

Reserve at 3½ per cent.

ANCE COMPANY, HARTFORD, CONN.

Incorporated June 22, 1865.
Commenced Business October, 1865.

[illegible]	5,958,371	18,957	146,265,307	80,428	362,387,933	32,258,052	29,859,096	2,398,956
[illegible]	4,846,060	16,791	112,344,533	75,711	265,643,470	27,596,769	25,185,673	2,411,096
[illegible]	3,888,048	8,653	50,745,230	63,053	175,853,821	23,358,594	21,730,175	1,628,419
[illegible]	2,751,394	9,894	33,408,399	58,408	137,349,394	20,895,615	18,697,199	2,198,416
[illegible]	2,564,713	9,159	26,506,390	51,850	113,391,968	18,181,384	16,195,148	1,986,236
[illegible]	2,257,030	7,679	20,197,074	45,994	95,984,981	16,232,628	14,399,594	1,833,034
[illegible]	1,886,598	6,815	17,828,052	41,613	84,562,505	14,678,576	12,933,248	1,745,328
[illegible]	1,716,538	6,156	15,742,544	37,497	74,332,677	13,273,804	11,615,501	1,658,303
[illegible]	1,570,673	5,149	13,032,453	33,555	64,558,713	12,100,822	10,443,117	1,657,705
[illegible]	1,319,639	4,713	11,619,808	30,456	56,367,863	10,955,027	9,468,300	1,486,727
[illegible]	1,215,888	3,596	8,350,961	27,535	49,044,372	9,907,053	8,593,099	1,313,854

Reserve at 4 per cent; new business since 1900 at 3½ per cent.

CONNECTICUT GENERAL LIFE INSURANC

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tota to Poli holde
	$	$	$	$	$	$	$	$
1909	1,457,819	415,306	1,873,125	238,604	203,476	147,120	100,205	689.
1908	1,345,475	376,097	1,721,572	275,264	220,562	128,456	78,943	703.
1907	1,223,036	325,435	1,548,471	241,667	174,459	87,494	63,378	566.
1906	1,182,385	290,736	1,473,121	242,167	86,519	84,529	61,165	474.
1905	1,060,297	288,646	1,348,943	279,708	114,902	66,939	56,534	518.
1904	914,346	242,027	1,156,373	257,201	82,195	99,259	41,437	480.
1903	801,314	222,861	1,024,175	190,021	78,565	54,698	33,589	356.
1902	712,804	220,353	933,157	146,409	57,577	72,225	28,080	304.
1901	616,841	185,202	802,043	133,990	49,574	61,830	28,785	274.

Incorporated June 12, 1846. CONNECTICUT MUTUAL LIFE INSU

1920	11,649,579	4,500,553	16,150,132	4,900,166	671,365	1,106,652	1,783,632	8,461.
1919	10,174,694	4,346,000	14,520,694	5,115,234	505,450	1,019,324	1,852,044	8,492.
1918	9,120,646	4,185,555	13,306,201	5,395,723	464,101	1,036,806	1,753,548	8,650.
1917	8,626,129	3,849,196	12,475,325	4,140,599	516,501	986,232	1,611,075	7,254.
1916	8,101,068	3,801,098	11,902,166	4,413,181	419,676	1,252,400	1,507,337	7,592.
1915	7,492,914	3,514,179	11,007,093	4,594,132	431,506	1,406,292	1,468,396	7,900.
1914	7,301,193	3,461,694	10,762,887	4,078,086	403,851	1,316,836	1,413,846	7,212.
1913	7,003,525	3,541,103	10,544,628	4,666,896	437,455	1,407,667	1,577,257	8,089.
1912	6,726,611	3,385,123	10,111,734	4,459,123	422,431	1,232,523	1,467,889	7,581.
1911	6,426,780	3,280,741	9,707,521	4,572,632	407,357	1,121,976	1,430,329	7,532.
1910	6,158,018	3,191,466	9,349,484	4,384,716	377,268	963,000	1,407,124	7,132.
1909	5,970,820	3,281,951	9,252,771	4,551,813	316,160	785,102	1,418,454	7,071.
1908	5,799,582	3,183,122	8,982,704	4,144,548	272,227	856,785	1,232,086	6,505.
1907	5,588,922	3,133,958	8,722,880	4,395,792	304,865	685,897	1,196,187	6,580.
1906	5,526,594	3,219,750	8,746,344	4,264,455	284,034	620,467	1,153,827	6,322.
1905	5,481,965	3,011,601	8,493,566	4,371,858	328,365	570,282	1,114,259	6,384.
1904	5,411,377	2,958,616	8,369,993	5,153,977	276,823	652,400	1,151,428	7,234.
1903	5,325,082	2,937,089	8,262,171	4,339,642	367,638	579,800	1,359,811	6,646.
1902	5,271,681	2,889,979	8,161,660	4,049,466	327,862	500,636	1,314,850	6,192.
1901	5,109,054	3,073,420	8,182,474	4,213,765	428,730	554,217	1,284,996	6,481.

Capital, $100,600. CONSERVATIVE LIFE INSURAN

1920	245,844	76,689	322,533	45,011	1,000	2,179	.....	48.
1919	178,496	66,046	244,542	39,519	.....	3,058	.....	42.
1918	132,308	89,616	221,924	40,524	.....	2,351	.....	42.
1917	94,003	47,161	141,164	16,994	.....	1,151	.....	18.
1916	61,848	73,441	135,289	14,287	.....	1,235	.....	15.
1915	41,718	34,263	75,981	4,734	*h* 33	512	.....	5.
1914	30,640	49,349	79,989	3,360	.....	3,913	.....	7.
1913	20,175	33,594	53,769	5,029	.....	.....	.....	5.
1912	11,453	74,988	86,441	.....	.....	.....	.....	...

h Health claims.

Capital, $342,250. CONSERVATIVE LIFE INSURAN

1920	675,514	136,240	811,754	102,000	6,729	9,894	.....	118.
1919	473,641	60,308	533,949	114,488	1,552	12,837	.....	128
1918	327,042	61,776	388 818	115,643	.....	5,528	.....	121.
1917	278,248	45,103	323,351	44,631	.....	9,025	.....	53.
1916	236,546	42,786	279,432	39,377	300	8,883	.....	48.
1915	202,196	40,644	242,840	22,820	300	15,376	.....	38.
1914	154,294	41,111	195,405	27,000	150	3,300	.....	30.
1913	123,356	97 460	220,816	20,900	.....	1,745	.....	22.
1912	85,107	74,950	160,057	16,000	.....	636	.....	16.
1911	53 046	42,536	95,582	7,000	.....	1,059	.....	8.
1910	30,256	41,208	71,464	6,000	.....	371	.....	6.
1909	19,402	53,017	72,419	3 000	161	.....	.....	3.
1908	13,518	24,028	37,546	.....	139	32	.....	
1907	9,907	37,068	46,975	.....	.....	.....	.....	...

COMPANY, HARTFORD, CONN.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Su
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	
331,563	1,020,968	3,152	7,802,742	25,462	44,568,664	8,893,891	7,875,722	1
298,757	1,001,982	2,720	6,474,156	23,727	39,869,264	7,990,560	7,180,806	
259,842	825,840	2,339	5,032,576	22,385	36,472,869	7,220,895	6,594,157	
237,021	806,401	2,763	5,929,786	21,311	33,665,096	6,601,284	5,973,263	
273,695	845,778	3,158	6,171,882	19,785	30,224,431	5,940,379	5,329,221	
301,193	753,285	p 2,879	p 4,979,619	p 17,762	p 26,044,307	5,414,371	4,792,996	
301,591	678,464	2,941	4,717,424	16,300	23,526,066	4,987,738	4,401,118	
259,259	563,550	2,661	4,167,587	14,618	20,744,125	4,533,157	3,953,539	
151,637	465,816	2,504	3,765,389	13,199	18,408,559	4,117,482	3,559,009	

p Change made to paid-for basis.

ANCE COMPANY, HARTFORD, CONN.

Commenced Business December 15,

3,302,242	12,084,057	21,979	75,394,723	144,863	382,709,528	90,585,734	84,894,868	5
3,[illegible],409	11,096,461	19,398	63,747,041	130,881	331,280,555	85,849,770	d 80,538,127	d5
3,[illegible],380	10,779,564	11,033	32,003,096	118,077	285,121,434	82,381,485	d 77,205,989	d5
2,[illegible],942	9,329,346	12,868	31,458,766	113,935	270,243,227	79,730,050	d 74,363,918	d 5
2,[illegible],065	9,438,657	13,129	30,909,684	107,262	253,439,405	76,671,153	d 71,669,664	d 5
2,[illegible],674	9,602,000	11,067	24,929,689	100,411	237,784,932	74,167,854	d 69,741,621	d 4
2,[illegible],758	8,869,377	10,542	23,924,041	96,033	228,305,763	72,768,917	d 68,414,973	d 4
2,[illegible],232	9,771,567	10,521	23,348,110	91,633	218,304,660	68,954,653	d 66,949,758	d 2
2,[illegible],452	9,206,488	9,987	23,248,450	87,449	209,394,597	69,388,478	d 66,309,342	d 3
2,[illegible],933	9,263,227	8,222	19,928,767	83,484	199,154,900	68,842,290	d 65,490,594	d 3
2,[illegible],245	8,635,353	7,005	17,331,685	80,097	191,089,777	68,374,910	d 64,735,410	d 3
1,[illegible],767	8,761,305	6,355	15,370,841	77,369	184,547,858	68,010,641	d 63,859,088	d 4
1,[illegible],469	8,161,116	5,341	13,214,057	74,886	178,494,797	67,659,991	d 63,441,811	d 4
1,[illegible],637	8,020,378	4,623	11,851,991	73,196	174,716,005	65,003,271	d 62,676,614	d 2
1,[illegible],001	7,767,874	3,929	10,556,217	72,006	171,701,156	66,437,958	d 61,866,001	d 4
1,[illegible],115	7,767,579	p 4,458	p 11,863,308	p 71,307	p 169,412,783	66,038,929	d 61,066,454	d 4
1,[illegible],539	8,660,147	3,947	10,725,141	70,454	167,167,515	65,224,842	d 60,327,819	d 4
1,[illegible],543	8,233,434	3,829	10,144,438	70,150	166,504,486	64,932,955	d 60,225,493	d 4
1,[illegible],658	7,628,452	4,121	10,868,219	69,752	165,858,225	65,634,605	d 59,254,613	d 6
1,[illegible],105	7,872,913	4,363	10,751,601	69,016	163,680,144	65,277,179	d 58,266,139	d 7

d Reserve on policies issued since April 1, 1882, calculated at 3 per cent; prior, 4 per cent.
p Change made to paid-for basis.

COMPANY, SOUTH BEND, IND.

Incorporated March 23, 1910.
Commenced Business, February 7,

175,474	223,664	9,207	4,451,053	21,576	10,076,483	459,164	345,694
135,534	178,111	8,526	3,499,840	17,965	7,432,653	349,400	230,453
120,041	162,932	9,605	3,144,983	14,375	5,604,520	270,517	160,872
117,418	135,563	9,126	3,198,775	10,478	4,363,075	254,375	104,226
77,020	92,542	5,903	2,065,724	5,703	2,597,146	241,876	66,355
63,532	68,811	3,339	1,337,736	3,241	1,687,108	189,168	42,286
52,971	100,244	3,321	1,244,500	1,463	924,750	162,146	25,495
52,384	57,413	1,036	830,250	1,170	1,046,750	159,680	14,504
25,586	25,686	177	277,600	177	277,600	138,839	6,162

Reserve at 3½ per cent.

COMPANY, WHEELING, W. VA.

Incorporated Jan., 1907.
Commenced Business April 24,

364,943	483,866	6,074	11,728,631	11,702	21,905,654	1,575,344	1,208,108
242,914	371,791	3,541	6,671,207	8,356	p 15,577,179	1,178,307	858,595
133,524	254,795	1,923	3,761,122	6,108	p 11,285,750	969,838	632,838
135,516	189,172	1,909	3,775,930	5,614	p 10,424,328	831,839	447,743
147,472	196,032	2,453	4,656,510	5,149	p 9,402,838	690,342	331,252
154,061	192,557	2,804	5,698,254	4,758	p 8,930,808	612,165	250,501
126,412	136,862	2,338	4,760,000	3,725	7,149,790	547,668	192,307
148,264	170,909	1,571	3,429,254	2,621	5,491,425	490,500	134,385
82,219	98,855	1,174	2,607,040	1,728	3,613,630	332,229	87,621
61,193	69,252	784	1,768,139	989	2,261,515	250,775	55,689
52,652	59,023	307	848,235	480	1,188,269	204,393	29,471
49,738	52,899	154	488,360	327	719,860	178,801	16,996
33,421	33,592	197	307,500	349	603,000	111,559	12,142
28,127	28,127	153	297,500	153	297,500	83,200	4,438

Reserve at 3½ per cent. p Paid-for basis.

Capital, $200,000. CONTINENTAL ASSURANC

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	516,628	67,203	583,831	48,898	224	5,950	.....	55,0
1919	299,252	47,423	346,675	43,856	224	4,984	.....	49,0
1918	163,329	53,007	216,336	47,056	224	4,684	.....	51,9
1917	121,511	12,079	133,590	13,500	265	2,601	.....	16,3
1916	92,610	9,937	102,547	3,254	474	3,175	.....	6,9
1915	66,906	9,650	76,556	8,793	224	1,083	.....	10,1
1914	54,243	8,076	62,319	4,222	224	.....	.....	4,4
1913	35,206	6,986	42,192	1,232	56	.....	.....	1,2
1912	15,369	6,981	22,350	673	.....	.....	.....	6
1911	2,365	53,246	55,611	.....	.....	.....	.....	....

Capital, $654,490. CONTINENTAL LIFE INSURANC

1920	982,778	188,358	1,171,136	119,442	.....	41,094	58,126	218,6
1919	831,001	187,345	1,018,346	136,152	*h*5,011	30,430	75,093	246,6
1918	635,181	178,176	813,357	203,980	*h*5,074	22,217	64,723	295,9
1917	544,539	195,827	740,366	42,621	*h* 1,053	28,497	52,764	124,9
1916	473,395	206,541	679,936	59,000	*h* 120	24,746	39,184	123,0
1915	427,977	174,372	602,349	64,648	*h* 34	28,806	25,196	118,6
1914	380,116	167,389	547,505	26,578	.....	22,901	15,507	64,9
1913	301,797	68,386	370,183	21,076	.....	7,471	10,276	38,8
1912	236,293	23,198	259,491	23,006	*h* 296	9,167	7,151	39,8
1911	188,731	42,372	231,103	17,005	*h* 19	8,812	3,691	29,5
1910	124,510	7,516	132,026	3,001	*h* 106	4,044	2,167	9,3
1909	74,291	6,079	80,370	.....	4	2,379	483	2,8
1908	30,601	7,132	37,733	5,000	.....	239	.....	5,2
1907	6,458	25,437	31,895	.....	.....	.....	.....	....

h Health claims.

Capital, $490,000. CONTINENTAL LIFE INSURAN

1920	1,203,289	224,450	1,427,739	302 494	28,832	45,759	40,235	417,
1919	197,728	†2,845,733	3,043,461	50,617	*h*5,649	7,219	5,656	69,
1918	697,351	150,842	848,193	214,207	*h*19,408	40,733	31,687	336,
1917	641,211	116,033	757,244	110,156	*h*38,313	14,254	25,015	187,
1916	596,882	100,214	697,096	83,520	*h* 10,448	46,854	16,553	157,
1915	502,456	74,531	576,987	108,842	*h* 5,032	35,682	13,625	163,
1914	505,752	81,683	587,435	87,276	*h* 12,792	29,310	10,747	140,
1913	376,636	78,014	450,650	65 387	*h* 13,889	21,123	7,729	108,
1912	301,633	69,219	370,852	35,500	*h* 8,967	20,346	2,867	67,
1911	281,356	53,992	335,348	31,270	*h* 9,842	19,431	710	61,
1910	247,817	43 853	291,670	30,726	*h* 8,148	15,464	157	54,
1909	215,900	50,434	266,334	24,692	210	10,984	31	35,
1908	225,832	38,907	264,739	26,435	210	12,190	31	38,
1907	175,773	27,262	203,035	14,563	210	16,540	31	31,
1906	162,351	19,166	181,517	15,251	210	43,925	.....	59,
1905	281,264	11,743	293,007	31,000	*h* 1,871	.....	.....	32,
1904	134,902	6,964	141,866	.....	.....	.....	.....	...

† In 1918 Pioneer Life, Mo., Continental Life, Utah, and Globe Life, Kan., amalgamated under this title. Fig for previous years are those of Continental Life, Utah. *h* Including health claims.

Capital, $128,375. COTTON STATES LIFE INSURAN

1920	268,660	31,362	300,022	42,713	.....	7,061	.....	49,
1919	200,922	78,691	279,613	31,261	.....	2 067	.....	33,
1918	115,224	210,155	210,155	29,966	.....	1,509	*s*214	31,
1917	67,793	60,194	127,987	10,941	.....	2,076	*s* 273	13,
1916	41,610	15,832	57,472	10,061	.....	1,918	*s* 792	12,
1915	38,065	29,327	67,392	2,420	.....	2,656	*s* 543	5,
1914	29,942	22,780	52,722	1,000	.....	644	*s* 352	1,
1913	17,710	22,901	40,611	.....	.....	.....	.....	.

Coupon reductions

COMPANY, CHICAGO, ILL.

Incorporated April, 1911.
Commenced Business June

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.
		No.	Amount.	No.	Amount.		
$	$		$		$	$	$
287,077	342,149	4,975	9,579,785	10,451	17,727,585	936,702	685,810
171,304	220,368	3,402	5,984,584	6,772	10,487,379	669,667	415,675
94,007	135,971	2,473	2,498,612	4,369	5,606,449	528,835	295,952
58,001	74,367	1,481	1,932,325	3,097	4,270,262	431,836	175,556
52,572	59,475	1,167	1,659,451	2,308	3,152,373	274,260	121,886
36,569	46,669	826	1,207,550	1,633	2,281,957	229,842	81,360
37,837	42,283	714	1,205,212	1,245	1,925,744	196,458	53,774
28,393	29,681	609	810,830	868	1,112,902	167,936	25,341
17,774	18,447	663	574,363	539	534,352	152,181	7,604
10,502	10,502	115	151,128	108	141,326	146,987	1,825

Reserve at 3½ per cent.

COMPANY, WILMINGTON, DEL.

Incorporated June 6, 1907.
Commenced Business Oct. 1,

364,894	588,556	2,677	7,108,041	13,513	31,573,988	3,916,856	2,584,402
344,492	595,178	2,767	7,140,928	11,535	26,472,792	3,346,170	2,017,442
276,868	572,822	1,696	4,279,415	9,292	20,921,006	2,877,506	1,594,385
259,552	384,487	1,479	3,083,500	8,111	18,004,571	2,578,542	1,261,036
221,183	344,233	1,402	3,029,104	7,140	16,325,654	2,114,775	972,677
176,019	294,703	1,250	3,009,131	6,340	14,996,097	1,641,564	748,547
178,257	243,243	1,572	3,874,886	5,714	13,702,655	1,214,412	545,882
145,239	184,062	1,508	3,648,397	4,802	11,765,651	765,992	387,199
89,003	128,823	1,297	3,166,547	3,674	9,232,314	522,004	253,579
85,667	115,194	1,271	3,145,310	2,757	7,085,189	380,173	155,816
50,370	69,688	993	2,357,597	1,828	4,762,528	237,307	80,942
47,375	50,191	794	2,248,757	1,110	3,084,770	169,648	38,785
22,460	27,699	393	1,051,540	437	1,196,040	140,561	14,430
6,070	9,970	105	308,000	99	289,000	122,036	1,735

Reserve at 3½ per cent.

COMPANY, KANSAS CITY, MO.†

Organized Feb. 19, 1904.
Commenced Business Marc

463,573	910,894	5,664	10,786,784	21,114	36,410,545	4,135,569	3,533,909
186,097	186,058	5,487	9,234,708	18,683	r31,333,778	3,566,304	2,915,312
287,943	573,978	2,049	3,626,489	11,498	20,080,796	2,379,691	2,056,369
267,534	435,272	2,842	4,634,694	11,037	19,082,968	2,089,452	1,702,898
299,374	456,749	4,081	6,332,971	10,144	17,527,010	1,759,881	1,386,177
249,826	433,007	3,241	5,428,599	8,351	15,114,614	1,517,994	1,176,590
285,476	426,101	3,778	7,037,669	7,750	14,530,284	1,309,232	986,763
220,078	329,106	2,889	6,001,115	5,746	11,503,220	1,168,945	818,287
182,887	250,567	1,386	2,605,853	4,150	8,247,831	1,031,656	658,836
170,544	231,837	1,601	2,980,579	3,823	7,588,700	893,999	584,390
141,735	196,230	1,351	2,521,366	3,178	6,555,815	776,971	441,780
232,399	268,216	997	1,637,273	2,656	5,619,523	662,711	353,586
71,377	110,243	1,727	3,011,314	2,901	6,162,872	581,260	276,746
54,114	85,458	811	1,503,406	1,884	4,666,006	489,534	203,249
86,586	146,072	591	1,025,400	1,609	4,525,450	401,724	149,157
180,652	213,523	2,011	4,308,000	2,584	6,720,500	407,373	100,885
118,518	119,518	962	3,470,500	948	3,399,500	261,011	32,562

Reserve at 3½ per cent. r Including reinsurance.

COMPANY, MEMPHIS, TENN.

Incorporated December 5, 1911.
Commenced Business February 1,

204,082	253,856	i 23,608	i 5,226,267	i 20,955	i 8,041,538	494,730	287,497
171,436	204,764	i21,682	i4,448,051	i18,471	i6,143,754	449,864	186,513
165,055	175,244	i 21,213	i3,334,842	i14,444	i4,269,566	341,840	130,725
88,463	101,753	i 12,132	i 2,169,759	i 7,690	i 2,708,828	253,072	92,897
38,251	51,022	249	352,250	848	1,231,781	205,840	73,949
48,785	54,404	512	704,480	734	1,162,730	176,020	51,091
39,296	41,292	355	467,000	597	836,500	145,962	22,882
43,899	43,899	366	530,000	366	530,000	132,027	15,772

i Includes industrial business. Reserve at 3½ per cent.

Capital, $100,000. CRESCENT LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	.....	.....	.....	.....	.....	.....	.....	.....
1919	.....	.....	.....	.....	.....	.....	.....	.....
1918	.....	.....	.....	.....	.....	.....	.....	.....
1917	10,504	8,578	19,082	4,000	.....	773	.....	4,7
1916	1,501	*a* 50,000	51,501	.....	.....	.....	.....	.....

a Sale of capital stock.

Capital, $300,000. DAKOTA LIFE INSURANC

1920	608,431	105,164	713,595	83,216	10,348	24,161	12,014	129,7
1919	549,543	126,009	675,552	139,152	*h*280	17,953	25,580	182,9
1918	432,007	100,964	532,971	121,888	*h*119	17,544	24,664	164,2
1917	357,325	97,701	455,026	29,500	*h* 56	16,181	27,784	73,5
1916	303,199	62,515	365,714	46,340	*h* 54	17,768	20,975	85,1
1915	274,710	65,153	339,863	25,566	.....	26,878	23,084	75,5
1914	250,663	52,512	303,175	31,557	.....	18,586	13,157	63,3
1913	249,295	42,107	291,402	28,850	.....	29,461	16,615	74,9
1912	242,700	33,785	276,485	17,005	.....	22,813	13,917	53,7
1911	225,586	75,830	301,416	15,000	.....	9,112	12,721	36,8
1910	184,447	39,166	223,613	7,000	.....	2,089	4,213	13,3
1909	140,432	49,379	189,811	14,528	.....	659	5,167	20,3
1908	107,235	431	107,666	5,500	.....	135	1,495	7,1
1907	71,909	7,689	79,598	.....	*h* 94	100	.....	1
1906	1,259	2,400	3,659	.....	.....	.....	.....	...

h Accident and health claims.

Capital, $500,000. DES MOINES LIFE AND ANNUITY INSU

1920	462,999	61,116	524,115	28,150	8,225	7,694	19,227	63,
1919	286,009	62,581	348,590	8,568	.....	.....	4,249	12,
1918	86,410	80,616	167,026	2,000	.....	.....	685	2,
1917	19,865	199,003	218,868	.....	.....	.....	.....	...

Capital, $135,600. DETROIT LIFE INSURAN

1920	764,701	95,486	860,187	93,646	1,039	33,043	2,927	130
1919	572,297	75,874	648,171	78,591	*h*33	39,470	.....	118
1918	452,258	136,506	588,764	123,549	*h*266	29,410	.....	153
1917	399,665	63,800	463,465	44,390	*h* 57	12,448	.....	56
1916	325,043	59,846	384,889	38,819	*h* 34	15,357	.....	54
1915	242,841	19,669	262,261	19,534	*h* 142	9,878	.....	29
1914	186,595	15,342	201,937	7,484	*h* 86	6,241	.....	13
1913	141,517	14,742	156,259	20,057	*h* 34	.....	.....	20
1912	118,264	22,005	140,269	7,000	.....	.....	.....	7
1911	49,533	291,715	341,248	.....	.....	.....	.....	..

h Health claims.

Capital, $104,103. ELGIN LIFE INSURAN

1920	33,272	14,714	47,986	13,650	2,100	2,074	182	1
1919	33,222	25,655	58,877	17,500	*h*219	3,346	207	2
1918	31,568	21,676	53,244	11,000	*h* 531	2,697	220	1
1917	31,239	22,188	53,427	44,325	*h* 550	5,125	214	5
1916	33,830	22,037	55,867	22,975	.....	1,265	262	2
1915	38,041	34,831	72,872	8,775	.....	7,852	206	1
1914	25,369	22,996	48,365	5,547	.....	6,072	434	1
1913	29,174	13,330	42,504	14,470	.....	4,270	49	1
1912	37,271	19,182	56,453	36,450	.....	2,796	36	3
1911	169,496	96,692	266,188	15,806	.....	5,503	4	2
1910	66,177	35,698	101,875	1,760	.....	2,661	.....	
1909	22,574	84,829	107,403	.....	.....	.....	.....	.

h Disability claims.

COMPANY, INDIANAPOLIS, IND. — Incorporated, 1914. Commenced Business Sept. 18, 1916.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
22.443	27.216	250	370,846	276	426,846	107,372	15,292	92,080
36.008	36.908	.....	110,000	66	110,000	115,614	2.701	112,913

Reserve at 3½ per cent.

COMPANY, WATERTOWN, S. D. — Incorporated Aug. 30, 1906. Commenced Business Nov. 17, 1906.

249,907	376,646	2,266	7,362,073	10,451	23,355,388	2,299,228	1,828,376	470,852
234,242	417,207	2,606	7,129,077	9.445	19,365,068	1,957,395	1,514,517	442,878
198,741	362,725	2,219	5.125,139	7,993	15,156,286	1,687,920	1,297,940	389,980
237,402	323.923	2,052	4.233,107	7,182	12,451,367	1,497,122	1,084.528	412,594
122,164	207,301	1,911	3.116,695	6,111	10,480,531	1,262,540	870,167	392,373
115,784	192,292	2,233	3,707,794	5,522	9,620,717	1,094,249	716,306	377,943
118,840	182,120	2,146	3,496,367	4,851	8,630,610	944,465	600,889	343,576
111,226	185,952	1,858	3,226,680	4,326	8,020,405	823,303	490,966	332,337
127,455	181,190	1,993	3,669,247	3,829	7,405,824	714,798	390,992	323,806
113,464	155,297	1,728	3,304,126	3,230	6,530,588	621,038	306,411	314,627
55,914	109,216	1,360	2,561,344	2,522	5,155,194	424,948	172 638	252,310
70,703	91,057	944	1,565,000	1,853	3,871,350	262,571	87 595	174,976
66,878	74,008	844	1,814,000	1,286	3,066,850	43,752	38,031	5,721
71,927	72,121	734	2,007,200	801	2,049,150	10,534	818	9,716
1,538	1,538	67	41,950	67	41,950	2,121	.....	2,121

Reserve at 3½ per cent.

ANCE COMPANY, DES MOINES, IA. — Incorporated January 7, 1917. Commenced Business September 10, 1917.

134,377	397,673	3,402	8.808 627	5.773	14,207,964	894,650	291,251	603,399
257,944	310,760	2,806	6,888,933	3,639	8,587,233	770,016	111,930	658,086
105,297	111,982	826	1,631,750	1,084	2.164,750	705,709	30,709	675,000
38,204	38,204	307	630,500	307	630,500	559,989	5,800	554,189

Reserve at 3½ per cent.

COMPANY, DETROIT, MICH. — Incorporated 1910. Commenced Business Jan. 14, 1911.

353,907	506,562	4,539	7,814.633	13,988	22,034,966	1,709,645	1,547,130	162,515
268,126	386,220	3,552	5,409,083	11,165	16,877,571	1,327,183	1,181.678	145,505
203,151	356,376	2,595	3,912,765	8,941	13,516,382	1,045,407	910,696	134,711
204,350	261,245	2,946	4,287,151	7.791	11,750,811	819,291	678,839	140,452
173,090	232,240	2.705	4,143,138	6,237	9,634,500	579,985	457,503	122,482
134,243	167,597	2,161	3,158,387	4,658	7,199,218	435,790	307,062	128,723
128,433	142,244	1,757	2,633,340	3,492	5,463,169	331,470	198,049	133,421
111,370	131,470	1,394	1,853,102	2,626	4,051,150	297,472	116,351	181,121
120,827	117,827	1,452	2,181,835	2,025	3,230,105	270,869	52,678	218,191
184,357	184 357	1,010	1.772,970	995	1,729,970	.224,306	14,748	209,558

Reserve at 3½ per cent.

COMPANY, ELGIN, ILL* — Incorporated January 16, 1908. Commenced Business May 29, 1909.

37 122	35.128	73	140.500	839	1,129,643	258,795	151,507	107,288
18,352	39,624	186	294,692	857	1,167,065	243,531	138,990	104,541
17,485	28,484	62	99,500	796	1,065,503	227,725	123,561	104,164
18,420	64.485	47	56,500	793	1,045,190	209,362	108,215	101,147
29.576	54.078	.....	27,110	.....	1,073,443	223,208	118,181	105,027
36.074	52,907	594	891,817	963	1,243,194	213,220	120,743	92,477
19,230	31,293	281	306,000	953	1,137.735	189,250	80,619	108,631
31,003	49.792	55	702,500	814	1,088,535	173,488	64,288	109,200
34.642	73 926	234	320,000	933	1,323,330	162,780	65,998	96,782
192,520	213,833	774	2,124,850	2,935	5,295,514	235,710	117,254	118,456
89.923	94,344	2,504	6,334.430	2,936	6,573,084	183,264	53,222	130,042
78.212	78,212	831	1,191,203	819	1,162,203	136,656	12,742	123.914

Reserve at 3½ per cent. * Formerly Manufacturers and Merchants Life Ins. Co., Rockford, Ill.

Incorporated Sept. 23, 1904. ELKHORN LIFE AND ACCIDENT INS

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tota to Poli holde
	$	$	$	$	$	$	$	$
1920	133,957	21,559	155,516	17,243	*9,959	5,754	2,669	35
1919	114,407	17,695	132,102	25,893	*5,516	16,257	652	48
1918	96,261	13,997	110,258	18,052	*4,519	4,722	3,839	31
1917	86,623	12,405	99,028	14,303	*5,655	5,324	3,344	28
1916	74,895	10,367	85,262	8,948	*7,029	5,542	2,264	23
1915	69,980	8,453	78,433	5,800	*5,358	4,417	1,646	17
1914	59,930	7,452	67,382	2,507	*5,554	4,442	1,735	14
1913	58,364	7,493	65,857	6,350	*4,428	3,269	2,274	16

* Accident claims.

Capital, $100,000. EQUITABLE LIFE ASSURANCE SOCIE

1920	95,354,786	34,741,575	130,096,361	27,435,292	17,223,218	11,184,420	16,840,620	72,683
1919	81,495,879	32,148,779	113,644,658	28,783,434	16,463,809	10,847,117	17,895,816	73,990
1918	67,465,336	28,474,815	95,940,151	27,831,309	12,281,261	10,249,532	15,050,388	65,412
1917	64,004,006	28,626,620	92,630,626	22,605,349	12,748,942	11,696,478	15,780,403	62,831
1916	59,438,277	26,188,263	85,626,540	23,067,760	9,763,894	12,856,868	13,226,900	58,915
1915	56,015,862	26,702,677	82,718,539	22,112,220	9,820,739	14,093,414	12,345,015	58,371
1914	54,579,766	23,963,149	78,542,915	19,919,461	10,809,342	12,468,122	13,503,536	56,700
1913	55,141,610	23,490,396	78,632,006	19,985,889	9,874,347	11,569,594	13,376,095	54,805
1912	54,831,279	22,734,540	77,565,819	20,542,018	10,269,530	11,887,968	13,146,762	55,846
1911	52,882,149	23,440,783	76,322,932	20,549,535	9,609,167	12,395,372	12,267,137	54,921
1910	53,160,164	22,891,793	76,051,957	19,351,346	9,548,342	13,644,825	10,575,157	53,119
1909	53,262,994	22,233,061	75,496,055	20,102,319	7,445,892	14,398,514	9,609,040	51,555
1908	52,500,451	21,203,444	73,703,895	20,324,002	5,954,466	13,347,461	8,011,001	47,641
1907	54,431,248	20,326,909	74,758,157	18,992,080	5,846,349	12,814,159	7,508,776	45,161
1906	57,285,250	19,569,444	76,854,694	18,695,395	5,156,621	13,315,688	7,289,735	44,457
1905	61,879,149	18,801,133	80,680,282	18,646,359	5,141,237	10,662,975	6,709,003	41,159
1904	62,643,837	16,432,859	79,076,696	18,049,539	3,983,875	8,353,730	6,001,903	36,389
1903	58,637,890	15,080,461	73,718,351	18,318,483	3,514,775	7,434,119	5,682,295	34,949
1902	53,932,423	15,533,715	69,466,138	15,281,962	2,994,026	6,437,339	4,477,924	29,191
1901	48,712,003	15,662,603	64,374,606	15,564,651	2,634,081	5,773,369	3,742,520	27,714

Capital, $120,000. EQUITABLE LIFE INS

1920	822,725	68,672	891,397	155,249	623	14,228	561	17
1919	653,298	81,253	734,551	135,574	.....	8,061	503	14
1918	515,332	67,768	583,100	179,257	3,453	9,460	455	19
1917	416,732	34,918	451,650	109,172	5,332	7,159	545	12
1916	359,990	31,389	391,379	99,431	4,053	7,528	1,776	11
1915	309,924	26,487	336,411	86,530	2,588	7,755	690	9
1914	275,346	30,932	306,278	74,307	515	3,823	401	7
1913	247,062	22,976	270,038	66,663	2,190	1,404	422	7
1912	218,634	26,114	244,748	63,776	7,165	1,320	391	7
1911	193,330	28,130	221,460	57,325	5,920	1,053	433	6
1910	170,618	13,798	184,416	54,580	.....	386	315	5
1909	153,519	10,406	163,925	52,185	340	295	149	5
1908	138,787	8,203	146,990	47,260	.....	67	48	4

ANCE COMPANY, NORFOLK, NEB.

Commenced Business Sept. 23, 1904.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
59,126	94,751	532	1,167,172	2,967	4,075,970	382,435	373,631	8,801
44,509	97,927	506	946,713	2,677	3,346,987	332,034	305,227	26,807
43,558	74,640	457	764,943	2,432	2,811,919	279,063	272,088	6,975
36,044	64,670	502	676,506	2,317	2,536,071	240,842	230,190	10,652
25,606	53,389	479	610,208	2,134	2,295,680	209,266	197,620	11,616
27,405	44,626	504	618,685	1,973	2,092,250	176,900	168,432	8,468
29,251	43,489	408	492,655	1,751	1,855,840	146,780	142,666	4,114
29,700	46,021	486	579,615	1,656	1,796,990	123,391	121,706	1,685

Reserve at 4 per cent.

OF THE U. S., NEW YORK CITY, N. Y.

Organized July 26, 1895.
Commenced Business July 28, 1859.

26,351,728	99,075,278	139,910	†481,948,640	842,119	‡2258,013,825	627,141,737	539,040,795	88,100,942
21,225,392	95,215,768	117,426	†381,613,693	759,999	‡1944947,256	599,423,919	510,709,342	88 714,577
15,489,007	80,901,497	75,669	†209,980,370	694,988	‡1712,143,965	612,752,024	522,803,166	89,948,858
14,122,654	76,953,826	72,379	†188,930,804	665,053	‡1622,378,458	577,561,498	485,434,539	92,126,959
11,857,524	70,772,946	74,108	†175,827,833	634,442	‡1545,386,076	562,862,962	470,646,901	92,216,061
11,131,906	69,563,294	61,882	†143,242,726	604,684	‡1487,641,881	546,961,912	458,806,097	88,155,815
11,127,725	67,828,186	68,911	141,599,252	612,997	1,494,234,342	536,376,840	450,965,474	85,411,366
11,341,592	66,147,615	69,127	149,137,917	590,888	1,471,093,575	525,345,619	440,876,876	84,468,743
11,495,394	67,341,672	64,906	153,576,879	563,683	1,429,211,848	513,319,201	429,322,497	83,996,704
10,750,850	65,702,151	48,017	126,055,526	535,318	1,375,441,460	504,465,808	419,161,476	85,304,332
10,834,939	63,954,609	39,400	111,381,126	519,518	1,347,158,692	492,245,408	408,803,888	83,441,520
10,580,454	62,176,219	37,264	110,943,016	513,328	1,335,347,979	479,900,419	400,662,293	79,238,126
10,044,138	57,686,068	27,970	91,262,101	508 296	1,326,478,540	462,839,118	389,929,398	72,909,720
9,953,523	55,114,887	21,383	73,379,540	511,914	1,340,126,354	427,271,408	377,533,626	49,737,782
11,269,110	55,726,555	℘36,161	℘88,078,677	℘527715	℘ 1376676369	428,048,337	363,889,618	64,158,719
14,173,772	55,333,346	87,602	215,537,590	562,345	1465,123,436	413,615,723	351,454,094	62,161,629
15,579,604	51,968,651	127,173	306,786,674	564,594	1495,542,892	412,438,381	331,943,520	80,494,861
14,543,339	49,493,011	121,776	322,047,968	513,965	1409,918,742	379,704,790	306,046,212	73,658,578
13,515,976	42,707,227	102,502	281,249,944	457,905	1292,446,595	358,417,285	282,664,288	75,752,997
11,476,538	39,191,159	86,545	245,912,087	409,296	1179,276,725	330,473,309	259,312,923	71,160,386

* Exclusive of group insurance. 1919, $228,882,512; 1918, $140,480,549; 1917, $112,497,969; 1916, $42,449,788; 1915, $21,298,843. ‡ Exclusive of group insurance. 1919, $825,956,675; 1918, $212,895,518; 1917, $182,490,450; 1916, $61,703,505; 1915, $42,244,172. a Reserve at 3 per cent and 3½ per cent on business since 1897; 4 per cent prior. ℘ Change made to paid-for business.

ANCE CO., WASHINGTON, D. C.

Incorporated Dec., 1885.*
Commenced Business 1885.

282,487	553,347	2,548 c26,653	2,582,565 c 5,127,618	6,706 c107,684	6,140,844 c 15,765,548	1,434,066	1,284,768	149,298
236,927	481,065	2,115 c27,945	1,987,665 c4,910,639	5,079 c99,198	4,438,799 c13,829,226	1,111,303	976,114	135,189
205,657	455,662	1,099 c29,688	911,803 c 4,529,465	3,508 c88,338	2,928,916 c11,646,678	871,766	750,667	121,099
211,841	334,049	779 c 28,869	677,623 c 4,073,335	2,776 c 76,326	2,339,649 c 9,653,403	713,101	580,896	132,205
195,786	312,574	857 c 29,577	705,825 c 3 895,705	2,398 c 68,415	1,990,673 c 8,388,229	586,766	457,686	129,080
179,151	276,754	643 c 27,004	527,066 c 3.445,038	1,901 c 59,778	1.582,165 c 7,262,382	505,467	361,317	144,150
157,214	236,060	497 c 21,926	421,333 c 2,219,792	1,627 c 53,458	1,349,577 c 5,716,048	445,385	281,316	164,069
148,952	218,731	533 c 21,706	423,320 c 2,226,648	1.461 c 50,077	1,197,197 c 5,467,990	361,066	224,770	136,296
139,354	212,006	641 c 19,687	514,763 c 2,062,146	1,271 c 44,696	1,031,379 c 4,925,193	356,181	214,382	141,799
138,835	203,566	c 20,301 706	c 2,174,895 590,548	c 40,882 898	c 4,460,568 726,674	310,670	173,147	137,523
106,377	161,658	c 21,912 297	c 2,292 092 213,820	c 38,606 607	c 4,222,945 466,320	290,935	166,681	124,254
96,680	149,649	c19,650 296	c 2,019,424 234,464	c 35,174 503	c 3,825,230 381,900	201,194	85,187	116,007
85,123	132,498	c15,085 293	c1,617,392 197,856	c 30,056 376	c 3,394,167 256,811	176,329	64,308	112,021

EQUITABLE LIFE INSU

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders
	$	$	$	$	$	$	$	$
1907	132,267	5,444	137,711	51,003	.....	34	.....	51.
1906	128,284	6,133	134,417	43,435	.....	19	.....	43.
1905	117,588	5,332	122,920	39,812	.....	.....	.....	39.
1904	107,358	4,265	111,623	34,599	.....	.....	.....	34.
1903	95,425	4,918	100,343	24,401	.....	.....	.....	24.
1902	58,252	1,873	60,125	16,458	.....	.....	2,712	19.

Capital Stock, $500,000. EQUITABLE LIFE INSURANCE COMPA

1920	7,999,580	1,623,532	9,623,112	1,170,857	428,003	414,346	708,766	2,721.
1919	6,633,646	1,525 518	8,159,164	1,130,636	237,659	313,038	924,991	2,606.
1918	5,175,313	1,335,467	6,510,780	1,259,558	157,629	355,412	821,929	2,594.
1917	4,436,984	1,177,947	5,614,931	556 839	166,594	398,149	667,825	1,789.
1916	3,811,856	1,059,903	4,871,759	590,049	180,856	430,032	584,080	1,785.
1915	3,299,302	935,374	4,234,676	362 988	149,681	372,313	494,397	1,379.
1914	2,890,258	822,822	3,713,080	325,693	130,317	396,180	424,319	1,276.
1913	2,637,451	720,285	3,357,736	328,630	71,143	257,827	324,408	982.
1912	2,288,787	648,744	2,937,531	301,173	73,866	289,671	289,412	954.
1911	1,961,562	556,219	2,517,781	239,451	94,548	181,636	246,758	762.
1910	1,753,494	467,932	2,221,426	287,839	34,734	111,025	211,240	644
1909	1,581,194	431,668	2,012,862	235,392	65,134	121,646	188,329	610
1908	1,394,454	359,873	1,754,327	158,528	23,289	74,110	161,641	417.
1907	1,239,909	322,570	1,562,479	212,407	14,622	64,763	144,183	435
1906	1,132,941	271,859	1,404,800	141,719	26 873	79,708	130,640	378
1905	1,005,602	225,314	1,230,916	111,896	17,470	67,753	119,482	316
1904	904,374	209,315	1,113,689	155,331	7,757	54 403	94,053	311
1903	760,217	163,389	923,606	120,489	38,431	24,542	74,936	258
1902	662,511	145,598	808,109	112,850	11,505	40,358	62,924	227
1901	582,940	135,000	717,940	117,580	22,100	23,012	55,947	218

Capital, $100,000. EUREKA LIFE INSURAN

1920	615,614	43,248	658,862	128,266	*d* 12,208	1,134	.....	141
1919	523,728	32,225	555,953	112,574	*d* 11,016	720	.....	124
1918	427,741	40,415	468,156	170,256	*d* 14,181	1,747	.....	186
1917	362,634	19,891	382,525	88,462	*d* 15,815	1,879	.....	106
1916	318,889	19,425	338,314	75,952	*d* 21,041	1,210	.....	98
1915	291,209	16,458	307,667	60,352	*d* 25,640	1,431	.....	87
1914	292,759	14,059	306,818	61,485	*d* 27,369	722	.....	89
1913	276,751	12,058	288,809	59,297	*d* 31,672	781	.....	91
1912	260,373	10,628	271,001	55,037	*d* 38,993	655	.....	94
1911	247,332	10,188	257,520	40,292	*d* 47,050	839	.....	88
1910	235,281	9,663	244,944	34,880	*d* 49,309	977	.....	85
1909	205,033	9,296	214,329	27,758	*d* 48,696	805	.....	77
1908	195,825	9,663	205,488	21,576	*d* 49,409	501	.....	71.
1907	196,117	6,845	202,962	16,965	*d* 45,966	381	.....	63
1906	176,466	5,120	181,586	14,050	*d* 38,096	712	.....	52.
1905	150,851	4,309	155,160	10,703	*d* 32,589	854	.....	44
1904	135,166	4,088	139,254	8,788	*d* 32,210	775	.....	41.

d Disability benefits.

Capital, $275,000. FARMERS AND BANKERS LIFE INS

1920	1,004,183	172,500	1,176,683	110,596	2,000	32,737	55,733	201.
1919	915,396	135,800	1,051,396	140,287	.....	28,256	46,065	214
1918	771,312	107,601	878,913	138,718	.....	24,179	35,128	198
1917	585,279	87,093	672,372	33,818	*h* 48	17,518	25,747	77
1916	442,656	58,053	500,709	41,228	.....	22,762	17,937	81
1915	347,494	39,217	336,711	32,030	.....	10,074	5,128	47
1914	279,344	30,563	309,907	16 060	.....	10,079	5,378	31
1913	237,430	23,813	261,243	9,175	.....	4,236	5,091	18
1912	162,220	37,785	200,005	3,000	.....	838	1,150	4
1911	62,004	178,158	240,162	.....	.....	.....	.....	...

ANCE CO., WASHINGTON, D. C.—*Continued.*

Expenses, etc.	Total Disbursements.	New Business. No.	New Business. Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$		$		$	$	$	$
82,727	133,764	c 13,363	c 1,599,113	c 29,111	c 3,381,688	161,796	49,711	112,0
		153	100,450	264	177,850			
63,512	126,966	c 13,996	c 1,806,134	c 28,135	c 3,314,943	157,388	37,424	119,9
		127	62,000	167	107,500			
73,316	113,128	c 13,483	c 1,772,393	c 27,122	c 3,173,555	149,913	26,036	123,8
		79	53,800	101	77,300			
70,395	104,994	c 13,302	c 1,690,736	c 25,522	c 2,960,213	137,259	15,587	121,6
		62	56,000	75	66,000			
61,943	86,344	c 12,904	c 1,665,414	c 23,304	c 2,692,698	124,953	6,375	118,5
		34	29,500	31	27,000			
38,654	51,824	c 10,396	c 1,334,923	c 20,401	c 2,325,483	111,631	2,059	109,5

Reserve at 4 per cent on industrial; 3 and 3½ per cent on ordinary. *Reincorporated April 29, 1902. c Indus. busin

OF IOWA, DES MOINES, IA.

Incorporated January 25, 1867.
Commenced Business March, 1867.

[illegible]	5,107,963	24.294	63,580,675	127,385	254,538,407	33,676,094	30,645,245	3,030,8
[illegible]	4,825,989	23.051	58,330,869	109,534	206,553,404	28,649,067	26,261,169	2,387,8
[illegible]	4,073,853	13.274	29,996,822	91,251	159,618,090	25,022,114	22,612,718	2,409,3
[illegible]	3,130,509	14.837	30,915,900	83,165	140,085,426	22,560,402	19,609,550	2,950,8
[illegible]	2,903,663	13.149	26,225,391	73,100	118,320,453	19,890,951	17,148,954	2,741,9
[illegible]	2,296,515	10.269	20,364,264	64,178	100,355,117	17,818,706	15,249,632	2,569,0
[illegible]	2,074,487	9.090	15,368,230	57,559	86,404,212	15,840,196	13,553,968	2,286,2
[illegible]	1,725,182	9.050	15,225,407	52,087	77,367,095	14,119,275	12,200,003	1,919,2
[illegible]	1,741,300	9.059	14,415,298	46,129	67,326,327	12,431,725	10,699,083	1,732,6
[illegible]	1,298,738	6.408	10,195,686	39,589	57,212,054	11,200,764	9,608,374	1,592,3
[illegible]	1,138,423	5.434	8,816,924	35,218	50,619,360	9,941,907	8,503,642	1,438 2
[illegible]	1,024,612	5.037	8,086,037	31,358	44,679,141	8,688,519	7,393,123	1,295,3
[illegible]	769,838	4.205	6,533,609	27,733	39,106,636	7,672,174	6,477,378	1,194,7
[illegible]	763,381	4 088	6,023,431	24,887	34,854,322	6,666,604	5,607,197	1,059,4
[illegible]	659,517	3.690	5,468,484	22,094	30,874,319	5,611,843	4,851,286	760,5
[illegible]	570,667	3.667	5,195,305	19,852	27,500,162	4,861,933	4,191,542	670,3
[illegible]	535,683	3.591	4,884,713	17,524	24,275,575	4,171,348	3,595,822	575,5
[illegible]	449,903	2,826	3,901,137	15,072	21,148,031	3,616,640	3,062,491	554,1
[illegible]	418,178	2,740	3,838,926	13,145	18,521,063	3,128,584	2,618,260	510,3
[illegible]	397,457	2.379	3,406,435	11,135	15,769,525	2,711,828	2,214,027	497,8

Reserve since Oct. 21, 1907, at 3½ per cent; prior at 4 per cent.

COMPANY, BALTIMORE, MD.*

Commenced Business February 4, 1882.
Reorganized December, 1903.

[illegible]	477,681	28.650	5,381,300	114,076	15,665,490	1,020,865	840,814	180,0
[illegible]	395,005	35.157	5,196,105	107,590	13,274,016	837,341	663,440	173,9
[illegible]	417,228	34.819	4,191,232	92,639	10,225,526	653,592	524,713	128,8
[illegible]	311,211	32.169	3,931,899	78,019	8,829,752	477,977	440,976	37,0
[illegible]	293,947	36,831	4,272,332	73,384	7,991,789	427,530	360,223	67,3
[illegible]	261,787	34.621	3,996,582	60,360	6,267,308	376,313	295,347	80,9
[illegible]	264,771	40.965	4,453,207	64,279	6,499,233	328,112	264,126	63,9
[illegible]	250,431	34.576	3,407,374	58,196	5,579,312	288,046	214,277	73,7
[illegible]	249,181	34.244	3,749,018	53,444	5,360,619	256,121	165,504	90,6
[illegible]	236,958	35.444	3,360,373	48,079	4,282,520	234,590	134,456	100,1
[illegible]	232,164	43.614	3,571,168	45,572	3,843 871	213,104	106,512	106,5
[illegible]	216,025	38.980	3,388,020	39,700	3,001,709	204,597	86,793	117,8
[illegible]	189,483	25.919	2,526,174	33,487	2,299,862	205,204	72,798	129,4
[illegible]	166,163	30.475	1,615,547	34,061	1,809,796	185,797	56,556	129,2
[illegible]	156,124	25.945	1,473,147	30,559	1,567,893	150,393	45,102	105,2
[illegible]	133,425	22.345	1,352,730	26,711	1,357,363	125,145	33,981	91,1
[illegible]	115,570	21.944	1,073,923	23,634	1,073,648	103,317	31,426	71,8

Reserve at 3½ per cent. * Industrial business.

ANCE COMPANY, WICHITA, KAN.

Incorporated 1910.
Commenced Business April, 1911.

[illegible]	571,890	3,699	8,800,337	15,441	31,018,650	2,686,861	2,129,923	556,9
[illegible]	627,396	3,783	9,587,736	14,035	28,137,763	2,067,293	1,566,213	501,0
[illegible]	577,088	3.556	8,630,791	12,262	23,362,278	1,604,194	1,158,434	445,7
[illegible]	381,361	3.723	6,979,351	11,000	18,800,383	1,293,176	809,123	484,0
[illegible]	331,492	3.248	5,551,232	8,897	14,514,886	991,128	536,513	454,6
[illegible]	250,497	2,914	4,788,609	7,044	11,221,984	812,593	362,057	450,5
[illegible]	196,937	2.556	3,979,822	5,527	8,661,990	672,484	212,202	460,2
[illegible]	193,636	2,265	3,390,493	4,553	7,124,613	566,380	128,166	438,2
[illegible]	158,358	2,874	4,413,645	3,538	5,702,520	495,143	51,577	443,5
[illegible]	69,465	1.009	1,845,295	1,009	1,845,295	429,268	9,184	420,0

Reserve at 3½ per cent.

Capital, $300,000. FARMERS AND TRADERS LI

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tota to Pol holde
	$	$	$	$	$	$	$	$
1920	239,734	95,310	335,044	25,000	*h* 30	4,153	.....	29
1919	180,555	24,213	204,768	23,000	*h*30	4,525	.....	27
1918	120,741	20,156	140,897	22,000	*h* 66	1,463	.....	23
1917	85,786	15,652	101,438	3,000	.....	93	.....	3
1916	51,857	14,535	66,392	2,500	.....	.....	.....	2
1915	28,743	17,431	46,174	2,000	.....	.....	.....	2
1914	360	105,779	106,139	.....	.....	.....	.....	...

h Health claims.

Capital, $100,377. FARMERS LIFE INSURAN

1920	474,210	222,965	697,175	126,970	2,458	20,924	38,548	188,
1919	440,943	175,373	616,316	130,036	*h*1,051	59,872	39,200	230
1918	417,238	544,968	1,147,108	188,682	*h*6,967	37,939	37,938	226,
1917	455,039	187,484	642,523	114,462	*h*338	74,661	23,150	212,
1916	101,121	*r*1,673,267	1,774,388	10,185	*h*1,470	3,627	1,537	16,
1015	76,412	235,676	312,018	9,000	.....	3,615	1,255	13,
1914	25,233	376,268	401,501	1,000	.....	.....	.....	1,
1913	9,393	284,916	204,314	.....	.....	.....	.....	...

Capital, $200,000. FARMERS NATIONAL LIFE INS

1920	505,791	57,156	562,947	74,481	4,584	2,872	9,680	91,
1919	381,605	284,800	666,405	59,501	.....	2,668	7,161	69,
1918	232,286	176,654	408,940	50,469	.....	1,677	5 235	57,
1917	186,062	31,742	217,804	16,500	.....	966	8,330	25,
1916	124,692	68,143	192,835	14,000	.....	1,909	4,019	19,
1915	80,159	85,118	165,277	5,000	.....	.....	709	5,
1914	44,641	78,072	122,713	1,112	.....	.....	.....	1,
1913	21,611	270,607	292 218	.....	.....	.....	.....	...

Capital, $300,000. FEDERAL LIFE INSURAN

1920	1,245,551	319,807	1,565,358	229,239	42,859	170,973	25,321	468,
1919	1,018,196	293,746	1,311,942	301,754	27,933	197,491	12,649	539,
1918	800,811	264,615	1,065,426	273,409	35,400	195,892	27,261	531,
1917	775,548	248,215	1,023,763	150,710	14,500	226,065	23,839	415,
1916	694,598	208,172	902,770	159,905	6,371	153,640	20,530	340,
1915	661,641	196,089	862,730	111,013	20,550	113,963	19,195	264,
1914	651,754	173,413	825,167	176,003	81,800	109,327	24,235	391,
1913	692,321	179,246	871,567	169,637	228,000	130,189	46,474	574,
1912	677,305	185,940	863,245	170,105	6,250	193,683	10,661	380,
1911	523,740	350,508	874,248	143,443	3,555	216,176	7,276	370,
1910	509,685	124,090	633,775	125,315	3,000	197,775	12,239	338,
1909	325,421	1,335,599	1,661,020	79,102	.....	85,727	2,010	166,
1908	326,871	50,051	376,922	52,584	1,226	53,548	4,570	111,
1907	368,775	68,797	437,572	97,014	.....	117,234	4,626	218,
1906	307,540	196,836	504,376	83,933	.....	72,322	4,485	160,
1905	289,480	91,416	380,896	62,075	.....	180,794	4,932	247,
1904	196,426	678,641	875,067	27,232	.....	103,243	4,089	134,
1903	95,846	13,458	109,304	12,740	.....	3,897	.....	16,
1902	90,327	12,440	102,767	10,283	.....	3,442	.....	13,
1901	82,572	5,689	88,261	1,000	.....	.....	.....	1,

Capital, $100,000. FEDERAL RESERVE LI

1920	298,465	54,998	353,463	1,000	.....	.....	.....	1,

...SURANCE CO., SYRACUSE, N. Y.

Incorporated 1912.
Commenced Business July 8, 1914

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surp
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	
[illegible]	121,722	2,004	3,262,000	6,076	9,217,377	842,673	465,110	3
[illegible]	105,061	2,017	3,123,000	4,698	6,898,048	529,530	300,580	2
[illegible]	86,615	1,353	1,958,900	3,206	4,511,250	402,444	189,144	2
[illegible]	54,506	1,232	1,794,000	2,314	3,201,250	342,964	108,231	2
[illegible]	55,164	789	1,103,000	1,373	1,838,750	295,619	53,300	2
[illegible]	66,501	882	1,100,000	823	1,034,000	279,941	24,962	2
11,874	11,874	14	22,500	14	22,500	293,367	1,101	2

Reserve at 3½ per cent.

COMPANY, DENVER, COL.

Incorporated November 4, 1911.
Commenced Business October 7, 1912.

[illegible]	440,335	1,139	2,656 856	7,097	15,137,924	2,765,149	2,250,067	5
[illegible]	443,669	697	1,456,276	6,444	13,531,217	2,576,916	2,064,799	5
[illegible]	893,128	166	379,410	6,133	12,912,042	2,213,993	1,884,661	3
[illegible]	693,404	886	1,357,075	6,907	14,347,104	2,206,726	1,719,522	4
[illegible]	123,450	r6,348	r14,862,882	7,478	16,689,093	2,288,644	1,906,603	3
[illegible]	122,561	727	1,226,398	1,583	2,548,583	873,770	285,530	5
[illegible]	115,292	1,322	1,997,730	1,422	2,247,870	649,128	124,695	5
[illegible]	156,963	124	289,640	124	289,640	255,960	5,849	2

Reserve at 3½ add 4 per cent. r Includes reinsurance.

ANCE COMPANY, CHICAGO, ILL.*

Incorporated January 17, 1912.
Commenced Business March 5, 19

[illegible]	405,290	3,619	7,459,350	9,619	18,278,454	1,085,127	661,424	4
[illegible]	320,582	3,285	6,069,100	7,239	12,529,925	900,173	432,078	4
[illegible]	228,064	1 709	3,450,750	4,605	7,565,250	467,716	271,306	1
[illegible]	182,104	1,999	2,906,250	4,063	5,385,250	477,639	159,637	3
[illegible]	139,947	1,711	2,523,000	2,869	4,119,500	42[illegible],936	99,932	3
[illegible]	133,941	1,483	2,248,750	2,072	3,026,750	306,915	48,751	2
[illegible]	95,062	580	1,337,250	1,244	1,717,750	199,012	40,814	1
[illegible]	175,718	695	1,084,750	657	1,013,750	119,813	7,918	1

Reserve at 3½ per cent. * Incorporated under laws of Indiana.

COMPANY, CHICAGO, ILL.

Incorporated Sept. 8, 1899.
Commenced Business May 5, 1900.

							c	
[illegible]	1,129,915	6,089	17,277,627	21,403	46,513,022	5,179,104	4,654,721	5
[illegible]	1,065,503	5,897	14,130,018	17,987	36,225,180	4,641,049	4,190,661	4
[illegible]	949,590	2,575	5,747,347	13,813	26,069,459	4,360,517	3,945,541	4
[illegible]	817,079	2,434	5,615,992	13,269	25,101,635	4,176,288	3,689,714	4
[illegible]	657,878	2,129	4,205,773	12,593	23,010,890	3,914,445	3,450,902	4
[illegible]	551,000	1,965	3,926,691	10,876	21,602,007	3,590,744	3,148,401	4
[illegible]	662,524	1,703	4,013 805	10,460	21,487,887	3,305,245	2,906,388	3
[illegible]	904,505	2,294	5,752,733	10,734	22,225,815	3,100,186	2,705,819	3
[illegible]	714,765	2,115	4,834,989	10,426	21,090,550	3,114,021	2,685,217	4
[illegible]	652,965	3,774	6,171,110	10,198	20,047,378	2,913,679	2,512,773	4
236,131	574,460	1,142	3,583,411	7,856	16,907,227	2,549,558	2,259,470	2
124,884	291,723	3,323	8,339,413	8,159	16,832,857	2,444,547	2,192,688	2
121,200	233,128	883	1,606,955	5,949	10,529,564	1,032,074	899,381	1
144,013	362,887	1,334	3,254,170	6,484	12,106,776	922 602	803,365	1
137,524	352,264	4,536	9,407,832	7,534	14,201,589	852,630	758,928	9
140,367	388,168	1,843	4,032,804	4,717	8,595,403	685,102	591,706	9
102,665	297,229	4,517	6,640,446	5,206	8,023,874	667,507	572,609	9
79,930	96,567	1,055	2,752,085	2,227	4,590,208	172,214	99,517	7
81,472	95,197	1,575	3,563,826	2,134	4,263,613	164,978	71,163	9
87,186	88,186	1,341	2,391,573	1,705	3,288,523	148,953	44,226	10

c Reserve at 4 and 3½ per cent.

...NS. CO., KANSAS CITY, KANS.

Commenced Business Feb. 12, 1920.

296,574	297,574	1,295	1,456,000	1,294	1,455,000	156,314	13,594	14

Capital, $225,000. FEDERAL UNION LIFE INSURAI

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	To to Po hold
	$	$	$	$	$	$	$	$
1920	509,838	30,656	540,494	133,258	100	2,481	.....	13
1919	344,859	73,087	417,946	126,056	100	1,151	.....	12
1918	245,433	76,726	322,159	76,743	75	148	.....	7
1917	148,688	66,227	214,915	11,410	.....	.....	.....	1
1916	42,358	25,858	68,216	1,839	.....	.....	.....	
1915	595	91,672	92 267	.....	.....	.....	.....	..

Incorporated December 2. 1878. FIDELITY MUTUAL LIFE INS

1920	7,449,119	2,245,861	9,694,980	1,842,118	387,709	748,391	609,360	3,58
1919	6,505,459	2,200,811	8,706,270	2,065,112	293,984	870,187	773,343	4,00
1918	5,566,876	1,945,264	7,512,140	2,208,137	324,508	1,049,114	692,247	4,274
1917	5,212,288	1,848,457	7,060,745	1,457,540	194,914	1,184,005	611,622	3,448
1916	4,998,741	1,793,419	6,792,160	2,012,792	212,304	1,738,015	734,777	4,697
1915	4,799,524	1,696,283	6,495,807	1,836,536	158,057	1,974,513	793,576	4,762
1914	4,854,441	1,602,038	6,456,479	1,822,896	124,608	1,177,250	438,287	3,563
1913	4,871,542	1,485,475	6,357,017	1,677,457	70,551	806,192	277,527	2,831
1912	4,836,189	1,367,429	6,203,618	1,623,480	53,906	635,070	230,790	2,543
1911	4,741,405	1,269,551	6,010,956	1,704,742	60,666	527,841	200,228	2,493
1910	4,702,682	1,107,752	5,810,434	1,564,852	35,971	523,990	185,321	2,310
1909	4,696,006	1,044,061	5,740,067	1,604,930	18,747	465,479	141,533	2,230
1908	4,529,029	893,146	5,422,175	1,375,450	3,280	450,914	132,563	1,962
1907	4,351,515	869,262	5,220,777	1,318,424	2,370	300,740	70,777	1,692
1906	4,206,255	1,304,863	5,511,118	1,364,506	1,414	179,165	57,895	1,602
1905	3,918,149	1,683,564	5,601,713	1,197,532	1,202	143,024	48,499	1,390
1904	3,503,975	531,820	4,035,795	1,144,813	1,028	84,694	47,028	1,277
1903	3,145,652	321,034	3,466,686	1,043,657	922	56,173	45,321	1,146
1902	2,716,288	239,680	2,955,968	1,149,749	772	50,258	31,590	1,232
1901	2,457,088	200,182	2,657,270	925,380	200	57,905	40,004	1,023

‡ Not separated prior to 1898.

Capital, $250,000. FIRST NATIONAL-LI

1920	436,251	82,198	518,447	47,296	1,000	54,853	11,597	114
1919	251,457	105,433	487,890	111,204	1,000	31,709	40,685	184
1918	315,768	67,992	383,760	79,966	.....	45,452	9,664	135
1917	214,824	48,579	263,403	37,869	.....	21,984	7,809	67
1916	205,034	40,814	245,848	30,544	.....	27,038	6,174	63
1915	184,694	38,355	223,049	24,157	.....	37,268	5,668	67
1914	167,088	44,812	211,900	24,000	*a* 1,401	47,771	5,559	78
1913	140,704	27,130	167,834	7,000	*a* 5,339	35,527	5,759	53
1912	105,607	62,005	167,612	7,500	.....	12 793	6,429	26
1911	100,499	117,394	217,893	9,654	*a* 1,094	17,291	6,466	34
1910	88,148	132,369	220,517	12,328	*a* 675	8,874	8,737	30
1909	5,313	228,740	234,053	.....	.....	.....	51	

* First National, Pierre, S. D., and Northwestern, Aberdeen, S. D., merged Dec. 20, 1918. *a* Accident claims.

Capital, $100,000. FIRST TEXAS PRUDENTIAL INSURAN

1920	.....	.....	.....	.....	.....	.....	.....	...
1919	194,534	24,424	217,958	42,502	.....	933	.....	43
1918	144,632	119,277	263,909	59,567	.....	1,027	.....	60
1917	167,748	92,666	260,414	.....	.....	.....	.....	39
1916	.....	.....	.....	.....	.....	.....	.....	.....
1915	36,687	5,778	42,465	19,176	.....	485	.....	19
1914	44,225	26,033	70,258	16,410	.....	284	.....	16
1913	52,514	3,095	55,609	19,805	.....	277	.....	20
1912	55,903	25,314	81,217	25,042	.....	.....	.....	25

OMPANY, CINCINNATI, O.

Incorporated Aug. 7, 1914.
Commenced Business Dec. 14, 1915.

Premiums, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
236,658	372,577	*i* 14.059	*i* 5,937,654	*i*47,207	*i*20,030.850	776,228	530.769	245.959
205,927	353 232	*i* 17.098	6,008,421	*i*41,825	*i* 17,305.211	573,855	348,290	225,565
189,244	266.210	*i* 29,925	*i* 12,839,035	*i* 34.395	*i* 14.760,301	472,092	274,561	197,531
127,133	198,543	2,810	3,604,082	3,050	4.027.556	237.328	75.385	161.943
		b 10,725	*b* 1,579,225	*b* 9.832	*b* 1.416.100			
86,552	88.791	1,681	1,644,140	1,350	1,390,016	163.393	26,249	137,144
		b 9.421	*b* 1,420.425	*b* 5.921	*b* 865,825			
27,031	27,031	30	54,500	30	54,500	143,345	5,094	138,251
		b 320	*b* 49,550	*b* 320	*b* 49,550			

Reserve at 3½ per cent. *b* Industrial. *i* Includes industrial.

ANCE COMPANY, PHILADELPHIA, PA.

Commenced Business January 1, 1879.

[illegible]	5,859,389	13.375	44,640,118	83,345	203,980,056	43,294,964	39,017,704	4,277.260
[illegible]	5,759,395	10,871	34,895,405	74,891	173,092,356	39,199,500	[1]35,320,659	3,878,841
[illegible]	5,885,211	6,339	19,566,470	68,379	149,295,550	37,246,448	33,577,988	3,668,460
[illegible]	4,759,219	6,822	18,412,379	67,017	142,022,569	34,450,303	30,446,301	4,004,002
[illegible]	5,980,062	7,481	18,024,116	65,486	135,643,006	32,181,517	28,344,278	3,837,239
[illegible]	5,919,057	6,888	15,232,382	64,403	132,355,777	31,278,578	27,650,884	3,627,694
[illegible]	4,673,116	7,292	15,338,832	64,825	134,064,215	30,548,578	27,188,243	3,360,335
[illegible]	3,970,945	7,067	15,243,701	63,985	133,550,385	28,896,393	25,816,672	3,079,721
[illegible]	3,610,371	6,525	14,611,433	62,479	130,771,679	26,664,807	23,957,626	2,707,181
[illegible]	3,559,211	5,953	13,232,698	61,521	128,290,057	24,142,952	21,919,955	2,222,997
[illegible]	3,549,132	5,954	13,447,136	60,574	126,218,844	21,673,571	19,847,050	1,826,521
[illegible]	3,424,102	6,557	16,657,828	59,801	124,666,815	19,502,070	17,752,595	1,749,475
[illegible]	3,064,540	6,609	16,635,822	58,950	120,992,663	17,064,351	15,575,013	1,489,338
[illegible]	2,828,667	7,313	16,874,179	58,939	119,452,264	14,541,673	13,589,278	952,395
[illegible]	2,528,113	9,240	19,677,083	58,992	118,143,518	12,578,857	11,371,449	1,207,408
[illegible]	2,826,677	11,229	22,734,823	58,206	114,888,201	10,060,986	9,014,250	1,046,736
[illegible]	2,575,376	12,727	23,248,514	55,265	109,146,658	7,408,389	6,424,735	983,654
[illegible]	2,282,308	12,172	22,621,904	49,699	100,340,547	5,883,925	5,065,863	818,062
[illegible]	2,233,732	11,189	20,927,705	43,664	90,097,572	4,663,276	4,033,594	629,682
[illegible]	1,990,377	*p*8,919	*p*19,208,715	*p*39,094	*p*84,306,448	3,930,172	3,318,966	611,206

[1] Deferred net premiums of $71,243 included in assets, but not included in official reports. *p* Change made to paid-for basis. *a* Reserve 4 per cent; new business since 1900 at 3½ per cent.

INSURANCE COMPANY, PIERRE, S. D.

Commenced Business Dec. 20, 1918. *

[illegible]	301,996	1,646	4,556,016	6,881	14,641,696	1,568,150	1,228,191	339.959
[illegible]	380,002	1.723	4,131,017	6,251	12,470,897	1.352,884	1,023,602	329.282
[illegible]	284,062	1,426	2,856.570	5,378	*r* 9,861,721	1,225,114	896,433	328,681
[illegible]	171.370	1.079	1,873,000	3 689	6,675,412	824 064	594,402	229,662
[illegible]	172.442	1.323	2,173,500	3.404	6,092,779	735.039	492,838	242,201
[illegible]	169.946	1.251	2,230,725	2,813	5,410,947	656,510	414,302	242,208
[illegible]	167.284	1,132	1,930.153	2,335	4.536,055	598.936	360,479	238,457
[illegible]	146,535	1,063	1,533.445	1,862	3.828,734	557,370	314,192	243,177
[illegible]	124.142	450	1,010,206	1,186	3,122,539	519,491	286,174	233.317
[illegible]	151,859	474	955,000	1,044	2,751,088	484,527	271,705	212,822
[illegible]	152,078	252	659.901	757	2,433,779	454.361	211,090	243,271
[illegible]	13,911	628	2,353,190	628	2.353.190	334.901	177,691	157.210

Reserve at 3½ and 4 per cent. *r* Including reinsurance.

COMPANY, GALVESTON, TEXAS.

Incorporated February 25, 1910.
Commenced Business March 26, 1910.

.....	.....	.....	.....	.....	.....	.....	.....	.....
129,264	172,699	*b* 12086	*b* 2,475,977	*b*25,959	*b* 4,726,786	302,658	196,486	106,172
		533	606,286	1,163	1,418,042			
186,836	247,430	7,986	1,740,149	24,913	4,800,214	246,447	243,986	2,461
.....	265,275	12,318	1,856,146	25,422	4,888,234	228,443	224,008	4,435
.....	.....	.....	.....	.....	.....	219,175	117,867	101,308
28,366	48,027	.....	1,455,453	.....	2,032,578	119,686	13,652	106,034
32,818	49,512	.....	.....	.....	.....	128,249	17,199	111,050
39,669	59,751	.....	2,363,747	.....	2,547,402	65,859	8,511	57,348
38,755	63,797	28,242	2,559,765	23,901	2,386,223	62,390	7,378	55,012

Reserve at 8½ per cent. *b* Industrial insurance.

Capital, $107,700. FORT WORTH LIFE INSURAN

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Tota to Poli holde
	$	$	$	$	$	$	$	$
1920	468,527	91,870	560,397	45,555	*h 914	15,026	7,866	69
1919	388,675	103,570	492,245	83,447	h761	16,633	8,220	109
1918	325,291	82,951	408,242	78,490	1,000	11,633	8,667	99
1917	302,685	62,062	364,747	30,031	h 75	9,160	6,565	45
1916	269,381	42,264	311,645	25,416	.....	16,943	6,248	48
1915	229,224	54,006	283,230	48,297	.....	17,898	8,807	75
1914	206,861	38,544	245,405	35,459	.....	13,083	7,395	55
1913	193,086	40,574	233,660	25,697	.....	12,928	2,241	40
1912	160,331	33,454	193,785	23,423	.....	7,198	7,597	38
1911	133,725	17,126	150,851	6,025	.....	4,308	1,115	11
1910	96,646	18,319	114,965	17,000	.....	167	546	17,
1909	71,926	12,758	84,684	7,049	.....	1,389	30	8,
1908	58,871	11,431	70,302	7,033	.....	1,547	26	8,
1907	38,309	7,724	46,033	1,000	.....	813	2,146	3,
1906	19,473	28,647	48,120	.....	.....	.....	3,307	3,

h Health claims.

Capital, $100,000. FRANKLIN LIFE INSURAN

1920	3,438,571	572,595	4,011,166	656,275	201,689	287,868	153,498	1,299,
1919	2,593,024	539,565	3,132,589	743,342	27,289	191,422	79,038	1,041,
1918	2,047,157	462,513	2,509,670	689,446	19,975	175,343	49,351	933,
1917	1,845,614	413,486	2,259,100	492,881	18,827	249,650	66,221	827,
1916	1,668,088	382,678	2,050,766	464,659	10,112	312,927	72,823	860,
1915	1,521,527	347,603	1,869,130	426,539	14,756	307,102	64,158	812,
1914	1,519,037	310,130	1,829,167	406,731	16,392	309,709	80,477	813,
1913	1,422,480	289,962	1,712,442	396,988	209,726	232,363	82,865	921,
1912	1,367,996	286,889	1,654,885	402,712	317,976	243,025	91,181	1,054,
1911	1,317,490	269,158	1,586,648	368,832	29,300	355,241	90,254	843,
1910	1,285,166	322,596	1,607,762	423,793	100	388,996	91,920	904,
1909	1,202,792	252,166	1,454,958	328,522	100	242,915	56,742	628,
1908	1,176,550	199,546	1,376,096	275,203	100	104,349	7,410	387,
1907	1,145,449	166,812	1,312,261	333,545	100	72,655	4,689	410,
1906	1,182,900	142,824	1,325,724	334,813	.....	49,439	2,778	387,
1905	1,147,900	112,335	1,260,235	246,126	.....	43,131	3,833	293,
1904	1,041,340	100,174	1,141,514	295,002	.....	44,873	3,641	343,
1903	972,697	83,439	1,056,136	261,977	.....	64,683	4,411	331,
1902	881,326	81,428	962,754	221,152	.....	89,265	3,656	314,
1901	695,783	* 154,630	850,413	217,215	.....	88,118	4,532	309,

* Includes reserve liens.

Capital, $200,000. GARY NATIONAL LIFE INSU

1920	115,819	18,138	133,957	11,500	25	557	1,777	13,
1919	76,387	3,507	79,894	2,000	.....	.....	1,103	3,
1918	31,106	26,773	57,879	1,000	.....	.....	.....	1,

Capital, $25,000. GATE CITY LIFE AND HEALTH INSURANC

1920	.....	.....	.....	.....	.....	.....	.....	...
1919	302,032	5,194	307,226	28,300	90,281	.....	.....	118,
1918	217,769	4,437	222,206	25,160	h 71,662	.....	.....	96,
1917	167,671	2,797	170,468	20,118	h 39,416	.....	.....	59,
1916	166,866	2,880	169,746	13,006	h 35,018	.....	.....	48,
1915	117,388	1,868	119,256	11,689	h 25,763	.....	.....	37,
1914	110,747	2,338	113,085	36,768	.....	.....	.....	36,

h Health, accident and disability claims.

OMPANY, FORT WORTH, TEX.

Commenced Business May, 1906.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabil ties.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
[illegible]	274,268	2,033	4,437,329	7,152	15,480,510	1,768,972	1,499,578	269,[illegible]
[illegible]	251,135	1,396	3,755,261	5,772	12,672,288	1,456,730	1,255,255	231,[illegible]
[illegible]	222,126	998	2,527,207	5,022	10,627,483	1,227,216	1,048,948	178,[illegible]
[illegible]	177,378	1,384	2,969,371	5,043	10,252,957	1,028,156	813,319	214,[illegible]
[illegible]	168,682	1,425	2,943,728	4,367	8,688,041	835,801	645,676	190,[illegible]
[illegible]	174,895	1,140	2,453,167	3,681	7,332,627	687,849	516,530	171,[illegible]
[illegible]	144,167	1,008	1,990,519	3,376	6,463,504	585,435	416,115	169,[illegible]
[illegible]	150,749	1,252	2,174,300	3,258	6,113,548	487,829	317,430	170,[illegible]
[illegible]	107,533	915	1,660,510	2,609	5,002,310	394,079	234,505	159,[illegible]
[illegible]	84,571	1,046	1,768,686	2,178	4,153,597	303,439	152,124	151,[illegible]
[illegible]	74,366	668	1,265,442	1,513	3,073,446	229,723	97,575	132,[illegible]
[illegible]	47,944	503	938,983	973	2,464,915	190,755	61,374	129,[illegible]
[illegible]	48,528	572	1,216,981	944	2,099,433	152,739	35,102	117,[illegible]
[illegible]	39,655	473	1,015,350	647	1,523,310	131,092	18,159	112,[illegible]
[illegible]	31,512	245	652,460	243	650,460	120,192	3,675	116,[illegible]

Reserve at 8½ per cent.

COMPANY, SPRINGFIELD, ILL.

Incorporated July 23, 1884.
Commenced Business July 23, 1884.

[illegible]	2,878,338	16,625	42,620,863	53,870	120,754,072	11,936,280	10,785,038	1,151,[illegible]
[illegible]	2,662,359	10,426	29,515,739	42,373	92,109,284	10,688,860	9,390,760	1,298,[illegible]
[illegible]	1,631,023	6,172	16,346,723	35,177	70,586,248	9,574,533	8,296,848	1,277,[illegible]
[illegible]	1,473,354	6,297	13,791,825	32,652	62,336,698	8,671,321	7,360,182	1,311,[illegible]
[illegible]	1,438,630	4,860	11,377,775	29,464	55,158,919	7,852,643	6,594,701	1,257,[illegible]
[illegible]	1,295,195	4,210	8,941,995	27,775	50,281,615	7,229,108	6,034,618	1,194,[illegible]
[illegible]	1,332,541	4,361	9,235,346	27,110	48,507,114	6,633,653	5,534,192	1,099,[illegible]
[illegible]	1,452,377	4,951	10,192,762	26,302	46,442,058	6,126,666	5,075,877	1,050,[illegible]
[illegible]	1,530,475	4,362	8,200,972	25,272	43,668,596	5,850,406	4,812,278	1,038,[illegible]
[illegible]	1,285,164	4,439	8,909,860	24,558	42,410,962	5,732,086	4,731,011	1,001,[illegible]
[illegible]	1,322,997	4,843	10,798,819	23,183	40,021,110	5,430,805	4,461,171	969,[illegible]
[illegible]	993,676	3,102	6,303,760	22,356	36,853,610	5,061,430	4,192,499	867,[illegible]
[illegible]	713,674	3,093	6,104,890	21,791	35,460,106	4,610,731	3,863,305	747,[illegible]
[illegible]	717,438	3,210	5,848,250	21,308	33,574,330	3,962,798	3,339,167	623,[illegible]
[illegible]	797,657	5,071	7,841,146	21,726	33,465,050	3,345,336	2,867,710	477,[illegible]
[illegible]	784,904	5,863	8,889,562	20,922	32,068,660	2,811,177	2,400,819	410,[illegible]
[illegible]	762,112	6,467	9,243,201	19,309	29,523,386	2,287,505	1,951,323	336,[illegible]
[illegible]	778,941	5,991	8,921,932	16,713	26,387,192	1,890,136	1,582,913	307,[illegible]
[illegible]	732,084	5,785	9,258,933	14,682	24,102,794	1,550,787	1,289,886	260,[illegible]
[illegible]	647,877	4,963	8,573,416	12,728	21,549,750	1,256,166	1,038,165	218,[illegible]

Reserve on business since July 1, 1907, at 3½ per cent.; prior at 4 per cent.

ANCE COMPANY, GARY, IND.

Commenced Business February, 1918

[illegible]	119,410	992	2,089,147	2,308	3,948,748	239,894	94,600	145,[illegible]
[illegible]	91,397	1,252	1,687,760	1,665	2,387,514	282,830	27,016	255,[illegible]
47,749	48,749	623	910,254	623	906,254	99,521	7,543	91,[illegible]

Reserve at 8½ per cent.

COMPANY, GREENSBORO, N. C.

Commenced Business March, 1911.

.....	.....	.....	.....	.....	.....	.....	.....	.....
154,874	273,455	32,629	1,899,165	44,392	1,967,286	129,832	53,059	76,[illegible]
142,893	239,715	32,281	1,579,709	38,400	1,717,430	87,811	35,684	52,[illegible]
84,707	144,241	27,145	1,017,072	30,241	1,146,328	81,859	30,185	50,[illegible]
114,280	162,304	46,721	1,630,979	30,079	1,306,533	56,231	26,104	30,[illegible]
77,584	115,036	33,447	1,348,756	24,201	956,833	45,814	15,168	30,[illegible]
73,067	109,835	26,653	1,059,565	20,601	771,890	40,089	12,361	27,[illegible]

Reserve at 3½ per cent.

Capital, $106,550. GEM CITY LIFE INSURA

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	To to Po hold
	$	$	$	$	$	$	$	$
1920	117,713	16,727	134,440	9,075	.....	2,887	.....	1
1919	96,573	18,788	115,361	18,931	.....	1,802	.....	2
1918	72,544	21,708	93,252	9,054	.....	888	.....	
1917	71,365	9,704	81,069	13,005	.....	.....	.....	1
1916	51,964	8,441	60,405	1,000	.....	338	.....	
1915	40,796	7,928	48,724	2,000	.....	197	.....	
1914	27,593	11,772	34,900	6,000	.....	.....	.....	
1913	12,939	8,176	21,115	.....	.....	.....	.....	.
1912	10,413	104 699	115,112	.....	.....	.....	.....	.

Capital, $250,000. GEORGE WASHINGTON LIFE INSURAI

1920	513,701	139,420	653,121	72,557	17,570	62,066	8,564	16
1919	452,515	161,912	614,427	118,494	11,384	28,112	7,297	16
1918	382,890	100,832	483,772	104,811	11,160	31,439	6,550	15
1917	339,189	97,186	436,375	54,696	14,850	44,033	5,853	11
1916	304,316	85,652	389,968	52,740	2,175	50,261	4,789	10
1915	410,717	79,119	489,836	69,294	8,500	52,229	3,033	13
1914	213,546	r 119,813	333,359	19,036	.....	25,189	1,483	4
1913	195,163	42,855	238,018	43,900	.....	15,952	715	6
1912	180,852	39,869	220,721	22,000	.....	18,635	170	4
1911	164,893	30,153	195,046	37,000	.....	9,807	458	4
1910	149,615	27,841	177,456	34,227	.....	8,319	466	4
1909	126,337	22,263	148,600	27,630	.....	2,900	226	3
1908	118,424	18,446	136,870	11,931	.....	637	332	1
1907	72,180	17,767	89,947	3,010	.....	.....	113	3
1906	36,989	55,083	92,072	.....	.....	.....	.....	..

r Including reinsurance.

Capital, $419,040. GIRARD LIFE INSURAN

1920	510,085	104,742	614,827	131,621	.....	26,274	43,439	201
1919	421,700	92,885	514,585	87,903	.....	16,396	35,993	140
1918	348,062	89,778	437,840	118,550	.....	28,552	30,978	178
1917	310,334	76,373	386,707	53,685	1,000	17,455	27,808	99
1916	288,054	67,568	355,622	33,580	.....	23,386	25,889	82
1915	249,535	66,006	315,541	25,037	.....	26,820	27,755	79
1914	238,484	50,358	288,842	51,500	.....	21,635	26,188	99
1913	218,789	41,334	260,123	21,500	.....	17,183	21,969	60
1912	196,117	37,699	233,816	26,050	.....	10,230	32,927	69
1911	169,143	30,442	199,585	21,022	.....	7,856	10,208	39
1910	149,647	25,590	175,237	32,865	.....	3,767	.....	41
1909	68,234	171,141	239,375	8,135	.....	59	.....	8
1908	120,170	5,652	125,822	15,000	.....	4,849	.....	19
1907	108,459	12,514	120,973	10,000	.....	1,277	.....	11
1906	6,947	20,078	27,025	.....	.....	.....	.....	...

Capital, $190,879. GRANGE LIFE ASSURAN

1920	344,698	55,755	400,453	50,791	501	5,348	.....	56,
1919	243,260	45,630	288,890	19,901	440	2,493	.....	22,
1918	174,445	38,902	213,347	22,949	.....	1,860	.....	24,
1917	142,370	41,591	183,961	7,500	.....	201	.....	7,
1916	90,481	74,985	165,466	6,125	.....	29	.....	6,
1915	35,194	371,686	406,880	.....	.....	.....	.....	...

Disability claims.

OMPANY, DAYTON, O.

Incorporated February, 1911.
Commenced Business March 15, 1912.

Exc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
[illegible]	67 742	684	1,179,254	2,598	3,922,631	371,547	253,655	117,89
[illegible]	70,176	668	995,721	2,181	3,249,516	297,404	188,097	109,30
[illegible]	53,440	414	597,195	1,722	2,576,086	243,793	142,360	101,43
[illegible]	64,210	637	951,192	1,614	2,431,131	202,541	101,054	101,48
[illegible]	40,038	700	1,132,840	1,332	2,037,804	182,695	69,527	113,16
[illegible]	47,246	710	1,151,170	1,058	1,551,527	156,876	41,756	115,12
[illegible]	47,015	577	915,000	738	1,130,250	155,775	20,961	134,81
[illegible]	28,204	334	510,000	394	550,500	168,062	8,921	159,14
[illegible]	40,212	247	417,000	226	397,000	176,267	2,757	173,51

Reserve at 8½ per cent.

COMPANY, CHARLESTON, WEST VA.

Incorporated January 26, 1906.
Commenced Business May 12, 1906.

[illegible]	382,212	2,101	5,332,963	8,461	16,071,811	2,266,364	1,959,602	306,76
[illegible]	364,111	2,021	3,542,776	7,448	13,725,225	1,986,576	1,674,554	312,02
[illegible]	320,969	1,594	2,634,115	6,238	11,701,804	1,902,743	1,610,716	292,02
[illegible]	265,950	1,403	2,457,707	5,399	10,356,492	1,527,599	1,221,495	306,10
[illegible]	248,499	1,257	2,182,425	4,748	9,274,153	1,359,279	1,057,568	301,71
[illegible]	279,545	1,277	2,264,149	4,491	8,976,551	1,218,188	931,491	286,69
[illegible]	138,161	2,201	4,070,869	4,605	9,310,124	988,765	706,318	282,44
[illegible]	140,805	761	1,671,315	2,932	6,430,384	774,955	486,826	288,12
[illegible]	114,099	678	1,461,543	2,616	5,695,218	673,716	393,968	279,74
[illegible]	116,623	879	1,515,577	2,468	5,621,100	571,897	292,659	279,23
[illegible]	115,879	785	1,720,555	2,074	5,106,862	479,139	217,277	261,86
[illegible]	89,506	783	1,551,601	1,673	4,144,077	421,663	149 775	271,89
[illegible]	102,292	928	2,139,530	1,458	3,871,103	363,433	96,168	267,26
[illegible]	67,830	609	1,535,518	878	2,439,508	331,359	43,396	287,96
[illegible]	44,295	359	1,100,000	353	1,076,000	304,104	12,434	291,67

Reserve at 3½ per cent

COMPANY, PHILADELPHIA, PA.

Incorporated Nov. 30, 1906.
Reincorporated Jan. 14, 1909

[illegible]	412,245	1,631	4,325,064	6,174	15,866,119	2,174,007	1,677,406	496,60
[illegible]	314,214	1,382	3,470,852	4,060	12,791,731	1,953,107	1,441,616	511,49
[illegible]	304,861	788	2,151,143	3,893	10,058,866	1,749,805	1,249,598	500 20
[illegible]	213,694	903	1,710,842	3,498	8,756,150	1,595,648	1,068,834	526,81
[illegible]	205,409	976	1,885,075	3,044	7,982,600	1,419,609	898,547	521,06
[illegible]	167,278	486	1,180,484	2,362	6,793,481	1,253,402	753,918	499,48
[illegible]	190,498	557	1,259,697	2,166	6,478,267	1,088,225	621,798	466,42
[illegible]	144,954	540	1,400,418	1,903	6,107 545	995,321	516,156	479,16
[illegible]	143,119	528	1,366,467	1,562	5,311,111	881,718	405,262	476,45
[illegible]	119,009	430	1,221,893	1,202	4,476,031	791,810	303,587	488,22
[illegible]	123,582	293	1,444,438	898	3,778,319	711,715	215,987	495,72
[illegible]	45,995	751	3,284,625	704	3,096,125	669,374	145,176	524,19
[illegible]	72,467	302	1,144,000	660	2,805,000	79,944	15,226	64,71
[illegible]	98,445	448	2,204,000	495	2,359,000	32,631	.....	32,63
[illegible]	12,827	66	243,000	66	243,000	13,712	.....	13,71

Reserve at 3½ per cent.

ASSOCIATION, LANSING, MICH.

Incorporated July 10, 1914.
Commenced Business March 18, 1915.

[illegible]	226,258	3,355	5,551,459	7,345	11,382,406	918,109	507,365	410,74
[illegible]	142,930	1,729	2,787,215	5,282	7,806,177	732,113	341,978	390,13
77,789	102,598	1,036	1,642,497	4,046	5,776,545	584,254	217,726	366,52
85,058	92,759	1,991	2,772,856	3,675	5,008,065	473,258	134,850	338,40
75,356	81,510	1,566	1,975,284	2,308	3,011,801	348,548	85,387	263,16
[illegible]	143,079	814	1,154,977	1,028	1,349,227	240,146	57,629	182,51

Reserve at 8½ per cent.

Capital, $171,900. GREAT AMERICAN LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	194,074	25,115	219,189	9,780	462	275	8,484	19,001
1919	140,011	22,479	162,490	18,571	555	.....	4,081	23,207
1918	75,983	13,974	89,957	8,500	255	.....	947	9,702
1917	15,861	139,454	155,315	.....	.....	.....	.....	.....

Capital $200,000. GREAT NORTHERN LIFE INSURANCE

1920	199,377	28,599	227,976	28,250	79	8,170	6,516	43,015
1919	150,106	25,566	175,672	29,086	h32	3,573	3,147	35,838
1918	108,896	24,997	133,893	25,500	h 32	5,984	1,366	32,882
1917	92,484	18,429	110,913	12,000	h 129	3,514	122	15,756
1916	74,985	14,766	89,751	9,000	.....	1,930	8	10,938
1915	61,025	13,171	74,196	9,500	.....	1,511	.....	11,011
1914	42,748	11,781	54,529	1,000	.....	690	.....	1,690
1913	46,219	9,344	55,563	5,000	.....	144	.....	5,144
1912	33,226	5,405	38,631	1,000	.....	.....	.....	1,000
1911	20,465	4,161	24,626	2,000	.....	.....	.....	2,000
1910	3,017	7,605	10,622	.....	....	.....	.....	.....

h Health claims.

Capital, $112,275. GREAT NORTHERN LIFE INSURANCE

1920	375,532	69,883	445,415	81,967	n 183	13,759	.....	95,909
1919	314,040	65,229	379,269	119,020	n451	15,149	.....	134,620
1918	271,912	54,174	326,086	106,324	n 511	33,914	.....	140,749
1917	261,031	53,429	314,460	34,354	n 223	15,660	.....	50,237
1916	230,221	45,891	276,112	54,125	n 345	16,787	.....	71,257
1915	194 063	47,478	241,541	19,000	n 299	9,849	.....	29,148
1914	173,329	67,479	240,808	22,400	n 143	4,366	.....	26,909
1913	146,730	44,061	190,791	5,500	n 73	2,661	.....	8,234
1912	93,472	36,194	129,666	21,250	n 85	1,119	.....	22,454
1911	65,673	16,018	81,691	8,000	n 73	.....	.....	8,073
1910	32,158	10,518	42,676	1,000	n 15	.....	.....	1,013
1909	15,259	64,255	79,514	.....	.....	.....	.....	.....

n Health claims.

Capital, $500,000. GREAT REPUBLIC LIFE INSURANCE

1920	490,326	80,927	571,253	86,774	h 6,486	21,048	8,884	123,192
1919	381,750	89,516	471,266	92,492	h2,620	22,529	s7,255	124,896
1918	321,887	74,776	396,663	70,253	h 699	18,906	s 5,644	95,502
1917	309,599	51,107	360,706	33,039	h 735	19,843	s 4,238	57,855
1916	316,504	72,147	388,651	68,370	.....	16,048	s 25,256	109,674
1915	288,266	56,220	344,486	17,599	.....	4,985	s 14,949	37,533
1914	188,523	44,613	233,136	4,000	.....	2,231	s 5,697	11,928
1913	82,573	321,181	403,754	.....	.....	.....	.....	.....

h Health claims. s Coupon reductions.

Capital, $156,587. GREAT SOUTHERN LIFE INSUR

							s	
1920	292,819	77,915	370,734	52,500	100	8,087	825,300	85,987
1919	258,882	63,313	322,195	52,966	h265	11,375	20,129	84,735
1918	194,894	71,553	266,447	67,804	h 764	17,630	28,392	114,590
1917	166,306	82,460	248,766	31,200	h 700	17,081	44,510	93,491
1916	164,273	42,684	206,957	29,212	h 827	25,487	10,223	65,749
1915	152,451	40,789	193,250	23,434	h 1,300	10,845	14,937	50,516
1914	160,116	31,474	191,590	23,100	h 1,200	8,215	7,672	40,187
1913	146,733	23,515	170,248	17,000	h 1,100	4,983	5,673	28,756
1912	130,574	19,952	150,526	17,795	h 600	6,276	4,286	28,941
1911	106,210	17,847	124,057	19,794	.....	.....	3,058	22,852
1910	77,804	70,955	148,759	18,800	.....	.....	1,505	20,305
1909	56,327	61,734	118,061	8,000	.....	.....	309	8,309
1908	21,484	30,029	51,513	.....	.....	.....	.....	.....

h Disability claims. s Coupon reductions.

ANCE COMPANY, HUTCHINSON, KAN. Commenced Business Sept. 12, 1917.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabil ties.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
140,650	159,651	1,249	3,121,245	2,296	5,556,517	324,704	142,907	181,797
135,938	159,145	1,184	2,800,022	1,712	4,139,772	279,081	71,140	207,940
92,492	102,194	705	1,812,250	811	2,135,750	261,751	28,930	232,821
.....	28,204	157	455,500	157	455 500	230,558	5,320	225,238

Reserve at 8½ per cent.

Incorporated Jan. 28, 1910.
COMPANY, GRAND FORKS, N. D. Commenced Business Sept. 20, 1910.

93,803	136,818	879	2,388,591	2,844	6,636,639	640,217	394,990	245,227
62,711	98,549	585	1,534,798	2,243	4,927,548	478,394	296,028	182,366
51,463	84,345	425	1,070,350	1,833	3,738,269	402,431	225,291	177,140
48,784	64,549	490	1 073,276	1,732	3,304,776	344,430	164,882	179,548
37,738	48,676	480	917,000	1,507	2,768,500	297,610	131,119	166,491
33,924	44,935	500	874,500	1,289	2,238,000	255,035	90,266	164,769
21,015	22,705	203	375,500	953	1,635,500	223,617	65,684	157,933
21,537	26,681	540	971,500	1,066	1,831,000	177,553	39,755	137,798
21,602	22,602	491	778,500	762	1,254,000	148,725	19,324	129,401
18,824	20,824	405	668,000	471	772,000	63,793	6,623	57,170
9,908	9,908	87	133,000	87	133,000	39,188	517	38 671

Reserve at 3½ per cent.

Incorporated December, 1908.
COMPANY, WAUSAU, WIS. Commenced Business May 7, 1909.

134,106	230,015	1,228	2,733,758	6,101	13,171,730	1,438,388	1,221,102	217,286
108,548	243,168	878	1,899,359	5,237	11,024,008	1,216,152	1,003,802	212,350
100,377	241,126	1,176	1,817,146	5,266	9,986,850	1,072,976	854,442	218 534
107,275	157,512	1,330	2,041,972	4,984	9,235,866	986,626	713,599	273,027
105,629	176,886	1,435	2,622,708	4,340	8,215,799	823,096	565,202	257,894
103,680	132,828	965	1,753,361	3,435	6,465,013	716,765	456,597	260,168
85,245	112,154	886	1,540,750	3,049	5,555,075	597,018	347,291	249,727
106,247	114,481	1,463	2,799,375	2,641	4,923,300	460,533	221,865	238,668
52,792	75,246	919	1,663,625	1,743	3,265,575	382,152	118,106	264,046
43 862	51,935	735	1,401,000	1,144	2,182,700	304,965	71,112	233,853
31,290	32,305	517	703,125	708	1,108,175	271,000	21,771	249,229
25,811	25,811	294	551,550	294	551,550	255,973	5,742	250,231

Reserve at 3½ percent.

Incorporated March 3, 1911.
COMPANY, LOS ANGELES, CAL. Commenced Business February 7, 1913.

258,343	391,535	2,421	5,478,632	7,066	14,880,405	1,468,132	902,915	565,217
193,229	318,125	1,538	3,228,093	5,376	10,990,608	1,283,141	700,912	582,229
189,778	285,280	878	1,905,341	4,398	9,096,028	1,107,331	529,606	577,725
168,066	225,921	1,354	2,348,097	4 267	8,662,902	970,780	363,331	607,449
253,785	363,459	2,882	5,718,865	4,527	9,720,218	839,976	263,098	576,878
220,423	317,956	2,591	6,807,279	3,240	8,643,148	813,973	168,539	645,434
223,143	235,071	1,387	4,402,648	1,635	5,159 271	783,265	89,040	694,225
105,536	105,536	655	2,196,665	592	1,965,278	791,484	37,472	754,012

Reserve at 3½ per cent.

Incorporated April 21, 1908.
ANCE COMPANY, BIRMINGHAM, ALA. Commenced Business April 22, 1908.

130,660	216,647	1,127	2,026,000	5,244	8,448,769	1,098,979	820,032	278,947
121,072	205,807	1,251	2,255,500	4,675	7,401,369	934,408	673,525	260,883
86,375	200,965	816	1,433,275	3,837	5,741,244	814,456	561,512	252,944
65,498	158,959	650	1,035,000	3,571	5,111,669	747,552	460,796	286,756
63,074	128,823	796	1,102,500	3 565	4,946,769	655,438	401,196	254,242
52,647	103,163	673	986,750	3,359	4,698,574	580,439	353,463	226,976
68,251	108,438	759	1,036,500	3,349	4,617,000	492,529	275,858	216,671
74,150	102,906	1,217	1,667,000	3,277	4,550,500	410,953	194,820	216,133
66,248	95,189	1,132	1,504,000	2,811	3,847,000	341,380	132,208	209,172
62,509	85,361	1,108	1,389,500	2,678	3,175,000	280,674	91,146	189,528
55,422	75,727	1,121	1,287,500	1,759	2,758,000	245,180	49,146	196,034
76,283	84,592	1,210	1,879,576	1,331	2,087,576	224,114	24,976	199,138
24,344	24,344	372	574,000	372	574,000	132,649	4,784	127,865

Reserve at 3½ per cent.

Capital, $600,000. GREAT SOUTHERN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	2,831,444	746,796	3,578,240	587,076	*h* 3,860	168,411	.....	759,347
1919	2,373,651	855,021	3,228,672	669,012	*h* 1,236	124,569	.....	794,817
1918	1,874,339	*r* 2,227,872	4,102,211	613,223	*h* 298	134,932	.....	748,453
1917	1,346,524	274 022	1,620,546	186,840	*h* 164	70,015	.....	257,019
1916	1,161,295	218,036	1,379,331	194,186	*h* 599	93,393	.....	288,178
1915	923,025	*r* 365,278	1,288,303	167,768	2,240	120,840	.....	290,848
1914	810,695	*r* 133,035	943,730	112,429	.....	137,820	.....	250,249
1913	634,286	88,397	722,683	90,000	.....	12,221	.....	102,221
1912	412,006	75,492	487,498	34,447	.....	6,231	.....	40,678
1911	277,957	47,322	325,279	19,000	.....	1,730	.....	20,730
1910	166,593	255,670	422,263	15,500	.....	.....	.....	15,500
1909	29,439	338,025	367,464	.....	.....	.....	.....	.....

h Disability claims. *r* Including reinsurance.

Incorporated April 16, 1919. GREAT STATE LIFE INSUR

1920	153,973	34,506	188,479	11,252	.....	.....	.....	11,252
1919	62,788	172,682	235,470	.....	.....	.....	.....	.....

Capital, $100,000. GUARANTY LIFE INSURANCE

1920	516,585	65,707	582,292	44,069	9,629	41,325	3,407	98,430
1919	389,554	48,330	437,884	800,008	1,003	24,955	2,548	108,514
1918	318,457	68,314	386,771	68,919	7,613	28,005	3,171	107,708
1917	269,757	33,432	303,189	25,075	1,002	30,441	3,064	59,582
1916	231,851	28,810	260,661	19,032	8,503	16,972	3,653	48,160
1915	198,837	24,342	223,179	18,517	1,003	12,706	3,845	36,071
1914	165,436	30 859	196,295	11,280	3	11,361	2,988	25,632
1913	130,456	51,731	182,187	9,908	2	7,910	3,121	20,941
1912	100,719	49,729	150,448	6,125	.....	4,918	1,708	12,751
1911	74,544	42,652	117,196	12,602	.....	6,832	1,036	20,470
1910	119,372	94,390	213,762	15,632	.....	6,606	1,000	23,238
1909	105,537	56,160	161,697	18,359	.....	2,729	1,017	22,105
1908	98,590	50,415	149,005	19,681	* 5,945	868	900	27,394
1907	72,849	6,760	79,609	9,831	....	1,979	137	11,947
1906	49,808	628	50,436	4,974	....	931	....	5,905
1905	35,406	267	35,673	2,625	....	341	....	2,966
1904	24,299	8,717	33,016	3,750	....	....	....	3,750
1903	15,652	15,000	30,652	1,000	....	....	....	1,000

* Sick and accident claims.

Capital, $164,150. GULF COAST LIFE INSURANCE

1920	167,393	27,539	194,932	36,325	5,000	13,288	.....	54,613
1919	144,027	20,339	164,566	13,000	51	1,502	.....	14,553
1918	95,201	26,865	123,066	25,784	51	1,599	.....	27,434
1917	62,512	14,611	77,123	2,000	.....	1,845	.....	3,845
1916	42,476	22,736	65,212	18,175	.....	525	.....	18,703
1915	33,131	44,618	77,949	7,134	.....	3,105	.....	10,234
1914	27,387	26,700	54,087	6,000	.....	2,124	.....	8,125
1913	17,518	28,531	46,049	2,000	.....	363	.....	2,360
1912	12,457	168,241	180,698	.....	.....	.....	.....	.....

COMPANY, HOUSTON, TEX.

Incorporated March 1, 1909.
Commenced Business Nov. 1, 1909.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabil.ties.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1.274.276	2,033,623	9,122	28,526,780	40,545	105,573,682	10,348,510	9,584,511	763,999
1 130,633	1,925,450	6,144	19,549,892	34,553	87,693,682	8,995,940	8,209,434	786,506
1,183,614	1.932,067	16,725	37,981,807	30,394	75,806,544	8,586,676	7,833,442	753,234
629,605	886,464	7,127	14,216,607	18,438	49,032,689	3,459,056	2,792,892	666,164
598,286	886,464	4,524	13,609,083	13,981	41,604,065	2,659,951	2,049,987	609,964
553.129	843.977	5,922	14,271,778	12,576	35,472,934	2,157,866	1,612,743	545,123
551,697	801,946	5,640	13,599,035	11,020	31,163,999	1,675,533	1 053,608	621,925
432,030	534,251	4,142	11,541,941	8,014	23,676,867	1,405,798	651,749	754,049
284,305	324,983	2,464	6,940,766	4,853	14,857,356	1,247,205	391,768	855,437
243,808	264,538	1,945	5,825,278	3,055	10,057,028	1,078,243	192,217	886,026
220,246	235,746	1,373	4,633,160	1,561	5,456,160	1,038,051	79,912	958,139
19,177	19,177	218	992,000	218	992,000	602,702	10,500	592,202

Reserve at 3½ per cent.

ANCE CO., WICHITA, KANS.

Commenced Business June 18, 1919.

168,041	179,293	1,309	3,768,210	1,661	5,032,020	126,939	47,897	79,042
112,406	112,406	542	2,047,340	542	2,047,340	120,593	15,453	115,140

COMPANY, DAVENPORT, IA.

Incorporated Jan. 3, 1903.
Commenced Business Feb. 3, 1903.

228,270	326,700	2,221	5,764,715	8,260	17,205,182	1,366,928	1,235,372	131,556
154 806	263 320	1,376	3,653,975	6,674	12,821,331	1,120,019	998,218	121,801
136.743	244.451	1.230	2,666,286	5,862	10,273,966	920,301	807,907	112,394
127,700	187,282	1,377	2,724,909	5,504	9,105,529	777,490	650,930	126,560
114.249	162,409	1,240	2,453,546	4,912	7,800,601	651,064	525,800	125,264
111,802	147,873	1,297	2,514,681	4,420	6,684,876	547,260	413,832	133,428
97,459	123,091	784	1,559,708	3,691	5,028,913	465,124	324,520	140,604
116,026	136,967	744	1,268,034	3,370	4.091,098	389,720	251,711	138,006
103,069	115,820	737	1,193,209	2,936	3,135,204	341,432	191,334	150,098
77,556	98,026	362	487,572	2,506	2.195,823	306,951	151,944	155,007
167,402	190,640	3,700	1,298,119	12,620	3,809,227	284,964	135,740	149,224
96,849	118,954	5,313	1,148,536	13,095	3,307,986	161,143	105,764	55,379
65,184	92,578	7,980	1,535,686	14,051	3,227,681	108,750	79,408	29,382
46,145	58,092	11,708	2,551,607	11,970	2,896,051	60,800	52,074	8,726
30,918	36,823	4,578	1,568,759	5,500	1,895,110	39,259	25,085	14,174
28,696	31,662	2,228	1,070,150	2,368	1,259,150	30,562	17,117	13,445
17,888	21,638	922	525,175	106	657,500	21,155	5,400	15,757
11,164	12,164	885	468,250	683	344,500	13,228	4,651	8,575

Reserve at 3½ per cent since January 26, 1909; prior at 4 per cent.

COMPANY, GULFPORT, MISS.

Incorporated September, 1911.
Commenced Business May, 1912.

93,408	148,021	646	2,342,310	2,127	6,382,260	423,550	238,076	185,474
95,396	109,949	628	2,465,805	1,806	5,320,125	362,744	174,385	188,359
74,008	101,442	444	1,550,876	1,339	3,229,452	302,750	122,261	180,489
43,519	47,364	435	947,339	1,111	2,127,996	266,892	84,345	182,547
58,549	77,249	371	641,356	865	1,471,979	239,075	57,143	181,932
48,912	59,151	337	484,491	650	1,023,203	252,840	47,789	205,051
34,444	42,568	250	391,370	476	794,342	152,330	32,938	119,392
44,496	46,859	376	581,567	411	717,987	129,939	12,306	117,633
79,630	79,630	215	437,387	215	437,387	86,910	4,783	82,127

Reserve at 3½ per cent.

Capital. $200,000. GUARDIAN LIFE INSURANCE COMPANY

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	8,632,484	3,441,034	12,073,518	1,845,880	2,016,405	1,137,493	1,114,206	6,113,984
1919	7,812,672	3,714,168	11,526,840	2,358,345	2,171,490	1,084,059	1,035,784	6,649,678
1918	6,945,957	2,874,826	9,820,783	2,165,509	2,046,395	971,458	1,254,508	6,437,871
1917	6,656,204	2,749,008	9,405,212	1,825,345	1,785,335	1,169,560	1,158,693	5,938,933
1916	6,286,790	2,666,520	8,953,310	1,624,761	1,896,631	1,155,643	1,091,875	5,768,910
1915	5,968,195	2,545,929	8,514,114	1,708,383	1,816,280	1,384,818	940,404	5,849,885
1914	6,216,225	2,472,902	8,689,127	1,675,163	1,867,665	1,255,890	930,580	5,729,298
1913	6,177,392	2,395,074	8,572,466	1,491,276	1,710,735	1,085,470	902,372	5,189,853
1912	5,921,279	2,243,906	8,165,185	1,621,041	1,583,541	903,771	831,280	4,939,633
1911	5,676,807	2,118,743	7,795,550	1,662,105	1,564,700	794,510	726,046	4,747,361
1910	5,479,291	2,031,434	7,510,725	1,528,992	1,595,963	725,839	592,931	4,443,725
1909	5,079,113	2,757,440	7,836,553	1,599,496	1,424,881	607,858	470,402	4,102,637
1908	5,073,449	1,882,454	6,955,903	1,625,836	1,324,758	618,887	358,738	3,928,219
1907	4,955,823	1,735,570	6,691,393	1,533,212	1,261,023	499,707	309,844	3,603,786
1906	4,940,571	1,714,649	6,655,220	1,310,573	1,169,117	497,116	310,607	3,287,403
1905	4,696,455	1,579,207	6,275,662	1,337,452	1,230,214	404,522	314,163	3,286,351
1904	4,478,240	1,522,942	6,001,182	1,351,055	1,043,620	383,150	249,160	3,026,985
1903	4,172,165	1,484,231	5,656,396	1,191,130	848,796	333,137	197,559	2,570,622
1902	3,868,704	1,679,876	5,548,580	1,119,743	786,287	327,827	189,724	2,423,581
1901	3,595,162	1,336,217	4,931,379	1,314,368	794,767	323,049	208,136	2,640,320

Capital, $100,350. HAWKEYE LIFE INSURANCE

1920	109,189	1,327	110,516	.....	.....	.....	.....	.....

Capital, $250,000. HOME LIFE AND ACCIDENT

1920	354,418	99,068	453,486	66,275	*h* 89	24,600	8,843	99,80
1919	270,261	70,121	340,382	40,670	*h*89	10,158	9,283	60,20
1918	233,427	7,443	240,870	66,000	.....	10,696	10,023	86,71
1917	191,595	41,485	233,080	39,500	*h* 65	18,125	12,140	69,83
1916	159,120	48,946	208,066	41,512	.....	24,544	10,984	80,56
1915	141,149	4,684	145,833	22,662	.....	22,811	11,099	56,57
1914	161,511	48,679	210,190	25,000	.....	17,667	13,475	56,14
1913	159,541	38,018	197,559	11,000	.....	9,923	11,253	32,17
1912	79,521	132 226	211,747	22,000	.....	734	6,065	28,79
1911	43,755	18,219	62,484	1,000	.....	.....	.....	1,00
1910	27,241	8,997	36,238	.....	.....	.....	.....	.....

h Disability claims.

OF AMERICA, NEW YORK CITY, N. Y.* Organized April 10, 1860. Commenced Business July 16, 1860.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
3,058,345	9,172,329	15,900	46,479,365	104,869	228,565,820	60,720,151	54,895,923	5,824,228
2,384,780	9,034,458	13,822	37,467,654	i96,616	200,179,021	58,215,529	53,133,245	5,082,284
2,070,214	8,508,085	9,481	24,657,919	i89,973	i179,268,469	56,111,806	51,112,600	4,909,206
2,023,162	7,962,095	10,751	24,815,152	86,329 b 1,218	168,837,306 b 158,064	54,664,135	c 48,783,312	5,880,823
1,870,296	7,639,206	9,529	21,061,120	82,780 b1,316	158,622,130 b171,160	53,795,043	47,370,440	6,424,603
1,499,677	7,349,562	7,015	15,195,275	79,753 b1,414	150,737,175 b 183,921	52,581,563	46,101,605	6,479,958
1,673,006	7,402,304	8,418	18,272,403	79,838 b1,519	150,075,274 b 197,968	51,112,748	44,697,100	6,415,648
1,648,196	6,838,049	9,276	20,288,899	78,532 b 1,638	146,277,040 b 214,577	49,748,862	43,230,676	6,518,186
1,579,835	6,519,468	8,493	18,045,386	75,423 b 1,761	138,337,411 b 231,381	48,205,861	41,705,528	6,500,333
1,561,713	6,309,074	7,323	16,202,996	72,604 b 1,888	131,428,779 b 246,778	46,786,132	40,259,380	6,526,752
1,382,488	5,826,213	7,424	16,251,576	70,528 b1,994	125,644,068 b259,906	45,302,214	38,819,109	6,503,105
1,207,653	5,310,290	5,594	11,211,126	67,956 b 2,125	118,535,779 b 277,612	43,621,266	37,330,547	6,290,719
1,243,982	5,172,201	5,568	11,420,965	67 153 b 2,286	116,326,275 b299,484	41,021,783	35,206,717	5,815,066
1,234,340	4,838,126	5,463	11,467,278	66,502 b 2,488	114,589,963 b 325,426	38,983,965	33,921,669	5,062,296
1,396,071	4,683,484	8,093	14,713,840	67 040 b 2,679	114,189,167 b 350,194	37,479,042	32,507,209	4,971,833
1,370,415	4,656,766	8,550	14,460,698	64,502 b 2,825	109,127,609 b 368,897	35,711,677	30,823,487	4,888,190
1,372,828	4,399,813	8,455	14,485,725	61,279 b2,993	103,937,343 b389,924	34,104,782	29,360,065	4,744,717
1,295,625	3,866,247	7,757	13,961,744	57,828 b 3,192	98,117,604 b 413,864	32,476,116	27,969,444	4,506,672
1,124,313	3,547,894	7,207	12,847,752	54,485 b 3,371	91,670,014 b 436,122	30,695,581	26,375,706	4,319,875
988,457	3,628,777	5,872	10,463,829	51,170 b 3,553	85,392,994 b 459,007	28,790,810	24,957,399	3,833,411

* Formerly Germania Life. b Industrial business. c Reserve at 4 per cent; new business since 1900 at 3 per cent and 3½ per cent. Since 1908 reserves at 3 and 3½ per cent. p Change made to paid-for basis. i Incl. Indus.

COMPANY, DES MOINES, IOWA. Commenced Business July 1, 1920.

108,867	108,867	537	2,685,000	537	2,685,000	155,738	14,056	141,682

COMPANY, FORDYCE, ARK. Incorporated 1909. Commenced Business 1910.

218,842	318,649	2,511	4,636,000	6,880	11,827,580	1,681,284	1,305,481	375,803
165,532	225,732	1,679	2,758,133	5,335	8,765,315	1,490,513	1,130,886	359,627
101,829	188,548	2,056	3,107,180	4,696	7,586,497	1,230,079	867,350	362,729
97,768	167,598	1,420	1,944,626	3,845	6,155,882	1,014,699	681,510	333,189
83,868	164,428	1,732	2,537,762	3,118	5,335,606	867,283	572,378	294,905
45,971	102,543	626	1,007,000	2,403	4,496,386	886,218	595,853	290,365
112,336	168,478	1,201	2,240,000	2,738	5,144,418	703,274	413,653	289,621
105,637	137,813	829	1,917,720	2,510	5,022,181	644,437	339,788	304,649
91,818	120,617	659	1,224,000	1,038	4,585,910	615,843	305,823	310,020
38,270	39,270	355	936,830	475	1,440,330	547,420	184,743	362,677
35,812	35,812	239	726,000	239	726,000	173,626	3,846	169,780

Reserve at 3½ per cent.

Capital, $165,000. HOME LIFE INSURANCE COMPANY OF

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	1,337,883	79,953	1,417,836	302,466	354	32,344	12,352	346,760
1919	1,081,552	113,948	1,195,500	253,710	2,962	30,173	12,839	299,68
1918	844,819	146,740	991,559	385,809	*h* 90	21,409	11,797	419,105
1917	696 951	50,372	747,323	195,447	*h* 89	23,305	12,168	231,009
1916	615,095	42,615	657,710	150,615	*h* 164	24,050	12,750	187,579
1915	528,748	34,115	562,863	147,843	*h* 67	20,436	13,995	182,341
1914	502,037	35,124	537,161	130,839	*h* 67	13,332	17,725	161,963
1913	473,987	17,857	491,844	122,065	*h* 27	13,337	16,299	151,728
1912	368,593	118,059	486,652	88,852	.....	4,045	11,183	104,080
1911	246,129	46,426	292,555	62,024	....	3,928	5,549	71,501
1910	178,583	34,228	212,811	39,377	....	907	2,137	42,421
1909	134,697	10,486	145,183	38,161	....	980	439	39,580
1908	102,514	18,502	121,016	20,632	....	....	....	20,630
1907	41,212	4,736	84,594	14,607	....	....	....	14,607
1906	41,110	3,500	44,610	14,703	....	....	....	14,703
1905	39,375	2,650	42,025	10,995	....	....	....	10,995
1904	39,285	.....	39,285	14,689	....	....	....	14,689
1903	49,043	2,410	51,453	14,954	....	....	....	14,954
1902	48,487	860	49,347	15,867	....	....	....	15,867
1901	27,770	.....	27,770	8,633	....	....	....	8,633

h Disability claims.

Incorporated April 30, 1860. HOME LIFE INSURANCE

1920	6,742,094	2,146,063	8,888,157	1,642,689	1,060,048	849,781	643,226	4,196,74
1919	6,000,073	1,920,683	7,920,756	1,787,764	993,396	843,022	764,199	4,388,38
1918	5,224,038	1,867,259	7,091,297	1,762,235	761,520	788,867	795,700	4,108,32
1917	4,872,966	1,731,812	6,604,778	1,219,002	736,923	780,201	731,697	3,467,82
1916	4,489,378	1,638,461	6,127,839	1,373,310	687,265	847,252	628,406	3,536,23
1915	4,345,065	1,551,943	5,897,008	1,291,592	691,479	861,589	602,721	3,447,38
1914	4,233,965	1,492,188	5,726,153	1,300,933	538,730	699,820	571,024	3,110,50
1913	4,088,092	1,388,819	5,476,911	1,033,069	734,320	632,227	540,687	2,940,30
1912	4,023,298	1,311,972	5,335,270	1,063,307	572,460	788,596	512,697	2,937,06
1911	3,817,282	1,332,589	5,149,871	1,169,870	464,004	691,610	484,381	2,809,86
1910	3,624,927	1,234,060	4,858,987	971,976	388,642	676,807	443,776	2,481,20
1909	3,532,203	1,077,051	4,609,254	977,125	404,853	542,577	359,691	2,284,24
1908	3,367,101	1,057,380	4,424,481	1,000,676	389,890	465,354	289,017	2,144,93
1907	3,352,579	992,265	4,344,844	1,089,338	340,207	378,341	301,672	2,109,55
1906	3,516,866	907,120	4,423,986	911,253	345,227	293,514	317,714	1,867,76
1905	3,321,142	829,261	4,040,403	781,375	430,520	243,162	270,277	1,725,33
1904	3,015,893	706,787	3,722,680	82[illegible],436	331,485	194,143	248,951	1,601,96
1903	2,747,783	687,746	3,435,529	800,786	364,880	151,932	230,750	1,548,34
1902	2,537,271	680,095	3,217,367	718,136	255,114	152,698	211,735	1,337,67
1901	2,311,562	738,611	3,050,173	740,965	208,832	139,644	194,169	1,283,6

Capital. $200,000. IDAHO STATE LIFE INSURANC

1920	221,093	141,940	863,033	75,512	1,101	28,092	66,342	171,0
1919	616,405	127,255	743,660	120,222	*h* 106	12,098	54,782	187,2
1918	479,909	119,560	599,469	123,142	3,629	13,770	43,534	184,3
1917	438,705	114,079	552,784	58,951	.....	10,160	33,069	102,1
1916	322,084	50,545	372,629	23,000	.....	10,785	26,195	59,0

h Disability claims. *s* Coupon reductions.

AMERICA, PHILADELPHIA, PA. † *

Incorporated April 18, 1899.
Commenced Business May 1, 1899.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabil ties.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
693,992	1,040,758	b 39,439	b 5,015,328	b137,728	b 17,536,925	2,035,970	1,768,062	267,908
		6,038	7,949,459	18,702	23,646,253			
622,428	922,112	b52,078	b6,989,589	b114,562	b14,644,966	1,600,264	1,336,479	269,785
		5,045	6,360,164	14,799	18,199,882			
458,686	877,791	b45,151	b5,180,561	b 101691	b11,183,083	1,325,032	1,136,609	188,423
		2,398	3,007,551	11,261	13,671,916			
379,546	610,555	b 30,914	b 2,832,479	b 78,217	b 8,383,988	1,111,914	925,454	186,460
		2,145	2,685,386	10,299	12,451,272			
334,081	521,660	b 32,730	b 3,205,358	b 69,033	b 7,215,587	955,337	757,213	198,124
		2,728	3,285,261	9,348	11,394,834			
307,472	483,813	b 28,280	b 1,894,979	b 56,657	b 5,857,731	782,398	634,257	148,141
		2,272	2,746,165	8,359	10,191,650			
285,777	447,740	b 27,264	b 1,729,726	b 52,056	b 5,476,542	696,313	531,192	165,121
		2,119	2,473,782	7,822	9,371,692			
240,389	392,117	b 32,315	b 3,204,510	b 50,177	b 5,567,803	561,093	400,910	160,183
		2,138	2,522,732	6,989	8,363,916			
213,039	317,119	b 35,118	b 4,684,200	b 42,972	b 5,005,754	472,282	312,551	159,731
		2,286	2,734,240	6,027	7,396,486			
183,594	255,095	b 27,164	b 2,386,008	b 28,302	b 2,740,828	302,224	171,381	130,843
		1,725	2,182,108	4,707	5,836,088			
123,053	165,474	b 12,686	b 1,268,600	b 17,510	b 1,724,519	261,741	131,958	129,783
		2,032	2,586,370	3,879	4,705,420			
68,798	108,378	b 14,546	b 1,301,633	b 17,800	b 1,729,173	207,557	93,845	113,712
		1,186	1,614,800	2,835	3,595,000			
75,215	95,847	b 6,296	b 629,628	b 12,289	b 1,241,077	168,839	65,444	103,395
		2,443	3,087,400	2,214	2,768,400			
19,875	34,482	2,614	200,206	9,944	950,579	147,566	46,023	101,543
19,502	34,206	2,541	196,444	9,928	1,067,574	166,160	46,651	120,103
20,546	31,541	3,719	314,842	9,811	1,059,853	155,755	50,745	105,010
24,142	38,831	3,587	350,160	9,804	1,073,517	136,743	30,515	106,228
21,080	36,034	2,847	284,400	12,948	1,691,809	129,699	25,768	103,931
15,665	32,532	9,698	1,104,223	12,842	1,448,963	158,006	22,265	135,741
15,613	24,246	12,698	1,417,440	12,132	1,450,393	118,569	11,642	106,927

*Incorporated under laws of Delaware. † All industrial business until 1908. b Indus. business. Reserve at 3½ pr.c.

COMPANY, NEW YORK.

Commenced Business May 1. 1860.

							c	
1,074,543	6,271,288	14,303	42,951 133	89,427	212,483,100	40,465,508	39,317,750	1,147,758
1,746,752	6,135,133	14,089	40,009,307	81,511	185,755,819	37,780,735	36,842,841	937,894
1,365,092	5,473,414	8,445	24,510,677	72,656	158,710,292	36,097,017	34,813,396	*1,283,631
1,276,226	4,744,049	9,215	22,692,684	69,526	146,050,145	34,542,304	32,699,856	1,842,448
1,596,680	m 5,132,913	7,967	18,496,684	64,876	133,493,328	32,821,463	30,970,541	§ 1,850,922
1,140,515	4,587,896	6,850	15,095,695	61,665	125,660,173	32,029,440	29,765,985	2,263,455
1,255,623	4,166,130	6,792	14,436,915	59,600	120,893,433	30,631,249	28,389,600	2,241,649
1,018,637	3,958,940	6,446	14,217,972	57,254	116,360,110	29,181,999	26,952,058	2,229,941
967,606	3,924,666	6,154	14,315,467	54,833	110,647,145	27,767,932	25,616,028	2,151,904
923,940	3,733,805	5,411	12,885,151	52,493	105,047,760	26,377,420	24,388,926	1,988,494
889,918	3,371,119	5,339	14,952,118	50,869	100,214,968	25 025,299	23,105,687	1,919,612
838,768	3,123,014	4,752	11,284,026	49,099	92,532,533	23,626,019	21,748,692	1,877,327
772,327	2,917,264	4,093	9,336,422	47,707	88,368,244	21,708,902	20,471,724	1,237,188
753,299	2,862,857	3,667	8,168,729	47,091	86,193,297	20,004,853	19,235,418	769,435
1,121,733	2,989,441	7,670	14,678,792	47,661	86,113,559	19,009,551	17,925,902	1,083,649
944,106	2,669,440	7,272	12,698,429	44,615	79,775,340	17,886,595	16,682,195	1,204,400
915,452	2,517,417	7,218	12,799,381	41,541	74,892,289	16,606,229	15,472,125	1,134,104
881,305	2,429,653	6,983	12,335,472	38,105	69,410,582	15,102,841	13,976,071	1,126,770
845,078	2,183,751	p7,896	p14,060,505	p34,619	p63,313,144	14,432,217	13,108,809	1,323,408
734,263	2,017,873	7,030	12,243,695	32,422	59,646,669	13,370,863	12,060,731	1,310,132

* Dividend endowment accumulation (deferred dividends) $2,784.375, included in reserve liability and not in surplus
§Company mutualized in 1916, causing reduction of $567,087 in surplus. c Reserve at 4 per cent.; new business 1900-1907 at 3½ per cent.; since at 3 per cent. m Includes $442,087 for mutualization of company. p Change made to paid-for basis.

COMPANY, BOISE CITY, IDAHO.

Incorporated Aug. 30, 1909.
Commenced Business Jan. 31, 1910.

259,121	470,168	2,429	7,893,490	9,594	23,618,755	1,716,685	1,485,005	231,680
287,333	474,541	2,578	8,089,972	8,691	20,226,772	1,305,242	1,083,951	221,291
228,250	412,325	2,341	6,156,028	7,303	15,276,057	1,028,182	821,872	206,311
263,993	366,173	3,499	7,131,671	7,442	14,275,522	823,736	599,483	224,253
180,822	240,802	2,396	4,582,305	5,502	10,023,054	636,229	411,229	225,000

Reserve at 3½ per cent.

IDAHO STATE LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1915	263,484	40,907	304,391	21,030	831	7,029	16,603	44,663
1914	188,831	30,377	219,208	22,000	.....	8,692	9,789	40,481
1913	150,735	17,082	167,817	3,500	.....	2,942	4,294	10,736
1912	83,471	22,470	105,941	14,000	.....	1,340	4,765	20,105
1911	52,698	20,740	73,438	1,000	.....	.....	.....	1,000
1910	57,932	260,950	318,882	.....	.....	.....	.....	.....

Capital, $1,000,000.

ILLINOIS LIFE INSURANCE COM

1920	3,662,809	925,196	4,588,005	928,150	158,528	320,202	64,854	1,471,735
1919	3,287,503	811,290	4,098,793	1,004,341	87,945	623,555	67,151	1,782,992
1918	2,817,845	753,679	3,571,524	951,322	74,293	700,371	72,086	1,798,072
1917	2,553,397	710,610	3,264,007	646,698	64,989	442,808	69,842	1,224,337
1916	2,419,487	641,240	3,060,727	773,633	49,159	479,925	59,879	1,362,596
1915	2,314,243	593,696	2,907,939	607,044	28,897	502,550	85,436	1,223,927
1914	2,247,700	555,722	2,803,422	620,497	42,344	472,452	62,810	1,198,103
1913	2,072,302	522,596	2,594,898	619,759	44,542	297,766	38,646	1,000,71
1912	1,990,141	471,899	2,462,040	584,223	61,355	207,145	39,215	891,938
1911	1,883,536	437,568	2,321,104	536,344	88,951	198,825	44,981	869,10
1910	1,754,651	373,126	2,127,777	526,801	46,690	214,585	34,992	823,06
1909	1,577,449	371,215	1,948,664	551,594	45,041	217,769	37,683	852,08
1908	1,434,857	428,467	1,863,324	457,569	32,225	214,475	32,754	737,02
1907	1,426,510	335,369	1,761,879	486,616	23,207	252,287	34,660	796,77
1906	1,414,787	325,358	1,740,145	419,814	21,175	414,656	40,980	896,62
1905	1,354,825	555,391	1,910,216	489,566	27,005	232,737	37,523	786,83
1904	1,300,790	303,559	1,604,349	447,000	32,826	311,984	38,022	829,83
1903	1,158,275	926,040	2,084,315	367,431	31,680	331,697	32,289	763,09
1902	935,190	2,954,578	3,889,768	187,329	20,136	150,587	11,625	369,67
1901	416,195	461,704	877,899	110,475	....	3,615	75	114,16

Capital, $201,695.

INDEPENDENT LIFE INSURANCE COM

1920	301,562	75,048	376,610	60,546	.....	2,398	311	63,25
1919	248,583	57,539	306,122	64,697	.....	2,934	467	68,09
1918	222,797	52,665	275,462	61,815	.....	6,336	272	68,42
1917	198,274	53,122	251,396	52,654	.....	8,862	346	61,86
1916	211,283	58,531	269,814	41,300	.....	5,784	382	47,46
1915	229,954	49,585	279,539	40,539	.....	8,913	327	49,77
1914	167,551	59,876	227,427	35,156	.....	16,756	260	52,17
1913	150,098	358,050	508,148	35,695	.....	4,060	248	40,00
1912	135,962	39,618	175,580	27,604	.....	6,921	122	34,64
1911	119,592	58,514	178,106	30,772	.....	933	49	31,73
1910	114,756	29,109	143,865	33,874	.....	12	21	33,96
1909	131,596	59,027	190,623	30,567	.....	28	....	30,56
1908	63,345	60,844	124,189	6,241	.....	....	....	6,2

COMPANY, BOISE CITY, IDAHO.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
183,930	228,593	2,431	4,208,828	4,648	8,011,149	493,235	277,156	216,079
135,424	175,905	1,884	3,140,805	3,541	6,011,708	422,558	187,121	235,437
158,651	169,387	1,737	2,854,850	2,652	4,526,141	368,403	119,247	249,156
79,471	99,576	959	1,641,839	1,375	2,516,066	336,804	76,884	259,920
66,350	67,350	579	1,196,825	802	1,718,405	323,699	49,053	274,646
82,933	82,933	616	1,525,086	616	1,525,086	292,858	28,731	264,127

PANY, CHICAGO, ILL. Incorporated July 7, 1899. Commenced Business Oct. 2, 1899.

2,081,721	3,553,456	11,967	34,052,374	63,277	128,582,376	17,639,872	15,113,292	2,526,580
1 256,359	3,039,351	11,157	29,579,091	55,726	107,042,084	16,197,441	13,930,534	2,266,907
995,414	2,793,486	5,994	16,018,671	49,815	90,043,985	15,419,825	13,519,151	1,900,674
889,876	2,114,213	7,321	15,490,186	48,822	85,098,619	14,000,048	12,031,197	1,968,851
835,819	2,198,415	7,923	16,123,685	46,618	80,280,590	12,950,908	11,193,020	1,757,888
807,402	2,031,329	7,522	15,652,443	44,262	76,057,560	12,134,548	10,515,048	1,619,500
863,071	2,061,174	7,468	18,291,850	42,989	75,175,284	11,403,596	9,945,912	1,457,684
729,652	1,730,365	7,609	13,171,749	40,796	67,103,435	10,663,760	9,376,270	1,287,490
835,098	1,727,036	8,135	14,862,636	38,077	64,138,333	9,849,696	8,639,224	1,210,472
771,412	1,640,513	6,990	14,574,209	35,149	60,215,905	8,971,267	8,038,485	932,782
735,797	1,558 865	6,969	13,920,762	32,604	54,119,042	8,125,139	7,441,471	683,668
686,714	1,538,801	6,096	11,910,408	30,224	49,102,103	7,423,908	6,913,434	510,474
614,285	1,351,308	*p*5,524	*p*10,431,433	*p*27,964	*p*44,721,604	6,906,124	6,495,469	410,655
607,473	1,404,243	5,156	10,156,980	27,060	44,449,343	6,474,002	6,149,676	324,326
589,156	1,485,781	4,918	10,540,462	25,964	43,364,856	6,000,218	5,733,892	266,326
608,819	1,395,650	6,065	12,727,061	25,190	43,267,410	5,571,973	5,338,368	233,605
596,915	1,426,747	6,285	10,441,265	24,142	38,796,796	5,231,282	5,006,961	224,321
493,092	1,256,189	10,059	15,552,354	22,752	36,526,136	5,015,659	4,767,538	248,121
333,820	703,497	14,371	22,699,063	17,968	30,143,976	4,136,658	3,964,183	172,475
297,601	411,766	4,779	10,377,396	7,332	15,215,396	735,587	608,936	126,651

* Reserve at 4 per cent; on new business since 1902 at 3½ per cent. *p* Change made to paid-for basis

PANY OF AMERICA, NASHVILLE, TENN. Incorporated Nov. 23, 1907. Commenced Business Feb. 1, 1908.

223,441	286,696	21,536	4,949,630	43,007	10,724,945	722,787	423,123	299,664
228 676	296,774	705 *b*20,275	683,000 *b*3,036,038	1,720 *b*29,882	2,135,000 *b*6,298,488	591,921	303,663	288,258
150,199	258,622	406 *b*14,473	528,650 *b*3,038,248	1,657 *b*29,444	2,152,623 *b*5,093,446	495,020	259,059	235,961
168,040	229,902	684 *b* 12,128	624,708 *b* 2,118,656	1,623 *b* 26,654	2,081,973 *b* 4,246,100	468,541	226,000	242,541
217,766	265,232	872 *b* 11,760	1,311,500 *b* 1,621,179	1,221 *b* 24,714	2,276,869 *b* 3,524,927	452,268	211,842	240,426
228,265	258,044	1,942 *b* 13,934	2,971,208 *b* 1,975,905	1,974 *b* 24,748	3,674,708 *b* 3,274,692	417,971	214,098	203,873
192,812	244,984	372 *b* 20,517	915,500 *b* 2,363,672	987 *b* 23,830	1,957,500 *b* 2,815,396	501,647	189,321	312,326
173,177	213,180	679 *b* 19,980	703,000 *b* 1,884,983	1,188 *b* 22,379	1,693,000 *b* 2,612,914	414,929	153,369	261,560
124,253	158,900	520 *b* 18,533	994,000 *b* 1,997,325	1,333 *b* 20,270	2,216,000 *b* 2,333,827	254,458	140,833	113,625
120,093	152,847	561 *b* 9,236	883,000 *b* 872,755	1,233 *b* 20,408	1,808,000 *b* 1,671,486	276,217	49,790	226,427
100,808	134,715	650 *b* 13,764	941,000 *b* 925,707	1,343 *b* 18,619	1,761,700 *b* 1,462,738	249,994	35,505	214,489
149,567	180,162	1,113 *b* 25,193	1,978,700 *b* 3,770,514	1,499 *b* 15,039	2,456,700 *b* 1,695,505	228,892	23,579	205,313
128,707	134,948	841 *b* 34,250	1,093,000 *b* 5,318,948	795 *b* 15,441	1,056,500 *b* 2,403,533	200,459	5,001	195,458

Reserve at 3½ per cent. *b* Industrial business.

Capital, $210,000. INDIANA NATIONAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	483,264	133,943	617,207	109,583	1,070	24,114	29,162	163,929
1919	445,187	112,760	557,947	118,976	3,666	36,018	27,963	186,62
1918	378,288	271,514	659,802	125,586	48	59,201	26,294	211,12
1917	380,615	132,831	513,446	90,268	66	59,476	24,544	174,35
1916	356,723	132,085	488,808	76,967	.....	72,161	24,652	173,78
1915	322,374	r 549,269	871,643	58,428	.....	25,354	15,979	99,76
1914	254,628	47,473	302,101	36,199	....	19,557	13,737	69,49
1913	260,726	54,575	315,301	56,537	....	25,327	8,270	90,13
1912	245,548	88,887	334,435	33,225	....	12,569	11,008	56,80
1911	151,348	78,268	224,216	18,500	....	12,247	9,250	39,99
1910	118,354	31,404	149,758	32,950	....	9,139	7,539	49,62
1909	92,885	10,572	103,457	13,450	....	5,311	7,368	26,12
1908	107,118	25,579	132,697	10,500	....	7,115	5,977	23,59
1907	100,469	117,617	218,086	4,000	....	4,364	3,056	11,40

r Including reinsurance.

Incorporated July 10, 1905. INDIANAPOLIS LIFE INSURANCE

1920	775,912	117,394	893,306	115,625	8,023	17,931	35,030	176,60
1919	558,470	112,801	671,271	79 130	6,000	22,217	34,527	141,87
1918	450,954	81,460	532,414	105,717	2,000	18,182	56,754	182,71
1917	402,054	99,660	501,714	61,000	17,328	18,685	50,688	147,70
1916	341,624	55,706	397,330	31,532	9,542	14,084	41,072	96,23
1915	302,924	46,403	349,327	32,500	2,042	14,660	34,122	83,32
1914	254,363	36,606	290,969	15,000	8,500	10,492	27,413	61,40
1913	218,345	30,095	248,440	13,097	3,000	10,500	21,917	48,51
1912	183,138	23,978	207,116	9,000	....	6,422	17,132	32,55
1911	142,286	14,639	156,925	4,760	....	6,719	14,285	25,76
1910	128,625	9,593	138,218	3,500	....	2,983	12,344	18,82
1909	112,355	11,579	123,934	9,000	....	1,069	7,695	17,76
1908	87,672	6,920	94,592	14,942	....	132	6,340	21,41
1907	73,064	1,613	74,677	1,000	....	....	3,173	4,17
1906	26,653	9,856	36,509	....	....	....	783	78
1905	6,187	27,000	33,187	....	....	....	....	...

Capital, $124,510. INTER-MOUNTAIN LIFE INSURANC

1920	448,820	90,009	538,829	45,068	7,636	20,566	s 29,765	103,0
1919	362,228	72,111	434,339	83,576	h 6,675	13,145	s 21,842	125,2
1918	289,071	51,342	340,413	65,700	h 9,964	15,287	s 16,523	107,4
1917	250,786	43,567	294,353	23,250	h 10,885	7,483	s 13,184	54,8
1916	229,801	34,582	264,383	26,500	h 8,692	7,055	s 12,505	54,7
1915	185,805	33,576	219,381	12,000	h 9,056	4,445	s 13,098	38,5
1914	170,295	26,524	196,819	10,000	h 4,182	311	.....	14,4
1913	136,927	27,931	164,858	4,000	h 257	207	.....	4,4
1912	58,137	23,301	81,438	4,000	.....	.....	.....	4,0
1911	18,969	42,717	61,686	.....	.....	.....	.....	....

h Disability claims. s Coupon reductions.

Capital, $100,000. INTERNATIONAL LIFE AN

1920	130,557	19,901	150,458	15,892	.....	3,387	2,656	21,9
1919	91,034	9,754	100,788	3,200	.....	1,008	993	5,2
1918	45 066	7,815	52,881	3,000	.....	1,473	409	4,8
1917	20,492	7,553	28,045	5,000	.....	468	.....	5,4
1916	5,935	187,655	193,590	.....	.....	.....	.....	....

* Formerly Lutheran International Ins. Co.

COMPANY, INDIANAPOLIS, IND. Incorporated June 28, 1906. Commenced Business January 1, 1907.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabil ties.	Surplus.
		No.	Amount.	No	Amount.			
$	$		$		$	$	$	$
199,395	363,324	1,889	4,137,860	9,590	16,556,679	2,181,337	1,952,213	229,124
313,893	400,516	1,493	3,346,450	8,490	14,155,097	1,912,866	1,688,288	224,578
219,167	420,296	996	2,143,900	7,831	12,671,032	1,779,313	1,520,745	258,568
213,924	388,278	970	2,060,791	7,949	12,655,343	1,781,797	1,311,888	469,909
168,286	342,066	2,317	3,472,161	8,243	12,546,409	1,704,221	1,183,696	520,525
222,567	322,328	r 4,351	r 7,292,392	7,975	13,273,214	1,491,982	1,037,751	454,231
158,545	228,038	1,653	3,604,387	4,936	8,507,416	865,264	459,972	405,292
181,494	271,628	1,805	3,254,197	4,759	7,948,903	771,239	381,654	389,585
279,640	336,442	2 312	4,049,100	4 197	7,063,067	627,448	289,258	338,190
99,093	139,090	1,256	2,245,399	2,891	5,057,313	560,893	314,680	246,213
74,341	123,969	950	1,596,447	2,167	3,753,193	251,953	171,444	80,509
58,011	84,140	686	1,139,287	1,648	3,105,612	204,177	145,014	59,163
134,240	157,832	425	1,018,571	1,472	3,059,115	166,516	116,739	49,777
124,231	135,651	2,472	5,110,500	1,979	4,061,500	246,833	120,524	126,308

Reserve at 3 per cent and 3½ per cent.

COMPANY, INDIANAPOLIS, IND. Commenced Business Nov. 15, 1905.

366,434	543,043	3,670	8,538,267	14,491	26,438,144	2,097,890	1,990,721	107,169
238,418	380,292	2,933	5,791,862	11,724	19,906,394	1,719,388	1,618,038	101,350
175,447	358,160	1,838	3,360,236	9,495	15,340,716	1,362,027	1,336,756	25,271
153,449	301,150	1,845	2,884,247	8,604	13,468,520	1,158,277	1,115,374	42,903
137,468	233,698	1,707	2,826,925	7,495	11,812,320	949,237	897,619	51,618
124,383	207,706	1,565	2,534,751	6,454	10,070,921	777,427	737,426	40,002
104,717	166,122	p 1,411	p 2,436,246	p 5,466	p 8,496,788	629,717	591,554	38,163
89,719	138,233	1,276	2,088,876	4,622	7,011,554	499,773	465,775	33,998
76,201	108,755	1,340	2,053,396	3,891	5,756,691	391,260	362,158	29,102
54,844	80,608	837	1,294,092	3,032	4,451,264	300,941	276,648	24,293
51,017	69,844	820	1,247,995	2,583	3 760,238	217,081	202,716	14,365
46,507	64,271	865	1,238,292	2,129	3,037,136	149,194	138,193	11,001
35,204	56,708	652	932,492	1,655	2,344,449	94,678	84,447	10,231
54,455	58,628	1,081	1,535,331	1,470	2,158,316	56,603	46,042	10,561
26,979	27,762	657	1,066,967	834	1,281,909	40,294	15,203	25,091
6,965	6,965	260	325,000	260	325,000	27,373	1,942	25,431

Reserve at 3½ per cent p Change made to paid-for basis.

COMPANY, SALT LAKE CITY, UTAH. Incorporated July 13, 1911. Commenced Business July 14, 1911.

268,488	311,523	2,106	5,052,965	6,812	13,211,465	1,074,400	868,082	206,318
163,766	289,004	1,867	3,897,511	5,780	10,524,000	838,675	664,057	174,618
139,730	247,204	1,333	2 684,786	4,642	8,059,429	689,193	534,586	154,607
114,861	169,663	1,515	2,744,889	4,374	7,361,242	597,413	412,176	185,237
125,392	180,144	1,537	2,756,720	3,849	6,357,403	462,088	291,544	170,544
98,693	137,292	1,267	2,269,829	3,279	5,381,502	375,725	212,910	162,815
112,832	127,325	1,465	2,771,139	3,093	5,076,950	266,863	135,606	131,257
117,604	122,068	2,007	2,911,561	2,818	4,006,811	192,280	64,669	127,611
58,271	62,271	933	1,196,500	1,144	1,556,000	142,832	23,892	118,940
37,607	37,607	278	513,500	278	513,500	105,721	3,252	102,469

Reserve at 3½ per cent.

TRUST COMPANY, OTTAWA, ILL.* Incorporated October 27, 1915. Commenced Business, August 10, 1916.

84,731	106,666	.....	2,041,788	2,565	4,513,450	282,845	156,258	126,587
75,761	80,962	959	1,803,412	1,653	2,967,912	199,012	59,841	139,171
42,471	47,352	518	858,500	847	1,382,500	154,185	26,090	128,095
31,914	38,382	372	528,000	456	704,500	129,523	10,714	118,809
76,665	76,665	102	203,000	102	203,000	125,223	4,897	120,326

Reserve at 3½ per cent.

Capital, $637,500. INTERNATIONAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	4,236,799	985,087	5,221,886	650,658	16,201	169,955	343,464	1,180,277
1919	3,414,125	1,003,856	4,417,981	793,588	10,894	176,180	299,911	1,270,573
1918	2,655,494	1,365,841	4,021,335	539,303	3,264	203,954	218,680	965,20
1917	2,392,961	2,156,950	4,549,911	394,355	808	286,161	273,995	955,31
1916	1,814,341	1,045,202	2,859,543	278,868	1,165	398,841	233,932	912,80
1915	1,579,339	442,208	2,021,547	297,378	629	170,213	220,988	689,20
1914	1,351,969	1,178,766	2,530,735	183,173	618	101,745	189,482	475,01
1913	1,254,962	723,997	1,978,959	160,861	305	113,035	183,358	457,55
1912	642,406	1,196,073	1,838,479	80,340	.....	10,841	70,218	161,39
1911	516 343	91,683	608,026	34,700	.....	1,578	47,837	84,11
1910	441,362	51,974	493,336	18,095	.....	.....	23,442	40,53
1909	132,217	1,199,538	1,331,755	7,000	.....	.....	.....	7,00

Capital, $722,264.* INTER-SOUTHERN LIFE INSUR

1920	1,737,037	383,066	2,120,103	441,960	40,680	101,948	34,582	619,18
1919	1,364,119	436,533	1,800,652	416,832	10,066	107,487	24,629	559,01
1918	1,078,065	302,466	1,380,531	460,545	3,609	234,821	24,231	723,20
1917	1,048,759	230,423	1,279,182	234,558	5,266	235,108	52,183	527,11
1916	965,199	333,421	1,298,620	256,488	1,245	367,843	40,236	665,81
1915	894,852	r882,909	1,777,761	239,258	623	173,442	50,252	463,57

* Capital reduced in 1917 by $20,568 by cancellation of stock in treasury or owned by company. r Incl. reinsurance

Capital, $100,000. IOWA LIFE INSURANCE CO

1920	127,145	28,447	155,592	18,000	267	3,701	408	22,37
1919	111,947	22,761	134,708	21,968	.....	5,949	478	28,39
1918	92,738	18,655	111,393	13,198	.....	6,768	598	20,56
1917	80,675	14,933	95,608	12,000	.....	8,595	588	21,15
1916	82,472	18,103	100,575	8,000	.....	5,977	514	14,49
1915	69,142	12,182	81,324	10,093	.....	7,153	532	17,77
1914	67,387	11,606	78,993	11,000	.....	3,139	595	14,73
1913	65,474	7,992	73,466	6,000	.....	5,126	590	11,71
1912	56,882	9,616	66,498	3,000	.....	621	783	4,49
1911	41,970	7,148	49,118	6,000	.....	631	554	7,11
1910	32,157	6,430	38,587	2,000	.....	25	449	2,47
1909	21,616	6,280	27,896	.....	.....	.....	244	2
1908	11,114	29,191	40,305	1,000	.....	.....	.....	2,0

Capital, $350,000. JEFFERSON STANDARD LIFE INSU

1920	5,167,344	695,359	5,862,703	886,086	k 68,824	134,135	259,326	1,348,3
1919	3,895,207	639,836	4,535,043	876,787	k 44,725	99,911	159,409	1,180,8
1918	2,775,458	541,951	3,317,409	720,341	k 46,230	81,731	135,663	983,9
1917	2,150,497	464,686	2,615,183	368,296	k 55,156	132,072	121,553	677,0
1916	1,742,397	389,752	2,132,149	313,391	k 54,370	120,654	97,084	585,4
1915	1,522,146	328,525	1,850,671	331,545	k 47,262	168,278	41,685	588,7
1914	1,390,437	292,609	1,683,046	297,065	k 24,949	109,829	29,301	461,1
1913	1,388,393	269,616	1,658,009	336,673	k 29,480	100,553	23,220	489,9
1912	664,588	2,527,208	3,191,796	139,304	3,912	45,277	6,069	194,5
1911	350,278	44,769	395,047	68,018	.....	15,769	2,354	86,1
1910	317,946	34,646	352,592	54,341	.....	15,353	1,992	71,6
1909	204,851	185,616	390,467	27,334	.....	12,431	1,416	41,1
1908	74,830	21,564	96,394	1,500	.....	667	.....	2,1
1907	25,492	259,309	284,801	.....	.....	.....	.....	.....

k Annuities, accident, health and disability claims.

COMPANY, ST. LOUIS, MO. — Incorporated Aug. 17, 1908. Commenced Business March 17, 1909.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
919.444	3.099,721	15,178	44,644,028	57,164	130,628,075	15,386,558	14 214,923	1,171,635
1,791,198	3,061,771	12,962	36,541,912	47,886	100,323,057	13,239,944	12,431,472	808,472
967,053	1,932,254	7,984	16,907,952	40,434	75,340,876	11,593,650	10,913,956	679,694
772,646	1,727,965	17,300	30,000,987	38,557	69,465,736	9,409,293	8,542,919	866,374
609,325	1,522,131	8,945	16,634,510	27,550	51,847,787	6,714,751	5,989,329	725,422
744,939	1,434,147	7,406	14,604,250	23,613	45,084,878	5,052,854	4,196,900	855,954
1,178,672	1,653,690	7,235	14,221,784	21,399	40,913,384	4,463,177	3,601,804	861,373
620,561	1,078,120	6,951	12,555,698	18,101	34,330,931	3,503,149	2,692,135	811,014
577,574	738,973	11,056	22,088,933	16,247	31,401,464	2,486,784	1,994,598	492,186
356,277	440,392	4,439	8,090,340	8,194	14,816,037	1,255,111	425,204	829,907
430,116	470,653	3,682	7,146,570	5,746	11,172,876	1,023,031	206,481	816,550
260,720	267,720	3,122	6,256,543	3,122	6,256,543	955,354	114,271	841,083

Reserve at 3½ and 4 per cent.

ANCE COMPANY, LOUISVILLE, KY. — Commenced Business Feb. 24, 1915 *

901,677	1,520,857	8,316	19,805,121	28,281	57,901,271	6,143,069	5,343,027	800,042
698,549	1,257,563	6,268	13,764,518	23,391	45,569,851	5,494,298	4 670,685	823,613
469,697	1,192,903	3,838	7,253,520	19,721	36,930,713	4,762,262	4,008,873	753,389
483 210	1,010,355	5,015	8,154,206	19,063	36,005,726	4,600,957	3,757,162	843,795
505,786	1,271,598	r6,156	r9,952,567	18,883	36,260,222	4,448,369	3,481,882	966,487
574,565	1,038,140	r7,552	r11,786,843	18,868	38,170,683	4,404,186	3,431,768	972,418

Reserve at 3½ per cent. * Commenced business Feb. 24, 1915, by reincorporation and consolidation.

PANY, WATERLOO, IA. — Incorporated Feb. 18, 1908. Commenced Business Feb. 18, 1908.

63,354	85,730	670	1,578,075	2,658	4,848,582	529,585	425,991	103,594
56,689	85,084	510	1,256,448	2,338	4,141,702	453,401	349,508	103,893
38,107	58,671	203	452,629	1,959	3,141,020	404,802	296,391	108,411
33,451	54,634	239	481,260	1,966	3,050,442	354,960	251,695	103,265
37,939	52,430	386	796,667	1,951	3,048,289	306,344	201,372	104,972
32,885	50,663	250	335,788	1,756	2,573,288	258,272	156,890	101,382
30,562	45,296	289	445,379	1,726	2,602,379	227,303	123,456	103,847
34,948	46,664	459	689,322	1,669	2,531,822	192,894	90,452	102,442
35,360	39,764	517	815,000	1,503	2,300,500	164,914	63,002	101,912
31,548	38,733	452	680,000	1,147	1,755,000	138,420	37,366	101,054
26,168	28,642	360	509,500	854	1,309,000	125,877	20.387	105,490
29,335	29,579	388	617,500	616	988,000	116,599	8.779	107,820
24,501	25,501	209	472,000	292	471,000	116,591	2,375	114,216

Reserve at 3½ per cent.

ANCE COMPANY, GREENSBORO, N. C. — Incorporated June, 1907. Commenced Business Aug., 1907.

2,273,396	3,621,767	25,785	66,759,107	76,037	163,270,273	14,228,447	12,958,269	1,270,178
1,637,980	2,818,812	19,866	48,891,914	59,519	118,846,234	11,442,918	10,150,901	1,292,117
1,109,511	2,093,476	12,054	26,734,268	45,254	81,644,994	9,703,325	8,612,162	1,091,163
796,686	1,473,763	10,054	18,565,456	37,349	62,414,222	8,464,405	7,170,274	1,294,131
554,497	1,139,996	6,493	11,592,412	31,257	50,726,743	7,376,277	6,190,133	1,186,144
428,399	1,017,169	4,824	9,226,732	28,100	45,520,870	6,354,913	5,309,464	1,045,449
402,732	863,876	4,520	8,342,481	26,951	43,458,384	5,520,203	4,610,599	909,604
394,369	884,295	4,578	8,691,644	25,529	41,120,177	4,631,431	3,808,492	822,939
335,776	530,338	18,919	31,421,062	24,016	38,039,302	3,846,192	3,169,100	677,092
248,814	234,955	2,328	3,931,088	7,608	11,115,942	1,026,378	566,394	459,984
137,571	209,257	2,211	3,221,719	6,313	8,705,139	848,638	404,271	444,367
147,625	188,806	p4,868	p6,604,333	p5,058	p7,020,162	725,177	282,748	442,429
73,314	75,481	1,017	1,732,700	1,391	2,266,285	511,080	30,210	480,870
30,224	30,224	717	1,056,700	717	1,056,700	504,576	14,285	490,291

Reserve at 3, 3½ and 4 per cent. p Change made to paid-for basis

Incorporated April 21, 1862. JOHN HANCOCK MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	48,266,139	9,370,640	57,636,779	11,842 697	768,500	3.512,014	2,422,689	18,545.900
1919	42,206,737	8,495,294	50,702,031	11,876,220	549,916	3,599,270	4,137,753	20,163,159
1918	36,966,054	7,944,820	44,910,874	16,066,936	424,370	3,288,748	3,598,678	23,378,732
1917	33,737,891	7,431,391	41,169,282	10,471,694	391,627	2,779 037	3,339,734	16,982,092
1916	30,847,214	6,759,506	37,606,720	9,579.951	401,757	2,561,780	3,109,282	15,652,770
1915	28,535,745	6,015,162	34,550,907	8,906,014	722,714	3,177,624	2,901,434	15,707,786
1914	27,108,275	5,339,907	32,448,182	7,995,202	550,387	2,572,293	2,692,720	13,810,602
1913	25 237,030	4,865,561	30,102,591	7,356,161	461,666	1,974,051	2,125,006	11,916,884
1912	23,646,023	4,091,837	27,737,860	6,584,317	352,021	1,588,652	2,002,458	10,527,448
1911	22,212,355	3,631,911	25,844,266	6,140,149	232,362	1,388,015	1,843,432	9,603,958
1910	20,744,094	3,155,504	23,899,598	6,178,176	168,782	1,236,270	1,770,994	9 354,222
1909	19,542,735	2,726,909	22,269,644	5,457,851	178,166	1,092,491	1,664,344	8,392,852
1908	18,108,398	2,433,450	20,541,848	4,888,737	158,047	898,641	1,522,550	7,467,975
1907	17,410,728	2,097,103	19,507,831	5,122,998	129,040	698,348	1,364,197	7,314,583
1906	16,375,639	1,831,027	18,206,666	4,471,016	150,359	623,078	1,145,382	6,389,83
1905	15,031,142	1,520,556	16,551,698	4,235,428	87,146	553,864	899,236	5,775,67
1904	13,622,349	1,319,308	14,941,657	3,971,330	115,074	461,165	797,400	5,344,96
1903	12,389,529	1,183,205	13,572,734	3,642,681	64,153	369,170	688,248	4,764,25
1902	10,914,984	1,078,209	11,993,193	3,078,268	50,671	358,431	542,007	4,029,37
1901	9,395,301	816,954	10,212,255	2,819,624	60,794	287,941	456,511	3,624,87

Capital, $200,000.
Organized 1895. KANSAS CITY LIFE INSURANC

1920	6,834,226	1,080,809	7,915,035	1,036,488	84,861	191,315	365,329	1,676,9
1919	5,732,730	882,841	6,615,571	1,312,199	5,716	157,254	329,103	1,804,2
1918	4,572,539	783,127	5,355,666	1,192,252	5,748	132,627	292,535	1,623,1
1917	3,971,757	579,298	4,551,055	450,599	26,127	175,267	276,565	928,5
1916	2,798,176	505,261	3,303,437	391,799	175,049	214,212	281,439	1,062,4
1915	2,415,827	414,383	2,830,210	339,725	246,019	149,352	238,204	973,3
1914	2,172,578	363,255	2,535,833	261,398	142,651	65,283	199,741	669,0
1913	1,812,779	299,976	2,112,755	155,090	107,142	105,781	169,277	537,2
1912	1,497,442	205,002	1,702,444	158,342	69,427	92,981	108,759	429,5
1911	1,204,930	164,889	1,369,819	153,585	8,876	66,051	77,968	306,4
1910	1,049,826	126,737	1,176,563	133,212	9,000	78,458	53,155	272,8
1909	911,560	84,379	995,939	121,818	.....	83,017	30,849	235,6
1908	671,597	51,627	723,224	76,090	.....	66,366	9,441	151,8
1907	572,503	37,412	609,915	67,291	.....	69,471	5,743	142,5
1906	450,169	252,985	703,154	54,512	.....	43,982	3,005	101,4
1905	257,540	12,376	269,916	6,548	.....	11,477	1,330	19,3
1904	157,899	14,527	172,426	20,265	.....	12,457	266	32,9
1903	112,134	17,147	129,281	8,695	.....	9,483	.....	18,1

ANCE COMPANY, BOSTON, MASS. Commenced Business December 27, 1862.

Expenses, Etc.	Total Disbursements.	New Business. No.	New Business. Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$		$		$	$	$	$
15,474,573	34,020,473	e 519,069 115,577	e 111,532,734 171,324,548	e 3472965 529,286	e642,671,402 766,995,993	211,631,483	198,138,543	13,492,940
13,238,701	33,401,860	e545,571 118,156	e109,412,017 162,234,504	e3248,009 444,195	e592,074,566 640,732,021	186,563,667	175,510,698	11,052,969
10,868,435	34,247,167	e470,135 7 4,927	e87,696,067 93,386,473	e3034,786 349,726	e549,525,140 511,592,109	171,313,631	161,987,689	9,325,942
9,601,932	26,584,024	e500,862 53,923	e 94,076,961 77,687,909	e2897,163 295,263	e525,764,060 449,532,233	156,350,086	143,629,145	12,720,941
8,582,840	24,235,610	e510,624 42,249	e121,322,707 63,711,922	e2731,586 258,215	e494,984,100 399,349,681	141,394,447	129,688,120	11,706,327
7,864,811	23,572,597	e518,766 31,666	e 95,355,851 48,977,762	e2559,581 231,050	e436,676,990 361,318,471	127,220,112	116,093,677	11,126,435
7,592,774	21,403,376	e491,250 30 963	e 84,958,672 47,903,590	e2434,905 215,237	e413,434,636 340,541,481	116 186,474	105,733,005	10,453,469
7,138,475	19,055,359	e464,318 31,771	e 79,179,959 47,391,440	e2311,659 199,018	e391,100,718 317,504,570	104,882,767	93,932,723	10,950,044
6,896,436	17,423,884	e437,890 28,972	e74,668,764 46,092,362	e2166,744 180,224	e365,548,417 292,293,563	93,591,899	82,391,596	11,200 303
6,874,727	16,478,685	e423,125 25,315	e71,146,197 43,122,635	e2042,402 163 214	e342,377,838 266,860,658	82,831,246	72,433,116	10,398,130
6,608,700	15,962,922	e406,811 24,678	e67,828,646 41,690,285	e1941,106 149,024	e323,010,618 243,305,747	73,093,946	63,537,493	9,556,453
6,119,704	14,512,556	e383,999 24,004	e 63,505,979 38,807,555	e 1834692 135,056	e302,547,364 220,807,561	64,872,212	56,450,754	8,421,458
5,616,927	13,084,902	e347,274 21,289	e 54,340,440 35,730,607	e 1738421 121,287	e280,903,308 199,538,174	56,754,035	50,610,725	6,143,310
5,721,167	13,035,750	e309,995 20,163	e49,168,067 32 539,839	e1692395 111,337	e273,116,166 183,825,088	48,085,758	43,164,747	4,921,011
6,098,136	12,487,971	e366,601 p24,021	58,890,665 p 35,396,222	e 1645923 p 101,335	e263,147,965 p167,069,389	42,732,849	38,211,947	4,520,902
5,723,674	11,499,348	e350,424 31,324	e 54,720,721 43,923,382	e1548,599 89,604	e245,567,818 149,847,088	36,974,906	33,005,154	3,969,752
5,299,278	10,644,247	e364,869 22,053	e 61,840,600 34,313,878	e1474,399 69,795	e233,069,767 123,103,396	31,751,376	28,257,058	3,494,318
4,827,077	9,591,329	e347,027 16,105	e 57,444,640 26,571,034	e1395,779 55 933	e216,375,960 103,298,426	27,153,490	24,141,487	3,012,003
4,519,711	8,549,088	e363,870 12,839	e 68,137,409 24,527,510	e1312,630 45,321	e200,294,696 88,063,422	23,176,440	20,430,446	2,745,994
3,939,853	7,564,723	e330,839 9,946	e 57,928,751 20,012,082	e1223,500 36,679	e177,597,439 72,620,850	19,661,515	17,403,153	2,258,362

Reserve at 4 per cent; new business since 1900 at 3½ per cent. *e* Industrial business.
***p* Change made to paid-for basis.**

COMPANY, KANSAS CITY, MO. Reincorporated 1903. Commenced Business June 1, 1895.

2,452,912	4,129,906	26,354	63,981,633	107,600	220,336,167	17,490,596	16,959,482	531,114
2,302,544	4,106,816	26,053	63,822,765	92,650	182,515,645	13,749,150	13,274,368	474,782
1,910,698	3,533,860	20,058	41,695,627	79,753	143,499,667	10,922,099	10,454,635	467,464
1 972,642	2,901,200	29,151	50,486,765	71,806	122,070,058	8,742,726	8,106,439	636,287
1,118,923	2,181,422	15,473	25,904,128	52,929	88,243,989	7,004,714	6,418,940	585,774
949,355	1,922,655	13,557	21,707,080	46,676	77,137,929	5,887,364	5,426,548	460,816
916,864	1,585,937	13,821	22,060,437	39,737	65,801,727	4,953,930	4,577,090	376,840
817,133	1,354,423	11,951	19,530,553	32,263	54,061,305	3,944,206	3,495,237	448,969
707,156	1,136,665	10,124	16,514,699	25,130	42,511,055	3,156,762	2,791,369	365,393
535,770	842,250	7,171	12,002,887	19,267	33,289,174	2,523 590	2,218,305	305,285
468,286	741,111	5,740	10,870,633	16,199	28,881,445	2,017,377	1,791,367	226,010
435,777	671,461	6,212	11,524,391	14,107	25,032,121	1,553,295	1,378,685	174,610
274,383	426,210	3,673	7,110,721	10,346	18,216,937	1,205,747	1,026,560	179,187
254,680	397,185	3,070	6,536,784	8,852	15,017,306	909,507	762,631	146,876
242,955	344,454	6,097	8,877,691	8,267	12,012,816	680,842	551,776	129,069
145,687	165,042	1,944	2,747,408	3,548	5,034,777	357,637	230,178	127,459
102,656	135,644	1,333	2,050,119	2,339	3,356,019	257,144	144,985	112,159
80,331	101,986	1,008	1,220,550	1,819	2,155,100	212,500	97,942	114,558

Reserve at 4 per cent; since 1909 at 3½ per cent.

Capital, $416,790. KANSAS LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	350,576	71,836	422,412	36,850	3,023	2,944	f 1,599	44,416
1919	258,928	67,710	326,638	46,229	h 4,016	2,832	1,152	54,229
1918	156,677	53,692	210,369	52,063	h 2,617	3,427	294	58,401
1917	141,239	93,296	234,435	7,000	h 2,745	506	152	10,403
1916	65,922	195,937	261,859	.....	h 1,268	.....	17	1,285
1915	26,349	153,209	179,558	.....	h 418	.....	.....	418
1914	12,060	2,255	14,315	.....	.....	.....	.....	.....

h Health claims.

Capital, $200,000. KNIGHTS LIFE INSURANCE CO M

1920	232,889	12,898	245,787	30,095	.....	.....	.....	30,095
1919	152,104	11,373	163 477	24,705	.....	.....	.....	24,705
1918	93,674	11,639	105,313	28,516	.....	.....	.....	28,516
1917	24,972	8,902	33,874	1,976	.....	.....	.....	1,976

Incorporated Dec. 26, 1905. LA FAYETTE LIFE INSURANCE

1920	492,993	121,570	614,563	45,821	4,000	15,588	36,064	103,47
1919	418,197	112,923	531,120	79,508	1,000	12,861	34,660	128,02
1918	358,020	68,442	426,462	52,051	.....	24,422	33,347	109,82
1917	329,493	70,308	399,801	71,336	.....	24,493	31,913	127,74
1916	326,795	64,216	391,011	41,828	.....	35,116	31,690	108,63
1915	320,874	60,177	381,051	68,521	.....	20,397	31,937	120,85
1914	310,149	48,210	358,359	34,000	.....	39,001	27,329	100,33
1913	299,461	42,440	341,901	40,005	.....	47,291	32,247	119,54
1912	309,034	32,269	341,303	43,911	.....	25,665	33,908	103,48
1911	284,346	39,998	324,344	32,625	.....	31,238	41,960	105,82
1910	243,279	31,753	275,032	25,627	.....	15,237	39,390	80,25
1909	230,275	25,520	255,795	35,493	.....	17,090	40,004	92,58
1908	226,069	16,952	243,021	21,032	.....	5,734	31,423	58,18
1907	210,702	2,751	213 453	17,000	.....	.....	11,918	28,91
1906	198,748	1,066	199,814	12,500	.....	1,527	1,665	15,69
1905	39,816	.....	39,816	.....	.....	.....	.....	.....

Incorporated 1909. LA FAYETTE MUTUAL LIFE INSU

1920	60,505	7,097	67,602	18,646	.....	1,913	267	20,82
1919	56,522	10,905	67,427	11,196	.....	1,305	208	82,75
1918	45,012	3,220	48,232	11,046	.....	555	106	11,70
1917	.....	.....	.....	.....	.....	.....	.....	.....
1916	22,964	889	23,853	2,374	.....	1,784	100	4,25
1915	18,559	890	19,449	2,676	.....	1,096	122	3,84
1914	21,490	11,585	33,075	4,472	.....	273	141	4,78
1913	20,041	59	20,100	3,400	.....	56	112	3,56
1912	10,452	28	10,480	644	.....	.....	.....	64
1911	6,213	2,501	8,714	700	.....	.....	.....	70
1910	5,784	643	6,327	200	.....	.....	.....	20
1909	2,956	9,300	12,256	.....	.....	.....	.....	.....

COMPANY, TOPEKA, KAN. Incorporated May 26, 1913. Commenced Business June, 1914.

Expenses Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
229,309	273,725	2,369	5,292,046	5,462	11,336,680	1,123,769	443,068	680,701
169,214	223,443	1,969	4,148,950	4,101	8,269,796	932,935	288,471	644,464
154,090	224,901	1,810	3,500,355	3,104	5,890,234	824,306	177,774	646,532
202,088	212,491	1,587	3,173,116	2,270	4,506,579	810,570	106,293	704,277
86,276	87,561	717	1,393,963	966	1,884,813	762,119	87,794	674,325
37,314	37,732	295	586,100	400	803,000	439,527	54,300	385,227
14,894	14,894	188	363,000	183	354,500	185,909	13,952	171,957

Reserve at 3½ per cent.

PANY OF AMERICA, PITTSBURGH, PA. Commenced Business March 7, 1917.

163,256	193,351	12,597	3,729,266	26,632	7,338,523	383,561	159,109	224,452
122,321	147,026	10,773	5,072,110	19,228	4,684,210	298,606	63,328	235,278
118,815	147,331	14,327	3,879,337	14,055	2,943,603	264,352	13,677	250,675
80,256	82,232	14,024	2,802,197	10,320	2,064,936	295,194	7,770	287,229

Reserve at 8½ per cent.

COMPANY, LA FAYETTE, IND. Commenced Business Dec. 26, 1905.

215,594	319,068	2,126	4,175,890	8,618	15,024,714	2,117,654	1,948,600	169,054
183,957	311,986	1,711	2,929,411	7,386	12,470,448	1,827,362	1,677,618	159,744
113,181	223,001	1,138	1,993,174	6,283	10,603,036	1,613,375	1,449,599	163,776
117,087	244,829	1,217	1,886,835	6 153	10,310,906	1,426,205	1,265,887	140,318
132,770	241,404	1,481	2,161,811	6,057	10,179,548	1,240,946	1,112,328	128,618
131,299	252,154	1,180	2,439,231	5,877	10,035,354	1,091,897	983,275	108,622
117,666	217,996	1,537	2,254,103	5,403	9,469,579	964,212	855,058	109,154
120,998	240,541	1,397	2,033,877	4,970	9,007,804	820,162	742,573	77,589
131,164	234,648	1,654	2,370 288	4,854	9,264,109	717,184	653,219	63,965
98,626	204,449	1,149	1,650,466	4,116	8,261,800	604,476	522,299	82,177
78,376	158,630	793	1,205,664	3,470	7,460,738	479,677	445,850	33 827
83,459	176,046	879	1,380,000	3,206	7,247,877	362,662	338,963	23,699
77,441	135,630	734	1,321,500	2,901	7,094,815	265,982	229,954	36,028
85,907	114,825	755	1,928,000	2,474	6,667,750	159,674	130,555	29,119
160,916	176,608	2,171	5,777,750	2,268	6,186,000	65,448	56,399	9,049
.....	.....	357	1,076,000	357	1,076,000	34,793	20,980	13,813

Reserve at 3½ per cent.

ANCE COMPANY, LUMBERTON, N. C. Commenced Business July 14, 1909.

28,442	49,268	456	441,430	1,906	1,487,355	162,102	152,347	9,755
21,446	34,155	480	469,600	1,711	1,236,255	116,568	100,081	16,487
18,227	29,934	.....	.....	1,412	950,023	92,713	80,429	12,284
.....	.....	.....	.....	.....	.....	.....	.....	.....
11,528	15,786	.....	.....	996	529,274	40,568	37,258	3,310
10,347	14,241	.....	.....	788	414,845	32,479	29,383	3,096
18,500	23,286	.....	200,000	.....	550,000	25,237	25,197	40
14,859	18,427	513	300,024	991	480,224	16,906	13,070	3,836
7,469	8,113	406	138,215	643	227,615	13,458	6,143	7,315
4,533	5,233	233	91,350	504	178,750	12,925	4,267	8,658
5,592	5,792	238	88,550	425	129,900	10,065	1,425	8,640
4,143	4,143	356	71,850	356	71,850	9,211	1,200	8,011

Reserve at 8½ per cent.

Capital, $130,000. LAMAR LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	512,768	96,619	609,387	109,137	2,244	9,453	2,272	123,106
1919	346,178	60,204	415,391	50,339	2,414	12,393	1,282	66,428
1918	243,260	59,622	302,882	94,840	*h* 665	4,827	444	100,777
1917	209,888	46,985	256,873	31,732	*h* 279	17,550	593	50,154
1916	180,687	38,759	219,446	31,783	1,300	17,245	642	50,970
1915	152,049	31,880	183,929	40,800	*h* 38	14,412	712	55,962
1914	151,613	32,076	183,689	42,540	*h* 100	12,132	825	55,597
1913	146,144	27,569	173,713	20,441	.....	7,160	874	28,475
1912	125,476	17,671	143,147	8,525	.....	5,458	988	14,971
1911	104,286	18,741	123,027	18,000	.....	3,086	1,020	22,106
1910	83,797	21,349	105,146	12,970	.....	1,727	908	15,605
1909	62,008	36,938	98,946	10,000	.....	380	.....	10,380
1908	54,139	6,972	61,111	7,000	.....	.....	.....	7,000
1907	39,772	11,724	51,496	7,000	.....	.....	.....	7,000
1906	17,312	51,533	68,845	.....	.....	.....	.....	.....

h Including health claims.

Capital, $100,000. LIBERTY LIFE INSURANCE

1920	59,003	9,411	68,414	41,420	.....	.....	.....	41,420
1919	29,855	5,200	35,055	10,070	.....	.....	.....	10,495

Capital, $100,000. LIBERTY LIFE INSURANCE

1920	172,567	7,131	179,698	4,500	.....	133	.....	4,633
1919	36,079	52,560	88,639	.....	.....	.....	.....	.....

Capital, $100,000. LIBERTY LIFE INSURANCE

1920	367,709	6,680	374,389	3,000	.....	.....	.....	3,000
1919	209,532	2,712	212,244	.....	.....	.....	.....	.....

Capital, $350,000. LIFE AND CASUALTY INSUR

1920	1,503,883	91,995	1,595,878	724,757	.....	1,859	.....	324,757
1919	837,156	63,826	900,982	213,928	.....	.....	.....	213,928

Capital, $800,000. LIFE INSURANCE COMPANY OF

1920	6,824,856	1,278,884	8,103,740	1,717,025	39,585	157,972	28,938	1,943,520
1919	5,741,146	1,081,639	6,822,785	1,661,364	*h* 25,435	118,763	25,776	1,831,338
1918	4,890,433	978,538	5,868,971	2,207,639	*h* 27,918	113,229	27,432	2,376,218
1917	4,404,122	863,784	5,267,906	1,305,397	*h* 23,510	142,315	22,222	1,493,44
1916	3,986,002	732,829	4,718,831	1,117,581	*h* 14,797	147,981	22,563	1,302,92
1915	3,691,314	647,027	4,338,341	1,186,299	*h* 9,393	146,288	45,338	1,387,31
1914	3,596,800	559,255	4,156,055	1,091,672	*h* 6,534	106,912	69,747	1,274,86
1913	3,344,495	486,719	3,831,214	997,535	*h* 9,072	75,196	63,050	1,144,85
1912	3,119,369	412,265	3,531,634	966,937	*h* 7,347	87,017	66,261	1,127,56
1911	2,940,841	359,089	3,299,930	934,131	*h* 3,051	83,460	51,659	1,072,30

COMPANY, JACKSON, MISS. Incorporated April 5, 1906. Commenced Business April 14, 1906.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
266,063	389,169	3,940	6,996,777	11,183	18,726,971	1,366,266	1,197,837	168,429
167,409	233,837	2,807	5,012,318	8,083	13,107,000	1,093,084	924,307	168,777
99,544	200,321	1,555	2,239,933	5,747	9,010,510	1,000,400	832,897	167,503
79,348	129,502	1,027	1,634,400	4,890	7,641,929	789,002	598,687	190,315
71,642	122,612	1,268	1,950,400	4,473	6,936,782	662,155	488,346	173,809
53,497	109,459	761	1,365,900	3,846	6,018,550	563,623	405,939	157,684
69,962	125,559	1,009	1,345,913	3,948	6,080,804	487,732	332,763	154,969
75,631	104,106	1,255	2,110,500	3,777	6,042,411	423,973	271,861	151,112
60,778	75,749	1,052	1 646,646	3,159	4,902,610	351,841	203,028	148,813
59,822	81,928	829	1,182,308	2,598	3,901,755	281,985	140,165	141,820
55,721	71,326	774	1,173,407	2,116	3,200,652	235,179	93,477	141,702
43,101	53,481	590	871,486	1,477	2,235,310	183,576	55,055	128,521
48,954	55,954	664	911,230	1,271	1,893,802	104,482	33,159	71,323
51,477	58,477	786	1,200,000	1,063	1,638,500	105,561	22,024	83,537
21,775	21,775	359	552,000	359	552,000	96,908	.....	96,908

Reserve at 4 per cent.

COMPANY, DES MOINES, IA.* Commenced Business in 1919

34,064	75,484	1,648	1,957,745	1,494	1,808,195	215,678	33,344	182,334
115,437	125,932	1,768	1,982,935	1,582	1,808,590	219,898	27,772	192,126

Reserve at 8½ per cent. * Commenced business in 1919.

COMPANY, LINCOLN, NEB.* Commenced Business in 1919.

142,858	147,491	1,480	4,327,500	1,819	5,115,000	177,778	38,158	139,620
30,283	39,283	472	1,072,000	472	1,072,000	147,635	7,020	140,615

Reserve at 3½ per cent. * Commenced business in 1919.

COMPANY, TOPEKA, KAN.* Commenced Business in 1919,

232,918	235,918	1,071	3,394,500	2,042	4,365,500	291,512	165,739.	125,773
201,142	201,142	1,049	1,049,000	1,049	1,049,000	137,198	6,652	130,546

Reserve at 4 per cent. * Commenced business in 1919.

ANCE COMPANY, NASHVILLE, TENN. Commenced Business, 1910.

925,456	1,250,213	544,081	49,334,498	559,781	46,221,945	1,365,362	972,551	392,811
553,140	767,068	514,021	34,745,911	461,714	29,294,060	996,159	619,661	376,498

Reserve at 8½ and 4 per cent.

VIRGINIA, RICHMOND, VA. Incorporated March 21, 1871. Commenced Business April, 1871.

3,239,616	5,183,136	b127,843 15,368	b25,610,422 25,767,006	b886,525 52,525	b132,726,229 74,575,490	24,143,511	d 21,336 364	2,807,147
2,396,517	4,227,855	b139,826 11,730	b 25,929,439 19,357,496	b845,223 40,741	b122,424,381 54,077,427	20,700,134	18,316,701	2,383,433
2,067,907	4,444,125	b151,465 5,361	b26,062,203 7,906,103	b797,797 31,106	b111,726,339 37,443,981	18,362,863	16,385,106	1,977,757
1,898,335	3,391,779	b164,010 5,400	b 23,736,203 7,900,262	b738,759 27,950	b 99,619,498 32,171,064	16,560,439	14,085,153	2,475,286
1,734,284	3,037,206	b173,506 5,529	b 24,276,079 7,551,552	b700,574 24,545	b 91,791,862 26,557,350	14,464,717	12,180,437	2,284,280
1,479,876	2,867,194	b159,338 3,618	b 19 972,676 4,358,706	b654,948 21,426	b 83,314,410 21,508,291	12,618,546	10,550,368	2,068,178
1,531,024	2,805,889	b166,633 3,874	b 22,351,593 4,324,967	b630,937 20,297	b 79,596,130 19,659,916	11,125,828	9,130,000	1,995,828
1,472,970	2,617,823	b168,880 4,097	b 22,704,504 4,459,410	b618,878 19,095	b 76,729,720 17,938,372	9,749,372	7,844,743	1,904,629
1,327,225	2,454,787	b154,483 3,721	b20,041,080 4,017,316	b583,334 17,232	b70,331,175 15,632,677	8,474,257	6,752,012	1,722,245
1,318,146	2,390,447	b146,424 3,758	b17,688,007 3,702,965	b552,727 15,735	b 64,886,418 13,613,456	7,382,152	5,839,188	1,542,964

LIFE INSURANCE COMPANY OF

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1910	2,762,988	294,740	3,057,728	846,327	*h* 317	73,208	46,334	966,189
1909	2,586,455	237,105	2,823,560	753,584	*h* 436	72,309	63,043	889,372
1908	2,456,555	187,303	2,643,858	724,452	*h* 885	42,387	38,291	806,015
1907	2,320,494	159,384	2,479,878	701,529	*h* 1,202	39,618	27,737	770,086
1906	2,097,149	120,183	2,217,332	618,592	2,353	24,675	44,579	690,199
1905	1,869,128	97,032	1,966,160	552,501	6,550	18,105	21,489	598,645
1904	1,680,411	83,848	1,764,259	512,105	1,437	22,650	15,035	551,227
1903	1,509,463	60,066	1,569,529	434,204	23,893	17,561	11,205	486,863
1902	1,338,518	49,730	1,388,248	392,997	1,803	60,699	9,028	464,527
1901	1,151,213	44,106	1,195,319	373,420	15,838	77,841	19,766	486,865

h Including weekly indemnity claims

Capital, $500,000. LINCOLN NATIONAL LIFE INSUR

1920	4,484,021	544,388	5,028,409	729,094	51,514	94,995	99,990	975,593
1919	3,037,192	758,266	3,795,458	606,956	*b*22,974	103,696	57,309	790,035
1918	2,226,251	652,960	2,879,211	627,251	*b* 18,740	103,979	95,952	845,922
1917	1,734,199	*r* 1,166,376	2,900,575	185,667	*b* 13,597	72,855	87,486	359,605
1916	973,068	164,411	1,137,479	131,856	*b* 3,747	45,761	75,268	256,632
1915	865,980	139,641	1,005,621	88,597	*b* 11,383	63,251	66,378	229,609
1914	662,289	*r* 726,760	1,389,049	83,729	*b* 508	40,229	48,530	172,996
1913	360,590	65,855	426,445	26,117	.....	12,646	27,914	66,677
1912	293,596	96,179	389,775	33,453	.....	10,352	23,506	67,311
1911	225,642	49,017	274,659	9,000	.....	4,844	16,629	30,473
1910	183,532	32,827	216,359	9,000	.....	1,967	12,804	23,774
1909	154,399	29,984	184,383	10,000	.....	1,669	8,195	19,861
1908	116,453	17,503	133,956	3,500	.....	123	6,334	9,957
1907	71,056	44,844	115,900	6,000	.....	.....	50	6,050
1906	63,698	3,354	67,052	.....	.....	.....	.....	.....
1905	18,022	540	18,562	.....	.....	.....	.....	.....

r Including reinsurance. *b* Disability benefits.

Capital, $135,760. LINCOLN RESERVE LIFE INSU

1920	459,852	34,865	494,717	90,506	.....	26,779	.....	117,285
1919	471,197	80,391	551,588	116,378	.....	11,481	.....	127,859
1918	333,011	74,339	407,350	.....	.....	.....	.....	71,494
1917	217,471	16,578	234,049	33,682	.....	3,555	.....	37,237
1916	123,682	31,629	155,311	17,080	.....	4,656	.....	21,736
1915	60,980	20,225	81,205	13,245	.....	3,978	.....	17,223
1914	64,607	85,897	150,504	6,000	.....	.....	.....	6,000
1913	26,050	73,632	99,682	.....	.....	.....	.....	.....

Capital $250,000. LOUISIANA STATE LIFE INSURANCE

1920	246,166	36,197	282,363	56,000	.....	4,548	.....	60,548
1919	187,429	35,061	222,490	47,500	.....	3,082	.....	50,582
1918	128,131	24,123	152,254	33,500	.....	1,998	.....	35,498
1917	100,762	26,536	127,298	19,500	.....	4,488	.....	23,988
1916	82,539	21,134	103,673	9,000	.....	5,634	.....	14,634
1915	67,550	21,377	88,927	11,700	.....	2,367	.....	14,067
1914	61,836	19,482	81,318	10,500	.....	221	.....	10,721
1913	49,941	14,620	64,561	.....	.....	.....	.....	.....
1912	29,050	142,011	171,061	.....	.....	.....	.....	.....

VIRGINIA, ROANOKE, VA.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,222,504	2,188,690	b147,925 3,752	b15,911,627 3,261,019	b528,165 14,128	b 60,818,178 11,622,196	6,838,574	d 5,059,513	1,279,061
1,103,382	1,992,754	b146,986 3,932	b16,259,180 3,228.02	b506,650 12,684	b 58,254,439 10,083,174	5,372,692	4,312,405	1,060,287
1,008,837	1,814,852	b140.476 3,114	b15,641,338 2,349,962	b481,154 11,037	b 54,798,537 8,510,565	4,444,712	3,641,179	803,533
1,071,923	1,842,009	b147,714 2,202	b 16,852,507 1,732,163	b471,209 9,891	b 52,895,697 7,596,404	3,555,752	3,029,056	526,696
1,013,361	1,703,560	b155,048 p 2,105	b 16,422,162 p 1,821,186	b434,303 p 9,248	b 47,412,717 p 7,094,863	2,938,289	2,431,243	507,046
942,272	1,540,917	b131,873 2,942	b 13,357,331 2,408,089	b395,258 9,150	b 42,268,022 6,753,254	2,391,478	1,956,121	435,357
851,470	1,402,697	b118,178 2,677	b 11,788,596 2,002,400	b358,541 8,332	b 37,710,901 5,924,035	1,946,130	1,564,009	382,121
847,482	1,334,344	b117,159 3,451	b 16,906,867 2,321,778	b331,452 7,454	b 34,503,483 5,213,948	1,565,414	1,235,541	329,873
722,367	1,186,894	b124,357 2,853	b 12,437,338 1,844,368	b302,839 5,828	b 30,303,815 4,112,516	1,271,381	1,019,627	251,754
619,479	1,106,344	b107,083 1,468	b 10,785,037 982,058	b266,685 3,881	b 26,906,073 2,939,377	1,060,331	824,804	235,527

b Industrial business. d Reserve at 4 per cent; new business since 1901 at 3 and 3½ per cent.
p Change made to paid-for basis.

ANCE COMPANY, FT. WAYNE, IND.* Incorporated June 12, 1905. Commenced Business Sept. 15, 1905.

2,119,361	3,094,954	25,379	69,326,841	68,679	159,349,378	10,286,459	9,128,743	1,157,716
1,328,351	2,118,386	16,438	44,241,620	50,014	109,233,744	8,056,747	6,978,043	1,078,704
839,331	1,685,253	9,055	22,773,913	38,020	76,082,463	6,196,449	5,669,722	526,727
747,091	1,106,696	r 18,448	r 38,785,401	33,637	63,113,676	4,952,810	4,475,494	476,316
380,033	636,665	3,947	9,324,739	18,410	31,066,552	2,988,621	2,638,022	350,599
349,543	579,152	3,393	6,786,458	16,217	25,084,432	2,418,481	2,109,610	308,871
282,380	455,376	r 9,022	r 12,699,371	14,795	21,745,653	1,983,384	1,696,042	287,342
196,352	263,029	2,463	4,110,310	7,229	11,344,890	1,019,846	762,847	256,999
158,222	225,533	2,077	2,891,552	5,725	8,633,081	842,098	591,176	250,922
115,240	145,713	1,394	1,894,962	4,188	6,509,730	630,855	413,682	217,173
89,455	113,226	1,004	1,368,385	3,217	5,392,285	485,408	297,973	187,435
98,075	117,939	951	1,675,950	2,609	4,697,700	371,685	197,815	173,870
78,464	88,421	1,095	1,878,250	1,931	3,520,500	284,605	117,696	166,909
45,180	51,230	418	646,050	1,171	2,149,550	231,213	57,534	173,679
58,128	58,128	658	1,347,500	894	1,810,000	162,621	20,006	142,615
14,389	14,389	345	554,000	316	532,000	116,097	2,770	113,327

* Pioneer Life of Fargo, N. D., reinsured by this company in 1917. Reserve at 3½ per cent.

RANCE CO., BIRMINGHAM, ALA. Commenced Business Feb. 24, 1913.

231,114	348,399	3,077	3,899,587	9,878	10,518,577	751,098	579,466	171,632
286,181	414 040	4,478	4,995,232	9,774	10,094,432	574,797	426,534	148,263
196,915	268,409	3,571	3,770,000	7,320	7,139,000	387,857	293,005	94,852
143,455	180,692	3,150	2,941,950	5,022	4,623,850	278,816	123,705	155,111
109,335	131,071	2,503	2,080,300	2,979	2,582,950	221,596	79,764	141,832
51,220	68,443	1,179	879,400	1,385	1,155,750	194,558	50,877	143,681
121,557	127,557	.....	1,343,000	1,164	1,104,500	198,764	39,006	159,758
58,081	58,081	669	681,000	614	630,250	180,005	17,136	162,869

Reserve at 3 and 3½ per cent.

COMPANY, SHREVEPORT, LA. Incorporated Jan. 18, 1911. Commenced Business Jan. 10, 1912.

134,047	194,595	1,887	3,447,000	4,934	9,924,124	711,853	439,894	271,959
108,318	158,900	1,332	3,061,750	3,540	7,580,675	609,284	329,281	280,063
72,310	107,808	616	1,414,740	2,441	5 001,990	542,367	255,178	287,189
54,024	78,012	741	1,731,000	2,169	4,198,066	491,632	177,265	314,367
47,107	61,741	681	1,321,250	1,900	3,453,566	438,663	124,958	313,705
39,286	53,353	489	1,059,000	1,598	2,823,500	397,520	89,313	308,207
50,713	61,434	668	1,061,500	1,591	2,484,000	360,731	57,705	303,026
66,286	66,286	829	894,000	1,201	1,831,000	340,105	26,936	313,169
81,036	81,036	844	1,220,500	844	1,220,500	337,467	7,207	330,260

Reserve at 3½ per cent.

Capital, $100,000. MANHATTAN LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$		$
1920	2,013,022	1,095,267	3 108,289	1,069,783	244,431	558,380	44,925	1,917,520
1919	1,728,024	*1,091,304	*2,819,328	1,069,009	214,876	656,968	54,932	1,995,785
1918	1,669,511	1,214,034	2,883,545	1,278,889	228,797	675,310	69,526	2,252 522
1917	1,707,988	1,074,866	2,782,854	1,160,583	135,205	976,591	46,252	2,318,631
1916	1,787,869	1,057,557	2,845,426	1,104,594	113,483	853,480	90,593	2,162,150
1915	1,930,271	1,033,906	2,964,177	1,309,408	138,581	1,136,201	258,406	2,842,596
1914	2,077,275	1,093,419	3,170,694	1,299,684	136,910	916,090	246,741	2,599,425
1913	2,105,220	1,116,678	3,221,898	1,073,040	215,104	838,606	260,821	2,387,571
1912	2,131,011	1,063,610	3,194,621	1,255,332	157,539	427,328	236,699	2,076,898
1911	2,209,918	1,126,453	3,336,371	1,260,205	95,363	620,977	210,817	2,187,362
1910	2,217,125	1,045,505	3,262,630	1,271,286	137,935	663,064	234,063	2,306,348
1909	2,213,660	1,059,276	3,272,936	1,281,585	161,516	624 289	250,178	2,317,568
1908	2,246,256	1,049,261	3,295,517	1,331,081	217,832	446,475	114,385	2,109,773
1907	2,299,472	1,031,424	3,330,896	1,287,353	197,106	313,014	57,018	1,854,491
1906	2,634,032	1,031,030	3,665,062	1,106,066	159,453	323,264	91,417	1,680,200
1905	2,726,956	979,371	3,706,327	1,105,491	166,743	346,959	105,666	1,724,859
1904	2,559,062	998,855	3,557,917	1,159,829	207,364	352,439	124,927	1,844,559
1903	2,459,224	862,283	3,321,507	1,198,141	249,828	263,944	76,983	1,788 897
1902	2,254,266	872,253	3,126,519	1,157,996	296,779	236,538	51,384	1,742,697
1901	2,082,143	861,683	2,943,826	1,169,527	142,217	261,415	56,253	1,629,412

* Interest and receipts, including net increase by adjustment in book value of ledger assets is $1,243,775, making to t come $2,971,799.

Capital, $254,742. MARQUETTE LIFE INSURANCE

1920	212,377	58,928	271,305	55,584	1,000	11,534	.....	68,118
1919	175,442	43,106	218,548	57,364	2,500	9,703	.....	69,567
1918	151,763	43,663	195,426	46,213	.....	13,816	.....	60,029
1917	151,433	40,308	191,741	43 099	.....	11,468	.....	54,567
1916	136,371	31,198	167,569	31,600	.....	15,058	.....	46,658
1915	127,016	28,580	155,596	30,500	.....	14,354	.....	44,854
1914	123,621	25,857	149,478	24,400	.....	7,965	.....	32,364
1913	108,581	19,580	128,161	22,355	.....	3,068	.....	25,423
1912	92,375	14,067	106,442	25,550	.....	1,406	.....	26,956
1911	55,115	8,313	63,428	14,800	.....	1,891	.....	16,691
1910	38,016	19,551	57,567	10,650	.....	746	.....	11,396
1909	21,161	87,981	109,142	5,300	.....	164	.....	5,464

Capital, $500,000. MARYLAND ASSURANCE

1920	148,784	62,623	211,407	15,743	.....	807	.....	16,550
1919	79,106	58,438	137,544	10,255	.....	255	.....	10,510
1918	18,351	52,339	70,690	1,000	.....	.....	.....	1,000

Capital, $100,000. MARYLAND LIFE INSURANCE

1920	557,071	209,637	766,708	150,715	92,554	69,170	78,021	390,460
1919	529,041	209,386	738,427	225,186	60,658	85,541	73,182	444,567
1918	463,445	193,781	657,226	221,157	63,434	56,433	73,390	414,414
1917	451,024	189,631	640,655	135,623	79,387	86,615	79,545	381,170
1916	407,871	181,726	589,597	161,540	49,052	77,606	64,289	352,487
1915	390,091	182,995	573,086	186,366	71,858	103,341	64,671	426,236
1914	380,601	182,410	563,011	169,344	53,018	79,277	57,833	359,472
1913	385,497	209,901	595,398	117,639	41,412	49,753	51,724	260,528
1912	316,820	172,403	489,223	141,837	141,486	74,467	87,474	445,264
1911	308,131	173,406	481,537	114,147	60,192	53,344	52,590	280,273

ANCE COMPANY, NEW YORK, N. Y.

Incorporated July 16, 1850.
Commenced Business August 1, 1850.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$ o	$
964,413	2,881,933	5,461	15,144,659	34,538	69,556,702	19,533,502	18,723,302	810,200
857,298	2,853,083	2,902	7,883,853	31,513	59,689,917	19,253,781	18,579,900	673,881
813,202	3,065,724	1,689	4,388,160	30,771	56,441,033	19,212,265	18,738,293	473,972
760,092	3,078,723	1,854	4,267,168	31,410	57,467,120	19,419,443	18,870,649	548,794
801,215	2,963,365	1,997	4,555,546	32,484	60,058,189	c 19,765,095	19,278,003	c 487,092
759,353	3,601,949	2,107	5,002,873	33,612	63,027,507	20,933,732	19,384,537	1,549,195
847,368	3,446,793	3,165	7,489,391	35,288	67,687,959	21,658,390	19,958,436	1,699,954
720,368	3,107,939	2,572	6,649,010	35,173	68,352,397	22,137,997	20,062,805	2,075,192
732,837	2,809,735	3,640	6,449,915	35,255	68,588,126	22,045,083	20,126,410	1,918,673
740,897	2,928,259	2,255	6,362,308	33,928	68,630,595	21,982,854	19,605,694	2,377,160
735,158	3,041,506	2,356	6,485,701	33,923	68,432,976	21,564,180	19,192,181	2,371,999
724,498	3,042,066	2,359	5,861,898	33,632	67,585,793	21,269,761	18,906,240	2,363,521
711,668	2,821,441	2,147	4,900,788	33,487	67,530,467	20,682,291	18,637,475	2,044,816
734,644	2,589,135	1,763	4,179,379	33,857	69,066,914	20,165,796	18,310,751	1,855,045
1,058,738	2,738,938	p 4,546	p 10,733,948	p 35,810	p 74,407,461	19,565,450	17,916,782	1,648,668
1,142,127	2,866,986	6,575	15,705,672	36,402	78,050,955	18,751,869	17,244,333	1,507,536
1,053,450	2,898,009	6,886	17,277,597	35,036	76,790,531	18,573,285	16,718,611	1,854,674
1,034,630	2,823,527	6,461	16,913,364	32,699	72,641,987	17,682,605	15,927,795	1,754,810
945,700	2,688,397	5,055	13,721,096	30,297	67,519,305	17,264,747	15,516,856	1,747,891
876,840	2,506,252	4,388	12,134,980	28,759	64,206,959	16,791,346	15,136,924	1,654,422

c Decrease due to marking down of real estate valuations. o Reserve at 4 per cent; on new business since 1900 at 3 and 3½ per cent. p Change made to paid-for basis.

COMPANY, SPRINGFIELD, ILL.

Incorporated Jan. 12, 1909.
Commenced Business Feb. 25, 1909.

87,867	155,985	1,271	1,698,600	5,401	6,365,399	1,031,103	774,140	256,963
68,360	137,927	860	1,092,795	4,429	5,045,794	919,312	662,671	256,643
53,628	113,657	624	779,390	3,869	4,341,331	834,353	579,350	255,003
77,728	132,295	758	1,195,088	3,713	4,460,720	760,058	499,958	260,100
51,033	97,691	538	827,264	3,324	3,839,640	690,065	424,419	265,646
54,295	99,149	538	677,838	3,177	3,557,990	621,158	354,511	266,647
60,493	92,857	835	1,190,500	3,169	3,590,943	540,938	298,303	242,635
53,457	78,880	707	1,023,584	2,820	3,215,493	482,847	234,288	248,559
63,027	89,983	1,009	1,599,809	2,594	2,922,509	364,643	176,956	187,687
47,023	63,714	625	779,500	1,888	1,715,000	274,815	130,847	143,968
32,243	43,639	486	483,100	1,507	1,179,450	205,447	108,178	97,269
21,251	26,715	1,205	848,100	1,175	826,900	185,333	84,145	101,188

Reserve at 3½ per cent.

CORPORATION, BALTIMORE, MD.

Incorporated Sept. 1, 1917.
Commenced Business Jan. 1, 1918.

125,365	141,915	1,212	3,783,177	2,117	7,566,180	768,275	219,065	549,210
96,073	106,583	966	3,802,586	1,124	4,686,080	1,873,570	1,139,743	733,827
49,869	50,869	207	1,073,943	205	1,069,943	1,393,393	876,302	517,091

Reserve at 3½ per cent.

COMPANY, BALTIMORE, MD.

Incorporated March 10, 1864.
Commenced Business July 12, 1865.

							c	
188,562	579,022	1,361	2,639,405	10,520	17,378,550	4,173,198	3,715,486	457,712
189,213	633,780	1,696	3,058,539	9,997	16,160,737	3,990,084	3,550,791	439,293
156,681	571,095	1,177	1,795,128	9,072	14,392,384	3,764,062	3,407,003	357,059
167,130	548,300	1,402	2,084,579	8,580	13,834,731	3,712,934	3,247,633	465,301
157,128	509,615	1,333	2,101,374	8,162	13,221,912	3,662,173	3,158,694	503,479
146,945	573,181	1,131	1,672,803	7,582	12,344,452	3,542,778	3,062,111	480,667
120,672	480,144	820	1,167,292	7,347	12,169,549	3,549,593	3,067,023	482,570
126,304	386,832	2,799	4,545,420	7,293	12,430,194	3,466,413	2,989,906	476,507
115,876	561,140	873	1,402,792	5,527	9,795,646	3,298,848	2,773,074	525,774
89,788	370,061	397	787,212	5,011	9,303,313	3,378,812	2,799,143	579,669

MARYLAND LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1910	313,568	165,273	478,841	101,785	54,855	32,243	30,606	219,489
1909	316,790	150,843	467,633	109,647	48,744	24,442	21,255	204,088
1908	310,206	136,622	446,828	145,903	51,388	15,064	19,093	231,448
1907	306,755	130,446	437,201	106,262	42,147	21,798	21,337	191,544
1906	310,028	124,554	434,582	135,945	33,540	22,319	15,863	207,667
1905	297,491	116,399	413,890	145,967	27,309	8,090	13,571	194,937
1904	277,535	116,133	393,668	167,918	16,828	14,822	10,670	210 238
1903	269,450	103,330	372,780	135,995	33,757	17,211	11,967	198,930
1902	276,125	100,486	376,611	120,765	15,433	18,428	12,020	166,646
1901	251,409	97,979	349,388	154,073	19,550	13,094	14,718	201,433

Incorporated May 1, 1851. MASSACHUSETTS MUTUAL LIFE INSUR

1920	22,706,727	7,387,113	30,093,840	5,828,023	504,524	1,704,901	4,137,711	12,175,711
1919	18,821,194	6,520,532	25,341,726	5,545,621	412,812	1,528,281	3,540,803	11,027,517
1918	16,078,456	5,779,356	21,857,812	5,867,337	399,741	1,503,923	3,245,420	11,016,421
1917	14,619,931	5,242,617	19,862,548	4,186,805	320,822	1,752,475	2,910,879	9,170,981
1916	13,245,808	4,751,026	17,996,834	4,245,486	319,255	1,593,233	2,622,640	8,780,614
1915	12,185,959	4,328,790	16,514,749	3,921,938	293,704	2,007,642	2,471,088	8,694,372
1914	11,497,147	4,070,410	15,567,557	3,383,139	257,522	1,575,937	2,328,049	7,544,647
1913	10,881,233	3,618,613	14,499,846	3,282,889	399,789	1,263,635	2,078,192	7,024,505
1912	10,253,127	3,459,922	13,713,049	3,088,336	335,627	1,152,579	1,844,690	6,421,232
1911	9,566,889	3,118,533	12,685 422	2,578,350	303,286	959,305	1,739,498	5,580,439
1910	8,947,788	2,895,276	11,843,064	2,516,604	295,834	993,735	1,537,304	5,343,477
1909	8,398,643	2,523,650	10,922,293	2,412,110	344,728	1,114,095	1,335,353	5,206,286
1908	7,859,312	2,270,100	10,129 412	2,342,554	286,043	819,585	1,376,936	4,825,118
1907	7,542,253	2,130,889	9,673,142	2,259,777	279,663	639,274	1,151,014	4,329,728
1906	7,278,541	1,988,551	9,267,092	2,179,917	275,488	623,456	1,074,500	4,153,361
1905	6,911,476	1,770,603	8,682,079	2,394,378	347,982	509,541	1,012,177	4,264,078
1904	6,494,441	1,601,510	8,095,951	1,859,884	281,324	532,259	941,827	3,615,294
1903	6,015,011	1,619,205	7,634,216	1,726,024	261,910	487,902	881,403	3,357,239
1902	5,610,735	1,293,351	6,904,085	1,564,242	275,365	318,846	785,138	2,943,561
1901	5,137,292	1,194,496	6,331,788	1,719,407	289,932	412,620	741,739	3,163,698

Capital, $400,000. MERCHANTS LIFE INSURANCE

1920	2,093,104	315,288	2,408,482	615,251	10,549	24,570	.....	650,370
1919	1,505,414	183,510	1,688,924	577,740	589	30,638	580	609,547
1918	1,231,896	203,678	1,435,574	602,687	*h* 200	43,735	8,376	654,908
1917	1,031,634	*r* 658,244	1,689,878	462,822	*h* 200	14,423	4,480	481,025
1916	858,013	92,054	950,067	403,000	*h* 200	1,441	.....	404,641
1915	765,967	107,940	873,907	357,000	.....	.....	.....	357,000

h Disability payments. *r* Including reinsurance.

Incorporated 1878. METHODIST MINISTERS RELIEF INSURANCE

1920	.....	.....	.....	.....	.....	.....	.....	.....
1920	72,044	36,265	108,309	49,700	400	1,983	.....	52,083
1919	71,349	24,486	95,835	47,766	453	4,391	.....	52,610
1917	69,465	10,316	79,781	43,724	461	2,249	.....	46,434
1916	60,796	5,723	66,519	40,550	601	1,003	.....	42,154
1915	60,835	4,571	65,406	37,348	501	1,122	.....	38,971
1914	58,015	5,888	63,903	41,622	587	1,938	.....	44,147
1913	55,288	6,742	62,030	27,181	606	969	.....	28,756
1912	53,698	2,657	56,355	62,500	850	148	.....	63,498
1911	66,782	3,203	69,985	67,500	.....	.....	.....	67,500

COMPANY, BALTIMORE, MD.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
86,370	305,859	439	656,158	4,999	9,282,629	3,267,736	2,737,752	529,984
81,425	285,513	385	741,378	4,843	9,267,020	3,113,588	2,651,895	461,693
84,928	316,376	509	880,193	4,828	9,149,296	2,931 415	2,538,916	392,499
82,169	273,713	411	799,389	4,706	8,999,253	2,706,475	2,445,973	260,502
90,005	297,672	415	℘964,907	℘4,630	8,910,803	2,666,024	2,330,835	335,189
95,772	290,709	616	1,237,287	4,620	8,806,560	2,557,978	2,233,827	324,151
102,492	312,730	589	1,078,190	4,429	8,380,648	2,454,054	2,134,404	319,650
85,809	284,739	474	900,684	4,268	8,276,294	2,343,890	2,025,016	318,874
90,306	256,952	559	1,048,765	4,181	8,146,813	2,284,535	1,951,991	332,544
90,563	291,998	613	1,104,230	4,030	7,821,044	2,170,860	1,850,412	320,448

c Reserve at 4 per cent; new business since 1897 at 3½ per cent; new business since September, 1911, at 3¼ per cent.
℘ Change ma deto paid-for basis.

ANCE COMPANY. SPRINGFIELD, MASS. Commenced Business August 1, 1851.

5,804,715	17,980,426	42,325	160,478,925	265,671	728,743,346	131,722,477	124,676,105	7,046,372
4,826,412	15,853,929	36,158	132,731,906	233,741	601,068,160	118,666,373	111,582,754	7,083,619
3,469,832	14,486,253	18,843	64,588,303	205,368	490,793,291	112,661,852	105,680,516	6,981,336
3,277,521	12,448,502	23,811	63,212,576	195,679	450,212,181	100,768,580	92,632,830	8,135,750
3,028,591	11,809,205	23,155	58,421,657	180,358	410,166,920	93,240,377	85,508,705	7,731,672
2,644,384	11,338,756	19,410	46,421,611	165,462	374,415,941	86,896,603	79,325,782	7,570,821
2,392,436	9,937,083	17,822	43,387,281	154,358	351,003,262	81,606 934	74,150,363	7,456,571
2,210,303	9,234,808	16,654	41,081,565	144,024	328,578,136	75,877,584	68,852,479	7,025,105
2,176,543	8,597,775	15,867	40,471,450	134,186	306,595,306	70,528,321	63,751,043	6,777,278
1,947,381	7,527,820	14,245	36,234,265	124,776	283,660,270	65,273,882	58,913,751	6,360,131
1,774 748	7,118,225	13,112	33,166,025	115,866	262,497,238	60 084,070	54,262,484	5,821,586
1,645,792	6,852,078	12,432	30,652,859	107,753	242,415,512	55,207,982	50,156,272	5,051,710
1,499,734	6,324,852	9,825	23,074,454	100,309	224,386,617	51,052,759	46,693,687	4,359,072
1,451,129	5,780,857	9,561	21,449,240	95,238	213,475,260	45,776,309	43,308,249	2,468,060
1,441 318	5,594,679	℘9,913	℘21,626,737	℘90,370	℘202,496,761	43,372,112	39,871,168	3,500,944
1,508,577	5,772,655	13,223	26,819,623	87,036	195,058,250	40,078,866	36,727,285	3,351,581
1,495,540	5,020,834	13,406	27,247,882	80,375	182,874,119	37,071,298	33,771,796	3,299,502
1,474,957	4,832,196	11,814	24,592,231	73,202	169,668,456	33,590,999	30,955,221	2,635,778
1,239,621	4,183,212	11,619	25,340,638	67,508	158,703,802	30,960,145	28,364,843	2,595,302
1,190,027	4,353,725	9,289	21,247,029	61,674	146,106,721	28,291,564	25,892,364	2,399,200

* Reserve at 4 per ct.; new business 1901-Oct., 1907, at 3½ per ct., since at 3 per ct. ℘ Change made to paid -for basis.

COMPANY, DES MOINES, IA. Incorporated Feb. 10, 1915. Commenced Business Feb. 22, 1915.

1,099,277	1,749,647	12,057	27,891,163	42,451	85,202,045	4,306,944	3,816,708	492,236
588,468	1,198,015	6,834	14,822,770	34,194	66,109,221	3,572,588	3,092,943	479,645
410,973	1,065,971	2,071	4,165,342	29,274	55,088,201	3,099,592	2,622,082	477,510
464,289	946,214	r 8,626	r 12,739,449	30,281	56,521,232	2,722,227	2,240,087	482,140
352,023	766,664	1,469	2,829,734	24,981	50,104,102	1,623,241	1,340,526	282,715
541,454	898,454	2 412	4,824,770	28,992	58,344,770	1,378,547	1,181,422	197,125

Reserve at 3½ and 4 per cent. r Including reinsurance.

AND TRUST ASSOCIATION BOSTON, MASS. Reorganized January 1, 1911.

.....	.....	.....	.....	.....	.....	.....	.....	.....
10,839	62,922	110	250,250	1,333	1,896,638	241,791	223,039	18,752
9,027	61,637	100	161,000	1,307	1,864,258	190,632	190,437	195
9,039	55,473	.....	221 750	.....	1,839,395	156,206	163,830	.....
8,619	50,773	147	203,000	1,271	1,811,723	137,566	134,911	2,655
8,777	47,748	145	172,040	1,183	1,710,375	115,911	109,766	6,145
9,687	53,834	103	142,500	1,105	1,647,206	96,549	93,064	3,485
7,603	36,359	133	182,254	1,100	1,674,234	81,249	70,644	10,605
6,098	69,596	91	108,911	1,068	1,655,008	55,534	45,737	9,797
6,662	74,162	93	119,500	1,182	1,923,000	66,834	39,780	27,054

Reserve at 3 per cent.

Incorporated June, 1866. METROPOLITAN LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	217.820,984	44,447,810	262,268,794	48,272,377	18,390,278	8,804,105	5,790,634	81,257,394
1919	182,489,933	42,751,868	225,241,801	48,512,746	13,095,638	7,621,035	4,352,341	73,581,760
1918	154,564,347	36,678,131	191,242,478	58,149,482	9,239,507	5,894,884	9,107,271	82,391,144
1917	138,455,649	54,490,332	192,945,981	37,770,364	7,286,411	4,807,777	8,928,388	58,792,940
1916	125,261,318	27.126,279	152,387,597	34,167,509	5,278,158	4,563,312	8,166,624	52,175,603
1915	112,696,948	24,674,717	137,371,665	30,916,369	4,563,769	5,972,726	6,503,288	47,956,152
1914	104,653,263	22,642,404	127,295,667	29,313,399	4,618,381	4,176,938	6,054,968	44,163,686
1913	97,214,702	19.971,560	117,186,262	27,508,649	2,058,810	3,321,230	5,905,777	38,794,466
1912	89,101,003	17,524,683	106,625,686	24,245,134	1,788,786	2,889,587	6,896,137	35,819,644
1911	82,339,846	15,666,456	98,006,302	22,895,366	1,562,681	2,733,639	7,229,884	34,421,570
1910	76,822,792	13,800,915	90,623,707	21,562,979	1,205,492	2,108,923	6,413,230	31,290,624
1909	71,436,230	12,602,363	84,038,593	19,656,301	1,059,584	2,064,607	3,895,755	26,676,247
1908	66,249,809	10,200,678	76,450,487	18,354,208	545,187	1,769,257	3,628,737	24,297,389
1907	64,046,983	8,691,750	72,738,733	17,912,807	453,573	1,636,896	3,694,876	23,098,152
1906	59,537,161	7,158,665	66,695,826	15,850,522	269,209	976,423	2,360,511	19,456,665
1905	54,758,538	6,841,503	61,600,041	15,296,600	196,895	825,639	1,068,917	17,388,051
1904	50,808,924	5,176,833	55,985,757	14,826,976	197,904	657,816	876,798	16,559,494
1903	45,656,961	4,230,843	49,887,804	12,907,617	166,722	501,137	603,255	14,178,731
1902	39,653,725	3,682,559	43,336,284	11,320,967	76,367	409,470	555,360	12,362,164
1901	34,705,186	3,311,978	38,017,164	10,704,747	33,445	413,507	557,210	11,708,909

Capital, $250,000. MICHIGAN MUTUAL LIFE INSUR

1920	2,354,424	773,762	3,128,186	793,282	257,596	332,824	69,557	1,453,260
1919	2,067,047	713,015	2,780,062	669,553	252,797	328,182	70,607	1,321,139
1918	1,760,496	685,955	2,446,451	794,790	276,342	322,780	66,450	1,460,362
1917	1,700,647	673,880	2,374,527	706,743	286,186	357,288	75,833	1,426,050
1916	1,639,343	629,008	2,268,351	586,489	294,565	314,111	60,564	1,255,729
1915	1,567,904	621,900	2,189,804	623,673	297,129	355,297	63,112	1,339,211
1914	1,560,570	601,969	2,162,539	637,122	396,300	268,269	66,307	1,367,998
1913	1,524,363	614,119	2,138,482	637,097	493,845	275,664	76,629	1,483,235
1912	1 474,061	590,107	2,064,168	552,133	500,698	344,059	88,773	1,485,663
1911	1,437,492	581,414	2,018,906	635,801	477,317	296,353	77,577	1,487,041
1910	1,451,865	578,652	2,030,517	638,713	463,394	237,592	59,914	1,399,64
1909	1,466,846	604,579	2,071,425	577,614	394,436	216,686	28,381	1,217,167
1908	1,488,278	521,390	2,009,668	531,099	289,684	203,796	23,945	1,048,52
1907	1,581,026	498,836	2,079,862	644,960	282,109	186,690	31,809	1,145,568
1906	1,636,257	468,062	2,104,319	544,715	314,106	191,426	36,448	1,086,69
1905	1,600,851	448,227	2,049,078	460,794	246,019	158,044	33,886	898,74
1904	1,513,751	417,455	1,931,206	470,789	237,260	146,701	30,712	885,46
1903	1,448,730	404,469	1,853,199	434,020	192,666	125,770	31,033	783,48
1902	1,425,041	373,533	1,798,574	434,612	103,159	179,316	33,675	750,76
1901	1,303,115	372,406	1,675,521	503,972	77,032	143,986	35,987	760,97

ANCE COMPANY, NEW YORK, N. Y. Commenced Business January, 1867.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$*	$
71,647,481	142,904,875	b3347,982 751,362	b589,560,231 1,062,389,920	b20881408 3,018,589	b2879,664,118 3,500,347,396	980,913,087	935,076,769	45,836,318
60,040,929	133,622,689	b3228,098 656,737	b508,590,405 910,091,088	b19272603 2,498,068	b2578293,687 2765,358,747	864,821,825	828,050,425	36,771,400
47,440,378	129,831,522	b2858599 381,405	b419,331,865 463,008,744	b 17765845 2,018,416	b2,145504,178 2084 007,638	775,454,698	744,328,738	31,125,960
40,173,167	98,966,107	b2495946 s387,261	b354,256,170 s436,803,832	b16480710 s1,782,223	b2162974,087 s1773207,811	704,025,515	661,149,419	42,876,096
35 431,706	87,607,309	b2253482 262,580	b317,840,425 279,016,103	b15424933 1,527,836	b2032370,668 1,450,061,328	608,097,634	569,186,760	38,910,874
36,703,606	84,659,758	b2509602 270,461	b335,894,592 256,906,268	b14444894 1,387,991	b1915,546,038 1,280,945,306	541,283,326	505,473,680	35,809,646
31,006,357	75,170,043	b2189276 246,728	b289,005,085 228,739,561	b13588050 1 255,058	b 1837584,189 1,153,529,880	496,862,771	453,199,996	43,662,765
29,982,933	68,777,399	b2154897 247,817	b280,660,196 230,563,693	b12820667 1,147,081	b 1778415,069 1,038,089,393	447,829,229	403,709,998	44,119,231
26,873,553	62,693,197	b1847099 209,580	b290,636,815 197,530,539	b11827419 1009,623	b 1694702,238 910,263,864	397,965,341	354,773,996	43,191,345
24,785,321	59,206,891	b1759564 183,149	b277,544,014 182,785,079	b11100387 906,751	b 1596861,726 803,016,361	352,785,890	312,164,460	40,621,430
23,652,759	54,943,383	b1691860 175,629	b264,658,941 168,248,756	b10465074 822,980	b 1512599,124 703,252,264	313,988,334	275,267,949	38,720,385
21,677,266	48,353,513	b1814864 171,846	b292,394,358 152,587,129	b 9885207 736,472	b 1435247,999 606,703,701	277,107,868	239,968,349	37,139,519
20,619,871	44,917,260	b1769709 158,442	b246,208,474 119,306,797	b 9301001 659,105	b 1334951,425 526,939,378	236,927,361	210,416,128	26,511,233
20,566,064	43,664,216	b1782075 160,871	b254,369,673 122,405,935	b9013087 606,922	b 1317883,486 487,063,095	198,320,463	183,133,578	15,186,885
20,359,039	39,815,704	b1721234 p 152300	b288,515,643 p112 886,895	b8487670 p 531,467	b 1264684,502 p 428,184,083	176,429,015	157,014,197	19,414,818
20,385,802	37,773,853	b1940721 185,741	b323,547,732 134,709,960	b 8119158 477,547	b 1207924,312 388,585,457	151,663,477	134,143,481	17,519,996
19,874,752	36,434,246	b1829559 178,312	b305,258,155 b131,312,194	b 7614729 415,177	b1127,889,229 342,535,052	128,094,315	113,258,574	14,835,741
17,601,163	31,779,894	b1788828 137,917	297,968,863 b100,920,211	b 7187345 336,570	b1059,875,827 282,505,630	105,656,312	94,964,454	10,691,858
16,134,945	28,497,109	b1976152 132,964	312,990,338 b101,812,141	b 6698261 278,360	b981,676,306 237,490,121	89,168,791	78,817,453	10,351,338
14,667,436	26,376,345	b1791302 115,431	296,606,312 84,334,849	b 6008662 225,640	881,491,451 195,485,753	74,771,758	64,833,064	9,938,694

* Reserve at 4 per cent; new business since 1900 at 3½ per cent. b Industrial insurance.
p Change made to paid-for basis. s Including reinsurance of Pittsburgh L. & T.

ANCE COMPANY, DETROIT, MICH. Incorporated November 6, 1867. Commenced Business November 12, 1867.

							§	
906,534	2,359,794	7,998	18,651,085	48,094	85,737,673	15,109,543	14,121,021	988,522
810,446	2,131,585	7,383	15,985,138	43,544	73,721,234	14,276,061	13,195,794	1,080,267
585,871	2,046,233	3,847	8,650,628	38,899	62,577,407	13,617,669	12,508,608	1,109,061
593,448	2,019,498	4,600	9,147,885	38,660	60,129,374	13,194,661	12,021,742	1,172,919
573,127	1,828,856	4 778	9,103,287	37,606	57,219,149	12,841,896	11,654,558	1,187,338
551,963	1,891,174	4,156	7,605,639	36,249	54,030,623	12,379,005	11,261,023	1,117,982
595,018	1,963,016	4,908	8,478,305	36,191	53,884,754	12,084,657	11,025,313	1,059,344
541,984	2,025,219	4,752	8,278,128	35,140	52,336,185	11,866,593	10,857,907	1,008,684
476,885	1,962,548	4,119	8,195,538	33,704	50,382,453	11,760,344	10,781,723	978,621
431,006	1,918,054	3,229	6,506,069	32,720	47,978,271	11,651,439	10,765,171	886,268
438,049	1,837,692	2,961	6,060,964	32,659	47,460,155	11,539,427	10,678,896	860,531
410,202	1,627,369	2,743	5,412,488	32,672	46,790,592	11,341,237	10,584,553	756,684
387,803	1,436,327	2,390	4,624,159	32,866	46,233,083	10,911,333	10,275,013	636,320
459,419	1,604,987	3,233	5,535,712	34,489	47,617,113	10,350,388	9,843,870	506,518
545,271	1,631,966	4,923	8,493,658	35,787	49,740,084	9,902,755	9,427,155	475,600
617,726	1,516,469	6,513	10,843,681	35,463	49,837,230	9,447,270	8,987,478	459,792
538,850	1,424,312	6,389	8,700,014	33,623	45,415,751	8,887,572	8,431,370	456,202
497,222	1,280,711	7,740	7,685,295	32,719	42,804,924	8,355,078	7,900,998	454,080
540,932	1,291,694	13,652	11,934,481	32,394	42,540,249	7,777,715	7,373,445	404,270
491,466	1,252,443	11,655	11,502,020	27,924	39,760,202	7,272,697	6,882,839	389,858

§ Reserve at 4 per cent; new business since 1902 at 3½ per cent.

Capital, $100,584. MID-CONTINENT LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	610,003	99,994	709,997	31,700	2,000	5 089	.....	38,789
1919	248,147	31,306	279,453	28,665	.....	6,117	s368	35,150
1918	101,335	19,612	120,947	36,422	.....	4 906	s 25	41,353
1917	131,683	91,924	223,607	23,500	.....	5,164	.....	28,664
1916	91,582	14,344	105,926	25,822	h 69	4,530	.....	30,421
1915	75,393	80,440	155,833	20,500	.....	3,626	.....	24,126
1914	81,456	26,432	107,888	9,500	.....	5,330	.....	14,830
1913	67 776	29,172	96,948	6,250	.....	1,094	.....	7,344
1912	55,914	33,201	89,115	6,000	.....	.....	.....	6,000
1911	95,358	53,457	148,815	14,200	.....	.....	.....	14,200
1910	26,275	92,966	119,241	.....	.....	.....	.....	.....

h Disability claims. s Coupon paid.

Capital, $167,553. MIDLAND INSURANCE

1920	257,412	32,554	289,966	23,979	.....	11,272	.....	35,251
1919	200,587	53,562	254,149	42,938	.....	18,838	.....	61,776
1918	143,934	31,966	175,900	25,584	.....	12,370	.....	37,954
1917	133,687	29,817	163,504	8,682	.....	16,140	.....	24,822
1916	107,271	28,902	136,173	8,977	.....	7,266	.....	16,243
1915	85,370	23,322	108,692	5,932	.....	8,649	.....	14,581
1914	85,229	20,671	105,900	4,000	.....	6,515	.....	10,515
1913	52,501	103,389	155 890	1,000	.....	2,779	.....	3,779
1912	48,901	7,840	56,741	.....	.....	2,514	.....	2,514
1911	48,613	18,283	66,896	1,000	.....	8,556	.....	9,559

Capital, $100,000. MIDLAND LIFE INSURANCE

1920	745,864	102,608	848,472	155,520	h 250	19,658	51,589	227,016
1919	611,322	144,634	755,956	119,698	h100	15,240	49,974	185,012
1918	430,701	80,656	511,357	103,722	h 100	9,674	47,208	160,704
1917	385,889	73,463	459,352	34,000	h 100	16,427	41,051	91,578
1916	329,682	53,222	382 904	40,500	h 100	20,323	39,405	100,328
1915	271,406	45,600	317,006	19,500	h 100	11,007	36,888	67,495
1914	250,756	40,497	291,253	15,000	h 100	8,058	40,990	64,148
1913	206,508	30,461	236,969	15,000	.....	3,050	29,562	47,622
1912	162,524	12,362	174,886	5,500	.....	3,384	6,282	15,166
1911	107,644	14,806	122,450	11,000	.....	.....	8,484	19,484
1910	71,775	9,389	81,164	6,000	.....	.....	1,178	7,178
1909	20,189	104,643	124,832	.....	.....	.....	.....	.....

h Health claims.

Capital. $225,000. MIDLAND MUTUAL LIFE INSUR

1920	1,423,448	246,928	1,670,376	130,929	3,458	49,269	122,904	315,559
1919	1,126,838	197,166	1,324,004	171,802	h723	56,648	98,409	327,582
1918	929,248	174,267	1,103,515	158,495	h 1,128	34,214	81,747	275,584
1917	832,930	138,402	971,332	59,686	h 6,801	28,828	65,044	160,359
1916	762,995	103,438	866,433	64,717	h 600	24,282	50,284	139,883
1915	611,759	80,640	692,399	19,034	h 1,797	22,534	39,245	82,610
1914	532,464	64,368	596,832	56,322	h 39	18,704	29,182	104,247
1913	458,005	44,872	502,877	27,649	.....	12,826	21,911	62,386
1912	349,266	33,777	383,043	22,556	h 851	7,458	13,542	44,417
1911	277,633	27,447	305,080	17,085	.....	5,455	7,242	29,782
1910	213,593	17,814	231,407	18,612	.....	1,976	3,911	24,499
1909	145,158	23,650	168,808	9,000	.....	1,183	1,788	11,971
1908	87,471	34,275	121,746	11,000	.....	80	276	11,356
1907	43,037	16,942	59,979	.....	.....	.....	.....	.....
1906	6,355	2,697	9,052	.....	.....	.....	.....	.....

h Health claims.

COMPANY, OKLAHOMA CITY, OKLA. Incorporated May 12, 1909. Commenced Business May 22, 1910.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
490,404	529,193	5,433	13,510,620	8,215	14,982,378	716,994	539,333	177,661
182,391	217,541	1,970	5,208,399	3,717	6,190,355	533,100	363,490	169,610
31,335	72,388	262	458,249	1,995	3,431,155	465,708	300,513	165,195
108,966	137,630	1,245	2,183,229	2,587	4,529,207	407,761	247,252	160,509
73,398	103,819	652	1,344,136	1,769	3,216,413	326,365	202,455	123,910
65,199	89,325	657	1,241,580	1,591	2,818,896	312,625	156,736	155,889
74,081	88,831	694	1,327,290	1,617	2,800,254	406,670	101,622	305,048
72,700	80,044	681	1,115,368	1,350	2,289,424	385,339	80,504	304,835
103,687	109,687	280	448,853	1,047	1,775,924	379,515	62,174	317,341
118,609	132,809	1,849	3,309,294	2,227	3,974,586	381,468	55,921	325,547
51,753	51,753	678	1,326,932	678	1,326,932	293,745	15,475	278,270

Reserve at 3½ per cent.

COMPANY, ST. PAUL, MINN. Incorporated Sept. 12, 1910. Commenced Business March 24, 1911.

136,653	171,904	1,291	3,011,503	4,015	7,832,201	866,122	665,365	210,757
127,260	189,036	1,127	2,128,529	3,359	6,025,555	712,706	514,486	198,220
79,928	117,882	694	1,275,891	2,612	4,576,439	645,887	457,757	188,130
88,191	113,013	1,038	1,619,000	2,404	4,026,220	587,243	354,469	232,774
53,028	69,271	382	595,500	1,638	2,857,339	535,529	305,290	230,239
39,710	54,291	229	403,000	1,396	2,503,839	465,094	241,002	224,092
43,223	53,738	294	530,000	1,360	2,450,680	410,202	193,285	216,917
29,981	33,760	795	1,378,385	1,251	2,290,930	361,803	151,552	210,251
37,105	39,619	148	288,750	636	1,254,045	170,720	55,269	115,451
45,604	55,160	588	1,138,000	568	1,109,000	139,337	29,104	110,233

Reserve at 3½ per cent.

COMPANY, KANSAS CITY, MO. Incorporated Jan. 26, 1909. Commenced Business August 1, 1909.

317,794	544,810	3,109	8,464,487	11,092	23,431,151	1,803,592	1,683,360	120,232
261,920	446,932	2,940	6,693,997	9,192	17,752,064	1,466,513	1,317,501	149,012
167,156	327,860	1,690	3,501,801	6,951	12,236,867	1,135,823	1,017,022	118,801
167,709	259,287	1,958	3,183,292	6,283	10,486,066	943,785	774,778	169,007
146,032	246,360	1,785	3,032,459	5,441	9,083,574	757,384	595,128	162,256
124,823	192,318	1,603	2,578,772	4,622	7,649,615	611,902	448,047	163,855
117,958	182,106	1,444	2,624,438	3,910	6,700,893	482,744	321,047	161,697
111,788	159,410	1,552	4,594,062	3,362	5,576,955	369,035	212,870	156,165
104,239	119,405	1,650	2,635,028	2,635	4,395,152	280,207	122,471	157,736
79,827	99,311	1,143	1,904,624	1,681	2,911,124	219,328	65,171	154,157
71,993	79,171	1,016	1,754,000	1,088	1,996,500	197,973	26,785	171,188
31,226	31,226	214	513,000	214	513,000	191,293	4,140	187,153

Reserve at 3½ per cent.

ANCE COMPANY, COLUMBUS, O. Incorporated Dec. 11, 1905. Commenced Business July 2, 1906.

487,448	803,007	4,777	10,181,818	24,337	40,831,616	4,774,337	4,243,368	530,969
405,775	733,357	4,152	8,244,206	20,762	32,821,229	3,878,748	3,436,803	441,945
285,350	560,934	2,482	4,592,703	17,704	26,433,375	3,286,468	2,857,255	429,213
289,963	450,322	2,947	4,915,963	16,756	24,232,988	2,739,818	2,295,418	444,400
267,253	407,136	3,432	5,587,018	15,217	21,329,852	2,220,535	1,812,378	408,157
220,523	303,133	2,836	4,267,957	13,043	17,661,497	1,747,780	1,374,982	372,798
194,694	298,941	2,837	4,031,713	11,576	15,346,367	1,357,119	1,032,805	324,314
185,395	247,781	3,417	4,594,062	10,173	13,254,199	1,049,976	746,933	303,043
157,256	201,673	2,876	3,766,003	8,029	10,275,125	788,633	509,219	279,414
127,428	157,210	2,156	2,754,219	6,229	7,876,212	594,849	329,638	265,211
125,565	150,064	2,354	3,001,537	4,865	6,092,356	443,490	201,573	241,917
102,221	114,192	1,832	2,171,912	3,411	4,192,487	352,355	114,405	237,950
90,470	101,826	1,763	2,164,725	2,391	3,063,575	269,892	41,963	227,929
69,660	69,660	1,355	1,844,200	1,296	1,838,550	187,372	13,880	173,492
23,310	23,310	130	278,100	130	278,100	171,283	2,281	169,002

Reserve at 3½ per cent.

Capital, $200,000. MIDWEST LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	455,080	111,780	566,860	69,042	4,780	18,499	4,130	96,451
1919	383,398	73,815	457,213	72,086	1,427	16,305	5,023	94,841
1918	320,316	58,695	379,011	111,108	1,427	17,069	5,362	134,966
1917	298,755	44,447	343,202	20,963	8,487	21,301	5,389	56,140
1916	247,462	41,880	289,342	29,581	1,427	21,043	5,536	57,587
1915	217,979	36,458	254,437	25,632	1,427	13,237	5,296	45,592
1914	189,635	29,027	218,662	15,000	1,027	9,371	5,178	30,576
1913	162,713	23,290	186,003	25,696	927	8,921	4,998	40,542
1912	151,046	24,441	175,487	11,050	327	6,069	4,560	22,006
1911	112,730	14,531	127,261	5,000	327	3,340	4,242	12 909
1910	85,528	12,473	98,001	8,797	327	2,024	3,896	15,044
1909	72,653	9,767	82,420	3,500	62	1,572	3,372	8,506
1908	51,478	8,304	59,782	2,557	.....	791	1,346	4,694
1907	45,358	7,182	52,540	1,000	.....	1,864	.....	2,864
1906	19,964	13,568	33,532	.....	.....	.....	.....	.....

Incorporated Aug. 6, 1880. MINNESOTA MUTUAL LIFE INSUR

1920	2,328,903	361,492	2,690,395	486,303	5,924	70,490	216,030	778,749
1919	1,967,776	357,401	2,325,177	550,009	10,260	67,517	172,249	800,035
1918	1,427,598	331,728	1,759,326	486,203	2,691	86,097	114,953	689,944
1917	1,218,767	284,280	1,503,047	374,627	7,317	72,482	90,458	544,884
1916	1,015,278	268,738	1,284,016	327,554	1,587	99,999	72,254	501,394
1915	926,119	252,712	1,178,831	320,943	1,322	89,587	61,410	473,262
1914	839,833	215,565	1,055,398	276,879	.....	104,648	50,459	431,986
1913	780,095	198,555	978,650	237,780	.....	166,536	35,601	439,917
1912	730,515	179,134	909,649	277,226	2,000	107,940	29,486	416,652
1911	668,784	161,223	830,007	303,331	.....	77,629	26,079	407,039
1910	656,545	142,443	798,988	274,757	.....	88,954	26,530	390,241
1909	658,237	128,350	786,587	264,960	.....	125,931	16,143	407,034
1908	697,877	118,532	816,409	300,635	.....	122,037	8,331	431,003
1907	740,786	103,675	844,461	353,891	.....	92,678	9,762	456,331
1906	766,500	91,727	858,227	329,104	.....	95,722	10,412	435,238
1905	813,202	78,565	891,767	299,041	.....	71,224	19,874	390,139
1904	672,157	85,041	757,198	236,790	.....	60,033	24,635	321,458
1903	536,045	81,959	618,004	216,473	.....	48,157	86,396	351,026
1902	488,435	96,515	584,950	247,971	.....	63,351	89,458	400,780
1901	417,791	330,941	748,732	217,978	.....	105,647	.....	323,625

Incorporated, 1908. MISSISSIPPI LIFE INSURANCE

1920	.....	.....	.....	.....	.....	.....	.....	.....
1919	544,189	7,912	552,101	31,588	h142,560	1,361	.....	175,509
1918	344,145	11,519	355,664	21,957	h 103,315	1,778	.....	127,050
1917	194,074	7,094	201,168	12,025	h 54,163	597	.....	66,785

h Sick benefits.

Capital, $1,000,000. MISSOURI STATE LIFE INSUR

1920	9,204,442	1,741,560	10,946,002	1,525,331	124,728	430,742	373,019	2,453,821
1919	7,123,452	1,671,860	8,795,312	1,844,077	77,492	374,849	381,862	2,678,280
1918	5,757,817	1,142,138	6,899,955	1,760,245	53,682	362,175	288,942	2,465,044
1917	5,087,382	1,036,616	6,123,998	850,798	47,369	329,414	206,404	1,433,985
1916	4,180,880	804,987	4,985,867	725 258	36,330	424,750	142,407	1,328,745
1915	3,458,771	742,926	4,201,697	636,518	57,181	456,020	112,281	1,262,000
1914	3,130,628	607,214	3,737,842	614,981	118,569	350,763	108,599	1,192,912
1913	2,801,731	4,244,286	7,046,017	549,735	234,671	297,938	123,830	1,206,174
1912	1,209,374	217,802	1,427,176	227,249	53,708	107,954	24,734	413,645
1911	1,058,310	188,841	1,247,151	250,451	9,531	82,005	10,106	352,093

COMPANY, LINCOLN, NEB. Incorporated Feb. 17, 1906. Commenced Business May 1, 1906.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
220,250	316,701	2,355	4,748,249	9,778	17,290,466	1,703,880	1,462,156	241,724
136,587	231,428	2,022	3,566,834	8,307	14,012,527	1,386,715	1,207,065	179,650
119,656	254,622	1,139	2,109,601	6,869	11,439,929	1,196,618	1,028,364	168,254
127,473	183,613	1,625	2,727,728	6,548	10 578,328	1,039,737	859,355	180,382
89,269	146,856	1,343	2,093,272	5,539	8,785,771	857,105	693,096	164,009
83,790	129,382	1,213	1,958,421	4,790	7,618,485	719,656	553,573	166,083
75,176	105,752	1,118	1,744,360	4,196	6,580,604	591,872	431,288	160,584
72,143	112,685	1,125	1,745,249	3,630	5,702,703	472,648	319,389	153 259
78,175	100,181	1,095	1,838,925	3,026	4,805,514	397,951	236,159	161,792
50,779	63,688	833	1,353,775	2,331	3,587,519	292,873	160,041	132,832
37,830	52,874	606	882,662	1,800	2,641,084	236,730	109,936	126,796
35,657	44,163	♭ 477	♭ 729,352	♭ 1,366	♭ 2,012,501	196,475	70,679	125,796
30,002	34,696	423	605,001	1,028	1,453,218	161,562	37,614	123,948
41,007	43,871	626	875,750	848	1,152,250	134,642	14,539	120,103
27,175	27,175	426	559,000	426	559,000	115,829	3,479	112,350

Reserve at 3½ per cent. ♭ Change made to paid-for basis.

ANCE COMPANY, ST. PAUL, MINN. *Commenced Business Aug 6, 1880.

958,702	1,737,451	7,614	25,561,446	30 605	77,604,480	8,052,192	7,169,726	882,466
803,276	1,603,311	6,660	21,545,572	25,795	60,084,344	6,988,180	6,237,578	750,602
503,794	1,193,738	4,247	11,968,983	21,141	44,121,724	6,301,015	5,573,338	727,677
454,755	999,639	4,978	10,114,202	19,706	37,683,618	5,710,120	4,989,170	720,950
357,313	858,707	3,776	7,033,926	16,857	31,342,609	5,231,981	4,588,431	643,550
327,565	800,827	3,988	6,676,768	15,357	28,198,948	4,780,426	4,204,668	575,758
273,314	705,300	3,326	5,278,167	13,455	25,154,362	4,383,578	3,873,543	510,035
231,950	671,867	2,664	4,289,479	11,879	23,107,543	4,023,117	3,590,099	433,018
197,166	613,818	2,169	3,584,891	10,439	21,360,490	3,716,150	3,383,363	332,787
157,811	564,850	1,470	2,621,146	9,308	20,124,097	3,427,702	3,187,859	239,843
148,667	538,908	1,219	2,070,317	8,699	19,473,579	3,155,120	2,972,218	182,902
127,254	534,288	826	1,382,234	8,217	19,086,990	2,894,956	2,780,631	114,325
132,863	563,866	1,188	2,252,225	7,992	19,641,550	2,646,134	2,618,643	27,491
149,544	605,875	1,339	2,358,636	8,309	21,054,916	2,465,782	2,439,940	25,842
242,598	677,836	♭ 1,490	♭ 3,443,694	♭ 8,251	♭ 22,162,449	2,250,396	2,219,700	30,696
387,351	777,490	3,250	9,351,410	9,007	25,306,897	2,048,329	1,931,394	116,935
323,314	644,772	2,591	7,891,423	7,296	20,615,678	1,924,468	1,723,004	201,465
256,819	607,845	1,210	3,479,831	5,827	15,874,348	1,800,347	1,574,435	225,912
172,332	573,112	1,086	2,442,247	5,456	14,189,235	1,790,209	1,323,521	466,688
147,348	470,973	1,700	4,566,129	5,348	14,160,629	1,805,325	1,192,632	612,693

Reserve at 4 per cent; on new business since 1901 at 3½ per cent. * Reincorporated in 1901.
♭ Change made to paid-for basis.

COMPANY, MEMPHIS, TENN. Commenced Business April, 1909.

.....	.....	.....	.....	.....	.....	.....	.....	.....
316,683	492,192	69,837	5,952,375	104,828	5,993,093	215,903	107,244	108,659
205,538	332,588	54,546	3,100,895	78,548	3,234,730	149,068	38,798	110,270
115,483	182,268	49,923	2,180,203	48,243	1,970,280	85,832	23,241	62,591

♭ Industrial business included. Reserve at 3½ per cent.

ANCE COMPANY, ST. LOUIS, MO. Incorporated November 23, 1892. * Commenced Business December 1, 1892.

3,858,912	6,312,733	36,458	110,727,301	134,219	302,328,804	28,213,267	24,829,688	3,383,579
2,753,169	5,431 449	26,018	64,475,147	109,192	219,415,635	23,096,073	20,104,339	2,991,734
2,070,796	4,535,840	18,418	41,380,082	93,670	176,746,636	19,895,654	17,020 762	2,874,892
1,930,010	3,363,995	24,450	47,152,745	86,762	156,948,542	17,025,068	13,935,406	3,089,662
1,621,699	2,950,444	20,892	41,418,444	72,332	129,199,279	14,142,964	11,476,367	2,666,597
1,395,428	2,657,428	15,459	32,055,020	60,980	106,880,393	12,000,808	9 697,338	2,303,470
1,121,736	2,314,648	13,867	27,341,242	54,779	93,364,394	10,511,517	8,424,342	2,087,175
1,343,402	2,549,576	36,234	60,942,923	48,952	81,526,180	9,032,737	7,173,082	1,859,655
476,113	889,758	5,526	10,286,064	20,259	34,904,347	3,561,999	2,967,857	694 142
423,702	775,795	4,976	9,119,511	18,011	30,610,632	3,085,122	2,475,130	609,992

Incorporated June 15, 1903. MUTUAL BENEFIT SO

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	.....	.....	.....	.....	.....	.....	.....	.....
1919	227,764	12,989	240,753	30,578	76,317	.....	.....	106,895
1918	208,269	6,739	215,008	34,153	74,830	846	.....	109,829
1917	185,170	3,955	189,125	27,539	*h* 67,046	843	.....	95,429
1916	159,111	13,905	163,016	24,043	*h* 59,719	.....	.....	83,762
1915	129,756	2,714	132,470	16,882	*h* 54,436	.....	.....	71,318
1914	126,159	2,875	129,034	17,883	*h* 51,890	543	.....	70,316

h Disability claims.

Incorporated 1870. MUTUAL LIFE INSURANCE

					L			
1920	1,129,577	130,315	1,259,892	199,885	7,910	8,318	.....	216,113
1919	857,764	105,328	963,092	189,492	8,082	5,780	.....	203,354
1918	711,063	95,321	806,384	356,716	375	2,116	8,637	367,844
1917	609,392	83,839	693,231	199,431	384	5,811	9,815	215,441
1916	547,281	75,894	623,175	175,663	177	6,474	10,010	192,324
1915	485,803	64,298	550,101	149,628	337	2,784	8,726	161,475
1914	442,301	57,205	499,506	150,234	426	147	9,294	160,101
1913	416,562	47,828	464,390	144,872	135	313	11,728	157,048
1912	379,554	40,773	420,327	136,585	115	1,395	11,200	149,295
1911	356 950	35,069	392,019	131,162	325	305	12,176	143,968
1910	338,693	30,951	369,644	138,267	100	440	10,069	148,876
1909	324,667	28,232	352,899	137,449	100	284	11,555	149,388
1908	325,469	23,194	348,663	123,916	....	290	12,529	136,735
1907	310,182	23,396	333,578	125,170	....	781	12,170	138,121
1906	274,854	19,724	294,578	115,067	102	556	11,122	126,847
1905	235,202	20,345	255,547	101,320	....	976	11,308	113,604
1904	207,443	16,862	224,305	84,075	....	183	11,250	95,208
1903	188,158	14,896	203,054	74,508	700	526	10,706	86,440
1902	165,322	12,213	177,535	57,119	....	781	10,287	68,187
1901	147,363	10,298	157,661	59,097	150	1,225	10,585	71,057

L S ck benefits.

Capital, $155,293. MUTUAL LIFE COM

1920	123,279	24,304	147,583	17,404	.....	829	.....	18,233

Incorporated April 12, 1842. MUTUAL LIFE INSURANCE

1920	86,825,465	38,355,333	125,180,798	30,397,483	11,691,142	23,457,969	21,976,566	87,523,160
1919	77,917,267	33,854,381	111,771,648	29,504,369	11,282,080	17,919,330	22,407,417	81 113,205
1918	67,146,992	31,068,080	98,215,072	27,906,702	8,993,442	13,528,546	19,222,739	69,651,430
1917	64,751,711	31,071,623	95,823,334	25,398,739	10,634,037	14,512,659	19,483,729	70,029,164
1916	61,906,085	29,894,831	91,800,916	25,741,436	10,491,265	14,904,026	17,518,116	68,654,844
1915	59,255,293	28,607,675	87,862,968	24,550,094	10,490 906	15,816,419	17,120,910	67,978,329
1914	57,861,015	27,128,857	84,989,872	24,122,489	10,506,295	16,315,116	17,626,266	68,570,166
1913	57,954,050	28,357,306	86,311,356	23,332,769	10,117,500	12,729,014	17,201,731	63,381,014
1912	56,747,032	29,264,846	86,011,878	22,650,968	11,144,504	11,829,185	15,006,280	60,630,937
1911	55,042,999	28,783,182	83,826,181	22,813,574	9,848,338	10,758,819	13,631,858	57,052,589
1910	53,824,813	29,626,847	83,451,660	22,887,288	10,255,639	11,063,231	12,301,770	56,507,928
1909	53,436,863	32,342,724	85,779,587	22,068,370	9,665,556	12,169,808	11,005,915	54,909,649
1908	54,561,838	25,449,186	80,011,024	21,664,820	7,877,856	10,375,954	8,311,256	48,229,886
1907	56,639,200	24,184,293	80,823,493	23,294,033	7,887,600	8,147,995	4,321,493	43,651,121
1906	58,317,867	23,565,766	81,883,633	21,034,051	7,452,963	6,463,751	2,785,919	37,736,684
1905	62,978,216	22,086,777	86,064,993	20,926,068	7,256,644	4,526,105	2,758,004	35,466,821
1904	62,932,097	18,070,887	81,002,984	21,100 227	6,961,117	3,748,724	2,674,207	34,484,275
1903	60,151,020	17,182,693	77,333,713	18,946,053	6,751,447	3,963,061	2,994,643	32,655,204
1902	56,874,062	16,430,961	73,305,023	17,529,456	5,868,891	3,186,221	2,486,790	29,071,358
1901	51,446,788	14,177,518	65,624,306	17,344,023	5,946,054	3,090,418	2,299,175	28,679,670

CIETY, BALTIMORE, MD. Reincorporated July, 1914.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
.....	.....	.....	.....	.....	.....	.....	.....	.....
108,667	215,562	8,515	593,024	31,725	2,071,222	136,260	116,384	19,876
80,347	190,176	11,128	710,180	29,520	1,935,136	112,610	104,714	7,896
71,769	167,198	10,686	641,866	28,369	1,799,080	87,037	80,108	6,929
64,072	147,834	15,077	932,551	27,928	1,694,821	64,564	62,340	2,224
54,304	125,622	11,573	704,005	22,815	1,360,748	49,697	48,402	1,295
54,350	124,666	10,250	572,883	20,421	1,207,808	43,972	42,823	1,149

Reserve at 3½ per cent.

COMPANY OF BALTIMORE, MD. Commenced Business 1870.

651,440	867,553	c 66,290	c 13,555 629	c204,297	c 35,223,635	2,622,141	2,217,916 *	404,225
404,987	608,341	c45,452	c7,844,647	c165,918	c27,133,368	2,251,413	1,795,593	455,820
327 118	694,962	c 43,444	c 6,134,925	c141,395	c 22,297,680	1,962,799	1,529,094	433,705
270,310	485,751	c 37,512	c 5 667,419	c 118,215	c 19,990,851	1,793,090	1,270,684	522,406
213,935	436,259	c 41,932	c 5,669,301	c 107,397	c 17,747,294	1,591,517	1,115,664	475,853
225,008	386,483	c 41,260	c 5,878,980	c 95,606	c 16,101,350	1,398,679	960,533	438,146
188,728	348,829	c 28,635	c 5,299,806	c 84,239	c 14,676,791	1,238,540	846,723	391,817
154,910	311,958	c 22,551	c 4,000,653	c 77,361	c 12,992,369	1,088,356	750,764	337,592
142,364	292,159	c 22,103	c 3,797,420	c 71,025	c 11,518,166	959,599	667,232	292,367
135,730	279,698	c 21,651	c 3,563,812	c 66,237	c 10,237,391	846,357	603,619	242,738
130,691	279,567	c 20,633	c 2,536,380	c 62,177	c 9,138,603	734,228	540,464	193,764
131,831	281,219	c 21,336	c 2,764,326	c 58,682	c 8,031,806	649,954	487,986	161,968
128,750	265,485	c 25,283	c 2,651,708	c 56,558	c 6,855,819	596,133	466,190	129,943
129,226	267,347	c 25,563	c 3,257,785	c 56,534	c 6,656,921	503,487	424,114	79,373
121,841	248,688	c 24,755	c 2,636,796	c 51,462	c 5,540,074	452,957	381,249	71,708
104,761	218,365	c 19,783	c 2,279,010	c 44,087	c 4,791,450	411,774	341,987	69,787
88,032	183,240	c 18,552	c 2,016,918	c 38,572	c 4,174,552	374,488	314,350	60,138
81,980	168,420	c 17,371	c 1,815,548	c 35,086	c 3,734,553	328,444	286,700	41,743
70,037	138,224	c 16,285	c 1,685,777	c28,093 3,032	c 2,641,356 667,424	302,543	274,701	27,842
59,954	131,011	c 16,234	c 1,322,112	c 23,981 3,149	c 2,206,081 697,875	265,595	247,363	18,232

* Reserve at 4½ per cent; since 1902 at 4 per cent. c Industrial business.

PANY, SPRINGFIELD, ILL. Incorporated June 19, 1919. Commenced Business Jan. 10, 1920.

85,633	103,866	2,963	6,270,000	2,620	5,591,500	269,999	89,128	180,871

COMPANY, NEW YORK. Commenced Business February 1, 1843.

27,519,765	115,042,925	122,990	423,677,719	929,511	2,357,973,121	671,000,181	582,037,444	88,962,737
21,064,143	102,177,348	110,090	354,422,133	864,359	2,089,171,357	662,390,275	574,384,953	88,005,322
15,047,854	84,699,284	66,655	208,920,389	802,366	1861,881,953	673,714,294	584,149,702	89,564,592
13,412,070	83,441,234	75,502	209,054,920	783,899	1773,411,526	633,999,569	539,230,513	94,769,056
12,209,930	80,864,774	71,939	184,218,013	756,623	1687,797,276	624,530,044	526,421,926	98,108,118
11,482,326	79,460,655	63,018	160,882,145	734,560	1636,538,117	616,528,254	517,388,964	99,139,290
11,107,552	79,677,718	61,983	152,880,191	723,829	1612,574,168	611,033,800	510,611,980	100,421,820
11 228,549	74,609,563	66,530	165,124,377	712,527	1598,466,078	607,057,045	505,355,120	101,701,925
10,768,351	71,399,288	63,043	157,067,823	691,047	1550,888,063	599,125,046	494,527,310	104,597,706
10,590,036	67,642,625	55,678	141 014,371	671,053	1504,974,662	587,130,263	485,071,089	102,059,174
9,317,847	65,825,775	48,270	120,733,166	654,683	1464,024,396	572,859,063	473,815,445	99,043,618
9,814 398	64,724,047	44,457	104,710,366	645,328	1441,323,848	560,122,368	456,214,179	103,908,189
8,512,253	56,742,139	35,017	95,503,633	639,746	1438,399,803	544,940,884	448,003,610	96,937,274
8,950,308	52,601,429	20,351	50,221,029	641,213	1452,752,408	494,177,021	428,335,250	65,841,771
11,444,303	49,180,987	41,667	90,550,892	664,925	1517,257,180	495,864,650	411,236,020	84,628,630
13,506,146	50,972,967	88,971	183,265,162	689,321	1589,549,468	470,861,166	392,593,559	78,267,607
16,898,456	51,382,731	109,967	231,508,259	659,544	1547,611,660	440,978,371	366,620,553	74,357,818
16,152,412	48,807,616	98,865	215,102,648	598,972	1445,228,681	401,821,662	339,826,818	61,994,844
15,078,950	44,150,308	92,537	206,676,185	543,194	1340,748,659	382,432,681	314,293,458	68,139,223
13,772,937	42,452,607	83,148	194,371,100	488,613	1241,688,430	352,838,972	289,652,389	63,186,583

* Reserve at 3 per cent on new business since 1906; prior at 3½ per cent.

MUTUAL TRUST LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	2,264,684	275,063	2,530,747	421,568	22,189	46,244	84,782	574,784
1919	1,764,214	224,614	1,988,828	344,502	10,758	47,336	89,537	492,133
1918	1,308,187	187,658	1,495,845	455,834	11,538	47,041	101,080	615,493
1917	1,103,018	164,991	1,268,009	236,135	5,755	43,204	64,898	349,992
1916	903,359	122,945	1,026,304	254,881	10,045	35,705	52,645	353,277
1915	815,357	107,579	922,936	246,701	1,020	43,386	41,242	332,349
1914	724,950	82,967	807,917	257,608	.....	25,546	29,460	312,614
1913	640,524	69,461	709,985	281,606	.....	35,089	18,661	335,356
1912	537,631	62,679	600,310	238,574	.....	15,698	16,937	271,209
1911	476,030	48,958	524,988	197,935	.....	10,450	8,422	216,807
1910	406,538	40,727	447,265	169,432	.....	5,863	2,590	177,885
1909	343,181	42,643	385,824	181,837	.....	3,955	4,123	189,915
1908	298,344	32,314	330,658	134,899	.....	1,577	164	136,640
1907	270,449	27,856	298,305	161,895	.....	15	.....	101,910
1906	243,988	22,780	266,768	110,933	.....	150	.....	111,083
1905	164,777	412,949	577,726	102,734	.....	.....	.....	102,734

Incorporated March 5, 1887.
Capital, $100,900.

NATIONAL-AMERICAN LIFE INSURANCE

1920	244,449	125,897	370,346	28,000	.....	20,914	4,878	53,792
1919	201,475	29,057	230,532	55,680	.....	26,447	10,407	92,534
1918	187,510	14,555	202,065	32,340	.....	13,876	15,151	61,367
1917	173,452	16,995	190,447	20,011	.....	14,239	14,271	48,521
1916	182,399	16,849	199,248	25,500	.....	5,815	14,896	46,211
1915	234,764	5,666	240,430	20,000	.....	3,159	4,743	27,902
1914	80,265	4,169	84,434	13,500	.....	113	2,655	16,268
1913	57,612	4,410	62,022	22,500	.....	61	12,770	35,331
1912	43,712	4,711	48,423	14,490	.....	965	15,676	31,131

Capital, $100,000.

NATIONAL FIDELITY LIFE INSURANCE

1920	483,818	79,081	562,899	46,401	1,938	9,950	37,302	95,591
1919	344,862	158,364	503,226	42,553	h380	4,207	.....	47,140
1918	305,339	43,053	348,392	81,751	h315	224	.....	82,290
1917	229,044	26,187	255,231	19,700	.....	.....	.....	19,700
1916	183,840	122,350	306,190	1,000	.....	.....	.....	1,000

h Disability claims.

Capital, $100,000.

NATIONAL GUARDIAN LIFE INSUR

1920	469,086	53,468	522,554	39,714	1,476	17,228	9,661	68,080
1919	354,961	46,188	401,150	54,050	1,219	11,499	9,829	76,597
1918	251,995	38,337	290,332	46,956	818	11,522	6,361	65,657
1917	214,877	27,976	242,853	27,500	.....	10,042	6,575	44,117
1916	181,598	23,697	205,295	20,466	.....	4,990	5,624	31,080
1915	148,095	17,849	165,944	10,600	.....	3,674	2,030	16,304
1914	123,583	18,543	142,126	3,150	.....	4,755	.....	7,905
1913	96,412	10,854	107,266	8,500	.....	671	.....	9,171
1912	57,661	10,726	68,387	6,000	.....	.....	.....	6,000
1911	30,360	10,544	40,904	3,500	.....	.....	.....	3,500
1910	5,100	79,951	85,051	.....	.....	.....	.....	.....

* Formerly Guardian Life Ins. Co.

Incorporated November 13, 1848.

NATIONAL LIFE INSURANCE

1920	10,767,006	3,829,822	14,596,828	2,749,312	2,884,799	1,052,008	2,403,938	9,090,057
1919	9,521,340	3,675,684	13,197,024	2,626,790	2,606,033	1,096,565	2,091,882	8,421,27
1918	8,245,267	3,543,276	11,788,543	2,846,932	2,071,310	1,132,270	1,761,819	7,812,33
1917	8,197,857	3,360,664	11,558,521	2,346,418	1,817,546	1,276,934	1,572,188	7,013,08
1916	7,839,960	3,243,925	11,083,885	2,250,943	1,658,131	1,466,026	1,471,000	6,846,10
1915	7,290,432	3,099,008	10,389,440	2,137,870	1,790,787	1,573,069	1,324,247	6,825,97
1914	7,227,153	2,973,247	10,200,400	2,008,333	1,628,238	1,282,578	1,223,242	6,142,39
1913	6,893,199	2,801,484	9,694,683	1,651,158	1,275,650	1,233,458	1,035,169	5,195,43
1912	6,797,512	2,634,830	9,432,342	1,898,887	1,213,824	1,221,516	1,038,803	5,373,03
1911	6,702,388	2,457,812	9,160,200	1,580,405	1,219,503	1,216,695	878,739	4,895,34
1910	6,575,709	2,286,652	8,862,361	1,615,293	1,072,958	1,083,456	771,254	4,542,96

COMPANY, CHICAGO, ILL.†

Incorporated January 1905.
Commenced Business April 14, 1905.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
726,735	1,301,519	9,197	21,294,327	38,532	66,175,685	5,939,063	5,465,683	473,380
603,219	1,095,352	8,102	17,566,920	32,117	51,230,010	4,636,003	4,166,307	469,696
371,702	987,195	5,077	9 722,290	26,004	37,139,541	3,694,317	3,204,350	489,967
314,350	664,342	5,083	8,208,899	23,060	30,913,706	3,156,512	2,454,277	702,235
249,873	603,150	3,786	5,706,608	19,753	25,433,504	2,536,936	1,872,929	664,007
224,181	556,530	3,248	4,639,978	17,555	22,118,975	2,110,281	1,474,314	635,967
212,005	524,619	3,320	4,628,245	16,517	20,303,225	1,799,951	1,262,090	537,861
212,886	548,242	3,351	4,585,769	16,525	19,645,196	1,492,255	970,573	521,682
165,051	436,260	2,469	3,422,833	14,966	17,202,725	1,352,419	753,911	598,508
167,148	383,955	♪ 2,480	♪ 3,228,335	♪ 13,817	♪ 15,405,329	1,166,713	624,634	542,079
144,408	322,293	2,623	3,357,059	12,866	14,074,402	974,468	459,368	515,100
112,431	302,346	1,523	1,803,888	10,792	11,426,563	822,630	330,211	492,419
92,938	229,578	1,431	1,727,380	10,247	10,761,133	728,683	236,251	492,432
75,286	237,196	1,113	1,210,200	9,560	9,819,433	615,654	183,749	431,905
59,837	170,920	1,003	1,091,320	9,107	9,330,887	552,585	148,444	404,141
36,196	138,930	9,834	10,976,562	8,742	8,844,577	446,220	108,690	337,530

Reserve at 3½ per cent. † Formerly Scandia Life Ins. Co. ♪ Change made to paid-for basis.

COMPANY OF IOWA, BURLINGTON, IA.*

Commenced Business July 1, 1887.
Reorganized June 1, 1912.

141,606	195,398	779	2,079,030	3,909	7,446,411	686,254	547,677	138,577
79,999	172,533	867	1,852,088	3,768	7,326,497	482,962	479,510	3,452
73,566	134,933	714	1,321,908	3,510	6,030,976	417,492	399,362	18,130
105,654	154,175	1,020	2,072,459	3,477	6,176,618	352,253	335,628	16,625
92,089	138,300	869	1,909,038	2,728	5,095,097	307,169	278,143	29,026
80,985	108,887	776	1,553,908	2,419	4,052,616	234,522	200,072	34,450
56,580	72,848	665	1,195,962	2,027	3,098,214	101,793	36,764	65,020
26,383	61,714	307	451,051	1,447	2,016,752	91,383	20,391	70,992
18,008	49,139	160	296,795	1,245	1,770,687	89,367	16,586	72,781

Reserve at 3½ and 4 per cent. * Formerly German-American Life (Ia.).

COMPANY OF IOWA, SIOUX CITY, IA.

Incorporated 1914.
Commenced Business Jan. 18, 1916.

251,676	317,267	1,893	5,335,848	5,790	15,007,416	932,971	750,092	182,879
143,461	190,601	1,141	3,128,925	4,414	11,084,319	725,342	511,218	214,124
151,276	233,566	1,132	2,893,342	3,706	9,003,288	520,494	316,407	204,087
174,143	193,843	1,479	3,209,804	3,298	7,585,638	403,323	149,757	253,566
178,172	179,172	2,113	5,045,689	2,112	5,034,939	331,114	40,156	290,958

Reserve at 3½ per cent.

ANCE COMPANY, MADISON, WIS.*

Incorporated October, 1909.
Commenced Business Oct. 11, 1910.

190,600	258,680	2,374	5,043,463	8,714	15,704,586	1,254,405	1,079,006	175,399
132,228	208,825	1,811	3,727,591	6,810	11,663,690	984,608	828,502	156,106
85,265	150,922	939	1,591,278	5,335	8,530,599	783,809	626,170	157,729
82,434	126,551	955	1,585,249	4,811	7,602,528	637,584	458,923	178,661
73,709	104,789	1,160	1,720,687	4,233	6,600,661	510,481	334,306	176,175
66,497	82,801	982	1,440,200	3,379	5,369,674	418,278	234,925	183,353
61,193	69,098	875	1,367,118	2,696	4,519,533	330,717	159,082	171,635
59,125	68,296	1,094	1,791,743	2,161	3,742,501	255,013	90,303	164,710
47,010	53,010	822	1,469,558	1,320	2,369,058	210,454	42,672	167,782
35,323	38,823	529	952,000	630	1,144,500	189,362	14,480	174,882
13,246	13,246	125	258,500	125	258,500	184,996	2,381	182,615

Reserve at 3½ per cent.

COMPANY, MONTPELIER, VT.

Commenced Business February 1, 1850.

2,995,530	12,045,587	19,664	61,602,082	133,689	309,455,304	y 74,598,139	66,515,139	8,083,000
2,487,213	10,908,483	16,918	50,224,637	122,221	267,801,560	73,057,996	63,502,776	9,555,220
1,882,281	9,694,612	9,330	26,104,481	112,329	233,424,376	71,033,766	60,917,938	10,115,828
1,831,419	8,844,805	11,498	27,463,965	110,447	223,593,866	68,590,708	58,630,591	9,960,117
1,735,858	8,581,958	12,072	27,052,173	106,027	212,037,400	66,832,323	56,178,888	10,653,435
1,589,799	8,415,772	10,639	23,312,851	101,122	200,987,121	63,823,905	54,026,491	9,797,414
1,532,160	7,674,551	9,972	21,558,399	98,030	194,625,366	61,506,848	52,511,511	8,995,337
1,484,410	6,679,845	10,243	21,919,460	94,934	188,354,053	58,941,984	50,495,753	8,446,231
1,442,072	6,815,102	9,126	20,385,032	90,735	179,464,607	56,036,151	48,141,651	7,894,500
1,343,688	6,239,030	8,137	18,074,902	87,596	172,678,655	53,443,227	45,875,572	7,567,655
1,321,804	5,864,765	8,618	19,292,348	85,174	167,261,226	50,438,517	43,479,232	6,959,285

y Actual market value Dec. 31, 1920.

NATIONAL LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1909	6,319,998	2,110,249	8,430,247	1,577,116	798,935	955,921	530,213	3,862,185
1908	5,972,082	1,959,227	7,933,309	1,483,587	832,532	854,146	279,808	3,450,073
1907	5,922,754	1,756,277	7,679,031	1,634,689	736,641	763,238	222,386	3,356,954
1906	6,139,117	1,651,337	7,790,454	1,495,476	665,469	710,930	223,750	3,085,625
1905	5,948,318	1,493,348	7,441,666	1,338,644	719,470	575,773	192,361	2,826,247
1904	5,494,409	1,400,605	6,895,014	1,115,834	587,993	531,537	191,327	2,426,679
1903	5,224,448	1,256,015	6,480,463	941,382	381,996	571,290	162,408	2,057,098
1902	4,926,022	1,079,024	6,005,046	1,037,333	251,389	481,121	129,426	1,899,284
1901	4,343,963	964,407	5,308,370	904,314	143,601	467,336	137,996	1,653,217

Capital $181,260. NATIONAL LIFE INSURANCE COMPANY

1920	127,336	57,942	185,278	14,786	h 264	1,290	302	16,642
1919	118,815	102,502	221,317	11,267	h 60	.....	178	11,505

Capital, $500,000. NATIONAL LIFE INSURANCE COMPANY OF UNIT

1920	4,044,179	983,735	5,027,914	1,032,649	110,102	419,889	81,414	1,644,055
1919	3,499,696	900,715	4,400,411	1,192,571	178,627	432,839	64,572	1,868,609
1918	3,133,387	777,300	3,910,687	1,220,976	256,712	447,935	138,523	2,064,146
1917	3,019,442	779,657	3,799,099	895,279	161,535	469,200	146,368	1,672,382
1916	2,795,194	666,741	3,461,935	755,310	82,345	571,307	148,429	1,557,391
1915	2,632,597	644,777	3,277,374	782,790	57,741	644,431	148,068	1,633,030
1914	2,647,479	594,926	3,242,405	668,507	81,184	646,193	145,514	1,541,398
1913	2,647,562	640,108	3,287,670	758,168	647,111	510,869	158,437	2,074,585
1912	2,616,537	3,661,593	6,278,130	767,471	1,984,789	510,058	228,117	3,490,435
1911	1,868,923	513,755	2,382,678	384,844	1,374,239	215,295	142,115	2,116,493
1910	1,821,034	584,521	2,405,555	413,447	817,184	162,102	86,697	1,479,430
1909	1,812,300	464,224	2,276,524	459,555	341,028	144,237	37,554	982,374
1908	1,898,388	522,397	2,420,785	353,131	9,690	112,509	5,535	480,865
1907	1,908,351	399,921	2,308,272	361,870	3,317	117,535	5,193	487,915
1906	1,820,514	331,123	2,151,637	318,134	5,730	126,318	5,384	455,566
1905	1,730,567	275,008	2,005,575	351,436	1,823	143,939	1,468	498,664
1904	1,690,427	278,227	1,968,654	337,587	4,994	151,296	1,724	495,601
1903	1,338,749	980,764	2,319,513	242,532	6,089	80,930	473	330,029
1902	588,067	560,769	1,148,836	204,324	.....	45,490	176	249,990
1901	445,416	272,127	717,543	171,827	1,500	48,928	294	222,549

Incorporated April 1, 1835. NEW ENGLAND MUTUAL LIFE

1920	18,342,709	4,987,423	23,330,132	4,892,347	1,010,628	1,312,547	3,048,831	10,264,354
1919	15,399,274	4,665,769	20,065,043	4,583,091	851,160	1,224,615	2,658,594	9,317,490
1918	13,387,305	4,268,154	17,655,459	5,408,204	742,914	1,228,616	2,495,789	9,875,523
1917	12,340,507	3,852,434	16,192,941	3,562,484	851,754	1,186,599	2,211,102	7,811,939
1916	11,067,837	3,706,430	14,774,267	3,655,393	761,670	1,322,306	2,010,840	7,750,210
1915	10,192,309	3,316,141	13,508,450	3,252,942	638,622	1,366,153	1,978,080	7,235,797
1914	9,589,121	3,159,027	12,748,148	2,967,354	564,461	1,177,520	1,825,748	6,535,083
1913	9,091,420	2,962,948	12,054,368	2,664,410	620,575	1,085,004	1,711,348	6,081,337
1912	8,582,635	2,797,931	11,380,566	3,082,362	648,761	796,048	1,547,851	6,075,022
1911	7,486,806	2,866,799	10,713,605	2,502,681	519,457	750,495	1,307,978	5,080,611
1910	7,330,336	2,307,362	9,637,698	2,288,267	581,687	762,259	1,255,532	4,887,745
1909	6,808,312	2,354,470	9,162,782	2,165,166	565,802	834,033	1,129,554	4,694,555
1908	6,455,235	2,218,719	8,673,954	2,345,107	474,645	843,619	965,965	4,629,336
1907	6,814,552	2,099,295	8,913,847	2,368,482	435,331	702,070	899,777	4,405,660
1906	6,102,841	1,981,185	8,084,026	2,155,747	425,963	711,271	658,561	3,951,542
1905	5,749,519	1,742,253	7,491,772	2,280,416	391,824	587,196	610,815	3,870,251
1904	5,339,227	1,709,614	7,048,841	2,063,187	286,870	515,477	579,423	3,444,957
1903	4,932,088	1,583,419	6,515,507	2,088,498	403,491	492,641	549,167	3,533,797
1902	4,562,765	1,511,756	6,074,521	1,922,758	320,042	449,148	527,540	3,219,488
1901	4,231,685	1,398,057	5,629,742	1,794,299	321,515	438,635	485,896	3,040,343

Capital, $134,590. NEW JERSEY LIFE INSU

1920	.....	.....	.....	.....	.....	.....	.....	.....
1919	23,686	19,096	42,782	3,000	.....	.....	s 148	3,148
1918	22,417	11,890	34,247	7,245	.....	983	s 160	8,38

s Coupon reduction.

PANY, MONTPELIER, VT.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$	$	$	$	$	$
1,263,410	5,125,595	7,741	16,861,778	81,797	159,187,877	47,488,473	40,893,441	6,595,032
1,203,727	4,653,800	7,276	16,159,921	79,394	154,147,843	44,022,705	38,187,814	5,834,891
1,191,751	4,548,705	8,821	18,107,110	78,339	151,779,281	40,352,043	35,814,553	4,537,490
1,553,439	4,639,064	℘11,877	℘22,082,272	℘77,099	℘148,797,787	37,510,213	33,287,086	4,223,127
1,590,069	4,416,317	14,440	26,318,183	75,048	145,480,904	34,515,536	30,696,536	3,819,000
1,535,737	3,962,418	13,240	23,961,694	69,116	134,761,554	31,397,182	27,941,463	3,455,719
1,331,941	3,389,017	11,387	20,822,389	63,460	125,692,778	28,360,350	25,346,982	3,013,368
1,249,227	3,148,496	10,913	21,094,122	58,788	118,301,698	25,335,591	22,745,838	2,589,753
1,150,452	2,803,699	9,231	18,939,323	53,392	108,573,050	22,382,236	20,149,789	2,232,447

Reserve at 4 per cent; new business since 1900 at 3 per cent. ℘ Change made to paid-for basis.

OF THE SOUTHWEST, ALBUQUERQUE, N. M. Commenced Business 1917.

136,239	152,881	798	3,220,883	1,593	5,407,726	266,105	149,081	217,02
114,678	126,183	941	3,005,339	1,331	4,153,093	292,910	110,978	181,932

Reserve at 8½ per cent.

Incorporated July 25, 1868.

ED STATES OF AMERICA, CHICAGO, ILL. Commenced Business Aug. 1, 1868.

							*	
1,562,301	3,206,356	12,847	31,596,620	70,320	134,086,132	19,578,756	18,006,427	1,572,329
1,203,727	3,072,336	10,279	23,076,895	62,876	113,621,007	17,436,791	16,165,552	1,271,239
1,128,258	3,192,404	7,315	16,042,186	57,578	100,580,434	16,635,957	15,539,339	1,096,618
1,159,838	2,832,220	9,748	19,820,005	56,990	97,179,897	15,260,230	13,731,582	1,528,648
1,005,405	2,562,796	8,650	17,458,341	52,853	88,105,277	14,294,766	12,737,856	1,556,910
796,195	2,429,225	6,137	12,620,244	49,414	81,006,351	13,407,828	11,896,498	1,511,330
839,670	2,381,068	6,081	12,184,291	48,904	79,729,387	12,690,285	11,232,198	1,458,087
899,652	2,974,237	6,797	14,067,184	48,648	79,261,724	11,969,251	10,519,986	1,449,265
861,334	4,351,769	25,377	45,103,231	48,403	77,533,792	11,663,606	10,226,835	1,436,771
664,762	2,781,255	4,135	8,349,260	32,666	46,363,046	9,616,336	8,215,153	1,401,183
566,150	2,045,580	3,845	7,346,686	34,042	44,985,035	9,961,913	8,625,496	1,336,417
507,406	1,489,780	3,758	6,345,491	34,731	43,576,305	9,666,188	8,451,488	1,214,700
593,918	1,074,783	℘ 5,037	℘ 8,482,956	℘ 35,723	℘ 44,350,390	8,864,946	7,816,673	1,048,273
727,134	1,215,049	8,391	15,649,357	38,130	50,066,933	8,144,180	6,763,414	1,380,766
667,898	1,123,464	7,483	14,893,000	36,695	46,436,066	7,106,512	5,738,188	1,368,324
871,939	1,370,605	13,153	15,211,274	37,257	42,260,877	6,090,795	4,793,072	1,297,723
794,090	1,289,691	18,813	17,106,760	39,355	41,197,074	5,246,580	4,044,775	1,201,805
829,849	1,159,873	34,721	29,210,944	37,656	39,292,636	4,691,649	3,491,490	1,200,159
667,594	917,584	8,249	13,745,243	14,040	24,445,925	3,016,090	1,962,699	1,053,391
312,424	534,973	5,007	10,552,221	9,774	18,182,484	2,475,269	1,571,911	903,358

* Reserve at 4 per cent and 3½ per cent. ℘ Change made to paid-for basis.

INSURANCE COMPANY, BOSTON, MASS. Commenced Business December 1, 1843.

4,384,183	14,848,537	28 750	108,411,136	199,794	560,773,236	104,587,713	98,118,888	6,468,825
3,699,828	13,017,318	24,775	88,944,133	178,703	475,178,754	96,722,984	89,259,561	7,463,423
2,801,385	12,676,908	13,971	47,352,794	160,089	403,609,868	89,166,638	82,642,254	6,524,384
2,667,637	10,479,576	20,489	54,783,039	153,538	375,496,658	84,549,287	76,101,258	8,148,029
2,322,881	10,073,091	16,619	44,176,773	139,200	337,404,704	79,095,500	71,223,529	7,871,971
2,026,817	9,262,614	14,365	36,055,913	128,438	309,699,971	74,274,981	66,858,264	7,416,717
1,880,515	8,415,598	12,718	31,561,852	119,868	290,732,446	70,163,011	62,962,527	7,200,484
1,854,768	7,936,105	12,870	33,300,697	112,376	274,450,181	66,168,703	59,069,047	7,099,656
1,791,057	7,866,079	13,054	34,683,093	104,097	254,249,583	62,412,296	55,343,087	7,069,209
1,547,196	6,727,807	11,001	30,709,682	95,644	232,817,732	58,951,722	52,031,015	6,920,707
1,577,501	6,465,246	9,967	27,485,861	89,032	213,730,176	54,912,487	48,581,158	6,331,329
1,426,960	6,121,515	8,796	23,427,325	83,223	197,492,772	51,316,543	45,550,849	5,765,694
1,335,089	5,964,425	7,230	17,965,246	78,537	184,913,858	47,961,705	43,044,587	4,917,118
1,235,118	5,640,778	6,886	16,052,743	75,797	178,872,320	44,162,093	40,915,865	3,246,228
1,477,909	5,429,451	℘ 8,896	℘19,694,704	℘ 73,252	℘173,396,203	42,780,673	38,596,200	4,184,473
1,457,026	5,327,277	11,713	24,962,603	69,344	165,815,645	40,702,692	36,447,614	4,255,078
1,316,357	4,761,314	10,625	22,231,946	63,654	155,182,074	38,324,423	34,631,571	3,692,852
1,280,006	4,813,803	10,189	22,536,288	58,312	145,379,872	35,784,011	32,573,288	3,210,723
1,124,546	4,344,034	8,370	19,538,685	52,881	135,256,636	34,432,217	30,918,515	3,513,702
1,002,541	4,042,886	6,989	15,202,101	48,660	126,172,422	32,775,785	29,230,976	3,544,809

Reserve on new business since 1907 at 3 per cent; 1901–7 at 3½ per cent; prior at 4 per cent.
℘ Change made to paid-for basis.

ANCE COMPANY, NEWARK, N. J. Commenced Business January 20, 1917.

.....	.....	.....	.....	.....	.....	.....	.....	.....
15,237	18,385	69	64,505	734	680,000	201,896	45,688	156,708
27,902	36,290	84	120,500	753	703,500	156,961	29,229	127,732

Reserve at 3½ per cent.

Capital, $1,134,050. NEW WORLD LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	956,260	210,863	1,167,123	105,755	2,017	25,004	39,774	172,550
1919	777,803	201,751	979,554	197,183	3,180	40,205	s28,052	268,620
1918	585,910	174,238	760,148	130,441	h 130	70,897	s22,974	224,442
1917	454,888	r 734,148	1,189,036	34,703	h 110	46,969	s 16,678	98,460
1916	204,558	122,494	327,052	31,400	.....	6,002	s 10,352	47,754
1915	152,605	126,156	278,761	20,100	.....	1,539	s 5,279	26,918
1914	83,253	259,751	343,004	3,000	.....	1,840	s 3,698	8,538
1913	77,579	464,743	542,322	2,500	.....	1,064	s 1,509	5,073
1912	39,409	177,167	216,576	3,000	.....	.....	.....	3,000
1911	5,854	118,428	124,292	.....	.....	.....	.....	.....

h Health claims. r Including reinsurance. s Coupon reductions.

Incorporated May 21, 1841. NEW YORK LIFE INSURANCE

1920	143,162,720	49,431,175	192,593,895	35,036,558	25,799,372	22,032,112	31,981,555	114,849,597
1919	124,729,476	46,985,944	171,715,420	38,531,483	23,573,426	22,371,025	31,698,688	116,174,622
1918	110,154,139	43,912,357	154,066,496	35,070,158	17,299,994	19,236,048	26,093,656	97,699,856
1917	103,444,087	42,525,861	145,969,948	30,599,371	15,004,335	18,527,170	22,807,762	86,938,638
1916	96,159,821	41,520,435	137,680,256	29,332,346	12,836,076	19,551,361	19,695,355	81,415,138
1915	91,332,563	39,778,867	131,111,430	28,822,893	12,456,358	17,969,326	16,672,583	75,921,160
1914	90,467,178	35,470,709	125,937,887	26,230 268	11,649,053	16,963,189	17,120,920	71,963,430
1913	89,627,788	34,555,738	124,183,526	25,946,440	10,272,146	14,988,786	15,096,552	66,303,924
1912	85,941,784	32,474,868	118,416,652	25,788,714	7,737,580	12 959,577	11,436,686	57,922,557
1911	83,254,525	29,321,945	112,576,470	24,833,201	7,226,957	12,331,582	9,259,107	53,650,847
1910	80,353,411	27,129,707	107,483,118	23,726,135	8,128,339	13,084,647	8,625,322	53,564,443
1909	78,625,028	25,523,898	104,148,926	23,017,708	8,161,173	13,576,399	7,234,941	51,990,221
1908	78,458,925	23,769,600	102,228,325	22,131,291	8,199,771	12,817,802	6,042,394	49,191,258
1907	79,940,309	22,032,366	101,972,675	22,761,595	7,577,221	11,832,697	5,877,354	48,048,867
1906	82,368,737	18,533,442	100,902,179	21,525,407	6,703,847	11,907,041	4,835,124	44,971,419
1905	83,812,518	18,818,346	102,630,864	20,822,968	6,776,589	7,514,499	5,148,984	40,262,040
1904	80,556,577	16,334,695	96,891,272	19,734,245	6,774,789	7,790,058	5,989,491	40,288,583
1903	73,382,174	14,887,357	88,269,531	16,860,082	5,992,637	6,412,236	5,339,292	34,604,247
1902	65,049,944	14,058,457	79,108,401	15,932,527	5,671,708	4,713,830	4,240,515	30,558,560
1901	56,412,619	14,861,531	71,274,150	14,817,287	5,549,744	3,799,437	3,442,921	27,609,389

Capital, $150,000. NIAGARA LIFE INSURANCE COM

1920	320,716	221,462	541,178	142,866	10,960	79,802	419	234,048
1919	276,363	77,741	354,104	170,046	18,037	53,926	.....	242,009
1918	271,464	79,215	350,679	156 964	4,000	60,486	8	221,458
1917	271,490	173,066	444,556	144,476	4,053	32,717	341	181 587
1916	271,098	66,826	337,924	164,446	12,051	52,382	717	229,596
1915	282,554	89,664	372,218	168,112	h 17,267	55,455	1,214	242,118
1914	282 514	104,438	386,952	164,212	h 11,330	53,957	2,265	231,764
1913	284,251	79,336	363,587	172,437	h 12,201	54,248	2,845	241,731
1912	279,647	104,713	384,360	185,008	h 12,225	66,482	3,405	267,120
1911	282,938	65,161	348,099	191,064	10,902	72,610	3,212	277,789
1910	301,108	66,328	367,436	211,527	7,500	56,412	3,604	279,041
1909	320,898	109,116	430,014	242,307	5,105	90,615	6,255	344,282
1908	341,559	61,386	402,945	152,782	90	170,773	4,704	328,349
1907	402,200	76,596	478,796	223,239	.....	235,473	1,797	460,509
1906	564,958	88,554	653,512	233,738	* 10	249,569	16,621	499,938
1905	759,887	55,034	814,921	296,972	* 3,484	81 701	49,537	431,694
1904	784,444	63,879	848,323	241,301	* 5,461	75,615	35,402	357,779
1903	727,727	53,080	780,807	300,708	* 127	29,322	25,827	355,984
1902	703,592	48,068	751,660	266,161	.....	25,646	21,035	312,842
1901	610,166	44,788	654,954	167,297	.....	26,531	5,215	199,044

* Health claims. h Including health claims.

ANCE CO., SPOKANE, WASH.

Incorporated February 21, 1910.
Commenced Business May 23, 1911.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
541,948	714,498	3,723	10,082,174	13,347	29,021,091	3,754,949	2,117,330	1,637,619
386,032	654,652	3,421	8,562,701	11,668	23,952,482	3,247,793	1,696,149	1,551,644
258,611	483,053	2,293	4,569,064	9,536	17,932,604	2,877,992	1,404,231	1,473,761
406,896	505,356	r7,287	r14,001,351	9,190	17,142,036	2,625,838	1,014,498	1,611,340
206,097	253,851	1,754	3,068,730	3,394	6,102,075	1,910,921	207,741	1,703,180
188,197	215,115	1,522	2,751,960	2,443	4,572,495	1,827,408	133,132	1,694,276
230,891	239,429	606	1,110,500	1,266	2,475,700	1,716,404	76,723	1,639,681
323,158	328,231	769	1,754,450	1,100	2,434,950	1,404,909	74,307	1,330,602
66,613	69,613	504	1,077,500	568	1,217,500	843,027	10,393	832,634
20,633	20,633	85	195,000	85	195,000	394,921	1,127	393,794

Reserve at 3½ per cent.

COMPANY, NEW YORK.

Commenced Business April 12, 1845.

							‡	
34,996,529	149,846,126	247,224	706,806,523	1,605,035	3,537,298,756	966,664,397	802,938,702	163,725,695
27,117,801	143,292,423	212,048	548,485,078	1,456,194	3,127,920,086	961,022,120	796,920,412	164,101,708
21,235,476	118,935,332	147,741	356,993,266	1,360,433	2,838,829,802	995,087,285	822,776,415	172,310,870
18,802,627	105,741,265	150,971	332,064,081	1,301,969	2,673,334,336	934,929,382	760,742,336	174,187,046
16,246,844	97,661,982	129,307	278,102,685	1,228,601	2,511,607,274	893,494,392	728,226,427	165,267,965
14,528,572	90,449,732	107,700	228,894,191	1,175,321	2,403,800,878	852,292,730	699,353,384	152,939,346
15,538,871	87,502,301	109,256	238,854,169	1,142,253	2,347,098,388	814,862,836	671,924,419	142,948,417
14,827,325	81,131,249	111,859	248,559,259	1,101,655	2,273,099,212	778,617,506	642,598,782	136,018,724
13,448,418	71,370,975	92,458	212,594,538	1,051,980	2,169,798,993	719,657,050	611,608,979	108,048,071
12,332,054	65,982,901	80,780	190,268,551	1,022,726	2,102,105,746	684,684,686	581,094,718	103,589,968
11,556,488	65,120,931	70,635	170,986,871	996,049	2,039,863,031	637,876,567	541,393,525	96,483,042
11,032,002	63,022,223	67,983	163,155,763	981,590	2,002,809,227	599,708,286	509,775,135	89,933,151
10,727,538	59,918,796	64,604	157,840,863	978,209	1,993,559,601	557,286,671	470,425,960	86,860,711
11,401,408	59,450,275	65,017	154,558,497	982,448	2,005,341,184	494,408,808	441,246,355	53,162,453
14,358,784	59,330,203	86,315	185,092,778	993,630	2,029,605,718	474,567,673	412,504,339	62,063,334
18,877,975	59,140,015	160,432	314,900,669	1,001,269	2,061,593,886	435,820,360	382,984,733	52,835,627
19,543,146	59,831,729	187,164	345,722,523	924,712	1,928,609,308	390,660,260	343,132,120	47,528,140
18,279,212	52,883,459	172,652	329,875,034	812,711	1,745,212,899	352,652,048	305,547,001	47,105,047
16,367,031	46,925,591	156,884	305,695,229	704,567	1,553,628,026	322,840,900	272,806,781	50,034,119
13,845,094	41,454,483	132,731	265,380,875	599,818	1,365,369,299	290,743,386	241,481,268	49,262,118

‡ Reserve at 3 per cent.

PANY BUFFALO, NEW YORK.

Commenced Business March 24, 1869.
Reincorporated October 28, 1899

							†	
171,564	405,612	1,676	1,906,500	6,489	9,699,053	1,921,324	1,796,640	124,684
68,777	310,786	1,303	1,732,264	5,686	9,039,902	1,865,075	1,677,172	187,903
75,628	297,086	626	1,147,677	4,953	8,290,739	1,784,616	1,612,559	172,057
78,500	260,087	484	775,689	4,835	8,104,251	1,726,599	1,556,721	169,878
108,926	338,522	782	1,246,626	5,010	8,384,554	1,576,023	1,459,893	116,130
110,295	352,413	718	1,274,952	4,823	8,096,557	1,564,098	1,413,078	151,020
90,843	322,607	747	1,163,175	4,795	8,006,336	1,535,905	1,382,205	153,700
85,106	326,837	664	1,157,319	4,606	7,740,048	1,486,524	1,334,886	151,638
87,345	354,465	357	831,510	4,426	7,440,925	1,412,848	1,267,859	144,989
90,694	368,483	669	531,083	5,065	7,574,390	1,380,718	1,261,408	119,310
110,179	389,222	1,814	935,806	5,807	8,297,178	1,389,255	1,234,630	154,625
96,692	440,974	1,809	989,121	5,739	8,628,139	1,407,712	1,178,580	229,132
79,726	408,075	1,212	599,631	5,453	9,208,045	1,357,737	1,176,968	180,769
92,836	553,345	319	660,341	5,523	10,860,006	1,367,624	1,231,911	135,713
115,091	615,029	583	1,336,883	6,990	14,253,047	1,472,081	1,347,043	125,028
274,397	706,091	4,920	2,657,447	11,706	21,343,405	1,482,876	1,454,473	28,403
283,586	641,365	5,606	4,582,272	13,915	22,738,036	1,389,299	1,202,575	186,724
283,879	639,863	2,051	3,752,954	10,379	21,805,329	1,172,729	1,009,258	163,471
300,933	613,775	p6,547	p5,427,338	p11,435	p22,154,031	1,060,787	821,774	239,013
256,498	455,541	12,983	8,229,167	12,600	21,546,493	915,999	630,423	285,576

† Reserve at 4 per cent; new business since 1900 at 3½ per cent. Change made to paid-for basis.

Capital, $125,000.
Incorporated April 17, 1896. NORTH AMERICAN LIFE AND CASUALTY

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	32,656	9.934	42,590	2,500	463	193	91	3.24
1919	19,195	9,783	28,978	2,500	96	595	105	3.29
1918	13,521	65,847	79,368	5,000	86	279	98	5.46
1917	12,480	37,990	50,470	4,600	122	135	115	4.97
1916	9.970	9.937	19,907	.....	114	61	139	31
1915	7,929	47,141	55,070	1,170	.....	37	159	1.36

Capital, $700,000. NORTH AMERICAN LIFE INSU

1920	1,713,226	387,050	2,100,276	368,618	*h* 19,040	104,929	.....	492,58
1919	1,375,568	321,172	1,696,740	277,550	*h* 1,412	109,900	.....	388,86
1918	1,085,115	238,349	1,323,464	305,414	*h* 1,001	92,668	.....	399,08
1917	1,012,598	198,498	1,211,096	139,979	*h* 506	101,429	.....	241,91
1916	904,764	192,445	1,097,209	181,761	*h* 433	106,158	.....	288,35
1915	829,570	171,389	1,000,959	141,948	*h* 324	98,574	.....	240,84
1914	773,378	133,612	906,990	150,559	*h* 533	64,067	.....	215,15
1913	757,938	156,467	914,405	92,045	120	47,168	*d* 301	139,63
1912	650,617	173,411	824,028	86,372	120	23,370	.....	109,86
1911	546,322	92,997	639,319	49,330	.....	10,523	.....	59,85
1910	420,838	82,652	503,490	29,180	.....	2,123	.....	31,30
1909	282,914	102,263	385,177	45,012	.....	.....	.....	45,01
1908	173,221	65,595	238,816	24,500	.....	.....	.....	24,50
1907	96,852	142,697	239,549	.....	.....	.....	.....	.....

d Disability benefits. *h* Accident and health claims.

Commenced Business 1906. NORTH AMERICAN LIFE INSU

1920	435,703	71,739	507,442	42,409	.....	10,169	34,321	86,x
1919	383,938	58,330	442,268	81,227	*h* 73	6,939	31,980	120,21
1918	339,326	60,833	400,159	86,447	.....	11,403	28,588	126,43
1917	323,230	35,297	358,527	23,935	.....	23,518	27,122	74,57
1916	296,208	34,100	330,308	29,300	*h* 383	22,694	24,336	76,71
1915	272,403	28,242	300,645	12,250	*h* 1,456	40,253	22,952	76,91
1914	239,509	23,734	263,243	20,500	*h* 2,018	33,160	22,439	78,11
1913	212,629	20,700	233,329	14,500	*h* 946	21,791	32,377	69,6
1912	198,875	15,170	214,045	7,000	.....	15,501	35,900	58,4
1911	170,586	9,447	180,033	8,000	.....	4,157	27,871	40,0
1910	176,824	3,806	180,630	6,500	.....	2,531	17,781	26,8
1909	131,178	1,646	132,824	1,000	.....	2,051	9,168	12,2
1908	84,873	118	84,991	.....	.....	230	2,546	2,7
1907	26,538	40	26,578	.....	.....	.....	602	6
1906	22,675	1,260	23,935	200	.....	.....	12,744	12,9

h Health claims.

Incorporated, 1898. NORTH CAROLINA MUTUAL LIF

1920	1,568,951	43,914	1,612,865	284,217	*h* 244,687	6,218	.....	535,1
1919	1,224,542	26,304	1,250,846	200,547	*h* 196,385	4,309	.....	401,2
1918	800,394	19,377	819,771	176,282	*h* 165,346	4,755	.....	346,3
1917	606 698	18,096	624,794	100,962	*h* 130,322	6,580	.....	237,8
1916	489,117	12,081	501,198	88,011	*h* 114,529	6,896	.....	209,4
1915	408,619	7,922	416,541	91,280	*h* 108,836	993	.....	201,1
1914	394,967	9,943	404,910	84,066	*h* 116,862	1,263	.....	202,1
1913	350,614	7,697	358,311	61,408	*h* 101,708	1,163	.....	167,2

h Including health claims.

Capital, $100,000. NORTHERN ASSURANCE CO

1920	843,210	185,115	1,033,325	129,692	3,822	35,190	.....	168,7
1919	640,679	138,351	779,030	148,597	2,092	23,468	.....	174,1
1918	475,886	102,861	578,747	151,239	44	36,184	.....	187,4
1917	410,774	91,813	502,587	53,632	11,000	25,079	.....	89,7
1916	363,240	70,150	433,390	70,539	*g* 203	21,647	.....	92,3
1915	331,131	47,668	378,799	54,317	*g* 205	25,000	.....	79,5
1914	300,658	39,514	340,172	38,084	*g* 295	21,237	.....	59,6
1913	281,929	29,099	311,028	28,805	.....	18,009	.....	46,8
1912	258,533	22,190	280,723	10,019	*g* 25	8,789	.....	18,8
1911	198,616	17,451	216,067	18,261	*g* 24	7,380	.....	25,6
1910	155,947	14,081	170,028	12,300	*g* 81	3,933	.....	16,3
1909	113,740	29,112	142,852	16,546	*g* 155	3,026	.....	19,7
1908	96,767	7,698	104,465	1,000	*g* 48	373	.....	1,4
1907	55,707	25,837	81,544	.....	.....	.....	.....	....

g Health claims.

COMPANY: MINNEAPOLIS, MINN. Reincorporated, 1915. Commenced Business May 8, 1896.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
40,387	43,634	352	617,500	863	1,302,027	212,296	74,158	138,138
31 504	34,800	168	256,000	585	790,027	204,895	60,247	144,648
75,503	80,966	94	107,000	485	617,027	198,687	46,128	152,559
19,672	24,644	108	152,000	460	600,000	203,554	40,020	163,534
3,144	3,458	113	143,000	413	519,750	204,939	39,081	165,858
18,289	19,655	90	115,000	345	436,250	244,429	24,340	220,089

ANCE COMPANY OF CHICAGO, ILL. Incorporated Jan. 3, 1907. Commenced Business Feb. 4, 1907.

949,443	1,442,028	6,916	19,128,634	26,373	60,064,817	5,860,688	5,044,390	816,298
566,663	955,525	5,507	14,430,464	21,984	47,694,005	5,128,155	4,255,339	872,818
501,646	900,729	3,104	8,214,148	18,373	38,222,686	4,363,732	3,629,498	734,236
465,246	707,160	4,315	8,934,623	18,107	35,861,863	3,932,080	3,035,224	896,854
398,510	686,862	4,048	7,764,428	16,293	31,748,132	3,415,655	2,558,628	857,026
259,933	500,779	3,905	7,076,634	14,704	28,803,613	2,991,470	2,147,114	844,357
399,516	614,675	3,857	7,148,709	13,815	28,091,914	2,515,847	1,775,551	740,296
428,901	568,535	5,084	9,525,717	12,916	28,015,143	2,224,544	1,412,092	812,456
349,932	459,794	4,212	9,442,979	10,139	23,733,327	1,835,044	1,050,424	784,622
332,258	392,111	4,463	9,428,566	8,597	20,055,455	1,357,576	722,934	634,640
280,472	311,775	3,339	8,058,313	6,093	15,518,451	975,892	447,727	528,162
205,868	250,880	2,539	6,504,481	3,870	10,471,359	660,950	229,208	431,745
176,352	200,852	1,590	4,654,969	2,250	6,744,949	403,507	108,749	294,752
164,677	164,677	1,150	3,754,500	1,134	3,663,710	282,027	34,416	247,611

Reserve at 3½ per cent.

ANCE COMPANY, OMAHA, NEB.* Reincorporated Oct. 13, 1910.

189,048	275,953	1,046	2,808,450	5,728	14,826,279	1,255,030	1,219,553	35,477
157,036	277,255	979	2,495,563	5,264	13,359,613	1,027,340	1,010,261	17,079
41,955	268,393	779	2,000,500	4,713	11,873,437	872,606	853,659	18,947
177,627	252,202	1,285	3,096,771	4,634	11,876,507	736,759	718,922	17,837
169,512	246,225	1,375	3,199,806	4,232	10,736,815	617,954	583,562	34,393
154,886	231,797	1,278	2,914,477	3,569	9,190,703	532,848	509,065	23,783
139,389	217,506	1,024	2,420,909	2,825	7,757,906	480,651	442,179	38,472
80,429	150,043	532	1,146,228	2,200	6,561,501	428,680	391,182	37,498
79,551	137,952	485	1,102,250	1,951	6,120,773	345,624	317,195	28,429
46,730	86,758	208	426,500	1,648	5,658,600	268,250	239,013	29,237
67,795	94,606	571	1,991,750	1,592	5,786,250	178,328	144,227	34,101
67,144	79,363	564	2,106,500	1,210	4,417,500	86,345	65,055	21,290
59,609	62,385	582	2,088,000	775	2,773,000	25,866	18,690	7,176
20,989	21,591	191	689,000	252	866,000	7,612	5,375	2,237
8,185	21,129	299	833,000	211	589,750	1,924	518	1,406

Reserve at 3½ and 4 per cent. * Formerly German-American (Neb.).

INSURANCE COMPANY, DURHAM, N. C. Commenced Business, 1899.

797,965	1,333,087	93,012	23,341,266	189,302	33,444,396	1,115,313	994,275	121,038
537,397	1,038,638	88,858	17,529,858	173,884	26,534,550	755,744	639,278	116,466
383,240	729,623	68,015	9,093,958	140,447	16,096,722	476,696	401,168	75,528
283,327	521,191	70,661	6,817,337	116,315	11,157,472	353,364	270,802	87,562
247,380	456,816	62,463	6,669,522	103,663	8,259,549	232,964	209,373	23,591
201,379	402,488	50,353	2,710,509	87,964	3,524,509	169,691	152,253	17,438
193,757	395,948	57,290	3,506,234	85,278	3,294,735	152,950	128,162	24,788
173,553	340,832	67,710	2,451,234	79,105	2,712,417	144,090	92,496	51,594

Reserve at 3½ per cent.

PANY OF MICHIGAN, DETROIT. Incorporated Jan., 1907. Commenced Business Oct. 19, 1907.

394,835	563,539	3,451	9,805,792	12,250	30,829,093	2,505,214	2,384,897	120,317
299,393	473,550	3,154	7,881,896	10,909	23,907,425	2,022,358	1,906,743	115,615
216,831	404,298	1,835	4,168,928	8,485	17,615,382	1,695,251	1,579,189	116,062
153,613	243,324	1,624	3,103,022	7,657	15,310,527	1,477,371	1,331,968	145,403
125,733	218,122	1,433	2,831,752	6,772	13,707,102	1,217,500	1,085,650	131,850
129,691	209,213	1,348	2,550,781	6,022	12,185,019	1,004,364	887,861	116,503
121,149	180,765	1,216	2,525,740	5,428	11,146,091	823,475	700,995	122,480
141,444	188,258	1,520	2,716,771	4,970	10,077,462	652,923	539,021	113,902
145,653	164,486	1,814	3,223,385	4,359	9,093,460	523,111	407,058	116,053
102,031	127,696	1,360	2,847,670	3,132	7,056,607	401,486	286,217	115,269
86,515	102,829	949	2,056,900	2,231	5,264,687	307,073	187,296	119,777
68,972	88,699	826	1,534,333	1,636	3,906,648	240,746	121,789	119,935
50,429	51,850	646	1,326,425	988	2,784,425	191,137	68,113	123,024
44,380	44,380	504	2,111,000	504	2,111,000	139,281	17,884	121,397

Reserve at 3½ per cent.

Capital, $200,000. NORTHERN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	945,688	199,209	1,144,897	91,630	h52,281	45,182	84,658	273,751
1919	774,230	149,834	924,064	134,481	h47,575	34,152	66,853	283,061
1918	661,940	107,940	769,880	116,502	h 43,117	49,131	58,038	266,788
1917	611,831	85,443	697,274	73,824	h 37,954	39,374	50,083	201,235
1916	524,207	72,642	596,849	50,650	h 30,413	70,976	44,850	196,889
1915	464,682	71,422	536,104	24,947	h 26,592	23,279	37,928	112,747
1914	355,665	65,995	421,660	33,453	h 28,478	21,917	32,661	116,509
1913	340,215	44,917	385,132	21,500	h 19,480	28,859	29,472	99,311
1912	270,007	35,142	305,149	11,605	h 18,364	14,560	26,226	70,755
1911	255,803	28,479	284,282	27,480	h 12,425	5,302	15,936	61,143
1910	186,399	21,405	207,804	10,261	h 15,830	4,909	9,983	40,983
1909	125,808	17,669	143,477	6,000	h 7,373	1,674	4,847	19,894
1908	101,139	32,145	133,284	4,000	h 3,360	555	294	8,209
1907	50,062	5,397	55,459	6,000	h 2,173	.....	22	8,125
1906	28,458	31,648	60,106	.....	h 20	.....	.....	90

h Health claims.

Capital, $162,000. NORTHERN STATES LIFE INSUR

1920	312,112	62,018	374,130	63,184	1,119	48,554	5,502	118,359
1919	269,145	50,490	319,635	55,226	.....	59,282	2,205	116,713
1918	122,906	22,919	145,825	46,690	.....	8,036	.....	54,726
1917	99,899	18,736	118,635	22,139	.....	4,193	.....	26,332
1916	86,383	15,988	102,371	29,511	.....	4,678	.....	34,189
1915	73,574	15,413	88,987	17,504	.....	6,933	.....	24,437
1914	61,821	10,998	72,819	14,620	.....	4,180	.....	18,800
1913	17,707	83,861	111,568	.....	.....	.....	.....	.....
1912	12,789	29,365	42,154	.....	.....	.....	.....	.....
1911	14,956	12,461	27,417	.....	.....	.....	.....	.....

r Including reinsurance.

Capital, $100,000. NORTHERN STATES LIFE INSUR

1920	199,740	20,080	219,820	24,600	.....	.....	.....	24,600
1919	148,981	6,181	r55,161	5,000	.....	.....	.....	5,000

Incorporated March 2, 1857. NORTHWESTERN MUTUAL LIFE INSUR

1920	73,013,095	23,587,827	96,600,922	18,763,858	8,530,054	7,195,761	16,182,033	50,671,706
1919	64,693,729	22,594,394	87,288,123	19,171,217	8,412,874	6,529,618	14,726,709	48,840,418
1918	57,261,501	20,554,908	77,816,409	18,149,721	8,281,335	6,827,525	13,737,773	46,996,354
1917	55,157,828	19,960,230	75 118,058	14,406,642	6,814,061	7,566,090	13,033,716	41,820,509
1916	51,899,489	18,766,282	70,665,771	15,515,133	5,084,254	8,691 297	13,151,404	42,442,088
1915	49,461,752	17,370,376	66,832,128	13,845,764	4,742,586	10,598,674	13,271,992	42,459,016
1914	47,572,768	16,113,737	63,686,505	12,418,333	4,243,326	9,292,999	12,510,668	38,465,326
1913	45,583,283	15,511,212	61,094,495	11,323,342	3,668,765	8,938,799	12,713,868	36,644,774
1912	43,599,142	14,758,790	58,357,932	11,799,577	3,442,025	9,110,184	12,915,514	37,267,300
1911	40,421,263	14,074,490	54,495,753	10,830,204	2,909,882	9,277,055	12,610,321	35,627,462
1910	38,877,079	13 037,085	51,914,164	9,881,754	2 710,167	8,429,548	11,848,430	32,869,899
1909	37,089,997	12,319,007	49,409,004	8,478,978	2 391,894	7,624,434	10,339,814	28,835,020
1908	35,295,047	11,337,665	46,632,742	8,674,491	2,038,851	6,806,203	9,428,133	26,947,678
1907	33,441,811	10,153,611	43,595,422	7,909,317	2,089,349	5,538,530	7,911,285	23,448,481
1906	31,839,731	10,093,598	41,933,329	7,486,927	1,726,959	5,219,919	7,366,426	21,800,231
1905	30,056,719	9 268,541	39,325,260	7,717,117	1,655,384	4,397,113	6,489,061	20,258,675
1904	28,040,740	8,670,410	36,711,150	6,985,326	1,339,975	3,024,460	5,340,482	16,690,243
1903	26,155,650	7,679,624	33,835,274	6,149,810	2,029,623	2,470,614	4,456,172	15,106,219
1902	24,578,827	7,573,478	32,152,305	5,639,517	1,872,028	1,861,977	4,180,268	13,553,790
1901	22,619,068	6,852,716	29,471,784	5,352,929	1,645,492	1,768,553	3,577,503	12,344,477

COMPANY OF SEATTLE, WASH. Incorporated July 14, 1906. Commenced Business Aug. 11, 1906.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	† $	$
368,455	642,206	2,309	6,318,369	11,390	22,790,842	2,709,547	2,265,030	443,617
282,408	565,469	2,140	4,786,934	10,042	18,706,715	2,130,818	1,855,041	275,777
252,926	519,714	1,695	3,284,017	8,734	15,529,805	1,787,437	1,562,810	224,622
262,752	463,987	2,490	4,148,006	8,514	14,656,849	1,520,006	1,300,449	219,557
282,487	479,376	3,363	5,205,522	7,740	13,212,735	1,285,222	1,101,717	183,505
230,939	343,686	2,486	3,773,309	6,046	10,639,196	1,180,791	964,358	216,433
165,001	281,510	1,916	2,792,384	5,088	9,439,228	814,733	626,048	188,685
165,510	264,821	1,848	3,254,183	4,104	8,640,266	680,064	504,649	175,415
119,029	189,784	996	2,137,301	3,203	7,509,247	571,135	407,603	163,532
144,488	205,631	1,131	3,044,767	2,680	6,662,257	428,508	293,486	135,022
109,009	149,992	901	2,140,372	2,042	4,709,247	334,877	198,649	136,228
76,727	96,621	748	1,538,500	1,535	3,375,875	255,296	129,747	125,549
69,210	77,419	873	1,659,750	1,086	2,444,875	217,733	87,113	130,620
50,786	58,981	862	1,502,500	935	1,804,500	179,178	41,105	138,073
15,955	15,975	170	513,000	167	505,000	108,894	20,613	88,281

Reserve at 3 and 3½ per cent.

ANCE COMPANY, HAMMOND, IND Commenced Business March, 1911.

141,230	259,589	1,243	2,853,391	6,513	11,310,286	1,102,932	871,769	231,163
97,688	214,401	1,298	2,316,199	75,879	79,686,073	959,406	735,838	223,568
43,189	97,915	525	1,007,626	2,880	4,301,191	421,597	318,150	103,447
34,865	61,197	694	1,208,500	2,653	3,700,363	360,037	246,999	113,038
38,343	72,532	694	1,183,250	2,304	3,014,488	294,865	194,109	100,756
43,305	67,742	599	1,035,894	1,936	2,257,955	264,145	158,504	105,641
43,957	62,757	351	559,654	1,885	2,021,021	240,845	124,829	116,016
24,103	24,103	1,648	1,476,053	1,770	1,711,853	227,805	103,182	124,623
18,163	18,163	119	192,300	237	440,300	132,218	7,702	124,516
30,035	30,035	227	501,000	227	501,000	56,556	3,007	53,549

Reserve at 3½ per cent.

ANCE COMPANY, MINNEAPOLIS, MINN. Commenced Business 1919.

137,225	161,825	1,601	4,167,579	3,119	7,196,179	212,925	105,287	107,638
150,910	155,910	2,120	4,536,100	2,337	4,879,600	140,188	33,861	106,327

ANCE COMPANY, MILWAUKEE, WIS. Commenced Business November 25, 1858.

15,641,343	66,313,049	87,151	360,571,033	729,715	2,196,673,032	472,693,362	433,024,306	39,669,056
13,189,323	62,029,741	77,927	302,712,080	669,900	1916,235,082	440,801,776	404,003,962	36,857,814
10,130,118	57,126,472	40,131	151,346,127	616,224	1680,936,546	414,837,472	379,868,180	34,969,292
10,036,791	51,857,300	53,846	165,816,275	604,580	1601,426,324	393,533,924	358,685,549	c34,848,375
9,262,156	51,704,244	54,738	158,164,545	576,197	1505,464,984	369,002,326	338,562,213	30,440,113
8,798,402	51,257,418	49,344	132,365,962	548,762	1420,012,571	350,376,422	320,375,889	30,000,533
8,328,156	46,793,482	48,570	131,062,869	527,872	1365,299,749	335,481,031	305,720,914	29,760,117
8,005,715	44,650,489	51,121	137,816,644	505,051	1304,385,035	320,383,747	289,377,383	31,006,364
8,085,761	45,353,061	52,789	143,349,431	477,156	1229,377,814	297,764,038	282,146,684	c15,617,354
7,118,518	42,745,980	44,116	125,686,555	447,507	1147,273,523	285,575,219	270,585,683	c14,989,536
6,970,923	39,840,822	41,793	123,091,736	425,481	1080,139,708	273,813,037	259,780,593	c14,032,444
6,265,580	35,100,600	40,288	118,468,002	403,614	1012,899,095	262,441,989	249,094,772	c13,347,217
6,023,188	32,970,866	40,539	114,153,396	382,338	944,576,618	248,025,220	237,041,022	c10,984,198
6,292,232	29,740,713	38,657	106,237,187	361,084	881,563,592	232,819,246	224,969,817	c7,849,429
5,841,443	27,641,674	35,757	97,931,377	339,468	819,252,279	221,101,714	211,915,451	c9,186,263
5,594,194	25,852,869	37,093	94,736,828	320,896	764,266,187	208,417,073	198,930,956	c9,486,117
5,212,941	21,903,184	32,592	78,213,252	299,730	708,552,287	194,777,433	186,352,561	c8,424,872
5,930,326	21,036,545	30,477	72,319,021	280,443	662,851,194	178,200,625	172,211,657	c5,988,968
4,770,908	18,324,698	30,350	72,919,373	262,094	620,681,283	165,141,639	159,663,608	c5,477,631
4,498,456	16,842,933	29,223	70,318,227	243,158	574,705,000	151,944,757	146,662,526	c5,282,231

† Reserve at 3 per cent on new business since Feb. 1, 1899; 4 per cent prior. c Exclusive of tontine accumulations included with liabilities; $21,302,383 in 1899; $23,360,346 in 1900; $24,927,315 in 1901; $25,424,594 in 1902; $25,897,879 in 1903; $25,780,689 in 1904; $24,903,433 in 1905; $23,765,813 in 1906; $22,506,243 in 1907; $20,826,448 in 1908; $18,677,643 in 1909; $15,485,577 in 1910; $11,892,853 in 1911; $8,701,000 in 1912; $6,560,066 in 1913; $2,667,131 in 1914; $1,452,301 in 1915; $1,016,598 in 1916; p Change made to paid-for basis.

Incorporated May 5, 1919. NORTHWESTERN LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	236,814	6,499	243,313	1,000	.....	.....	.....	1,000

Incorporated Sept 15, 1885. NORTHWESTERN NATIONAL LIFE INSUR

1920	4,031,607	462,085	4,493,692	681,359	25,617	100,610	274,732	1,082,318
1919	3,098,252	496,261	3,594,513	810,291	42,081	67,792	43,357	963,521
1918	2,256,671	379,299	2,635,970	593,011	26,195	63,218	244,274	926,698
1917	1,831,025	320,765	2,151,790	345,198	12,594	67,472	188,228	613,492
1916	1,446,708	266,405	1,713,113	182,613	21,613	80,494	115,178	399,899
1915	1,241,535	237,090	1,478,625	333,014	40,330	88,231	91,420	552,995
1914	1,143,196	203,941	1,347,137	269,197	249,459	61,828	b 90,466	670,050
1913	1,097,208	235,558	1,332,766	309,081	1,181,253	52,381	162,736	1,705,451
1912	1,136,343	292,941	1,429,284	268,750	1,602,254	40,389	161,517	2,072,910
1911	1,190,913	324,716	1,515,629	301,215	1,247,642	36,608	134,168	1,719,633
1910	1,225,352	310,886	1,536,238	272,895	605,048	47,601	63,282	988,826
1909	1,211,705	314,682	1,526,387	266,316	556,473	44,971	41,484	909,244
1908	1,211,769	279,725	1,491,494	322,327	300,960	70,435	19,780	713,502
1907	1,281,870	251,055	1,532,925	417,915	238,736	119,592	11,102	787,345
1906	1,194,713	316,184	1,510,897	332,492	79,954	97,121	5,192	514,759
1905	1,644,749	307,262	1,952,011	468,650	.....	260,234	5,532	734,416
1904	1,717,639	240,757	1,958,396	539,366	1,074	188,875	8,517	737,832
1903	1,094,395	1,802,988	2,897,383	398,455	.....	‡ 488,683	12,408	506,189
1902	2,044,847	256,296	2,301,143	465,858	.....	37,998	24,905	531,459
1901	1,402,492	1,366,833	2,769,325	453,224	.....	13,723	5,829	472,776

‡ Includes reduction of policy loans $400,555. b Larger amounts in preceding years include deferred dividend on matured endowments.

Capital, $250,000. OCCIDENTAL LIFE INSURANCE

1920	1,163,810	233,078	1,396,888	161,285	2,062	34,908	50,136	248,391
1919	862,307	160,537	1,022,844	174,280	4,629	40,951	36,367	256,237
1918	656,965	214,816	871,781	215,389	4,499	35,349	24,562	279,799
1917	539,008	g 389,683	928,691	85,143	2,563	37,287	28,020	153,013
1916	393,650	80,211	473,861	50,018	837	49,072	10,523	110,450
1915	351,778	69,334	421,112	54,944	3,111	49,468	7,207	114,730
1914	378,175	62,192	440,367	38,747	6,262	22,462	3,393	70,864
1913	299,944	50,764	350,708	35,044	336	14,411	542	50 333
1912	251,326	41,072	292,398	9,630	337	7,111	304	17,382
1911	229,885	34,949	264,834	16,276	336	3,418	209	20,299
1910	191,821	29,079	220,900	20,000	336	3,617	183	24,136
1909	157,612	23,522	181,134	18,000	336	486	118	18,940
1908	116,949	29,650	146,599	3,000	336	538	68	3,942
1907	57,290	45,063	102,353	1,000	336	.....	.....	1,336
1906	25,795	25,698	51,493	.....	.....	.....	.....	.....

g Including reinsurance.

Capital, $100,000.* OCCIDENTAL LIFE INSURANCE

1920	477,339	77,146	554,485	90,862	h 1,229	27,700	s 3,624	123,415
1919	370,494	79,548	450,042	99,774	h 1,349	31,187	s 4,617	136,927
1918	320,981	55,227	376,208	112,346	h 2,192	19,578	s 2,111	136,227
1917	287,555	54,811	342,366	53,550	11,488	24,587	s 1,147	90,772
1916	252,792	46,880	299,672	38,896	500	21,753	s 1,554	62,703
1915	235,960	38,754	274,714	52,000	.....	17,238	s 1,094	70,332
1914	212,068	38,006	250,074	36,090	.....	15,833	s 2,855	54,778
1913	194,686	28,087	222,773	32,410	.....	14,521	s 1,354	48,285
1912	165,522	24,666	190,188	43,535	.....	12,124	s 1,516	57,175
1911	129,475	21,107	150,582	26,694	.....	6,305	s 1,408	34,407
1910	147,499	23,458	170,957	6,987	.....	4,239	s 847	12,073
1909	120,739	15,869	136,608	8,120	.....	875	s 329	9,324
1908	68,246	5,409	73,655	1,000	.....	.....	.....	1,000
1907	41,154	12,587	53,741	4,000	.....	.....	.....	4,000

h Including disability s Coupon reductions.

* A paper filed with the company's report in February, 1919, showed that the capital had been re- above shown and raising the surplus to policyholders to $154,188.

ANCE COMPANY, OMAHA, NEB. Commenced Business May 17, 1919.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
199,292	200,292	1,101	1,101,000	1,267	1.433.000	65.234	35,670	29,564

ANCE COMPANY MINNEAPOLIS, MINN. Commenced Business Sept. 15, 1885.

1,611,149	2,693,467	23,452	55,663,929	63,837	133,967,579	10,401,190	9,335,859	1,065,331
1,291,994	2,255,515	18,675	41,450,843	50,004	97,979,740	8,484,731	7,593,412	891,319
786,673	1,713,371	11,327	22,540,012	37,246	68,179,848	7,109,269	6,541,259	568,010
671,492	1,284,984	8,841	16,962,615	30,928	54,193,728	6,186,694	5,257,085	929,609
480,913	880,812	6,102	11,427,146	25,153	42,190,750	5,303,802	4,474,193	829,609
380,515	933.510	4,424	7,831,461	21,753	35,171,968	4,554,633	3,848,865	705,768
393,526	1,064,476	4,113	7,232,870	19,978	31,842,869	3,955,479	3,396,447	559,032
367,119	2,072,570	4,215	7,452,911	19,004	29,893,527	3,639,475	3,160,360	479,115
372,095	2,445,005	4,605	7,782,294	19,684	28,778,002	4,407,824	3,855,395	552,429
336,487	2,056,120	4,319	7,215,243	20,328	26,951,569	5,487,738	4,921,461	566,277
389,122	1,377.948	4,124	7,074,584	21,286	25,624,419	6,085,427	5,472,556	612,871
335,845	1,245,089	3,981	6,094,835	21,328	23,689,138	5,943,205	5,347,035	596,170
306,002	1,019,504	3,862	5,462,295	21,808	22,810,654	5,681,953	5,130,850	551,103
253,127	1,040,472	2,651	3,812,219	22,833	22,635,623	5,231,829	4,770,354	461,475
230,077	744,836	1,319	2,405,386	24,262	22,963,978	4,737,617	4,355,998	381,619
499,878	1,234,294	3,371	3,588,344	29,129	30,118,877	4,227,863	3,966,754	261,109
816,472	1,554,304	4,534	5,452,211	39,008	34,905,243	3,874,214	3,651,866	122,348
669,844	1,559,955	26,326	15,767,294	44,770	39,655,365	5,199,634	4,833,169	338,079
412,825	999,866	12,733	16,166,855	26,485	36,700,568	3,777,300	3,429,460	347,840
254,623	739,039	17,350	27,303,415	26,159	38,129,315	2,477,292	2,170,602	306,690

Reserve at 3½ per cent.

Incorporated June 28, 1906.
COMPANY, LOS ANGELES, CAL. Commenced Business Aug. 16, 1906.

256,622	505,013	4,703	14,084,944	15,310	37,858,592	3,053,933	2,675,965	377,968
455,468	711,705	3,951	10,938,798	12,174	28,136,294	2,449,942	2,134,952	314,990
339,521	619,320	2,358	5,909,426	9,640	20,825,256	2,112,997	1,786,301	326,696
333,313	486,326	g4,272	g8,728,464	8,907	18,565,495	1,817,013	1,463,838	353,175
224,939	335,389	1,922	4,381,206	6,238	13,525,608	1,351,897	1,010,869	341,028
186,124	300,854	1,821	3,959,365	5,267	11,438,357	1,180,374	855,976	324,398
185,035	255,899	1,559	3,772,544	4,588	10,294,419	1,052,139	746,430	305,709
153,974	204,367	1,416	3,157,238	3,921	8,738,603	897,192	597,749	299,443
141,408	158,790	1,264	2,544,686	3,378	7,516,857	757,953	461,396	296,557
138,385	158,684	1,070	2,427,761	2,716	6,495,777	631,483	348,960	282,523
108,122	132,258	1,040	2,361,438	2,176	5,296,313	529,816	251,643	278,173
112,474	131,414	1,018	2,125,745	1,647	4,056,924	436,286	160,798	275,488
88,637	92,579	814	2,098,901	1,059	2,997,391	361,973	85,694	276,279
60,686	62,022	399	1,257,040	481	1,658,040	317,447	32,732	284,715
26,069	26.060	130	602,000	130	602,000	121.711	7.525	114,186

Reserve at 3½ per cent.

Incorporated June 2, 1906.
COMPANY, ALBUQUERQUE, N. M. Commenced Business Jan. 1, 1907.

272,442	395,857	2,680	5,939,036	7,452	16,283,075	1.437.894	1,260,299	177,595
173,320	310,247	2,142	4.584.372	6,095	13,244,791	1,246,537	1,065,000	181,537
149,348	285,575	1,191	2,628.736	4.994	11,046,185	*1,087,995	933,812	*154,183
131,140	221,912	1,565	3.175,287	4,841	10,417,601	912,603	728,086	184,517
139,921	202,624	1,603	3,056,418	4,321	9,288,629	780,980	606,044	174,936
126,050	196,382	1,447	2,873.535	3.598	8,043,528	661,771	489,902	171,869
111,896	166,674	1,033	2,197.384	2,936	6,918,074	581,871	408,097	173,774
107,144	155,429	1,169	2,676,747	2,717	6,414,151	476,606	316,082	160,524
81,981	139,156	1,016	2,242,700	2,142	5,260,579	403,610	246,209	157,401
56,519	90,926	541	1,264,975	1,592	4,050,600	350,929	190,872	160,057
86,959	99,032	874	2,453,745	1,598	4,409,465	288,685	135.162	153,523
90,780	100,104	748	2,072,022	1,167	3,148,190	165,915	69,521	96,394
45,942	46,942	411	1,036,000	708	1,762,000	133.440	30,849	102,591
47,048	51,048	497	1,099,500	495	1,095,500	113.548	4.932	108,616

Reserve at 4 per cent.; on new business since 1912 at 3½ per cent.
duced from $140,000 to $100,000 and $40,000 surplus paid in by stockholders, giving the figures as

Capital, $447,210. OHIO NATIONAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	987,082	121,189	1,108,271	140,025	623	23,462	.....	164,110
1919	664,111	95,684	759,795	104,647	.....	17,545	.....	122,192
1918	431,734	96,537	528,271	148,081	.....	16,795	.....	164,886
1917	352,550	76,431	428,981	87,925	.....	18,108	.....	106,033
1916	282,007	73,433	355,440	53,608	*h* 2,297	8,828	.....	64,733
1915	254,133	*r* 167,401	421,534	59,466	.....	15,498	.....	74,964
1914	177,685	51,153	228,838	45,277	1,000	2,837	.....	49 114
1913	163,245	52,665	215,910	44,519	.....	608	.....	45,127
1912	106,937	83,163	190,100	37,500	.....	1,269	.....	38,769
1911	56,178	498,655	554,833	17,171	.....	1,275	.....	18,446
1910	6,286	95,595	101,881	.....	.....	.....	.....	.....

h Including disability. *r* Including reinsurance.

Capital, $225,000. OHIO STATE LIFE INSURANCE

1920	891,629	121,486	1,013,115	91,573	5,355	18,431	24,528	139,886
1919	687,816	92,284	780,100	100,083	.....	19,875	21,667	141,626
1918	512,303	81,123	593,426	130,623	.....	30,325	20,174	181,122
1917	450,519	69,995	520,514	54,555	5,000	17,361	18,675	95,591
1916	373 839	60,560	434,399	40,583	13,500	11,169	17,224	82,476
1915	316,642	50,776	367,418	34,019	464	11,562	15,632	61,677
1914	266 994	40,740	307,734	29,911	400	10,059	13,562	53,932
1913	206,589	26,821	233,410	28,197	400	6,830	11,620	47,047
1912	165,497	30,512	196,009	13,546	400	4,427	9,073	27,446
1911	139,139	26,683	165 822	18,000	400	2,699	6,983	28,081
1910	118,843	25,675	144,518	11,591	200	1,357	4,442	17,590
1909	79,736	48,542	128,278	20,000	.....	1,297	2,263	23,560
1908	61,346	22,369	83,715	2,000	.....	821	1,149	3,970
1907	35,983	11,109	47,092	5,000	.....	.....	435	5,435
1906	17,170	27,992	45,162	.....	.....	.....	.....	.....

Capital, $126,552. OLD COLONY LIFE INSURANCE

1920	695,665	115,073	810,738	143,606	4,500	44,122	5,999	198,227
1919	521,041	127,845	648,886	127,692	2,111	50,630	3,141	183,574
1918	366,439	51,462	417,901	117,442	1,000	42,944	626	162,012
1917	312,044	56,025	368,069	100,613	5,000	39,881	.....	145,494
1916	278,357	70,063	348,420	100,919	.....	37,520	.....	138,439
1915	253,683	46,126	299,809	81,360	.....	48,823	.....	130,183
1914	233,862	39,086	272,948	83,669	.....	30,597	.....	114,266
1913	261,971	31,882	293,853	51,012	.....	22,032	.....	73,044
1912	276,359	31,735	308,094	107,418	.....	23,198	.....	130,616
1911	248,845	213,596	462,441	79,762	.....	26,785	.....	106,547
1910	172,542	30,067	202,609	113,374	.....	5,738	.....	119,112
1909	96,844	167,793	264,637	72,680	.....	6	.....	72,686
1908	11,226	10,518	21,744	600	.....	.....	.....	600
1907	1,985	37,708	39,693	.....	.....	.....	.....	.....

Capital, $672,635. OLD LINE LIFE INSURANCE COMPANY

1920	1,035,511	125,659	1,161,170	78,207	642	12,411	.....	91,260
1919	672,951	130,601	803,552	94,604	.....	14,086	.....	108,690
1918	444,253	99,277	543,530	86,768	38	10,549	.....	97,355
1917	354,405	79,559	433,964	32,500	121	9,617	.....	42,238
1916	279,073	69,919	348,992	20,000	151	9,824	.....	29 975
1915	229,558	59,798	289,356	31,314	121	6,383	.....	37,818
1914	197,517	59,332	256,849	25,500	165	3 509	.....	29,174
1913	153,628	44,589	198,217	11,000	.....	83	.....	11,083
1912	113,345	45,782	159,127	3,500	.....	44	.....	3,544
1911	67,038	44,169	111,207	.....	.....	.....	.....	.....
1910	24,650	274,584	299,234	2,000	.....	.....	.....	2,000

ANCE COMPANY, CINCINNATI, O.

Incorporated September 9, 1909.
Commenced Business September 23, 1910.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
497,909	662,019	6,150	12,093,123	18,087	30,502,301	2,518,484	1,853,194	665,290
364,379	486,571	4,776	8,593,484	13,300	20,861,313	1,942,914	1,262,931	679,983
163 183	328,069	2,572	4,209,463	9,382	13,585,938	1,754,823	1,078,193	676,610
141,835	247,868	2,733	4,163,041	8,308	11,558,147	1,436,216	725,133	711,083
115,409	180,142	1,561	2,296,614	6,709	9,103,634	1,243,662	556,345	687,317
125,751	200,715	r 2,779	r 4,150,594	5,920	7,803,645	1,065,860	407,969	657,891
.....	182,380	5,415	2,772,815	4,744	5,216,087	830,003	175,442	654,561
138,832	183,959	14,660	4,481,122	13,354	6,251,160	768,882	121,231	647,651
146,041	184,810	2 950	2,325,926	3,810	3,856,713	736,456	64 532	671,924
265,674	284,120	1,654	2,787,124	1,572	2,827,447	698,677	60,678	637,999
55,820	55,820	237	700,000	233	694,000	129,974	16,744	113,230

Reserve at 3½ per cent.

COMPANY, COLUMBUS, OHIO.

Incorporated Feb. 26, 1906.
Commenced Business July 25, 1906.

371,264	511,150	4,417	7,993,029	17,026	26,683,560	2,563,886	2,231,565	332,321
296,288	437,914	4,036	6,715,190	13,525	20,328,614	2,017,235	1,727,295	289,940
185,078	366,200	2,020	3,275,704	10,163	14,767,846	1,645,680	1,370,103	275,577
178,745	274,336	2,302	3,265,333	9,465	13,481,188	1,408,022	1,116,336	291,686
149,858	232,334	2,334	3,453,286	8,142	11,669,884	1,160,007	876,337	283,670
131,863	193,540	2,080	2,951,592	6,741	9,543,504	938,830	684,733	254,097
120,898	174,830	2,276	3,308,129	5,668	8,154,155	754,119	517,218	236,901
105,863	152,910	1,584	2,212,766	4,243	6,106,689	617,621	382,448	235,173
80,084	107,530	1,203	1 676,043	3,294	4,856,662	529,805	282,516	247,289
70,403	98,484	1,032	1,490,902	2,701	4,101,461	428,880	200,286	228,594
75,176	92,766	1,132	1,659,780	2,254	3,511,008	356,567	136,371	220,196
67,176	90,736	916	1,393,397	1,605	2,541,159	287,554	87,204	200,350
55,068	59,038	703	1,178,745	1,105	1,887,787	183,536	49,028	134,508
31,991	37,426	598	1,073,655	730	1,377,155	145,392	26,605	118,787
19,024	19 024	200	467,500	197	461,000	123,035	8,551	114,484

Reserve at 3½ per cent.

COMPANY, CHICAGO, ILL.

Incorporated 1905.
Commenced Business June 18, 1907.

495,165	693,392	6,245	9,121,975	16,577	22,236,550	1,845,701	1,629,057	216,644
352,580	536,154	5,195	6,995,341	12,572	16,213,128	1,537,050	1,314,611	222,439
106,751	358,763	3,133	3,646,202	9,214	11,542,299	1,300,154	1,134,361	165,793
161,073	307,467	2,489	2,688,544	7,489	9,534,242	1,127,532	963,838	163,694
131,017	269,456	2,658	2,674,397	6,555	8,515,573	1,021,690	845,384	176,306
93,624	223,807	1,788	2,028,407	5,259	7,505,139	862,258	731,508	130,750
85,833	200,099	932	1,241,734	4,453	7,113,153	790,256	661,528	128,728
98,265	171,309	930	1,391,024	4,660	8,003,384	717,725	561,682	156,043
105,804	236,420	1,338	2 213,848	4,718	8,241,954	584,549	429,362	155,187
146,479	253,026	4,028	8,743,742	4,704	8,174,495	507,555	321,295	186,260
88,920	208,032	867	1,286,888	3,244	5,243,489	270,675	125,926	144,749
116,991	189,677	5,671	9,504,943	4,681	8,008,245	294,531	148,821	145,710
22,293	22,893	389	765,374	360	734,874	124,561	7,689	116,872
33,813	33,813	34	63,500	34	63,500	106,224	3,656	102,568

Reserve at 3½ per cent.

OF AMERICA, MILWAUKEE, WIS.

Incorporated October, 1908.
Commenced Business May 24, 1910.

486,452	577,712	5,979	13,799,246	16,351	32,988,549	2,977,412	2,078,210	899,202
318,946	427,636	3,987	8,252,783	11,525	21,775,593	2,341,455	1,466,367	875,088
207,225	304,580	1,950	4,437,110	8,121	15,008,504	c 1,951,635	1,089,194	862,441
181,327	223,565	2,244	4,131,093	7,050	12,237,387	c 1,717,387	793,476	c 923,911
133,152	163,127	1,631	3,010,805	5,609	9,431,004	c 1,485,278	580,000	c 905,278
132,148	169,966	1,410	2,403,500	4,736	7,649,000	c 1,288,118	417,869	c 870,249
112,727	141,901	1,238	2,124,000	3,878	6,251,500	c 1,151,262	292,505	c 858,757
108,962	120,045	1,200	1,862,750	3,135	4,979,250	1,103,142	179,504	923,638
101,834	105,378	1,093	1,969,000	2,212	3,684,500	1,015 920	93,817	922,103
61,247	61,247	921	1,389,500	1,341	2,037,500	959,418	38,658	920,760
73,745	75,745	503	775,500	500	770,500	906,913	10,009	896 904

Reserve at 3½ per cent. c Market values; previous years amortized basis.

Capital, $150,000. OMAHA LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	367,624	22,890	390,514	15,431	.....	3,360	.....	18,791
1919	330,813	12,187	343,000	14,000	.....	2,526	229	16,755
1918	260,163	4,357	264,520	14,500	.....	.....	.....	14,500
1917	152,030	8,073	160,103	.....	.....	.....	.....	.....
1916	31,712	19,715	51,427	.....	.....	.....	.....	.....

Capital, $100,000. OREGON LIFE INSURANCE COM

1920	768,238	116,594	884,832	66,212	320	17,279	21,072	104,883
1919	641,617	112,405	754,022	103,160	1,125	23,521	20,209	140,815
1918	481,586	82,520	564,106	93,620	1,051	24,705	19,355	138,731
1917	399,241	70,073	469,314	62,211	4,067	21,658	19,227	107,163
1916	332,945	57,110	390,055	43,502	.....	37,433	18,483	99,418
1915	294,132	51,230	345,362	32,016	.....	22,439	18,900	73,355
1914	268,278	43,714	311,792	13,032	.....	18,396	21,699	53,127
1913	242,895	33,638	276,533	22,648	.....	13,714	16,782	53,144
1912	211,294	27,127	238,421	17,612	.....	6,790	14,592	38,994
1911	188,474	19,831	208,305	19,051	.....	3,798	11,678	34,527
1910	155,850	14,022	169,872	10,000	.....	3,644	8,245	21,889
1909	118,304	8,255	126,559	3,000	.....	355	5,211	8,566
1908	83,032	8,187	91,219	5,000	.....	.....	2,408	7,408
1907	53,241	8,173	61,414	.....	.....	.....	.....	.....
1906	25,474	3,017	28,491	1,000	..	.....	.....	1,000

Capital, $101,126. OUR HOME LIFE INSURANCE

1920	118,094	21,981	140,075	10,150	200	31,136	764	42,250
1919	89,881	66,422	156,303	9,000	.....	19,790	326	29,116
1918	58,013	40,804	98,817	5,500	200	44,291	360	50,351
1917	70,275	54,675	124,950	.....	200	24,964	53	25,217
1916	63,356	89,481	152,837	1,000	.....	681	.....	1,681
1915	22,041	15,409	37,450	.....	200	1,435	71	1,706
1914	36,666	8,121	44,787	3,000	.....	1,507	.....	4,507
1913	34,763	5,605	40,368	3,000	.....	.....	.....	3,000
1912	31,834	6,695	38,529	5,000	.....	.....	.....	5,000
1911	21,817	33,035	54,852	5,000	.....	.....	.....	5,000
1910	8,015	101 773	109,788	6,000	.....	.....	.....	6,000

Capital, $1,500,000. PACIFIC MUTUAL LIFE INSURANCE

1920	12,093,787	3,036,796	15,130,583	1,979,796	569,940	932,176	846,408	4,328 321
1919	9,344,965	2,698,614	12,043,579	2,298,495	380,158	793,465	634,245	4,106,003
1918	7,469,920	2,445,933	9,915,853	2,267,987	384,365	873,901	762,593	4,288,846
1917	6,697,634	2,233,126	8,930,760	1,399,431	439,154	1,033,094	727,151	3,598,830
1916	6,146,701	2,048,552	8,195,253	1,343,062	338,011	1,057,628	705,062	3,443,763
1915	5,808,861	1,846,530	7,655,391	1,250,040	269,395	992,728	626,624	3,138,787
1914	5,651,946	1,716,107	7,368,053	1,300,118	154,700	828,638	557,413	2,840,869
1913	5,416,598	1,477,006	6,893,604	1,123,735	152,606	787,446	520,603	2,584,390
1912	5,016,308	1,304,445	6,320,753	1,058,523	115,684	599,462	416,749	2,190,418
1911	4,622,890	1,151,562	5,784,452	898,851	108,130	507,079	373,618	1,887,678
1910	4,384,479	999,557	5,384,036	997,061	96,203	504,171	330,809	1,928,244
1909	4,186,502	891,349	5,077,851	727,645	86,473	470,555	319,005	1,603,678
1908	3,947,939	736,202	4,684,141	866,161	72,529	383,707	380,689	1,703,086
1907	3,718,881	679,734	4,398,615	881,683	44,838	373,206	253,587	1,553,314
1906	3,728,652	† 3,213,591	6,942,243	771,871	75,725	373,329	246,046	1,466,971
1905	2,414,812	370,578	2,785,390	458,746	65,913	88,644	208,784	822,057
1904	2,116,843	319,927	2,436,770	382,905	43,302	77,669	156,098	659,974
1903	1,767,054	321,362	2,088,416	389,175	50,273	122,695	127,999	690,142
1902	1,473,236	263,714	1,736,950	344,605	52,317	89,381	134,699	621,002
1901	1,661,735	525,477	2,187,212	411,482	43,826	87,351	112,301	654,960

† Including reinsurance of Conservative Life of Los Angeles.

ANCE COMPANY, OMAHA, NEB. Incorporated January 27, 1916. Commenced Business February 3, 1916.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
157,426	176,217	732	3,945,396	2,565	9,525,396	703,200	492,070	211,130
146,375	163,130	664	3,949,500	1,996	6,213,500	485,055	273,092	211,963
165,880	180,030	751	1,607,000	1,428	2,422,500	282,162	112,745	169,417
109,462	109,462	677	815,000	854	992,500	70,466	69,741	725
31,736	31,736	391	386,000	391	386,000	15,215	1,053	14,162

Reserve at 3½ per cent.

PANY, PORTLAND, OREGON. Incorporated Feb. 24, 1906. Commenced Business April 12, 1906.

233,980	338,863	2,215	6,292,560	10 324	24,508,106	2,633,377	2,321,880	311,497
203,265	351,280	2,335	6,621,167	8,910	20,462,695	2,093,644	1,788,387	305,257
152,076	290,807	1,714	4,573,972	6,924	15,488,504	1,689,615	1,411,502	278,113
129,096	236,259	1,561	3,522,087	6,062	12,640,922	1,404,788	1,144,440	260,348
110,069	209,487	1,317	2,592,019	5,220	10,502,444	1,173,791	946,597	227,194
103,482	176,837	1,203	2,218,187	4,515	9,093,456	988,099	794,073	194,026
91,707	144,834	1,141	2,140,114	3,959	8,108,480	816,381	641,264	175,117
90,227	143,371	1,067	2,072,377	3,407	7,147,368	645,729	510,129	135,600
83,402	122,396	735	1,589,027	2,788	6,005,948	513,877	389,506	124,371
81,018	115,545	818	1,730,124	2,431	5,222,000	395,076	271,535	123,541
71,515	93,404	688	1,509,656	1,996	4,270,605	298,291	176,213	122,078
63,477	72,043	758	1,416,582	1,610	3,266,949	220,133	103,596	116,537
49,198	56,606	560	1,022,367	1,108	2,262,307	159,643	53,537	106,106
42,038	42,038	462	970,500	696	1,514,000	125,208	21,519	103,689
22,607	23,607	286	625,000	285	624,000	104,997	3,273	101,724

Reserve at 3½ per cent.

COMPANY, WASHINGTON, D. C. Incorporated Nov. 15, 1909. Commenced Business April 15, 1910.

85,642	127,892	632	918,500	2,339	3,341,374	313,769	193,468	120,301
58,909	118,025	1,071	1,381,633	2,236	3,217 533	324,871	185,762	139,109
70,619	120,970	592	780,500	1,391	2,478,016	306,784	156,322	150,462
38,020	63,237	427	1,464,956	1,288	3,118,966	355,943	180,756	175,187
81,361	83,042	181	391,000	1,212	2,337,509	248,164	152,114	96,050
26,965	28,671	308	554,500	1,128	2,295,118	231,618	116,652	114,966.
37,841	42,348	360	811,500	932	2,282,810	205,165	98,521	106,644
32,263	35,263	257	822,000	833	2,058,400	213,528	113,754	99,774
38,125	43,125	309	736,400	764	1,644,400	151,358	82,621	68,737
36,088	41,088	511	1,012,500	683	1,330,000	134,214	51,500	82,714
62,505	68,505	327	586,000	319	569,500	96,349	29,697	66,652

Reserve at 3 and 3½ per cent.

COMPANY, LOS ANGELES, CAL. Incorporated January 2, 1868. Commenced Business April, 1868.

4,540,574	8,968,895	35,258	104,595,804	149,633	350,408,951	h58,294,497	h51,338,662	h6,955,835
3,542,229	7,648,292	26,110	71,177,949	123,016	265,796,787	h50,641,694	h44,813,696	h5,827,998
2,460,778	6,749,624	14,716	36,957,884	103,104	208,647,520	h 45,432,696	h 40,403,077	h 5,029,619
2,143,605	5,742,435	12,387	27,568,513	95,192	185,958,459	h 42,068,783	h 36,802,078	h 5,266,705
1,866,931	5,310,694	11,523	25,173,909	89,293	171,913,618	h 38,727,197	h 33,798,122	h 4,929,075
1,599,828	4,738,615	9,513	21,518,654	84,405	160,659,702	h 35,656,611	h 31,153,782	h 4,502,829
1,525,256	4,366,125	10,566	22,805,828	82,146	154,525,447	h 32,604,612	h 28,617,222	h 3,987,390
1,540,886	4,125,276	11,141	24,088,667	77,843	145,040,193	h 29,338,152	h 25,960,154	h 3,377,998
1,402,433	3,592,851	10,265	22,378,787	72,521	133,309,014	h 26,243,006	h 23,329,868	h 2,913,138
1,334,958	3,222,636	9,254	19,706,114	67,899	122,514,447	h 23,363,287	h 20,903,319	h 2,459,968
1,257,144	3,165,388	8,563	17,986,641	64,178	113,882,634	h 20,771,995	h 18,627,448	h 2,144,547
1,233,333	2,837,011	ϕ 9,010	ϕ 18,232,323	ϕ 61,409	ϕ 107,245,105	h 18,429,204	h 16,578,217	h 1,850,987
1,195,589	2,898,675	10,200	20,588,113	60,513	104,402,879	h 16,100,074	h 14,489,097	h 1,610,977
1,176,304	2,729,618	12,949	25,240,349	59,961	102,724,411	h 14,151,770	h 12,834,811	h 1,316,959
1,740,735	3,207,706	† 33,613	† 55,931,545	57,639	97,069,420	h 12,721,564	h 11,215,562	h 1,506,002
1,048,604	1,870,661	17,191	20,221,495	41,139	64,706,333	h 8,562,440	h 7,965,113	h 597,327
882,131	1,542,105	17,877	19,575,198	37,232	57,700,202	h 7,379,843	h 6,521,375	h 858,468
693,316	1,383,458	13,321	16,719,704	30,186	48,673,410	h 6,385,413	h 5,548,512	h 836,901
627,803	1,248,805	9,944	14,208,768	24,121	40,842,473	h 5,594,729	h 4,774,215	h 820,514
1,038,654	1,693,614	7,352	12,436,325	18,515	34,076,805	h 4,950,559	h 4,150,429	h 800,130

Reserve at 4 per cent; on new business since 1900 at 3 and 3½ per cent. b Industrial business; discontinued September, 1901. h Includes accident department. ϕ Change made to paid-for basis.

Capital, $1,000,000. PAN-AMERICAN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	2,883,767	559,096	3,442,863	463,102	15,598	232,973	112,712	824,388
1919	2,164,048	520,560	2,684,608	426,923	1,632	161,498	93,579	683,632
1918	1,723,344	432,379	2,155,723	417,444	4,020	531,436	119,316	1,072,216
1917	1,582,843	395,588	1,978,431	237,160	3,550	255,336	73,766	569,812
1916	1,402,339	r 2,399,640	3,801,979	175,430	8,571	314,987	38,040	537,028
1915	606,887	159,833	766,720	112,467	980	33,825	21,692	168,964
1914	537,654	200,791	738,445	105,466	780	14,135	18,526	138,907
1913	429,967	397,943	827,910	41,000	400	10,757	19,768	71,925
1912	231,812	190,252	422,064	38,000	.....	9,849	3,103	50,952

r Includes reinsurance.

Incorporated February 24, 1847. PENN MUTUAL LIFE INSURANCE

							†	
1920	35,750,889	12,246,458	47,997,347	11,128,054	4,311,402	3,762,824	6,508,812	25,711,092
1919	32,758,373	11,144,832	43,903,205	10,587,690	3,816,[illegible]42	3,402,588	5,956,522	23,763,542
1918	29,083,897	10,174,018	39,257,915	10,420,029	3,095,281	3,284,984	5,256,422	22,056,716
1917	27,687,561	9,454,407	37,141,968	8,030,222	3,092,118	3,408,611	4,746,064	19,277,015
1916	25,312,035	8,763,352	34,075,387	7,776,163	2,348,188	3,645,429	4,002,946	17,772,726
1915	23,376,650	8,040,891	31,417,541	6,942,509	2,702,050	4,068,056	3,756,178	17,468,793
1914	22,285,121	7,850,848	30,135,969	7,366,385	2,411,902	3,776,109	3,413,240	16,967,636
1913	21,634,929	7,150,988	28,785,917	6,180,203	2,743,118	3,058,500	3,017,073	14,998,894
1912	20,876,369	6,779,238	27,655,607	6,102,620	3,074,654	2,888,563	2,772,821	14,838,658
1911	19,636,495	6,287,597	25,924,092	5,557,328	2,139,381	2,634,500	2,349,155	12,680,364
1910	18,529,896	5,869,286	24,399,182	5,469,366	2,073,319	2,329,493	2,079,985	11,952,163
1909	17,296,865	5,344,431	22,641,296	4,744,199	1,895,677	1,933,411	1,754,558	10,327,845
1908	16,220,552	4,888,559	21,109,111	4,317,447	1,451,804	1,760,388	1,483,755	9,013,394
1907	15,700,452	4,578,372	20,278,824	4,608,313	1,587,404	1,365,189	1,361,086	8,921,992
1906	15,405,543	4,181,909	19,587,452	3,649,409	1,577,567	1,457,276	1,248,482	7,932,734
1905	14,200,242	3,626,195	17,826,437	3,715,608	1,284,745	1,319,788	1,019,782	7,339,923
1904	13,318,584	3,456,918	16,775,502	3,161,733	1,320,033	980,462	880,547	6,342,775
1903	11,848,667	2,992,052	14,840,719	2,768,424	979,346	882,464	785,331	5,415,565
1902	10,709,249	2,731,319	13,440,568	2,473,166	1,001,076	687,491	699,570	4,861,303
1901	9,682,902	2,350,231	12,033,133	2,756,281	911,079	795,601	625,224	5,088,185

† Exclusive of allotments to deferred dividend policies carried in liabilities: $392,730 in 1901; $539,709 in 1902; $535,755 in 1903; $594,444 in 1904; $850,689 in 1905; $943,236 in 1906; $920,444 in 1907; $935,189 in 1908; $1,024,268 in 1909; $1,126,077 in 1910; $1,151,539 in 1911; $1,171,725 in 1912; $1,182,625 in 1913; $1,244,779 in 1914; $1,278,126 in 1915; $1,384,963 in 1916; $1,459,307 in 1917; $1,506,054 in 1918.

PENNSYLVANIA MUTUAL LIFE INSUR

1920	.....	.....	.....	.....	.....	.....	.....	.....
1919	298,227	17,576	315,803	113,002	.....	1,186	3	114,191
1918	262,781	59,643	322,425	126,784	.....	1,716	2	128,502
1917	238,078	15,550	253,628	89,069	.....	3,637	.....	92,706
1916	228,897	103,987	332,884	80,523	.....	1,298	.....	81,821
1915	210,867	15,566	226,433	68,503	.....	1,409	.....	69,912
1914	207,331	20,337	227,668	82,009	.....	512	1	82,522
1913	186,897	10,575	197,472	66,300	.....	1,037	2	67,348
1912	160,120	9,605	169,725	55,908	.....	588	3	56,499
1911	1,520	184,107	185,627	975	.....	.....	.....	975

Capital, $101,737. PEOPLES LIFE INSURANCE

1920	109,269	27,239	136,508	40,664	19,000	10,482	1,581	71,727
1919	205,776	96,609	302,385	55,432	19,000	109,961	3,351	187,744
1918	203,473	117,736	321,209	56,740	1,000	43,940	3,573	105,253
1917	222,881	123,216	346,097	58,965	.....	20,120	3,641	82,726
1916	207,618	198,011	405,629	38,821	.....	17,124	3,508	59,453
1915	155,764	220,249	376,013	35,643	.....	9,682	4,457	49,782
1914	106,821	30,745	137,566	16,847	.....	7,893	4,986	29,726

COMPANY, NEW ORLEANS, LA. Incorporated March 28, 1911. Commenced Business March 28, 1912.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$	$	$	$	$	$	$	$
1,504,453	2,328,841	12,613	33,536,357	36,790	87,358,585	8,601,627	7,152,252	1,449,375
1,056,911	1,740,543	8,379	22,136,044	28,866	65,708,659	7,431,284	5,906,179	1,525,105
803,498	1,875,714	5,691	12,847,655	23,518	50,467,907	6,469,616	4,951,660	1,517,956
776,278	1,340,090	5,547	12,652,276	21,455	45,803,114	6,142,387	4,557,843	1,584,544
604,809	1,141,837	r14 773	r30,157,120	19,337	40,446,446	5,497,510	4,055,719	a 1,441,791
290,914	459,878	3,188	6,406,114	8,087	17,207,679	2,772,341	1,067,478	1,704,863
275,834	414,741	3,216	6,641,640	7,221	15,669,988	2,416,370	774,560	1,641,810
262,501	334,426	2,955	6,582,827	5,578	12,624,792	2,030,653	514,441	1,516,212
189,691	240,643	4,221	9,339,564	3,702	8,425,968	1,263,107	331,747	931,360

Reserve at 3½ per cent. a Decrease due to purchase of Meridian Life business.

COMPANY, PHILADELPHIA, PA. Commenced Business May 25, 1847.

							a	
8,259,259	33,970,351	43,095	174,931,411	326,801	1,029,203,157	216,627,946	194,574,785	*22,053,161
7,800,038	31,563,580	41,027	159,711,554	302,049	912,713,086	203,720,835	182,784,383	*20,936,452
6,422,478	28,479,194	23,861	95,478,047	276,598	802,225,787	202,862,995	181,685,060	*21,177,935
6,005,664	25,282,679	33,669	110,032,740	270,012	757,732,514	183,090,500	159,112,778	*23,977,722
5,653,892	23,426,618	32,614	102,216,505	253,793	699,026,546	172,496,444	148,862,839	*23,633,605
5,209,365	22,678,158	25,037	77,956,559	237,603	646,383,305	160,500,404	139,268,000	*21,232,404
4,500,836	21,468,472	24,630	75,473,808	228,944	620,779,667	151,940,637	132,176,547	*19,764,090
4,571,639	19,570,533	24,246	75,946,554	219 470	594,128,564	142,461,658	125,177,169	*17,284,489
4,509,972	19,348,630	22,728	76,986,181	209,306	564,977,398	134,375,486	118,134,255	*16,241,231
4,221,906	16,902,270	21,439	73,134,301	200,232	532,550,097	126,487,055	109,525,898	*16,961,157
3,889,111	15,841,274	19,842	67,747,384	191,465	499,563,062	116,803,021	101,157,550	*15,645,471
3,597,385	13,925,230	18,761	61,131,519	184,315	471,783,113	108,786,753	94,204 939	*14,581,814
3,206,310	12,309,704	17,572	58,265,719	177,518	446,688,236	99,722,403	86,788,712	*12,933,691
3,286,917	12,208,909	20,361	61,638,854	172,945	425,956,270	89,609,566	80,395,924	*9,213,642
3,515,008	11,447,742	21,915	59,823,988	164,582	396,319,522	83,356,880	72,179,922	*11,176,958
3,425,058	10,764,981	25,899	62,073,393	155,438	366,870,020	75,726,670	66,001,807	*9,724,863
3,207,102	9,549,877	27,619	62,540,690	140,798	332,016,287	68,563,145	59,960,758	*8,602,387
2,754,024	8,169,589	23,598	53,323,395	125,057	298,350,358	60,785,960	53,692,768	*7,093,192
2,781,995	7,643,298	p24,666	p55,665,982	p111826	p268,891,773	54,391 103	48,117,966	*6,273,137
2,350,239	7,438,424	26,249	62,153,057	99,083	242,051,662	48,508,410	42,518,731	*5,989,679

*Includes surplus accumulated on special forms, $2,483,984 in 1900; $2,853,654 in 1901; $3,273,841 in 1902; $3,774,354 in 1903; $4,520,594 in 1904; $5,004,235 in 1905; $5,504,678 in 1906; $6,253,003 in 1907; $6,618,527 in 1908; $7,197,084 in 1909; $7,750,158 in 1910; $8,181,529 in 1911; $9,172,033 in 1912; $9,605,874 in 1913; $10,044,506 in 1914; $10,484,118 in 1915; $11,124,628 in 1916; $11,486,907 in 1917; $11,720,518 in 1918; $11,792,153 in 1919; $11,986,790 in 1920. a Reserve at 3 per cent. p Change made to paid-for basis.

ANCE COMPANY, PHILADELPHIA, PA.* Incorporated April 26 1870.

.....	.....	.....	.....	.....	.....	.....	.....	.....
193,875	308,066	13,789	2,132,317	56,947	9,753,147	411,642	252,971	158,670
185,271	311,773	13,778	1,753,961	49,248	8,500,889	419,511	239,690	179,821
153,752	246,458	13,163	1,904,935	44,797	11,824,742	393,881	152,854	241,027
193,080	249,901	18,688	2,188,500	44,171	7,217,437	363,446	125,722	237,724
138,042	207,954	18,715	2,282,179	40,629	6,920,664	266,578	99,354	167,224
138,010	220,532	18,237	2,005,279	38,861	6,651,117	241,147	77,043	164,104
137,041	204,389	18,253	2,126,196	35,595	6,118,877	230,905	48,798	182,107
107,928	164,427	14,391	2,275,601	29,368	5,332,777	325,545	112,819	212,726
1 235	2,210	1,199	113,328	234	44,635	180,888	99,708	81,180

Reserve at 3½ per cent. *Industrial business.

COMPANY, CHICAGO, ILL. Incorporated October 9, 1908. Commenced Business October 21, 1908.

33,425	105,152	173	63,202	12,198	4,891,895	733,112	606,042	127,070
157,157	344,901	4,008	901,353	13,465	5,325,728	684,021	576,710	107,311
177,624	282,877	1,600	616,301	14,249	6,108,861	767,549	659,015	108,504
202,554	285,280	3,236	1,099,773	18,492	7 286 969	669,544	547,610	121,934
267,271	326,724	9,392 b 8,352	4,778,632 b 1,274,015	16,548 b 8,915	8,456,298 b 1,577,105	754,110	474,103	280,007
102,938	152,720	9,915 b 166	3,915,490 b 22,195	13,779 b 2,743	6,423,558 b 639,764	630,354	299,750	330,604
57,197	86,923	12,037 b 5,212	4,202,657 b 1,041,701	11,834 b 4,655	5,052,721 b 951,606	328,451	226,729	101,722

Reserve at 3½ per cent. b Industrial.

PEOPLES LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1913	73,485	20,072	93,557	15,615	.....	10,490	1,659	27,764
1912	75,339	32,749	108,088	14,850	.....	6,935	597	22,382
1911	39,504	49,607	89,111	3,750	.....	2,397	1,059	9,206
1910	33,699	6,728	40,427	200	121	5,497	246	6,064
1909	24,030	6,833	30,863	1,0	.....	252	.....	1,252
1908	2,575	8,170	10,745	1,00	.....	.....	.....	1,000

Capital, $100,000. PEOPLES LIFE INSURANCE

1920	562,992	97,198	660,190	89,478	668	25,248	14,886	130,417
1919	452,831	77,246	530,077	55,714	614	17,185	13,757	87,270
1918	338,997	66,883	405,880	58,977	728	23,457	12,400	95,462
1917	306,402	53,978	360,380	33,610	*h* 561	14,807	10,141	59,119
1916	273,394	42,465	315,859	33,776	.....	17,974	9,090	60,840
1915	245,840	33,227	279,067	17,000	.....	10,680	7,978	35,658
1914	208,372	25,170	233,542	22,552	.....	11,356	7,653	41,559
1913	196,963	19,655	216,618	31,372	.....	8,126	7,331	46,829
1912	164,037	14,042	178,079	8,000	.....	4,026	2,354	14,380
1911	109,857	17,719	127,576	3,000	.....	1,077	7,017	11,094
1910	78,338	28,686	107,024	12,775	.....	1,047	5,413	19,235
1909	63,483	6,983	70,466	4,917	.....	34	3,706	8,657
1908	88,069	761	88,830	2,715	.....	151	.....	2,866
1907	47,312	29,107	76,419	1,100	.....	1,417	.....	2,517
1906	6,118	2,000	8,118	.....	.....	58	.....	58

h Disability claims.

Capital, $200,000. PEORIA LIFE INSURANCE

1920	1,873,259	475,766	2,349,025	194,396	*h* 9,756	40,840	41,273	286,266
1919	1,301,195	318,734	1,619,929	208,990	*h* 2,896	32,524	30,409	274,819
1918	833,411	120,721	954,132	168,133	*h* 338	35,743	14,126	221,440
1917	656,573	107,966	764,539	58,417	*h* 30	43,934	10,270	112,651
1916	539,372	70,279	609,651	42,648	*h* 711	41,127	5,635	90,121
1915	479,469	52,298	531,767	38,519	*h* 500	46,458	4,693	90,170
1914	397,041	37,449	434,490	29,849	*h* 500	27,350	4,292	61,991
1913	327,507	37,742	365,249	36,395	.....	15,366	3,678	55,439
1912	288,456	50,401	338,857	36,659	.....	10,597	3,285	50,541
1911	251,522	13,849	265,371	29,835	.....	8,176	2,622	40,633
1910	189,304	10,257	199,561	23,435	.....	3,881	1,502	28,818
1909	121,783	7,159	128,942	16,800	.....	629	1,020	18,449
1908	76,219	65,512	141,731	16,602	.....	.....	.....	16,602

h Disability claims.

Capital, $560,320. PHILADELPHIA LIFE INSURANCE

1920	1,841,338	392,181	2,233,519	483,246	*h* 5,036	104,280	108,095	700,65
1919	1,501,391	399,873	1,901,264	478,064	*h* 37	82,000	104,691	664,79
1918	1,249,369	336,662	1,586,031	533,750	2,095	85,748	94,200	715,79
1917	1,125,213	353,230	1,478,443	273,763	1,000	90,221	86,475	451,45
1916	967,646	263,123	1,230,769	204,798	11,330	100,728	81,728	398,58
1915	919,919	228,477	1,148,396	269,631	*h* 25	100,441	77,499	447,59
1914	909,476	221,641	1,131,117	197,835	.....	83,586	69,423	350,84
1913	868,383	223,237	1,091,620	234,276	.....	78,742	66,756	379,77
1912	825,294	146,786	972,080	160,017	.....	74,738	61,375	296,13
1911	867,981	132,510	1,000,491	190,743	.....	90,602	57,707	339,05
1910	867,509	134,215	1,001,724	153,760	.....	58,660	52,941	265,36
1909	828,235	79,406	907,641	127,161	.....	28,093	46,359	201,61
1908	753,538	75,090	828,628	129,586	.....	11,942	48,028	189,55
1907	679,922	54,929	734,851	59,553	.....	440	2,347	62,34
1906	587,613	252,505	840,118	26,000	.....	.....	.....	26,00
1905	43,447	12,449	55,896	.....	.....	.....	.....	.....

h Disability claims.

COMPANY, CHICAGO, ILL.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
43,932	71,696	3,979	2,080,810	5,263	3,416,372	245,532	144,396	101,136
60,988	83,370	2,333	1,505,765	4,341	3,089,630	219,269	117,454	101,815
24,545	33,751	4,124	2,522,300	4,000	2,783,520	196,015	88,982	107,033
20,389	26,453	309	456,000	638	854,970	145,502	45,226	100,276
17,830	19,082	325	395,400	508	637,400	126,411	26,122	100,289
2,437	3,437	284	351,100	282	349,500	106,627	11 958	94,669

COMPANY, FRANKFORT, IND. — Incorporated Sept. 3, 1906. Commenced Business May 7, 1907.

243,614	374,031	3,185	6,399,032	12,223	20,541,571	1,798,675	1,596,275	202,400
204,954	292,224	2,640	5,363,469	9,810	15,575,554	1,494,653	1,285,998	208,655
114,022	209,484	1,368	2,261,478	7,752	11,082,320	1,251,888	1,049,252	202,636
103,777	162,896	1,563	2,153,332	7,187	9,913,477	1,050,323	857,824	192,499
87,765	148,605	1,468	2,031,566	6,306	8,660,352	847,832	678,069	169,763
80,910	116,568	1,378	1,865,000	5,493	7,550,731	676,788	528,737	148,051
83,132	124,691	1,284	1,701,391	4,961	6,779,471	513,045	386,451	126,594
96,066	142,895	1,581	2,121,181	4,417	6,077,791	393,437	275,685	117,752
100,812	115,192	1,563	2,154,500	3,576	5,044,460	307,369	175,553	131,816
67,151	78,245	1,077	1,586,500	2,412	3,506,722	240,783	99,432	141,351
53,181	72,416	712	1,030,500	1,670	2,473,960	190,696	65,278	125,418
40,328	48,985	582	920,700	1,280	2,013,050	65,278	49,067	7,207
83,000	85,886	996	2,390,063	1,318	2,824,750	35,777	30,032	5,745
46,634	49,151	576	1,417,250	710	1,504,850	28,498	12,448	16,050
3,954	4,012	424	349,550	400	333,400	1,046	.....	1,046

Reserve at 3½ per cent.

COMPANY, PEORIA, ILL. — Incorporated Oct. 23, 1907. Commenced Business Feb. 17, 1908.

1,024,156	1,310,422	8,849	21,595,391	26,873	59,009,042	3,954,345	3,549,047	405,298
707,138	981,957	7,195	17,103,308	19,774	41,309,963	2,786,011	2,578,526	207,485
358,948	580,388	3,273	7,171,839	13,463	26,115,956	2,150,227	1,947,858	202,369
287,127	399,778	2,711	5,610,796	11,215	21,027,563	1,701,194	1,498,853	202,341
242,331	332,452	2,082	4,204,700	9,417	17,301,460	1,349,351	1,164,404	184,947
225,174	315,344	2,226	4,080,691	8,251	14,745,920	1,062,387	892,962	169,425
158,001	219,992	1,748	3,225,359	6,692	11,959,006	847,273	665 351	181,922
129,121	184,560	1,457	2,818,600	5,488	9,802,085	645,956	467,329	178,627
140,291	190,832	3,834	3,431,544	4,596	7,970,578	474,244	296,036	178,208
140,733	181,366	9,256	4,254,660	13,750	8,292,257	322,280	178,417	143,863
112,714	141,532	9,993	4,436,389	13,880	6,727,250	236,057	89,970	146,087
84,109	102,558	9,025	3,303,250	11,941	4,815,650	178,154	36,560	141,594
73,972	90,574	16,750	5,553,975	9,913	3,678,300	161,792	21,346	140,446

Reserve at 3½ per cent.

COMPANY, PHILADELPHIA, PA. — Commenced Business Oct., 1905. Reorganized April 17, 1906.

804,494	1,505,151	7,014	20,061,931	23,554	60,527,796	7,482,962	6,619,722	863,240
587,534	1,252,326	5,412	13,465,011	19,545	48,625,799	6,699,996	5,832,445	867,551
469,351	1,185,144	3,288	8,671,277	15,692	39,217,839	6,288,728	5,481,550	807,178
450,063	901,522	4,500	10,957,948	14,182	35,117,202	5,656,358	4,730,843	925,515
357,994	756,578	2,120	5,285,054	10,916	27,664,642	5,023,370	4,116,093	907,277
289,081	736,077	1,521	3,903,451	9,932	25,463,641	4,549,623	3,710,605	839,018
300,352	651,196	1,678	4,043,650	9,840	25,044,594	4,155,089	3,305,152	849,937
288,002	667,776	2,190	4,529,127	9,316	24,166,212	3,708,129	2,912,768	795,361
253,814	549,944	1,528	4,330,265	8,288	23,086,293	3,304,953	2,437,786	867,167
275,439	614,491	1,495	4,460,648	7,874	22,394 550	2,873,769	2,015,622	858,147
270,695	536,056	1,647	4,333,357	7,456	21,294,203	2,477,055	1,631,392	845,663
285,324	486,937	1,741	4,604,476	6,891	20,250,914	1,992,839	1,144,677	848,162
323,043	512,599	2,141	6,018,422	6,265	19,137,979	1,563,666	723,115	840,551
336,172	398,512	2,596	8,266,291	5,582	18,075,197	1,248,163	371,703	876,460
501,361	527,361	4,651	16,492,216	4,827	17,439,516	900,841	131,553	769,288
20,036	30,036	191	1,004,300	191	1,004,300	25,860	7,372	18,488

Reserve at 3½ per cent.

Incorporated May, 1851. PHŒNIX MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	10,208,603	3,256,674	13,465,277	2,298,088	1,673,142	726,874	1,506,187	6,204,291
1919	8,980,460	3,133,084	12,113,544	2,486,538	1,527,576	705,509	1,434,906	6,154,529
1918	7,788,506	2,915,419	10,703,925	2,526,908	1,251,922	708,581	1,312,936	5,800,347
1917	7,517,765	2,587,567	10,105,332	1,842,614	971,093	794,428	1,192,199	4,800,334
1916	6,280,042	2,387,066	8,667,108	1,723,085	1,046,750	977,032	1,063,664	4,810,531
1915	5,999,083	2,160,592	8,159,675	1,840,049	1,043,568	1,103,828	956,496	4,943,941
1914	5,853,033	2,025,655	7,878,688	1,604,513	1,049,047	1,171,388	898,204	4,723,152
1913	5,734,288	1,888,179	7,622,467	1,627,278	773,751	859,246	858,820	4,119,095
1912	5,420,336	1,790,484	7,210,820	1,753,072	570,827	758,586	770,214	3,852,699
1911	5,038,329	1,623,843	6,662,172	1,356,490	483,359	679,169	702,103	3,221,121
1910	4,764,198	1,510,736	6,274,934	1,471,322	299,045	628,908	592,569	2,991,844
1909	4,472,034	1,332,310	5,804,344	1,386,789	257,459	659,577	520,179	2,824,004
1908	4,214,568	1,258,255	5,472,823	1,242,571	282,782	498,662	482,081	2,506,096
1907	3,946,145	1,138,558	5,084,703	1,215,396	206,557	397,726	414,569	2,234,248
1906	3,819,477	1,028,133	4,847,610	1,032,385	251,710	354,382	355,452	1,993,929
1905	3,508,486	961,317	4,469,803	1,075,029	138,906	308,851	297,636	1,820,422
1904	3,205,026	879,045	4,084,071	1,085,667	138,507	293,492	283,449	1,801,115
1903	2,969,606	813,270	3,782,876	1,043,493	151,213	256,399	265,366	1,716,471
1902	2,763,862	803,445	3,567,307	840,861	149,393	286,029	248,474	1,524,757
1901	2,647,988	724,329	3,372,317	907,312	138,299	277,604	239,986	1,563,201

Reserve to 1900 at 4 per cent; on new business 1901-1906 at 3 and 3½ per cent; since 1906 at 3 per cent.

Capital, $100,000. POSTAL LIFE INSURANCE COM

1920	1,366,079	545,015	1,911,094	866,395	185,815	264,905	60,007	1,377,122
1919	1,340,692	637,628	1,978,320	747,532	130,559	272,814	36,741	1,187,646
1918	1,307,776	551,238	1,859,014	683,319	67,332	146,376	34,068	931,095
1917	1,402,515	614,050	2,016,564	745,215	72,869	138,125	75,567	1,031,776
1916	1,400,051	557,296	1,957,347	697,434	75,301	133,802	62,015	968,552
1915	1,465,742	512,541	1,978,283	808,587	93,340	151,827	34,778	1,088,532
1914	1,572,210	583,151	2,155,361	1,040,846	79,193	162,821	53,352	1,336,212
1913	1,674,214	542,013	2,216,227	1,078,455	81,645	221,847	43,779	1,425,726
1912	1,830,336	691,064	2,521,400	1,137,696	99,227	272,184	36,773	1,545,880
1911	1,980,061	656,728	2,636,789	1,262,614	152,743	831,815	17,577	2,264,749
1910	139,348	19,932,032	10,071,380	28,509	.....	12,095	3,981	44,585
1909	247,898	18,817	266,715	16,975	*h* 70	50,031	.....	67,076
1908	84,130	202,053	286,183	1,215	.....	.....	.....	1,215
1907	30,034	3,994	34,028	2,000	.....	115	.....	2,115
1906	24,660	4,053	28,713	1,000	.....	.....	.....	1,000
1905	5,829	8,701	14,530	.....	.....	.....	.....	.....

h Health claims.

Capital, $100,000. PRAIRIE LIFE INSURANCE

1920	149,[illegible]88	20,903	170,291	22,593	.....	11,942	.....	34,535
1919	133,881	19,873	153,754	23,784	.....	8,781	.....	32,565
1918	115,089	14,018	129,107	18,555	500	7,270	.....	26,325
1917	103,154	17,920	121,074	10,000	.....	4,293	.....	14,293
1916	95,327	44,454	139,781	8,000	.....	3,105	.....	11,105
1915	79,358	10,056	89,414	3,200	.....	.....	.....	3,200
1914	39,251	10,473	49,724	.....	.....	.....	.....	.....
1913	7,664	3,369	11,033	.....	.....	.....	.....	.....

Incorporated Jan. 11, 1759. PRESBYTERIAN MINISTERS

1920	1,534,227	506,606	2,040,833	216,688	329,219	329,789	217,228	1,092,924
1919	1,385,794	383,187	1,768,981	242,294	240,236	271,755	203,982	958,267
1918	1,220,694	354,813	1,575,507	165,414	180,693	222,668	181,745	749,950
1917	1,102,714	329,162	1,431,876	180,586	222,556	156,666	162,058	721,806
1916	1,010,193	321,668	1,331,861	158,848	209,386	165,262	141,780	675,276
1915	908,490	279,251	1,187,741	174,029	154,995	147,455	100,629	577,108
1914	877,144	251,905	1,129,049	110,610	95,582	137,759	87,263	431,214
1913	846,536	227,802	1,074,338	117,008	75,465	136,288	142,520	471,281
1912	697,539	211,376	908,915	120,039	45,167	107,735	42,536	315,177
1911	594,292	225,465	819,757	103,698	54,585	54,735	33,835	246,853

ANCE COMPANY, HARTFORD, CONN. Commenced Business May, 1851.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
2,913,249	9,117,540	17,248	57,563,466	125,165	294,348,813	57,168,930	53,936,925	3,232,005
2,555,404	8,709,933	17,751	53,353,724	114,495	253,349,443	52,461,539	49,616,171	2,845,368
1,916,912	7,717,259	10,291	29,167,773	103,073	213,479,965	48,881,385	46,046,396	2,834,989
1,814,078	6,614,412	11,739	28,919,066	98,777	197,097,509	45,941,596	42,495,580	3,446,016
1,666,507	6,477,038	10,934	25,437,660	92,808	179,815,823	42,393,350	39,309,939	3,083,411
1,424,763	6,368,704	9,080	19,083,135	88,269	167,512,999	40,026,984	37,374,116	2,652,868
1,450,596	6,173,748	9,997	19,862,603	86,279	162,931,810	38,207,387	35,765,561	2,441,826
1,429,324	5,548,419	10,822	21,388,816	82,823	156,316,519	36,166,310	34,304,147	1,862,163
1,369,160	5,221,859	11,312	22,811,870	78,192	147,652,325	34,296,116	32,275,908	2,020,208
1,277,769	4,498,890	9,212	19,116,483	72,100	135,897,216	32,322,124	30,267,843	2,054,281
1,156,551	4,148,395	7,742	16,438,308	67,342	126,350,616	30,117,245	28,173,321	1,943,924
1,022,194	3,846,198	7,406	17,282,467	63,431	118,503,588	28,021,350	26,228,727	1,792,623
915,390	3,421,486	6,368	14,720,392	59,770	108,927,188	25,951,907	24,444,176	1,507,731
854,964	3,089,212	6,192	13,620,808	57,624	103,080,718	23,636,020	22,643,660	992,360
1,106,506	3,100,435	℘7,807	℘17,058,296	℘55,762	℘97,583,284	21,927,864	20,880,856	1,047,008
964,074	2,784,496	9,545	17,065,450	53,113	89,292,470	20,206,511	19,269,860	936,651
851,339	2,652,454	9,153	14,585,025	49,914	82,288,671	18,524,200	17,690,093	834,107
799,341	2,515,811	8,284	14,364,393	46,077	76,663,067	17,011,162	16,281,146	730,016
763,165	2,287,922	7,069	12,583,221	42,712	70,864,592	15,699,212	14,994,063	705,149
739,071	2,302,272	6,529	11,687,911	40,036	65,872,834	14,423,414	13,767,613	655,801

℘ Change made to paid-for basis.

PANY, NEW YORK, N. Y. Incorporated Nov. 12, 1904. Commenced Business June 2, 1905.

509,353	1,886,475	1,963	4,717,999	21,951	41,813,690	10,005,123	9,734,027	271,096
571,810	1,759,456	1,813	4,278,914	21,276	40,201,416	9,942,747	9,662,698	280,049
556,062	1,487,157	818	2,282,125	20,284	39,003,293	9,784,076	9,532,048	252,028
502,873	1,534,649	1,198	4,658,155	20,845	40,281,757	9,647,301	9,317,232	330,069
479,515	1,448,067	1,194	2,839,079	21,206	39,588,936	9,618,763	9,244,448	374,315
438,008	1,526,540	1,493	2,859,040	21,991	41,070,452	9,487,942	9,196,813	291,129
454,268	1,790,480	1,724	3,186,244	22,990	44,242,318	9,613,849	9,383,968	229,881
480,481	1,906,207	2,006	3,883,639	23,673	47,250,058	9,773,262	9,543,218	230,044
616,875	2,162,755	2,082	3,804 812	24,965	50,024,798	10,107,298	9,876,214	231,080
604,029	2,868,778	1,172	2,317,233	25,883	53,781,409	10,603,384	10,272,744	330,640
37,314	81,899	‡27,403	‡58,959,984	29,339	62,708,961	10,854,272	10,656,922	197,350
84,305	151,381	1,208	3,151,237	2,125	4,170,254	548,233	387,113	161,120
32,203	33,418	1,126	1,967,522	1,697	2,830,772	429,920	307,217	122,703
13,822	15,937	122	199,750	644	1,005,750	155,150	32,564	122,586
15,808	16,803	475	701,500	601	949,500	134,065	15,613	118,452
5,682	5,682	205	347,000	201	342,000	117,633	4,186	113,447

‡ Including reinsurance of Provident Savings Reserve at 3½ and 4 per cent.

COMPANY, OMAHA, NEB. Incorporated June 24, 1913. Commenced Business July 16, 1913.

61,690	96,225	525	1,305,094	2,432	4,937,740	445,722	308,295	137,427
60,884	93,449	570	1,320,802	2,222	4,441,817	372,901	240,233	132,668
44,907	71,232	474	1,055,893	1,898	3,682,527	312,376	178,492	133,884
66,924	81,217	809	1,453,773	1,867	3,438,882	257,417	119,638	137,779
91,117	102,222	1,007	2,060,549	1,661	3,274,325	200,079	71,159	128,920
76,656	79,856	1,074	2,081,500	1,391	2,608,500	201,763	35,119	166,644
49,174	49,174	644	1,126,500	695	1,240,500	191 154	9,974	181,180
14,890	14,890	100	205,500	100	205,500	139,181	1,234	137,947

Reserve at 3½ per cent.

FUND, PHILADELPHIA, PA. Commenced Business 1759.*

103,040	1,195,964	1,524	3,957,516	17,061	31,625,826	10,272,904	9,523,180	749,724
100,460	1,058,727	1,430	3,779,143	16,561	29,842,367	9,694,465	9,104,002	590,463
95,243	845,193	1,324	3,113,627	15,796	27,458,470	9,087,033	8,235,192	851,841
97,110	818,976	1,246	2,740,795	14,938	25,342,408	8,387,621	7,505,767	881,854
69 451	744,727	1,325	2,792,703	14,201	23,620,255	7,826,172	6,921,866	904,306
78,801	655,909	1,278	2,414,115	13,543	22,080,979	7,178,299	6,346,756	831,543
61,853	493,067	1,127	2,144,472	12,808	20,643,913	6,606,157	5,867,663	738,494
69,717	540,998	1,174	2,347,426	12,189	19,378,373	5,953,122	5,290,910	662,212
70,650	386,127	1,107	1,945,676	11,508	17,857,551	5,519,907	4,837,053	682,854
52,952	299,805	1,114	1,847,249	10,823	16,652,998	5,001,632	4,247,582	754,050

PRESBYTERIAN MINISTERS

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1910	564,400	170,642	735,042	80,342	50,191	39,621	26,100	196,254
1909	512,140	150,448	662,588	88,777	27,696	30,306	27,253	174,032
1908	467,944	134,664	602,608	50,453	19,010	27,154	22,876	119,493
1907	422,953	131,963	554,916	116,434	28,103	9,958	14,238	168,733
1906	410,412	104,059	514,471	73,226	38,991	21,575	4,964	138,756
1905	403,009	90,075	493,084	75,160	12,736	16,368	75,039	179,303
1904	363,809	111,304	475,113	51,410	14,405	27,649	75,527	168,991
1903	232,538	70,263	302,801	50,055	19,835	12,340	.....	82,230
1902	222,740	65,177	287,917	51,475	29,262	10,444	.....	91,181
1901	200,970	66,310	267,280	65,371	10,102	12,784	.....	88,257

Capital, $141,680. PROTECTIVE LIFE INSURANCE

1920	435,290	78,896	514,186	58,523	.....	15,917	7,401	81,841
1919	367,810	64,548	432,358	74,142	.....	13,142	6,505	93,789
1918	269,862	63,590	333,452	68,625	.....	13,531	6,094	88,250
1917	221,841	54,573	276,414	27,106	.....	12,323	7,074	46,503
1916	197,861	51,761	249,622	16,000	.....	18,269	6,091	40,360
1915	170,609	40,278	210,887	24,000	.....	14,119	5,207	43,326
1914	164,584	35,478	200,062	25,500	.....	7,200	6,288	38,988
1913	157,929	24,258	182,187	14,000	.....	3,961	5,447	23,408
1912	149,891	19,868	169,759	15,000	.....	1,492	1,635	18,127
1911	123,546	15,934	139,480	11,000	.....	485	959	12,444
1910	93,263	13,230	106,493	20,000	.....	115	596	20,711
1909	72,876	26,946	99,822	5,000	.....	130	252	5,382
1908	37,133	26,021	63,154	.....	.....	159	7	166
1907	5,794	26,566	32,360	.....	....	.....	.....	.....

Capital, $125,000. PROVIDENT INSURANCE COM

1920	408,272	41,505	449,777	39,500	4,000	6,576	3,830	53,906
1919	319,034	24,249	343,283	47,242	.....	4,980	1,791	54,013
1918	204,969	18,175	223,144	70,500	.....	812	630	71,942
1917	126,684	42,993	169,677	11,500	.....	54	4	11,558
1916	31,949	48,099	80,048	.....	.....	.....	.....	.....

Capital, $200,000. PROVIDENT LIFE AND ACCIDENT

1920	402,774	30,058	432,836	58,808	.....	3,223	.....	62,031
1919	267,151	23,011	290,162	19,175	.....	1,671	.....	20,846
1918	100,126	22,026	122,152	14,525	.....	1,180	.....	15,705
1917	19,979	72,768	92,747	2,500	.....	1,088	.....	3,588

Capital, $2,000,000.‡ PROVIDENT LIFE AND TRUST

1920	18,992,159	5,623,747	24,615,906	3,714,332	3,857,557	2,092,815	1,884,694	11,549,398
1919	16,803,484	5,119,579	21,923,063	3,703,167	3,691,251	1,742,406	2,476,192	11,613,016
1918	14,864,260	4,966,513	19,830,773	4,390,441	3,458,406	1,373,510	2,336,909	11,559,266
1917	14,010,446	4,714,729	18,725,175	2,627,719	3,447,909	1,681,058	2,097,562	9,854,248
1916	12,504,778	4,691,399	17,196,177	2,732,493	3,111,437	1,860,259	1,965,740	9,669,929
1915	11,460,745	4,231,701	15,692,446	2,468,375	3,170,294	2,019,288	1,934,180	9,592,137
1914	11,056,910	4,020,570	15,077,480	2,248,054	2,976,010	1,905,548	2,025,445	9,155,057
1913	10,349,120	3,869,027	14,218,147	2,365,910	2,975,125	1,518,000	1,761,332	8,620,367
1912	9,873,425	3,817,645	13,691,070	2,418,899	3,037,548	1,185,397	1,690,488	8,332,332
1911	9,323,749	3,696,788	13,020,537	2,307,450	2,789,588	1,033,234	1,594,715	7,724,987
1910	8,705,916	3,454,682	12,160,598	1,788,219	2,753,454	1,026,434	1,312,163	6,880,270
1909	8,137,137	4,104,387	12,241,524	1,899,659	2,698,409	749,658	1,152,849	6,500,575
1908	7,753,083	3,259,220	11,012,303	1,836,667	2,693,635	733,797	1,133,151	6,397,250
1907	7,669,604	3,066,897	10,736,501	2,131,909	2,496,969	742,812	1,060,634	6,432,324
1906	7,385,141	3,157,086	10,542,227	1,589,190	2,110,821	565,173	1,256,031	5,521,215
1905	7,063,853	2,774,086	9,837,939	1,551,043	1,799,756	527,901	1,104,623	4,983,323
1904	6,693,526	2,607,317	9,300,843	1,372,734	1,784,145	469,586	873,622	4,500,087
1903	6,391,882	2,365,225	8,757,107	1,645,655	1,571,826	522,706	818,024	4,558,211
1902	6,015,502	2,448,987	8,464,489	1,373,199	1,482,600	359,965	777,975	3,993,739
1901	5,671,033	2,257,763	7,928,796	1,181,723	1,324,070	385,410	736,346	3,627,549

‡ Dividends on capital and interest earned on capital not included in these statements.

UND, PHILADELPHIA, PA.—*Continued.*

xpenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabil-ties.	Surplus.
		No.	Amount.	No.	Amount.			
$	$	$	$	$	$	$	$	$
53,772	250,026	1,072	1,789,859	10,051	15,410,390	4,487,807	3,882,222	605,585
55,932	229,964	1,090	1,713,230	9,435	14,333,981	4,008,170	3,474,076	534,090
57,115	176,608	1,006	1,551,801	8,745	13,235,980	3,512,924	3,067,884	445,044
51,690	220,423	881	1,406,586	8,065	12,222,660	2,991,497	2,543,465	448,032
60,440	199,196	858	1,344,801	7,497	11,311,352	2,672,469	2,203,426	469,043
52,771	232,074	1,113	1,881,860	7,018	10,613,312	2,349,025	1,944,606	404,419
49,042	218,033	946	1,624,024	6,277	9,356,266	2,119,241	1,624,488	494,753
41,791	124,021	830	1,374,550	5,616	8,203,953	1,804,154	1,365,207	438,947
38,625	129,807	701	1,047,865	4,975	7,112,208	1,570,662	1,201,176	369,486
29,671	117,928	596	805,917	4,508	6,415,351	1,385,869	1,080,701	305,168

* Confines its business to clergymen presbyterially governed. † Reserve prior to 1901 at 4 per cent; new business 1901-1908 at 3½ per cent; since 1902 at 3 per cent.

Incorporated July 24, 1907.

OMPANY, BIRMINGHAM, ALA.

Commenced Business Sept. 31, 1907.

12,413	294,254	2,618	5,203,082	8,333	15,523,140	1,414,392	1,155,092	259,300
85,086	278,875	2,610	4,899,300	6,860	12,281,042	1,186,790	933,501	253,289
19,838	208,088	1,315	2,196,250	5,074	8,572,889	1,023,580	771,403	252,177
07,831	154,334	1,063	1,682,560	4,239	7,149,500	892,185	639,662	252,523
96,820	137,180	1,042	1,577,375	3,745	6,312,831	764,492	504,357	260,135
75,129	118,455	693	1,221,000	3,130	5,495,092	653,896	416,424	237,472
64,309	103,297	688	1,118,500	2,973	5,173,412	558,693	335,661	223,032
66,468	89,876	806	1,484,000	2,794	4,923,409	460,469	255,001	204,568
78,010	96,137	1,030	1,581,875	2,561	4,334,981	362,784	178,578	184,206
71,289	83,733	1,035	1,466,241	2,152	3,620,116	286,879	116,228	170,651
59,777	80,488	683	1,123,875	1,498	2,808,375	233,020	68,703	164,317
62,064	67,446	755	1,444,250	1,154	2,330,250	205,934	32,567	173,367
55,282	55,448	559	1,256,500	563	1,258,000	147,437	9,687	137,750
15,635	15,635	80	183,500	80	183,500	118,254	1,524	116,730

Reserve at 3½ per cent.

Incorporated March 14, 1915.

ANY, BISMARCK, N. D.

Commenced Business June, 1916.

11,382	265,288	2,102	4,887,500	6,299	1 3,582,678	627,340	429,091	198,249
19,888	273,901	2,522	5,515,972	5,146	10,703,678	429,664	232,212	197,452
38,489	210,431	1,787	3,575,792	3,176	6,326,436	238,384	119,000	119,384
18,914	130,472	1,810	3,515,869	2,204	4,286,519	214,478	41,792	172,686
34,793	34,793	576	1,079,150	576	1,079,150	112,644	6,135	106,509

Incorporated 1910.

OMPANY, CHATTANOOGA, TENN.

* Commenced Business 1910.

268,931	330,962	3,795	6,987,527	7,460	12,729,726	883,938	610,807	273,131
195,765	216,611	4,122	5,671,645	5,598	8,059,604	638,800	382,983	255,817
75,430	91,135	1,602	2,179,075	2,156	2,992,634	487,959	248,763	239,196
32,288	35,876	973	1,214 847	855	1,109 097	471,223	186,907	285,316

* Began writing life insurance in 1917.

Incorporated March 22, 1865.

COMPANY, PHILADELPHIA, PA.

Commenced Business July 31, 1865.

2,825,622	16,375,020	32,525	104,621,007	198,417	535,003,953	120,684,274	108,677,032	12,007,242
364,623	15,677,639	27,647	85,064,076	177,267	468,242,072	112,125,014	101,434,052	10,690,962
261,569	14,840,935	16,735	52,564,622	158,643	412,833,701	105,822,428	95,095,747	10,726,681
546,301	13,800,549	23,099	63,695,084	151,411	389,073,549	100,523,463	88,720,520	11,802,943
537,162	12,307,091	19,954	52,170,606	137,525	353,127,209	94,631,505	83,414,836	11,216,669
314,212	11,906,349	17,021	41,449,918	126,923	329,691,608	89,643,025	79 481,014	10,162,011
801,755	11,056,812	16,064	41,962,622	119,326	316,615,000	86,509,727	76,825,105	9,684,622
201,770	10,822,137	16,794	47,735,039	111,870	302,103,125	84,131,944	72,692,333	11,439,611
049,784	10,382,116	14,695	42,863,319	102,114	276,357,113	80,949,049	69,716,799	11,232,250
332,977	9,657,964	12,759	37,864,775	93,720	253,319,009	77,783,777	66,597,248	11,186,529
791,465	8,671,735	10,968	33,620,351	86,489	232,749,676	74,667,192	63,799,475	10,867,717
716,888	8,217,463	10,523	27,589,038	80,492	214,509,255	71,544,859	60,888,828	10,656,531
450,775	7,858,025	8,359	23,080,533	74,711	201,185,345	67,324,334	58,166,437	9,157,897
508,616	7,940,940	8,202	22,843,568	71,040	191,986,786	60,964,095	55,536,969	5,427,126
711,029	7,232,244	₱7,532	₱20,264,362	₱67,083	₱182,679,367	61,484,524	53,212,537	8,271,987
397,077	6,380,400	8,063	21,016,509	64,923	177,778,748	58,696,148	50,359,957	8,336,191
228,569	5,788,656	7,306	18,396,189	60,735	167,489,576	55,464,791	47,181,013	8,283,778
422,426	5,980,637	7,192	18,731,182	57,044	159,548,435	51,151,562	44,609,143	6,542,419
151,202	5,144,941	6,995	18,097,535	53,141	151,149,235	49,221,422	41,913,864	7,307,558
008,545	4,636,094	6,435	16,526,650	49,321	141,974,722	46,144,798	39,317,825	6,826,973

* Reserve on new business since 1900 at 3½ per cent; prior at 4 per cent; additional reserves held, making all business 3 per cent in 1912. ₱ Change made to paid-for basis.

PRESBYTERIAN MINISTERS

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1910	564,400	170,642	735,042	80,342	50,191	39,621	26,100	196,254
1909	512,140	150,448	662,588	88,777	27,696	30,306	27,253	174,032
1908	467,944	134,664	602,608	50,453	19,010	27,154	22,876	119,493
1907	422,953	131,963	554,916	116,434	28,103	9,958	14,238	168,733
1906	410,412	104,059	514,471	73,226	38,991	21,575	4,964	138,756
1905	403,009	90,075	493,084	75,160	12,736	16,368	75,039	179,303
1904	363,809	111,304	475,113	51,410	14,405	27,649	75,527	168,991
1903	232,538	70,263	302,801	50,055	19,835	12,340	.....	82,230
1902	222,740	65,177	287,917	51,475	29,262	10,444	.....	91,181
1901	200,970	66,310	267,280	65,371	10,102	12,784	.....	88,257

Capital, $141,680. PROTECTIVE LIFE INSURANCE

1920	435,290	78,896	514,186	58,523	.....	15,917	7,401	81,841
1919	367,810	64,548	432,358	74,142	.....	13,142	6,505	93,789
1918	269,862	63,590	333,452	68,625	.....	13,531	6,094	88,250
1917	221,841	54,573	276,414	27,106	.....	12,323	7,074	46,503
1916	197,861	51,761	249,622	16,000	.....	18,269	6,091	40,360
1915	170,609	40,278	210,887	24,000	.....	14,119	5,207	43,326
1914	164,584	35,478	200,062	25,500	.....	7,200	6,288	38,988
1913	157,929	24,258	182,187	14,000	.....	3,961	5,447	23,408
1912	149,891	19,868	169,759	15,000	.....	1,492	1,635	18,127
1911	123,546	15,934	139,480	11,000	.....	485	959	12,444
1910	93,263	13,230	106,493	20,000	.....	115	596	20,711
1909	72,876	26,946	99,822	5,000	.....	130	252	5,382
1908	37,133	26,021	63,154	.....	.....	159	7	166
1907	5,794	26,566	32,360	.....	....	.....	.....	.....

Capital, $125,000. PROVIDENT INSURANCE COM

1920	408,272	41,505	449,777	39,500	4,000	6,576	3,830	53,906
1919	319,034	24,249	343,283	47,242	.....	4,980	1,791	54,013
1918	204,969	18,175	223,144	70,500	.....	812	630	71,942
1917	126,684	42,993	169,677	11,500	.....	54	4	11,558
1916	31,949	48,099	80,048	.....	.....	.....	.....	.....

Capital, $200,000. PROVIDENT LIFE AND ACCIDENT

1920	402,774	30,058	432,836	58,808	.....	3,223	.....	62,031
1919	267,151	23,011	290,162	19,175	.....	1,671	.....	20,846
1918	100,126	22,026	122,152	14,525	.....	1,180	.....	15,705
1917	19,979	72,768	92,747	2,500	.....	1,088	.....	3,588

Capital, $2,000,000.‡ PROVIDENT LIFE AND TRUST

1920	18,992,159	5,623,747	24,615,906	3,714,332	3,857,557	2,092,815	1,884,694	11,549,398
1919	16,803,484	5,119,579	21,923,063	3,703,167	3,691,251	1,742,406	2,476,192	11,613,016
1918	14,864,260	4,966,513	19,830,773	4,390,441	3,458,406	1,373,510	2,336,909	11,559,266
1917	14,010,446	4,714,729	18,725,175	2,627,719	3,447,909	1,681,058	2,097,562	9,854,248
1916	12,504,778	4,691,399	17,196,177	2,732,493	3,111,437	1,860,259	1,965,740	9,669,929
1915	11,460,745	4,231,701	15,692,446	2,468,375	3,170,294	2,019,288	1,934,180	9,592,137
1914	11,056,910	4,020,570	15,077,480	2,248,054	2,976,010	1,905,548	2,025,445	9,155,057
1913	10,349,120	3,869,027	14,218,147	2,365,910	2,975,125	1,518,000	1,761,332	8,620,367
1912	9,873,425	3,817,645	13,691,070	2,418,899	3,037,548	1,185,397	1,690,488	8,332,332
1911	9,323,749	3,696,788	13,020,537	2,307,450	2,789,588	1,033,234	1,594,715	7,724,987
1910	8,705,916	3,454,682	12,160,598	1,788,219	2,753,454	1,026,434	1,312,163	6,880,270
1909	8,137,137	4,104,387	12,241,524	1,899,659	2,698,409	749,658	1,152,849	6,500,575
1908	7,753,083	3,259,220	11,012,303	1,836,667	2,693,635	733,797	1,133,151	6,397,250
1907	7,669,604	3,066,897	10,736,501	2,131,909	2,496,969	742,812	1,060,634	6,432,324
1906	7,385,141	3,157,086	10,542,227	1,589,190	2,110,821	565,173	1,256,031	5,521,215
1905	7,063,853	2,774,086	9,837,939	1,551,043	1,799,756	527,901	1,104,623	4,983,323
1904	6,693,526	2,607,317	9,300,843	1,372,734	1,784,145	469,586	873,622	4,500,087
1903	6,391,882	2,365,225	8,757,107	1,645,655	1,571,826	522,706	818,024	4,558,211
1902	6,015,502	2,448,987	8,464,489	1,373,199	1,482,600	359,965	777,975	3,993,739
1901	5,671,033	2,257,763	7,928,796	1,181,723	1,324,070	385,410	736,346	3,627,549

‡ Dividends on capital and interest earned on capital not included in these statements.

UND, PHILADELPHIA, PA.—*Continued.*

xpenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabil.ties.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
53,772	250,026	1,072	1,789,859	10,051	15,410,390	4,487,807	3,882,222	605,585
55,932	229,964	1,090	1,713,230	9,435	14,333,981	4,008,170	3,474,076	534,090
57,115	176,608	1,006	1,551,801	8,745	13,235,980	3,512,924	3,067,884	445,044
51,690	220,423	881	1,406,586	8,065	12,222,660	2,991,497	2,543,465	448,032
60,440	199,196	858	1,344,801	7,497	11,311,352	2,672,469	2,203,426	469,043
52,771	232,074	1,113	1,881,860	7,018	10,613,312	2,349,025	1,944,606	404,419
49,042	218,033	946	1,624,024	6,277	9,356,266	2,119,241	1,624,488	494,753
41,791	124,021	830	1,374,550	5,616	8,203,953	1,804,154	1,365,207	438,947
38,625	129,807	701	1,047,865	4,975	7,112,208	1,570,662	1,201,176	369,486
20,671	117,928	596	805,917	4,508	6,415,351	1,385,869	1,080,701	305,168

* Confines its business to clergymen presbyterially governed. † Reserve prior to 1901 at 4 per cent; new business 1901-1902 at 3½ per cent; since 1902 at 3 per cent.

OMPANY, BIRMINGHAM, ALA.

Incorporated July 24, 1907.
Commenced Business Sept. 31, 1907.

212,413	294,254	2,618	5,203,082	8,333	15,523,140	1,414,392	1,155,092	259,300
185,086	278,875	2,610	4,899,300	6,860	12,281,042	1,186,790	933,501	253,289
119,838	208,088	1,315	2,196,250	5,074	8,572,889	1,023,580	771,403	252,177
107,831	154,334	1,063	1,682,560	4,239	7,149,500	892,185	639,662	252,523
96,820	137,180	1,042	1,577,375	3,745	6,312,831	764,492	504,357	260,135
75,129	118,455	693	1,221,000	3,130	5,495,092	653,896	416,424	237,472
64,309	103,297	688	1,118,500	2,973	5,173,412	558,693	335,661	223,032
56,468	89,876	806	1,484,000	2,794	4,923,409	460,469	255,001	204,568
78,010	96,137	1,030	1,581,875	2,561	4,334,981	362,784	178,578	184,206
71,289	83,733	1,035	1,466,241	2,152	3,620,116	286,879	116,228	170,651
59,777	80,488	683	1,123,875	1,498	2,808,375	233,020	68,703	164,317
62,064	67,446	755	1,444,250	1,154	2,330,250	205,934	32,567	173,367
55,282	55,448	559	1,256,500	563	1,258,000	147,437	9,687	137,750
15,635	15,635	80	183,500	80	183,500	118,254	1,524	116,730

Reserve at 3½ per cent.

ANY, BISMARCK, N. D.

Incorporated March 14, 1915.
Commenced Business June, 1916.

211,382	265,288	2,102	4,887,500	6,299	13,582,678	627,340	429,091	198,249
219,888	273,901	2,522	5,515,972	5,146	10,703,678	429,664	232,212	197,452
135,489	210,431	1,787	3,575,792	3,176	6,326,436	238,384	119,000	119,384
118,914	130,472	1,810	3,515,869	2,204	4,286,519	214,478	41,792	172,686
34,793	34,793	576	1,079,150	576	1,079,150	112,644	6,135	106,509

OMPANY, CHATTANOOGA, TENN.

Incorporated 1910.
* Commenced Business 1910.

268,931	330,962	3,795	6,987,527	7,460	12,729,726	883,938	610,807	273,131
195,765	216,611	4,122	5,671,645	5,598	8,059,604	638,800	382,983	255,817
75,430	91,135	1,602	2,179,075	2,156	2,992,634	487,959	248,763	239,196
32,288	35,876	973	1,214,847	855	1,109,097	471,223	186,907	285,316

* Began writing life insurance in 1917.

OMPANY, PHILADELPHIA, PA.

Incorporated March 22, 1865.
Commenced Business July 31, 1865.

1,825,622	16,375,020	32,525	104,621,007	198,417	535,003,953	120,684,274	108,677,032	12,007,242
1,264,623	15,677,639	27,647	85,064,076	177,267	468,242,072	112,125,014	101,434,052	10,690,962
1,281,669	14,840,935	16,735	52,564,622	158,643	412,833,701	105,822,428	95,095,747	10,726,681
1,945,301	13,800,549	23,099	63,695,084	151,411	389,073,549	100,523,463	88,720,520	11,802,943
1,557,162	12,307,091	19,954	52,170,606	137,525	353,127,209	94,631,505	83,414,836	11,216,669
1,314,212	11,906,349	17,021	41,449,918	126,923	329,691,608	89,643,025	79,481,014	10,162,011
1,801,755	11,056,812	16,064	41,962,622	119,326	316,615,000	86,509,727	76,825,105	9,684,622
1,201,770	10,822,137	16,794	47,735,039	111,870	302,103,125	84,131,944	72,692,333	11,439,611
1,243,784	10,382,116	14,695	42,863,319	102,114	276,357,113	80,949,049	69,716,799	11,232,250
1,032,977	9,657,964	12,759	37,864,775	93,720	253,319,009	77,783,777	66,597,248	11,186,529
791,465	8,671,735	10,968	33,620,351	86,489	232,749,676	74,667,192	63,799,475	10,867,717
1,716,888	8,217,463	10,523	27,589,038	80,492	214,509,255	71,544,859	60,888,828	10,656,531
1,450,775	7,858,025	8,359	23,080,533	74,711	201,185,345	67,324,334	58,166,437	9,157,897
1,508,616	7,940,940	8,202	22,843,568	71,040	191,986,786	60,964,095	55,536,969	5,427,126
1,711,029	7,232,244	℘7,532	℘20,264,362	℘67,083	℘182,679,367	61,484,524	53,212,537	8,271,987
1,397,077	6,380,400	8,063	21,016,509	64,923	177,778,748	58,696,148	50,359,957	8,336,191
1,288,569	5,788,656	7,306	18,396,189	60,735	167,489,576	55,464,791	47,181,013	8,283,778
1,422,426	5,980,637	7,192	18,731,182	57,044	159,548,435	51,151,562	44,609,143	6,542,419
1,151,202	5,144,941	6,995	18,097,535	53,141	151,149,235	49,221,422	41,913,864	7,307,558
1,008,545	4,636,094	6,435	16,526,650	49,321	141,974,722	46,144,798	39,317,825	6,826,973

* Reserve on new business since 1900 at 3½ per cent; prior at 4 per cent; additional reserves held, making all business 3 per cent in 1912. ℘ Change made to paid-for basis.

Capital, $145,430. PROVIDERS LIFE ASSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	258.837	88,754	347.591	44,136	.....	28,497	.....	72,633
1919	211,703	68,700	280,403	40,257	.....	1,371	.....	41,628
1918	174,372	67,255	241,627	46,347	.....	.....	.....	46 347
1917	122,224	9,543	131,767	22,671	.....	.....	.....	22,671
1916	87,605	303,150	390.755	7,768	.....	.....	.....	7,768

Capital, $2,000,000. PRUDENTIAL INSURANCE

1920	169,114,601	30,245,006	199.359,607	38,764,686	6,534,063	5,954,541	12,424,406	63,677,696
1919	149,061,365	27,922,222	176,983,587	40.361.309	4,724,717	4,759,630	16,769.758	66,615,414
1918	124,459,657	24,779,647	149,239 304	50,693,042	2,900,801	4,174,662	13,264,117	71,032,622
1917	111,336,383	21,951,339	133,287,722	31,102,778	2,801,391	4,295,533	12,270,541	50,470,243
1916	99,990,191	19,019,792	119,009,983	27,793,665	1,9,6,315	4,579,684	12,958,432	47,278.096
1915	93 851,365	18,717,057	112,568,422	24,624,830	1,639,072	8,933,023	7,846,937	43.043,862
1914	87,083,337	16,134,035	103,217,372	22,935,700	1,258,980	8,194,803	6,884,327	39.273,810
1913	81,109,006	14,250,456	95,359,462	21,472,133	892,334	5,989.377	5,494,702	33,848,546
1912	75,686,853	12,817,926	88,504,779	19,830,031	1,129,497	5,273,275	5,019,717	31,252,520
1911	70,264,140	11,059,475	81,323,615	18,470 830	720,532	4,168,557	3,718,496	27,078,415
1910	65,015,193	9,216,007	74,231,200	17,492,274	580,592	3,213,471	3,015,339	24,301,676
1909	58,950,451	8,248,150	67,198,601	15,012,518	420,994	2,828,917	2,630,971	20,893,400
1908	53,230,282	7,093,098	60,323,380	14,402,159	301,886	2,709,312	2,082,756	19,496,113
1907	50,861,532	5,920,485	56,782,017	14,016,756	291,285	2,028,301	1,703,874	18,040,216
1906	48,274,170	5,250,889	53,525,059	12,847,831	153,183	1,973,639	1,270,935	16,245.588
1905	45,012,227	4,291,195	49,303,422	11,507,125	130,599	1,542,776	1,145,316	14,325,816
1904	41,155,697	3,573,411	44,729,108	11,258,506	96,818	1,254,486	885,589	13,495.399
1903	36,028,402	2,996,726	39,025,128	9,812,458	69,272	882,690	780,479	11,544,899
1902	31,138,718	2,513,602	33,652,320	8,096,719	55,913	722,923	615,904	9,491.459
1901	26,681,757	2,150,645	28,832,402	7,411,428	41,634	553,787	535,691	8,542,540

Capital, $144,505. PUBLIC SAVINGS INSURANCE

1920	968,830	63,674	1,032,504	162,624	100	9.902	.....	172,626
1919	762,856	44,102	806,958	155,367	23	5,423	.....	160,813
1918	601,962	30,109	632,071	188,571	.....	6,825	.....	195,396
1917	478,186	24,563	502,749	93,905	.....	5,851	.....	99,756
1916	404,996	19,303	424,299	75,332	.....	2,757	.....	78,089
1915	331,686	22,699	354,385	68,305	.....	3,813	.....	72,118

COMPANY, CHICAGO, ILL.

Incorporated February 8, 1915.
Commenced Business February 19, 1916.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
178,851	251,484	9,324	2,882,241	23,033	7,147,366	483,660	311,227	172,433
141,137	182,765	*7,170	*2 266,240	*21,578	*6,005,686	372,823	227,744	145,079
138,636	184,983	*9,476	*2,482,490	*21,359	*5,219 155	258,318	151,775	106,543
129,169	151,840	*12,388	*2,670,773	*17,600	*3,927,600	182,172	71,434	110,738
		2,146	1 449,250	2,024	1,350,500			
288,460	296,228	b 28,687	b 4,084,685	b 13,926	b 1,903,677	167,512	23 912	143,600

Reserve at 8½ per cent. *Includes industrial. b Industrial.

COMPANY OF AMERICA, NEWARK, N. J.

Incorporated April 3, 1873.
Commenced Business October 13, 1875.

49,356,682	113,034,378	b24 62 968	b512,063,135	b18662140	b 2,794902131	686,327,303	638,092,301	48,235,002
		37 1,257	519,812,660	1,799,959	2,301,119,643			
44,178 519	a110.793,933	b2330,315	b439,671,321	b17,279907	b2483402,526	598,092,626	555,737,250	42,355,376
		322,124	450,273,143	1,548,216	1,947,605,306			
38,608,819	109,641,441	b2386,875	b410,179,792	b16177 184	b 2249548,689	571,462,309	526,798,662	44,663,647
		245,922	337,908,018	1,330,193	1,642,209,645			
35,578,740	86,048,983	b2417,432	b403,090,019	b14936,592	b 2039767,297	475,371,914	426,700,302	48,671,612
		197,481	273,459,049	1,174,040	1,418,670,438			
29,253,074	76,531,170	b2391,484	b370,348,951	b13875,618	b 1851862,255	432,019,823	376,874,525	55,145,298
		183,053	221,434,996	1,057,562	1,241,132,909			
42,822,441	85,866,303	b2580,678	b385,577,476	b12871,638	b1695288,349	383,982,867	333 689,008	‡50,293,859
		167,751	195,513,413	956,638	1,114,791,975			
25,492,317	64,766,127	b2356,034	b346,782,340	b11959,621	b 1567542,431	361,104,317	296,551,981	64,552,336
		150,848	172,181,481	876,024	1,024,935,817			
24,031,788	57,880,334	b2125,503	b323,347,820	b11164,296	b 1462516,043	322,769,320	265 356,056	57,413,264
		137,788	158,162,578	801,426	944,362,877			
22,832,380	54,084,900	b2151,268	b325,702,308	b10381,909	b 1350200,628	291,516,195	234,566,107	56,950,088
		119,980	154,327,670	725,163	860,983,063			
22,451,546	49,529,961	b2000 559	b303,630,556	b9616349	b 1239743,380	258,824,978	211,121,272	47,703,706
		113,034	136,456,522	666,135	778,755,960			
22,130,294	46,431,970	b2165,108	b324,808,772	b 8957170	b 1143352,017	226,715,391	184,244,276	42,471,115
		118,787	137,230,956	611 468	707,906,332			
23,039,959	43,933,359	b2382,055	b359,063,142	b 8295427	b 1049808,021	200,158,078	161,410,962	38,747,116
		121,640	141,063,186	550,716	635,052,785			
16,998,458	36,494,571	b1559,987	b216,776,808	b 7258704	b891,057,438	173,738,627	140,166,546	33,572,081
		76,284	92,942,570	473,035	543,493,909			
15,377,057	34,417,273	b1434,339	b195,523,950	b6852793	b840,291,172	145,224,667	122,921,406	22,303,261
		74,022	76,924,565	438,029	497,075,873			
15,203,559	32,449,147	b1470,493	b196,831,542	b6474689	b788,261,730	127,053,416	104,825,181	22,228,235
		85,067	83,315,854	408,117	464,840,841			
15,404,339	30,730,155	b1576,215	b206,786,807	b6117575	b738,502,100	107,229,585	89,803,218	17,426,367
		96,355	98,581,328	372,940	431,777,561			
16,398,142	29,893,541	b1547,781	b202,524,911	b5642335	b675,992,239	88,511,955	75,187,108	13,324,847
		101,058	109,485,065	324338	380,740,769			
15,104,225	26,649,124	b1468,230	b190,386,294	b5176456	b613,935 810	72,394,760	62,201,362	10,193,398
		94,887	102,822,648	270,851	317,322,903			
13,369,935	22,861,394	b1439,844	b184 327,303	b4692182	b550,464,264	60,245,340	50,723,935	9,521,405
		p76,596	p87,909,889	p215,009	v251,563,574			
12,251,614	20,794,154	b1512,635	b191,712,877	b4290539	b498,127,133	48,630,571	41,765,966	6,864,605
		71,848	81,355,624	177,612	205,163,550			

* Reserve prior to 1901 at 4 per ct.; 1901-1907 at 3 per ct.; since at 8½ per ct. ‡ Paid for purchase of capital stock of company, $16,967,892 in 1915. b Industrial bus. p Change made to paid-for basis. a Exclusive of $44,000,000 borrowed money repaid. $40,000 000 borrowed and used in 1918, and $4,000,000 borrowed and used in 1919.

COMPANY, INDIANAPOLIS, IND.

Incorporated Nov. 30, 1909.
Commenced Business Jan. 3, 1910.

518 824	691,450	b48.079	b 10,089,013	b140,655	b27.387,279	1,340,382	1,095,636	244,746
		7.799	5,751,440	14,392	10,707,988			
490,967	551,780	b47,801	b9,627,986	b122,816	b23,703.083	976,527	773,477	203,050
		5,365	3,772,288	9.750	7,166,639			
336,545	531,941	b 59,018	b 11,440,004	b107,577	b20,735,193	811,114	591,496	219,618
		3,110	2,494,842	5,692	4,623,948			
282,771	382,527	b 48,341	b 9,290,061	b 83,369	b 16 080.413	671,494	381,425	290,069
		1,713	1,378,402	3,808	3,181,698			
268,446	346,535	b48,559	b10,051,902	b71,845	b14 268,650	547,876	281,033	266,843
		2,006	1,642,292	3,357	2,835,226			
252,265	324,383	b46,814	b9,963,188	b61.134	b12,187.342	449,197	184,887	264,310
		2,107	1,707,684	2,785	2,335,748			

PUBLIC SAVINGS INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowment and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1914	293,371	33,234	326,605	53,773	.....	2,317	.....	56,09
1913	240,583	94,428	335,011	46,667	.....	787	.....	47,45
1912	177,444	74,629	252,073	32,190	.....	186	.....	32,37
1911	127,086	33,964	161,050	26,268	.....	.....	.....	26,26
1910	40,891	29,203	70,094	11,029	.....	.....	.....	11,02

Capital, $200,000.

PURITAN LIFE INSURANCE

1920	134,359	62,673	197,032	23,000	1.284	13,454	2.384	40.12
1919	115,934	30,461	146,395	16,966	3,284	5,339	3,223	28,81
1918	106,786	56,775	163,561	33,606	2,284	4,121	5,181	45,19
1917	103,802	26,912	130,714	8,820	28,000	4.822	4,919	46,56
1916	100,730	28,396	129,126	29,000	.....	4,675	2,401	36,07
1915	94,315	20,837	115,152	22,000	.....	3,716	2,480	28,19
1914	89,056	24,070	113,126	13,500	.....	4,476	3,931	21,90
1913	86,520	16,392	102,912	27,554	.....	3,918	4,493	35,96
1912	76,462	13,457	89,919	13,000	.....	3,459	2,513	18,97
1911	71,005	16,891	87,896	19,000	.....	3,554	.....	22,55
1910	61,160	16,905	78,065	3,033	.....	.....	.....	3.03
1909	60,969	11,774	72,743	.....	.....	.....	.....	.....
1908	43,320	21,361	64,681	.....	.....	.....	.....	.....
1907	11,964	19,240	31,204	.....	.....	.....	.....	.....

Capital, $20,000.

QUICK PAYMENT OLD LINE

1920	.....	.....	.....	.....	.....	.....	.....	.....
1919	106,753	9,285	116,038	26,342	.....	.....	.....	26,34
1918	80,966	18,460	99,426	25,412	.....	.....	.....	25,41
1917	49,644	1,446	51,090	12,734	.....	.....	.....	12,73
1916	37,223	2,693	39,916	8,550	.....	.....	.....	8,55
1915	19,605	12,743	32,348	.....	.....	.....	.....	3,18

Incorporated April 17, 1889.

REGISTER LIFE INSURANCE

1920	641,923	140,948	782,871	89,149	48,739	68.425	106,323	312,63
1919	546,605	140,872	687,477	104,657	21,665	44,236	90,153	260,71
1918	450,906	119,831	570,737	94,077	34,386	60,490	81,404	270,36
1917	417,701	108,122	525,823	60,932	15,500	49,117	73,642	199,19
1916	390,678	105,610	496,288	67,911	8,500	53,172	71,490	201,07
1915	301,582	83,077	444,659	42,990	7,774	49.595	60,070	160,42
1914	311,352	79,248	390,600	51,119	4,750	27,958	51,003	134,83
1913	272,033	64,725	336,758	27,498	4,000	28,334	46,433	106,26
1912	248.547	65.468	314,015	52,929	1,000	23,551	38,502	115,98
1911	204,438	51,339	255,777	32,449	1,000	15,955	36,582	85,98
1910	186,491	42,753	229,244	31,034	2,000	16,398	35,765	85,19
1909	181,922	33,888	215,810	29,336	1,000	13,438	29,116	72,89
1908	172,805	28,115	200,920	28,029	1,000	12,631	26,246	67,90
1907	171,122	23,323	194,445	34.791	1,000	15,687	23,592	75,07
1906	174,128	16,968	191,096	15,953	.....	9,897	23,688	49.53
1905	160,373	16,999	177,372	24,502	.....	7,917	25,093	57,51
1904	142,079	9,456	151,535	30,827	.....	5,323	19,728	55,87
1903	113,572	8,290	121,862	11,084	.....	4,148	11,825	27,05
1902	92,291	5,310	97,601	13,543	.....	1,040	8,721	23,30
1901	79,530	4,587	84,117	8,761	.....	2,748	7,720	19,22

COMPANY, INDIANAPOLIS, IND.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
247,493	303,583	*b*43,946 1,521	*b*8,526,081 1,218,776	*b*51,266 2,043	*b*9,852,680 1,708,912	382,615	124,388	258,227
248,805	296,259	*b*42,056 1,122	*b*8,124,239 910,902	*b*45,631 1,142	*b*8,870,366 1,229,392	326,866	95,266	231,600
183,687	216,063	*b*34,419 830	*b*6,958,557 681,500	*b*35,990 957	*b*7,279,309 812,550	194,432	65,161	129,271
160,041	186,309	*b*35,818 617	*b*7,607,742 524,650	*b*28,559 532	*b*5,907,606 500,050	58,396	25,596	32,800
124,538	135,567	*b*26,773 416	*b*5,604,760 318,200	*b*18,820 301	*b*3,879,698 237,400	40,611	19,624	20,987

Reserve at 3½ per cent. *b* Industrial business.

COMPANY, PROVIDENCE, R. I. Incorporated April 18, 1907. Commenced Business Nov. 12, 1907.

67,227	107,349	328	726,377	1,940	3,884,029	853,889	623,503	230,386
43,206	72,018	313	586,680	1,702	3,345,352	716,476	552,458	164,028
42,380	87,572	176	350,410	1,502	3,017,298	665,424	493,890	171,534
37,961	84,522	192	403,718	1,437	2,916,164	576,947	403,116	173,831
36,302	72,378	217	391,088	1,322	2,701,346	530,833	359,650	171,183
39,090	67,286	224	374,500	1,213	2,522,573	472,879	300,933	171,946
44,853	66,760	260	369,563	1,106	2,394,045	420,351	251,749	168,602
33,610	69,575	216	430,850	969	2,308,835	373,797	202,582	171,215
38,930	57,902	246	462,548	828	2,074,644	339,842	158,353	181,489
35,842	58,396	238	459,600	670	1,801,596	305,750	117,354	188,396
35,614	38,647	125	335,412	556	1,762,796	265,608	92,162	173,446
40,985	40,985	316	809,300	531	1,750,734	211,351	53,936	157,415
40,146	40,146	218	802,434	260	1,092,934	164,329	25,254	139,075
16,354	16,354	47	310,500	47	310,500	112,315	4,665	107,650

Reserve at 3½ per cent.

LIFE, BONNE TERRE, MO. Incorporated August 7, 1914. Commenced Business August 17, 1914.

.....	.....	.....	.....	.....	.....	.....	.....	.....
62,707	89,049	19,023	2,441,201	22,323	3,326,317	107,825	80,926	20,899
50,955	76,367	14,453	2,349,306	16,444	2,402,975	72,740	47,975	24,775
27,745	40,479	8,981	774,257	11,223	1,019,863	50,279	26,777	23,502
20,728	29,278	12,371	1,351,017	8,368	959,771	38,818	15,176	23,642
19,297	22,486	8,948	931,345	6,606	702,331	27,009	5,308	21,701

Reserve at 4 per cent.

COMPANY, DAVENPORT, IA. Commenced Business April 22, 1889.

154,486	507,123	1,656	5,259,454	10,920	22,603,002	2,907,931	2,658,906	249,025
159,439	420,150	1,550	4,309,534	9,751	18,444,862	2,605,531	2,403,757	201,774
106,656	377,020	827	1,985,073	8,581	14,845,910	2,322,151	2,150,713	171,438
89,140	288,331	1,024	1,838,271	8,380	13,936,882	2,129,571	1,943,529	186,042
91,950	293,023	1,203	1,998,888	7,920	13,002,213	1,880,382	1,754,378	126,004
89,960	250,389	1,362	2,562,104	7,276	11,989,082	1,660,358	1,581,159	79,199
85,524	220,354	1,010	1,821,058	6,311	10,116,932	1,469,566	1,408,793	60,773
64,881	171,146	736	1,258,986	5,572	8,717,536	1,304,088	1,244,195	59,893
69,290	185,272	952	1,744,070	5,068	7,846,444	1,133,013	1,105,756	27,257
45,997	131,953	516	888,428	4,348	6,449,808	1,007,615	984,199	23,416
29,873	115,070	286	528,182	3,997	5,795,705	884,136	864,819	19,317
29,871	102,761	339	565,107	3,877	5,505,850	767,372	752,968	14,404
27,985	94,891	243	409,152	3,718	5,177,812	651,414	634,214	17,200
27,438	102,508	271	407,980	3,663	5,030,268	544,664	513,450	31,214
44,110	93,648	525	810,542	3,619	4,950,616	448,390	424,275	24,115
51,416	108,928	886	1,221,662	3,489	4,639,252	350,067	327,966	22,101
50,948	106,826	901	1,161,907	3,058	4,053,365	277,301	252,264	25,037
39,009	66,066	688	885,663	2,556	3,340,530	228,820	196,408	32,412
30,975	54,279	534	713,837	2,124	2,790,263	171,551	139,394	32,157
33,364	52,593	607	765,703	1,840	2,364,735	125,842	94,467	31,375

Reserve at 3 per cent. on new business since 1905; prior at 4 per cent.

Capital, $500,000. REINSURANCE LIFE COMPANY

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	197,283	47,644	244,927	67,372	.....	.....	.....	67,372
1919	77,116	409,538	486,654	5,925	.....	.....	.....	5,925
1918	8,265	83,709	91,974	.....	.....	.....	.....	.....

Capital, $1,000,000. RELIANCE LIFE INSURANCE

1920	6,155,961	639,693	6,795,654	731,358	24,515	114,332	295,246	1,165,451
1919	4,401,950	544,263	6,946,213	706,430	20,520	143,346	181,246	1,051,542
1918	3,315,781	412,664	3,728,445	924,850	10,412	122,450	127,380	1,185,092
1917	2,698,389	357,736	3,056,125	453,408	11,076	168,877	121,667	755,028
1916	2,267,644	294,739	2,562,383	348,413	11,014	177,169	79,794	616,390
1915	1,817,109	241,667	2,058,776	315,202	4,220	126,146	40,123	485,691
1914	1,581,410	202,482	1,783,892	274,370	24,000	118,323	39,155	455,848
1913	1,435,307	172,993	1,608,300	220,801	800	64,067	29,910	315,578
1912	1,231,154	158,621	1,389,775	205,152	.....	55,364	20,190	280,706
1911	1,034,559	147,250	1,181,809	145,986	700	64,104	8,700	219,490
1910	824,356	139,196	963,552	145,178	500	86,467	13,586	254,731
1909	608,385	137,677	746,062	128,297	481	66,719	1,221	196,718
1908	558,881	113,529	672,410	113,494	350	63,956	1,527	184,327
1907	537,602	95,022	632,714	88,615	75	13,880	2,341	104,911
1906	429,781	91,113	520,894	52,123	100	40,924	1,845	94,992
1905	296,978	77,762	374,740	34,948	75	.....	1,199	36,222
1904	167,144	65,450	232,594	6,000	.....	.....	334	6,334
1903	128,049	39,530	167,579	.....	.....	.....	.....	.....

Capital, $100,000. RESERVE LOAN LIFE INSURANCE

1920	1,833,043	335,944	2,168,987	254,718	2,978	491,494	6,043	755,233
1919	1,317,241	281,536	1,628,777	268,933	2,000	444,930	11,037	726,900
1918	1,146,917	221,394	1,368,311	284,190	2,000	668,600	28,016	982,806
1917	1,677,162	256,724	1,933,886	233,542	.....	1,159,089	49,969	1,442,600
1916	1,163,054	220,620	1,383,674	162,425	.....	364,823	3,867	531,115
1915	906,369	202,237	1,108,606	156,469	.....	281,645	4,556	442,670
1914	829,901	173,665	1,003,566	211,184	1,000	104,127	3,667	319,978
1913	794,207	146,747	940,954	157,486	31,572	105,439	3,061	297,558
1912	758,555	139,807	898,362	166,500	1,590	95,394	595	264,079
1911	638,393	118,240	756,633	99,291	.....	70,168	588	170,047
1910	582,532	106,265	688,797	91,679	.....	110,998	418	203,095
1909	526,266	96,039	622,305	65,400	.....	113,926	416	179,742
1908	421,943	93,828	515,771	61,754	.....	186,399	280	248,433
1907	512,209	80,023	592,232	78,724	.....	179,410	50	258,184
1906	681,240	74,059	755,299	42,700	.....	266,915	21,280	330,895
1905	1,047,486	60,507	1,107,993	21,748	.....	175,117	12,266	209,131
1904	823,386	30,040	853,426	40,500	.....	91,126	6,326	137,952
1903	269,727	5,738	275,465	29,000	.....	18,141	4,626	51,767

Capital, $175,650. ROCKFORD LIFE INSURANCE

1920	247,092	34,314	276,406	31,922	.....	10,313	1,352	43,587
1919	177,550	75,584	253,134	36,536	.....	6,487	.....	43,023
1918	147,021	26,575	173,596	50,314	.....	4,386	.....	54,700
1917	120,242	20,178	140,420	29,875	.....	5,745	.....	35,620
1916	100,580	14,226	114,806	4,000	.....	8,893	.....	12,893
1915	79,178	11,619	90,797	8,000	.....	5,751	.....	13,751
1914	66,179	15,345	81,524	12,000	.....	2,445	.....	14,445
1913	55,161	7,880	03,041	4,000	.....	1,103	.....	5,103
1912	45,191	7,445	52,636	8,000	.....	308	.....	8,308
1911	27,549	6,959	34,508	1,000	.....	459	.....	1,459
1910	11,055	52,805	63,860	.....	.....	643	.....	643

OF AMERICA, DES MOINES, IA. Commenced Business Aug. 18, 1918.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$	$	$	$	$	$	$	$
22,790	90,162	3,451	16,710,359	4,718	21,969,076	980,693	121,112	859,581
296,512	302,437	9,042	14,298,681	9,044	14,313,933	882,282	104,660	777,622
43,435	43,435	152	815,105	152	815,105	291,029	7,110	283,919

Reserve at 3½ per cent.

COMPANY, PITTSBURG, PA. Organized 1903. Commenced Business May 13, 1903.

2,943,848	4,109,299	30,279	72,758,554	90,427	196,272,085	14,082,548	12,571,435	1,511,113
1,904,355	2,955,897	20,989	48,115,586	66,705	137,079,060	10,947,925	9,518,241	1,429,684
1,395,449	2,580,541	12,490	27,344,027	52,510	102,841,263	8,790,975	7,566,255	1,224,720
1,233,150	1,988,178	13,352	26,363,586	46,285	86,563,717	7,550,502	6,187,408	1,363,094
1,150,927	1,767,317	12,009	23,598,718	38,823	71,542,913	6,373,812	5,049,094	1,324,718
924,432	1,410,123	9,910	18,411,662	32,216	58,593,747	5,520,185	4,207,170	1,313,015
798,915	1,254,763	8,005	15,171,696	27,870	50,494,401	4,832,008	3,527,978	1,304,030
684,114	999,692	8,076	14,692,444	24,497	44,334,141	4,255,990	2,969,981	1,286,009
746,281	1,026,987	7,595	13,776,222	20,355	37,218,103	3,581,494	2,384,230	1,197,264
766,628	986,118	7,306	13,380,290	16,597	30,782,885	3,174,314	1,899,072	1,275,242
575,674	821,407	5,395	10,662,912	12,393	23,642,935	2,957,677	1,478,588	1,479,089
358,096	554,814	3,354	6,130,583	9,271	17,523,710	2,854,828	1,282,250	1,572,578
272,201	456,528	2,626	4,754,251	8,126	15,937,249	2,695,436	1,116,886	1,578,550
296,208	401,119	3,131	5,946,374	6,925	14,105,048	2,443 471	870,527	1,572,944
316,385	411,377	2,752	5,735,205	5,095	10,905,918	2,148,167	592,138	1,556,029
273 679	309,901	2,412	4,304,041	3,562	7,201,940	2,032,077	397,713	1,634,364
275,245	281,579	1,681	3,303,074	1,846	4,218,274	1,964,773	222,694	1,742,079
113,845	113,845	325	1,315,630	324	1,314,650	2,018,701	107,874	1,910,827

Reserve on business since April, 1909, at 3½ per cent; prior at 3 per cent.

COMPANY, INDIANAPOLIS, IND. Incorporated March 2, 1897. * Commenced Business March 10, 1897.

764,529	1,519,762	8,882	19,431,716	26,894	50,133,275	5,291,253	4,938,556	352,697
560,449	1,287,349	6,577	13,060,396	22,156	40,138,933	4,623,593	4,286,236	337,357
376,897	1,359,703	3,296	7,155,879	17,561	31,465,121	4,258,823	3,941,638	317,185
464,669	1,907,269	4,713	9,567,288	17,521	30,807,097	4,195 019	3,805,915	389,104
417,050	948,165	5 248	9,382,251	16 933	29,377,198	4,172,547	3,860,119	312,428
341,316	784,026	3,929	7,373,336	14,640	26,170,858	3,717,985	3,463,624	254,361
361,616	681,594	3,844	6,767,482	14,020	25,143,640	3,375,715	3,141,762	233,953
371,683	669,241	4,139	7,204,409	13,319	24,277,019	3,050,597	2,820,730	229,867
404,221	668,300	4,742	8,549,199	12,308	23,124,947	2,760,927	2,547,340	213,587
354,318	524,365	3,873	7,572,244	10,414	20,304,040	2,541,351	2,276,464	264,887
318,975	522,070	3,203	5,915,368	8,869	17,788,755	2,292,563	2,027,838	264,725
311,474	491,216	2,558	5,778,921	7,607	16,522,722	2,127,668	1,887,453	236,304
210,722	459,155	1,426	3,030,545	6,130	13,383,727	1,863,052	1,737,863	125,189
234,576	492,760	868	1,887,913	5,685	13,079,634	1,784,722	1,670,927	113,799
225,961	556,856	1,962	5,216,505	5,987	14,631,621	1,682 566	1,560,947	121,619
206,539	415,670	1,754	4,734,552	4,954	11,930,911	1,471,875	1,358,476	113,395
190,337	328,289	1,612	4,353,153	3,932	8,825,103	779,432	725,870	53,562
87,928	139,695	943	2,119,500	2,825	5,439,650	240,681	197,466	43,215

* Reincorporated under level premium laws in 1901. Reserve at 3½ and 4 per cent.

COMPANY, ROCKFORD, ILL. Incorporated Feb. 17, 1909. Commenced Business March 17, 1910.

108,334	151,921	1,718	3,096,442	4,954	8,061,836	747,484	507,767	239,717
80,169	123,192	1,183	1,815,137	3,875	6,027,233	626,441	394,437	232,004
67,419	122,119	1,047	1,643,331	3,157	5,007,538	435,964	307,045	128,919
60,571	96,191	801	1,392,286	2,527	4,195,818	384,311	228,108	152,203
67,824	80,717	919	1,579,213	2,165	3,640,945	330,803	172,806	157,997
37,015	50,766	647	987,577	1,751	2,844,077	248,836	129,282	119,554
33,563	48,008	519	777,266	1,436	2,515,399	209,744	93,226	116,518
32,164	37,267	433	901,833	1,105	2,074,086	174,940	59,040	115,900
37,430	45,738	500	875,393	940	1,631,393	146,869	32,049	114,820
34,644	36,103	522	887,000	665	1,102,500	139,637	13,636	126,001
23,298	23,941	311	419,000	254	351,000	139,102	5,398	133,704

Reserve at 3½ per cent.

Capital, $100,000. ROMAN STANDARD LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	.....	.....	.....	.....	.....	.....	.....	.....
1919	25,950	9,447	35,397	8,000	.....	548	588	9,136
1918	22,605	8,275	30,880	.....	.....	.....	.....	5,375
1917	20,731	6,979	27,710	2,000	.....	80	629	2,709
1916	16,747	8,998	25,745	3,500	.....	147	.....	3,647
1915	13,641	10,209	23,850	1,000	.....	.....	.....	1,000
1914	10,488	6,301	16,789	2,500	.....	.....	.....	2,500
1913	7,623	5,885	13,508	.....	.....	.....	.....	.....
1912	1,990	5,184	7,174	.....	.....	.....	.....	.....

Incorporated March 15, 1886. ROYAL UNION MUTUAL LIFE INSUR

1920	2,369,360	527,732	2,897,092	413,769	113,653	432,072	356,264	1,315,75
1919	2,138,006	689,267	2,827,273	447,193	145,503	297,172	277,426	1,167,29
1918	1,927,020	489,191	2,416,211	552,405	69,393	191,876	314,901	1,128,57
1917	1,822,202	472,899	2,295,101	422,107	8,677	168,555	230,389	829,72
1916	1,575,680	432,435	2,008,115	253,054	22,914	195,581	205,174	676,72
1915	1,448,359	305,502	1,753,861	292,399	7,250	137,181	162,896	599,72
1914	1,339,827	280,519	1,620,346	258,551	25,500	108,826	130,296	523,17
1913	1,189,602	244,599	1,434,201	174,799	14,251	98,074	104,058	391,18
1912	1,055,874	228,723	1,284,597	179,212	4,689	103,785	91,655	379,34
1911	921,616	198,988	1,120,604	200,577	3,800	67,302	80,910	352,58
1910	849,712	169,459	1,019,171	194,122	6,076	60,959	68,580	329,73
1909	762,084	137,925	900,009	132,573	....	73,878	72,641	279,09
1908	705,125	128,449	833,574	160,914	1,000	74,515	55,372	291,80
1907	608,177	103,057	711,234	120,009	7,000	71,542	46,548	245,09
1906	566,178	98,550	664,728	75,501	....	68,877	19,488	163,86
1905	540,294	98,435	638,729	85,674	1,000	61,629	11,325	159,62
1904	519,528	69,921	589,449	94,683	....	47,130	8,199	150,01
1903	441,715	54,639	496,354	69,346	....	30,007	5,580	104,93
1902	369,206	48,051	417,257	65,407	....	44,244	5,357	118,96
1901	310,893	108,016	418,909	73,501	1,000	35,212	4,955	114,66

Capital, $100,000. ST. JOSEPH LIFE INSURANC

1920	402,995	37,046	440,041	25,224	.....	5,654	480	31,35
1919	282,207	24,296	306,507	19,174	.....	4,506	380	24,0
1918	203,397	22,581	225,978	33,000	.....	785	259	34,0
1917	156,715	16,506	173,221	16,000	.....	2,269	140	18,4
1916	124,603	13,720	138,323	8,000	.....	533	101	8,6
1915	87,324	11,473	98,797	.....	.....	734	78	8
1914	58,222	7,737	65,959	.....	.....	.....	.....	----
1913	13,712	50,063	63,775	.....	.....	.....	.....	----

Capital $200,000. SAN JACINTO LIFE INSURANC

1929	267,362	34,141	301,503	19,138	.....	8,674	s 1.081	28,8
1919	184,049	25,679	209,728	23,250	.....	9,025	s569	32,8
1918	115,492	46,628	162,120	22,787	.....	5,693	.....	28,4
1917	96,604	43,866	140,470	2,082	.....	913	s 287	3,2
1916	66,415	32,244	98,659	4,000	.....	86	s 57	4,1
1915	32,868	6,808	39,676	1,000	.....	.....	s 33	1,0
1914	15,647	46,965	62,612	.....	.....	.....	.....	----

s Coupon reductions.

ANCE COMPANY, MANISTEE, MICH.

Incorporated July 24, 1912.
Commenced Business October 1, 1912

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
.....	.....	.....	.....	.....	.....	.....	.....	.....
14,216	23,352	169	597,917	767	1,666,320	179,125	68,948	110,177
12,256	17,631	102	345,757	646	1,204,151	166,177	58,511	107,666
13,179	15,888	192	437,151	629	1,057,257	152,561	44,135	108,426
12,953	16,600	167	331,984	521	784,676	138,551	28,688	109,863
14,688	15,688	159	201,939	415	532,055	127,518	17,047	110,471
10,537	13,037	146	176,605	332	413,105	118,362	9,867	108,495
9,022	9,022	180	215,383	248	310,070	113,266	4,361	108,905
4,333	4,333	139	175,220	129	165,220	106,852	2,212	104,640

Reserve at 4 per cent.

ANCE COMPANY, DES MOINES, IA.

Commenced Business March 18, 1886.

.....	2,060,125	.....	.....	.....	.....	.....	.....	.....
678,274	1,845,568	4,876	10,390,479	35,018	58,085,615	8,966,521	8,415,663	550,858
624,822	1,753,397	3,656	7,686,151	32,401	52,432,109	8,244,868	7,867,166	377,702
674,869	1,504,597	5,946	10,649,991	31,796	50,110,406	7,428,188	6,826,833	601,355
604,010	1,280,733	5,791	9,404,160	28,507	44,105,695	6,637,388	6,043,890	593,498
546,078	1,145,804	5,437	8,795,468	25,387	39,407,150	5,940,081	5,396,027	544,054
473,750	996,923	4,195	6,889,140	22,457	34,945,696	5,258,737	4,777,913	480,824
421,222	812,404	4,259	6,431,198	20,625	31,883,102	4,594,033	4,214,659	379,374
406,833	786,174	4,097	6,277,914	18,507	29,054,337	3,942,804	3,669,605	273,199
330,939	683,528	2,911	4,692,550	16,084	25,547,614	3,432,067	3,218,805	213,262
311,508	641,245	2,820	4,417,760	14,568	23,088,186	2,970,984	2,755,337	215,647
291,259	570,351	2,601	3,982,850	13,268	21,024,028	2,593,521	2,422,502	171,019
296,337	588,138	2,494	4,155,576	12,085	19,391,934	2,245,576	2,048,822	196,754
246,510	491,609	2,252	3,633,594	10,961	17,700,087	1,996,396	1,798,705	197,491
232,854	398,720	1,852	3,273,714	9,946	16,047,039	1,757,980	1,592,768	165,212
236,030	395,658	p2,201	p3,271,844	p9,598	p15,170,104	1,507,917	1,357,562	150,355
241,125	391,137	2,537	4,304,338	9,058	14,883,807	1,266,798	1,143,753	123,045
198,335	303,268	2,062	3,393,879	7,790	12,783,263	1,056,762	947,171	109,591
176,135	291,142	1,591	2,776,477	6,479	10,751,579	856,318	774,553	81,765
135,187	249,855	1,569	2,500,591	5,794	9,505,492	732,182	660,488	71,694

Reserve since September, 1907, at 3½ per cent; prior at 4 per cent.

COMPANY, ST. JOSEPH, MO.

Incorporated Oct. 31, 1913.
Commenced Business, Nov. 18, 1913.

172,023	203,381	2,101	4,304,000	4,698	10,485,583	925,915	674,157	251,758
110,646	134,706	1,159	2,591,200	3,103	7,217,653	719,804	455,039	264,765
75,437	109,481	627	1,445,750	2,139	5,017,155	537,432	329,677	207,756
63,494	81,803	663	1,509,000	1,727	4,015,405	420,425	215,198	205,227
52,968	61,602	683	1,421,500	1,355	3,024,855	320,636	146,728	173,908
41,964	42,776	522	1,168,200	886	2,072,590	243,746	76,640	167,106
40,278	40,278	457	1,034,090	541	1,282,090	189,226	23,488	165,738
5,335	5,335	85	254,000	85	254,000	160,049	4,801	155,248

Reserve at 3½ per cent.

COMPANY, BEAUMONT, TEX.

Incorporated February 23, 1914.
Commenced Business May 9, 1914.

182,997	211,890	2,031	4,630,847	4,591	10,324,500	508,852	292,206	216,646
147,341	180,185	1,803	4,102,360	3,177	7,004,257	408,561	193,482	215,079
111,166	139,646	980	1,879,446	2,115	4,358,841	342,184	135,182	207,002
78,016	81,198	872	1,655,986	1,595	3,325,408	266,187	104,943	161,244
69,233	73,376	769	1,512,900	1,092	2,306,522	204,049	32,544	171,505
42,882	43,915	367	903,506	489	1,213,138	126,385	14,355	112,030
28,724	28,724	205	524,132	205	524,132	130,665	5,901	124,764

Reserve at 3½ and 4 per cent.

Incorporated November 23, 1857. ST. LOUIS MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	275,149	91,616	366,765	99,429	10,011	17,114	37,907	164,461
1919	252,190	81,345	333,535	121,603	2,000	22,982	36,389	182,974
1918	228,587	76,338	304,925	64,369	11,045	13,317	34,522	123,254
1917	216,583	69,274	285,857	53,648	7,662	14,544	27,193	103,047
1916	186,152	63,925	250,077	41,531	.....	12,759	24,045	78,335
1915	151,437	59,588	211,025	27,948	8,679	19,949	20,789	77,365
1914	141,659	52,389	194,048	24,676	1,000	17,894	19,024	62,594
1913	132,616	47,212	179,828	41,932	5,746	13,974	17,367	79,019
1912	119,542	44,146	163,688	45,235	4,615	6,706	14,995	71,551
1911	114,772	40,674	155,446	34,596	1,000	4,085	13,619	53,300
1910	102,031	38,184	140,215	45,684	4,964	3,617	12,058	66,323
1909	87,380	35,915	123,295	10,464	6,500	5,671	10,728	33,363
1908	74,319	33,213	107,532	28,471	10,576	3,771	9,493	52,311
1907	66,648	31,492	98,140	9,015	6,172	6,449	8,252	29,888
1906	60,868	30,078	90,946	48,422	7,166	1,606	8,113	65,307
1905	51,511	29,805	81,316	21,462	5,294	918	6,494	34,168
1904	43,725	30,053	73,778	34,115	7,000	3,152	6,574	50,841
1903	38,764	30,156	68,920	22,842	5,311	101	6,044	34,298
1902	35,694	31,359	67,053	25,105	7,000	2,537	5,909	40,551
1901	30,390	31,645	62,035	34,269	....	1,311	5,081	40,661

* Formerly German Mutual Life Ins. Co.

Capital, $340,000. SCRANTON LIFE INSURANCE

1920	952,669	224,552	1,177,221	187,806	11,362	35,494	80,777	315,428
1919	811,980	223,101	1,035,141	142,131	*h* 632	43,810	67,869	254,448
1918	731,844	181,028	912,872	242,473	13,405	65,002	87,190	408,070
1917	681,774	174,403	856,177	91,030	1,513	73,260	91,921	257,724
1916	636,384	129,879	766,263	124,136	*h* 239	66,779	65,489	256,643
1915	611,563	142,692	754,255	106,802	125	73,471	119,367	299,765
1914	606,480	125,232	731,712	92,122	*h* 127	51,738	116,300	260,287
1913	611,513	136,685	748,198	98,460	.....	35,159	106,699	240,318
1912	641,084	80,722	721,806	88,258	.....	33,066	87,146	208,470
1911	670,128	72,131	742,259	46,840	.....	13,171	73,251	133,262
1910	512,005	79,417	591,422	56,000	.....	4,824	44,003	104,827
1909	446,690	66,353	513,043	20,000	.....	3,667	4,225	27,892
1908	285,187	15,540	300,727	2,000	.....	344	.....	2,344
1907	27,909	19,063	47,052	.....	.....	223	.....	223

h Disability claims.

Capital, $220,000.
Incorporated March, 1902. SECURITY LIFE INSURANCE

1920	1,068,025	191,105	1,259,130	210,667	2,344	311,343	389	524,743
1919	819,795	181,853	1,001,643	155,308	1,815	102,693	266	260,082
1918	664,103	163,084	827,187	230,471	1,298	103,911	473	336,153
1917	619,947	169,529	789,476	176,567	3,343	74,385	5,710	260,005
1916	568,675	135,583	704,258	118,182	1,710	93,438	5,178	218,508
1915	540,337	114,604	654,941	75,515	1,892	107,354	6,478	191,239
1914	532,365	115,203	647,568	126,986	1,215	88,660	5,438	222,299
1913	543,531	140,628	684,159	156,289	1,053	54,121	5,235	216,698
1912	506,139	93,896	600,035	105,025	903	94,571	4,584	205,083
1911	498,161	85,366	583,527	59,031	919	90,394	4,686	155,030
1910	495,301	77,443	572,744	49,149	836	148,291	3,788	202,064
1909	565,649	97,798	663,447	91,792	603	89,245	2,826	184,466
1908	719,218	78,725	797,943	78,199	587	35,233	1,134	115,153
1907	542,265	505,491	1,047,756	34,495	587	43,308	9,323	87,713
1906	344,140	61,491	405,631	36,996	*h* 1,125	45,196	....	83,317
1905	357,168	29,172	386,340	20,442	*h* 747	25,480	....	46,669
1904	281,570	36,049	317,619	8,023	*h* 85	8,451	....	16,559
1903	96,794	386	97,180	2,060	....	....	....	2,060

h Including health claims.

ANCE COMPANY, ST LOUIS, MO.* Commenced Business April 12, 1853.

Expenses, etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
							a	
85,262	249,723	814	1,365,040	4,897	8,523,283	1,623,470	1,503,871	119,599
79,716	262,690	802	1,311,145	4,328	7,596,756	1,468,559	1,344,011	124,548
86,485	209,739	384	634,126	3,816	6,783,089	1,401,698	1,233,950	167,748
86,194	189,241	888	1,397,040	3,768	6,652,061	1,301,127	1,121,346	179,781
67,392	145,727	773	1,279,352	3,140	5,702,933	1,197,483	998,762	198,721
50,560	127,925	522	968,005	2,604	4,787,491	1,090,694	904,476	186,218
42,371	104,965	483	784,835	2,334	4,267,007	1,004,364	833,273	171 091
44,593	123,612	430	796,395	2,054	3,845,034	917,[illegible]	757,239	159,868
36,175	107,726	325	489,409	1,885	3,486,844	862,582	709,081	153,501
34,636	87,936	257	604,305	1,685	3,267,845	802,269	648,191	154,078
38,567	104,890	410	701,991	1,495	2,969,774	732,231	584,609	147,622
36,065	69,428	312	576,443	1,215	2,536,105	696,032	543,506	152,526
28,276	80,587	167	314,662	989	2,115,266	641,450	491,885	149,565
23,329	53,217	138	276,627	887	1,916,474	611,852	477,784	134,068
21,287	86,594	124	304,662	786	1,723,772	566,498	427,425	139,073
23,415	57,583	88	221,297	702	1,508,837	561,108	415,297	145,811
18,756	69,597	75	202,969	462	1,333,985	536,314	392,348	143,966
16,540	50,838	58	146,392	606	1,216,042	532,140	388,467	413,673
15,500	56,051	78	181,924	573	1,116 669	513,820	378,222	135,598
12,952	53,613	28	63,288	528	993,373	502,772	366,882	135,890

a Reserve prior to 1890 calculated at 4½ per cent., now at 4 per cent.; new business since 1903 at 3 per cent; new business since 1909 at 3½ per cent.

COMPANY, SCRANTON, PA. Incorporated Aug. 29, 1907. Reincorporated October 29, 1908.

354,312	669,740	2,446	5,457,204	13,549	24,703,494	4,117,040	3,722,335	394,705
334,323	588,771	3,036	5,536,806	12 175	21,188,025	3,619,867	3,239,525	380,342
305,722	713,792	2,250	3,697,998	10,706	18,617,741	3,107,768	2,747,246	360,522
267,065	524,789	2,554	4,102,779	10,070	17,704,883	2,776,201	2,375,902	400,299
247,150	503,793	2,383	3,703,977	9,607	17,267,420	2,466,667	2,041,726	424,941
219,837	519,602	1,892	2,782,088	8,589	16,183,004	2,148,402	1,749,399	399,003
248,904	509,191	1,894	3,989,437	8,100	16 571,891	1,880,905	1,483,845	397,060
270,022	510,340	1,831	3,822,135	7,660	16,350,849	1,651,137	1,227,234	423,903
267,919	476,389	2,177	4,865,534	7,374	15,919,860	1,337,711	932,141	405,570
344,053	477,315	3,309	8,384 808	7,502	17,211,194	1,100,404	703,205	397,199
278,827	383,654	2,892	6,609,566	5,983	13,148,016	808,557	425,801	382,756
271,142	299,034	3,039	6,642,525	4,774	10,341,025	584,483	219,082	365,401
229,781	232,125	4,344	9,469,250	3,774	8,490,250	363,119	77,501	285,618
34,928	35,151	878	2,305,500	821	2,148,000	25,890	5,339	20,551

Reserve at 3½ per cent.

CO. OF AMERICA, CHICAGO, ILL.† Commenced Business March, 1902. Reincorporated June 12, 1903.

548,689	1,073,432	8,361	15,713,281	19,896	35,675,435	3,926,696	3,596,553	330,143
382,199	642,281	5,530	9,890,587	15,084	26,914,357	3,727,126	3,336,735	390,391
273,232	609,385	3,148	5,301,696	11,769	21,053,699	3,377,176	3,004,474	372,702
220,789	480,794	3,133	4,741,786	10,992	19,470,010	3,158,959	2,715,082	443,877
227,094	445,602	2,514	4,082,860	9,786	18,037,921	2,854,606	2,412,258	442,348
186,934	378,173	2,161	3,823,385	9,125	17,014,162	2,583,479	2,146,053	437,426
246,297	468,596	2,541	3,697,906	9,027	16,912,625	2,360,910	1,943,575	417,335
284,332	501,030	3,242	5,515,738	8,503	16 564,629	2,132,962	1,698,043	a 434,919
269,016	474,099	2,609	4,548,298	7,244	16,221,559	2,423,152	1,508 509	914,643
265,426	420,456	2,274	4,739,457	6,304	15,127,339	2,246,256	1,303,849	942,407
319,084	521,148	p 2,139	p 4,250,241	p 5,932	p 15,077,402	2,058,566	1,132,253	926,313
294,904	479,370	2,499	7,506,118	6,221	19,584,637	1,933,609	1,034,396	899,213
439,451	554,604	3,000	12,281,682	6,298	23,877,721	1,810,588	889,391	921,197
346,379	434,092	2,052	7,977,718	4,506	15,708,680	1,570,351	620,493	949,858
201,605	284,922	1,073	3,387,741	3,320	10,764,978	666,732	442,752	223,980
219,169	265,838	1,722	5,245,679	3,179	10,357,474	518,452	348,336	170,116
157,307	173,866	1,465	3,865,750	2,163	7,048,750	383,656	173,699	209,957
64,506	66,567	753	3,290,750	1,003	4,163,250	202,723	59,438	143,285

Reserve at 3½ per cent. † Incorporated under laws of Va. a Capital reduced from $500,000 to $220,000 in 1913. p Change made to paid-for basis.

Reincorporated Dec. 29, 1899. SECURITY MUTUAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	2,211,690	529,542	2,741,232	638,234	65,442	234,156	62,364	1,000,196
1919	2,125,047	464,290	2,589,337	782,007	39,802	230,518	24,813	1,077,140
1918	1,929,791	446,209	2,376,000	735,899	45,919	201,448	137,826	1,121,092
1917	1,854,087	408,665	2,262,752	572,123	38,009	231,880	133,585	975,597
1916	1,766,625	371,126	2,137,751	650,305	13,471	310,199	122,231	1,096,206
1915	1,670,387	347,183	2,017,570	614,601	25,571	411,631	110,328	1,162,131
1914	1,621,909	355,267	1,977,176	633,006	13,610	432,052	96,174	1,174,832
1913	1,617,344	315,177	1,932,521	562,531	7,789	394,698	86,171	1,051,189
1912	1,643,714	287,155	1,930,869	594,426	6,688	476,034	80,242	1,157,390
1911	1,575,757	271,814	1,847,571	551,389	4,683	315,918	62,363	934,353
1910	1,579,904	255,879	1,835,783	574,838	738	365,890	56,203	997,678
1909	1,602,766	259,730	1,862,496	539,736	292	614,436	40,784	1,195,248
1908	1,527,269	263,980	1,791,249	587,603	293	209,209	35,116	832,221
1907	1,575,820	223,044	1,798,864	575,318	292	94,301	28,375	698,286
1906	1,677,856	187,735	1,865,591	587,744	292	50,176	17,196	655,408
1905	1,642,263	146,419	1,788,682	481,506	543	31,375	7,389	520,813
1904	1,452,285	864,539	2,316,824	455,210	218	22,188	9,023	486,639
1903	1,211,808	619,670	1,831,478	384,564	.....	24,610	4,585	413,759
1902	1,012,349	66,848	1,079,197	353,469	.....	14,571	1,892	369,932
1901	886,063	35,994	922,057	315,462	.....	2,611	3,706	321,779

Organized Oct. 3, 1895. SECURITY MUTUAL LIFE INSUR

1920	415,124	154,814	569,938	72,871	h 167	37,908	17,235	128,175
1919	338,793	130,443	469,236	77,408	h130	28,602	19,884	126,024
1918	305,902	113,023	418,925	96,616	h 180	16,879	18,932	132,608
1917	280,839	82,814	363,653	44,912	4,702	15,931	21,013	86,558
1916	259,706	65,159	325,865	29,846	7,033	15,341	17,403	69,623
1915	239,031	69,691	308,722	36,631	5,078	24,416	18,730	84,855
1914	217,328	75,381	292,709	40,907	11,273	25,717	26,154	104,051
1913	227,831	67,282	295,113	36,883	4,995	12,231	19,149	73,258
1912	219,431	63,333	282,764	21,222	3,510	34,482	16,281	75,495
1911	209,641	49,916	259,557	23,700	7,606	19,036	11,884	62,229
1910	200,082	43,901	243,983	35,781	3,621	22,626	6,691	68,716
1909	186,569	37,496	224,065	30,911	.....	20,737	2,214	53,862
1908	181,135	32,650	213,785	20,859	.....	16,781	24	37,664
1907	182,930	28,855	211,785	20,675	.....	19,572	47	40,294
1906	168,454	12,687	181,141	29,600	.....	9,845	.....	39,445
1905	169,775	6,327	176,102	22,911	.....	6,231	.....	29,142
1904	137,102	3,817	140,919	10,075	.....	5,372	.....	15,447
1903	88,988	2,295	91,283	4,693	.....	1,911	.....	6,604

Capital, $470,170. SHENANDOAH LIFE INSUR

1920	349,954	90,515	440,469	42,546	217	2,785	4,754	50,302
1919	258,739	104,668	363,407	31,273	.....	303	765	32,341
1918	139,267	128,070	267,337	27,001	.....	.....	609	27,610
1917	90,108	160,101	250,209	7,090	.....	126	1,148	8,364
1916	43,540	248,752	292,292	.....	.....	.....	.....	.....
1915	.....	222,866	222,866	.....	.....	.....	.....	.....

Capital, $100,000. SOUTHEASTERN LIFE INSURANCE

1920	454,718	88,450	543,168	87,164	h606	16,347	.....	104,117
1919	385,283	128,398	513,591	108,695	h547	16,083	.....	125,325
1918	298,185	80,603	378,788	60,434	h 365	21,751	.....	82,550
1917	254,257	62,250	316,707	44,727	h 504	25,946	.....	71,177
1916	228,126	46,121	274,247	65,000	.....	36,867	.....	101,867
1915	207,736	38,497	246,233	38,836	.....	38,801	.....	77,637
1914	194,163	34,856	229,019	31,106	.....	18,560	.....	49,666
1913	197,871	53,800	251,671	27,000	.....	9,956	.....	36,956
1912	173,212	40,316	213,528	30,424	.....	12,840	.....	43,264
1911	130,053	16,345	146,398	16,452	.....	9,024	.....	25,476

COMPANY, BINGHAMTON, N. Y. — Incorporated November 6, 1886. Commenced Business January 3, 1887.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	*$	$
763,809	1,764,005	5,055	9,618,867	42,943	67,252,413	11,331,434	10,800,355	531,079
695,787	1,772,927	6,847	11,719,296	41,354	63,656,608	10,240,330	9,889,587	350,743
641,868	1,762,960	5,145	8,153,525	37,721	57,267,818	9,393,453	9,154,656	238,797
638,174	1,613,771	7,621	11,181,315	36,232	54,616,218	8,761,752	8,258,095	503,657
619,745	1,715,951	6,399	9,743,913	33,864	51,786,159	8,097,354	7,579,675	517,679
592,012	1,754,143	4,964	7,713,860	31,427	48,916,938	7,628,612	7,111,365	517,247
497,885	1,672,717	4,194	6,959,100	30,460	48,410,726	7,268,529	6,785,900	482,629
481,582	1,532,771	3,969	6,599,031	29,803	48,044,249	6,949,190	6,374,560	574,630
472,803	1,630,193	4,413	7,660,873	29,279	47,900,414	6,546,565	6,072,130	474,435
476,952	1,411,305	4,357	6,688,218	28,664	47,803,977	6,264,299	5,708,778	555,521
533,527	1,531,205	3,394	6,977,971	27,519	49,229,416	5,822,292	5,214,899	607,393
523,087	1,718,335	3,436	8,057,998	26,828	47,521,015	5,445,266	4,807,988	637,278
534,624	1,366,845	2,566	5,489,555	26,671	45,736,449	5,230,126	4,711,396	518,730
527,799	1,226,085	4,161	7,037,340	28,050	48,473,969	4,654,380	4,100,020	554,360
696,506	1,354,914	6,871	10,967,517	29,877	51,042,299	4,090,591	3,546,948	543,643
823,188	1,344,001	9,142	14,667,149	29 717	51,010,771	3,637,838	3,116,853	520,985
790,609	1,277,248	9,292	13,888,017	26,260	47,044,657	3,069,340	2,563,519	505,821
656,241	1,070,000	7,315	11,251,038	22,071	42,386,784	1,988,870	1,397,156	591,714
537,472	907,404	6,103	9,791,906	19,594	36,336,866	1,207,388	638,533	568,855
412,431	734,210	5,020	7,719,411	17,035	32,366,384	1,155,453	459,010	696,443

* Reserve at 4 per cent; new business since 1900 at 3 and 3½ per cent.
† Change made to paid-for basis.

ANCE COMPANY, LINCOLN, NEB. — Reincorporated July 1, 1903. Commenced Business 1895.

213,408	341,583	1,744	4,174,881	8,646	14,826,633	2,321,821	1,969,993	351,828
146,866	272,890	1,042	2,401,533	7,441	11,743,318	2,071,851	1,704,932	366,919
141,074	273,682	674	1,672,812	6,901	10,173,302	1,882,845	1,533,131	349,713
121,679	208,237	935	1,581,578	6,824	9,500,669	1,723,773	1,346,327	377,446
92,218	161,841	1,140	1,898,954	6,502	8,772,288	1,558,046	1,199,469	358,577
84,560	169,415	1,201	1,816,990	6,111	7,996,630	1,399,845	1,062,363	337,482
70,084	174,135	568	849,355	5,470	7,003,514	1,271,585	955,952	315,633
73,295	146,553	651	862,840	5,513	7,000,830	1,152,782	870,436	282,346
81,469	156,964	1,003	1,321,666	5,574	7,024,356	1,002,797	760,656	242,141
63,070	125 296	803	1,096,123	5,295	6,632,064	871,994	666,888	205,106
67,622	136,341	797	1,177,662	5,074	6,284,608	729,523	570,546	158,977
71,666	125,528	1,054	1,242,690	5,061	6,038,739	613,566	483,027	130,539
62,293	99,957	987	1,193,407	4,800	5,774,154	487,809	390,389	97,420
71,381	111,675	1,305	1,520,354	4,722	5,639,186	374,746	309,092	65,654
70,743	110,188	1,470	1,681,095	4,431	5,317,415	277,097	238,421	38,676
75,533	104,675	1,928	2,326,076	4,359	5,312,577	199,738	166,122	33,616
69,833	85,280	1,934	2,395,346	3,470	4,297,622	129,772	98,268	31,504
52,263	58,077	1,403	1,559,576	2,295	2,901,376	73,608	59,661	13,947

Reserve at 3½ and 4 per cent.

ANCE COMPANY, ROANOKE, VA. — Incorporated December 23, 1914. Commenced Business February 1, 1916.

218 094	268,396	2,265	5,344,431	5,843	12,112,174	1,127,761	400,845	726,916
198,925	231,266	2,440	4,850,363	4,572	8,556,794	941,380	259,790	681,590
161,625	189,235	1,423	2,199,466	2,685	4,507,824	775,154	164,667	610,487
136,943	145,307	1,141	1,884,044	1,721	3,014,388	678,555	107,193	571,362
67,094	67,094	809	1,504,994	809	1,504,994	429,373	109,781	319,592
.....	.....	.....	.....	.....	.....	222,866	.....	222,866

Reserve at 3½ per cent.

COMPANY, GREENVILLE, S. C. — Incorporated Nov. 3, 1905. Commenced Business January 1, 1906.

201,554	305,671	1,372	5,482,957	8,904	17,423,674	1,467,044	1,329,269	137,775
199,698	325,023	1,697	5,031,772	8,236	15,327,430	1,216,767	1,088,419	128,348
137,521	220,071	859	2,182,521	7,482	11,566,709	1,043,252	936,300	106,952
103,645	174,822	1,538	2,171,841	8,014	10,781,902	885,335	770,333	115,002
107,491	209,358	994	2,368,319	7,153	10,315,056	738,991	641,932	97,059
102,724	180,361	1,186	2,258,256	4,210	8,082,290	640,030	560,593	79,437
86,734	136,400	802	1,812,670	3,791	7,611,806	596,983	494,527	102,456
83,761	120,717	932	2,138,268	3,491	7,031,704	521,715	412,855	108,860
85,213	128,477	1,031	2,348,962	3,131	6,116,273	379,317	292,555	86,762
71,668	97,144	1,551	2,659,770	2,822	4,965,813	297,953	216,377	81,576

SOUTHEASTERN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1910	93,689	15,653	109,342	20,000	.....	7,350	.....	27,350
1909	85,985	10,589	96,574	27,000	.....	8,292	.....	35,292
1908	81,997	15,780	97,777	10,000	.....	12,953	.....	22,953
1907	62,736	7,463	70,199	7,000	.....	3,722	.....	10,722
1906	46,679	1,670	48,349	.....	.....	745	.....	745

h Disability claims.

Capital, $1,000,000. SOUTHERN LIFE AND TRUST COMPANY

1920	1,637,449	158,433	1,795,882	322,040	13,914	48,498	38,640	422,792
1919	1,289,977	133,031	1,423,008	230,800	6,805	31,844	16,865	286,314
1918	910,777	118,889	1,029,666	276,686	7,092	20,656	95,869	400,303
1917	713,062	106,671	819,733	83,625	7,198	29,034	58,949	178,806
1916	556,375	86,632	643,007	57,783	9,156	36,549	53,233	156,721
1915	489 793	68,841	558,634	79,233	15,198	41,520	46,858	182,810
1914	431,582	88,373	519,955	59,437	*h* 48	17,963	31,155	108,603
1913	397,158	78,723	475,881	40,971	*h* 200	15,266	21,265	77,702
1912	319,895	55,105	375,000	56,413	.....	16,138	11,986	84,537
1911	279,091	59,998	339,089	21,906	.....	11,340	7,644	40,890
1910	223,764	77,429	301,193	36,394	.....	7,650	5,455	49 499
1909	189,019	77,045	266,064	14,500	.....	5,564	1,850	21,914
1908	153,261	62,828	216,089	18,352	.....	1,523	665	20,540
1907	131,100	27,923	159,023	3,750	.....	.....	193	3,943
1906	94,280	1,972	96,252	3,000	.....	1,459	.....	4,459
1905	55,656	1,891	57,547	.....	.....	453	.....	453
1904	28,948	138	29,086	2,183	.....	254	.....	2,437
1903	7,777	1,090	8,867	.....	.....	.....	.....	.....

h Disability claims.

Capital, $100,000. SOUTHERN STATES LIFE INSUR

1920	1,155,954	195,767	1,351,721	224,197	7,250	43,070	37,752	312,269
1919	981,250	157,172	1,138,422	130,314	*h* 1,000	32,675	39,736	203,725
1918	771,449	131,093	902,542	196,027	3,750	59,802	45,503	295,082
1917	649,723	117,554	767,277	121,897	8,310	66,190	38,231	234,628
1916	611,842	100,511	712,353	101,971	3,250	87,727	37,491	230,439
1915	604,118	81,174	685,292	91,581	*h* 875	124,322	39,113	255,891
1914	624,300	69,398	693,698	139,553	*h* 750	78,656	39,804	258,763
1913	618,141	67,635	685,776	89,336	*h* 274	50,764	38,773	179,147
1912	554,587	48,765	603,352	63,193	95	70,608	33,826	167,722
1911	537,051	50,782	587,833	101,680	727	35,928	29,302	167,637
1910	446,374	35,212	481,586	92,815	51	18,351	22,968	134,185
1909	369,560	28,974	398,534	31,680	33	14,649	17,468	63,830
1908	339,708	20,484	360,192	72,784	2	14,449	13,628	100,863
1907	233,689	14,288	247,977	36,500	.....	1,845	8,736	47,081
1906	80,694	55,660	136,354	1,000	.....	.....	.....	1,000

h Disability claims.

Capital, $174,020. SOUTHERN UNION LIFE INSUR

1920	254,085	42,621	296,700	35,000	*h* 85	9,377	.....	44,462
1919	199,510	38,402	237,912	50,003	*h* 85	12,831	.....	62,919
1918	171,838	32,243	204,081	45,500	*h* 85	15,543	.....	61,128
1917	171,632	31,361	202,993	19,955	*h* 85	10,230	.....	30,270
1916	145,023	37,540	182,563	9,913	*h* 152	14,713	*s* 10,134	34,912
1915	141,545	35,801	177,346	24,979	*h* 120	21,646	.....	46,745
1914	142,538	42,461	184,999	14,220	*h* 106	13,745	*s* 12,085	40,156
1913	145,354	25,884	171,238	5,000	.....	7,297	*s* 5,429	17,726
1912	100,149	20,062	120,211	6,000	.....	1,979	.....	7,979
1911	103,190	26,892	130,082	14,269	.....	988	.....	15,257
1910	66,629	68,500	135,129	2,000	.....	.....	53	2,05[illegible]
1909	7,841	24,063	31,904	.....	.....	.....	.....	.....

h Disability claims. *s* Coupon reductions.

COMPANY, GREENVILLE, S. C.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
39,620	66,970	672	1,316,000	1,837	3.297.168	241,012	157,067	83,945
35,624	70,916	504	803,700	1,488	2,551.955	193,241	114,617	78,642
44,632	67,585	664	1,171,700	1,362	2,358,975	162,204	78,562	83,642
41,347	52,069	725	1,171,150	1,159	2,044,475	134,680	38,162	96,518
33,140	33,885	746	1,370,325	674	1,268,175	117.273	14,877	102,396

Reserve at 4 per cent.

(Life Department), GREENSBORO, N. C. Commenced Business July 1, 1903.

750,317	1,173,109	10,255	21,393,382	26,314	53,193,349	4,999,671	3,699,564	1,300,107
568,828	855,142	6,842	16,186,492	20,132	40,203,288	3,763,028	3,012,089	750,939
391,271	791.574	4,210	8,586,321	14,990	27,719.526	3,070,905	2,500,014	570.891
299,422	478 228	3.595	6,816,931	12,338	22,195,563	2,696,215	1,962,041	734,174
190,810	347,531	2,180	4,125,715	9,663	17,182,650	2,308,842	1,570,590	738,252
154,910	337,720	1,463	2,797,715	8,458	14,850,431	2,044,619	1,363,606	681,013
180,151	288,754	1,788	3,691,030	8,165	14.560,037	1,792,605	1,135,566	657,039
141,124	218,826	1,677	3,429,157	7,094	12,488,088	1,510,549	881,973	628,576
161,148	245,685	1,359	2,669,244	6,126	10,347,057	1,241,324	639,922	607,402
148,195	189,085	1,525	2,643,077	5,445	8,884,490	1,075,763	495,572	580,191
117,565	167,064	1,223	1,885,860	4,393	7,017,677	925,159	393,979	531,180
73,884	95,798	1,168	1,900,483	3,710	6,056,895	838,408	360,562	477,846
100,562	121,102	1,030	1,580,247	3,061	5,030,747	675,689	245,537	430,152
85,611	89,554	1,164	1,900,000	2,423	4,062,250	613,206	210,952	402,254
48,612	53,071	910	1,391,500	1,643	2,729,750	408,418	60,186	348,232
36,100	36,553	660	910,250	1,000	1,672,500	318,503	27,761	290,742
20,061	22,498	344	712,500	426	890,500	209,452	8,363	201,089
6,524	6,524	120	243,180	120	243,180	217,426	998	216,428

* Reserve at 3½ per cent.

ANCE COMPANY, ATLANTA, GA.* Incorporated April 16, 1906. Commenced Business May 1, 1906.

529,338	841,607	5,338	11,500,895	19,508	39,776,969	3,642.921	3,470,329	172,592
471,370	675,095	4.357	9.777,426	16,135	32,013,735	3 078,179	2,923,308	154,871
321,125	616,207	2,640	5,138,733	12,835	24,131,310	2,589,332	2,448,338	140,994
270,417	505,045	2,477	4,337.384	11,449	21,258.777	2,299.724	2,090,584	209,140
263,997	494,436	2.513	4,731.356	10,217	19,228,651	2,006,731	1,799.268	207,463
207,746	463,637	1.943	3,616,228	9.193	17,184,484	1,759,506	1,581,892	177,614
222,850	481,613	2,160	4,018,918	10,008	18 636,163	1,560,277	1,405,032	155,245
258,793	437,940	2,834	5,483,618	9,509	17,753,253	1,342,072	1,163,320	178,752
234,185	401,907	2,205	3.682,333	8,515	15,331,813	1,116,089	926,610	189,479
233,363	401,000	3,181	4,975,833	8,046	14,801,487	902,410	729,873	172,537
226,463	360,648	2,536	4,435.739	6,275	12,500,486	702,029	529,685	172,344
219,938	283,768	2,470	4,248,845	4,704	9,864,090	573,478	390,140	183,378
170,533	271,396	1,974	4,564,032	3,272	8,397,198	432,052	262,913	169,139
77,759	124,820	1,735	4,511,071	2,140	6,339,071	355,980	188,246	167,734
19 602	20.602	527	2,296,000	519	2,555,000	224,172	56,375	167,797

* Incorporated under laws of Alabama. Reserve at 3½ and 4 per cent.

ANCE COMPANY, WACO, TEX. Incorporated Jan. 20, 1909. Commenced Business Nov. 5, 1909.

135,900	180,362	1,643	2,929,900	5,043	8,920,727	923,070	732.687	190,383
96.930	159,849	1,100	2,036,600	4,045	7,097.983	790,916	597.597	193,319
72.992	134,120	639	1,042,146	3,517	6,000 572	684,423	501,718	182,705
91.648	121,918	1,063	1,751.340	3,616	6.179,614	612,223	423,215	189,008
85.649	120.561	1,043	1,662,460	3.028	5,237.343	550,653	334.969	215.684
118,768	165.513	893	1,563,751	2,592	4.705,238	484,654	276,544	208,110
84.772	124,928	902	1,639.430	2,520	4.598,624	439.358	225,010	214.348
101,348	119,074	1,253	2,214,100	2,530	4.572,436	365,662	172,049	193.613
71,293	79 272	673	1,107,652	1,671	3,087,994	315,588	109,137	206,451
92,481	107,738	904	1,771,520	1,486	2,960,962	279,155	66,096	213,059
81,912	83,965	854	1,700,980	935	1,861,980	236,251	16,159	220,092
18,345	18,345	100	197,000	100	197,000	115,487	2,154	113.333

Reserve at 3½ and 4 per cent.

Capital $300,000. SOUTHLAND LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	1,891,716	271,310	2,163,026	237,353	11,096	65,823	s 17,237	331,509
1919	1,343,441	256,495	1,599,936	291,274	h 136	71,194	s 17,466	380,070
1918	977,652	223,368	1,201,020	311,875	h 238	46 006	s 18,507	376,626
1917	879,638	147,935	1,027,573	116,663	h 314	63,258	s 18,885	199,120
1916	776,983	143,237	920,220	121,923	h 434	90,233	s 20,143	232,733
1915	688,824	r 1,000,839	1,689,663	138,322	.....	84,722	s 19,115	242,159
1914	357,103	56,587	413,690	44,930	.....	24,165	s 1,906	71,001
1913	357,310	38,842	396,152	34,000	.....	18,708	s 1,195	53,903
1912	302,437	44,952	347,389	46,957	.....	87,355	s 1,009	135,321
1911	362,158	80,366	442,524	43,756	.....	.....	.....	43,756
1910	268,924	98,498	367,422	35,460	.....	933	46	36,439
1909	122,013	286,982	408,995	200	.....	.....	.....	200

h Disability claims. r Including reinsurance. s Coupon reductions.

Capital, $750,000. SOUTHWESTERN LIFE INSUR

1920	2,605,327	552,541	3,157,868	438,188	6,851	86,278	36,229	567,546
1919	1,830,306	472,026	2,302,332	407,998	14,674	90,902	34,915	548,489
1918	1,375,778	414,075	1,789,853	383,230	24,886	78,056	30,668	516,840
1917	1,249,992	358,366	1,608,358	211,254	1,338	93,651	30,828	337,071
1916	1,086,131	303,929	1,390,060	125,575	3,266	91,960	32,384	253,185
1915	909,727	r 336,958	1,246,685	111,029	.....	102,953	33,036	247,018
1914	806,822	237,620	1,044,442	111,632	2,886	72,427	25,270	212,215
1913	761,797	204,787	966,584	94,039	25,185	39,773	21,304	180,301
1912	658,199	125,172	783,371	115,506	333	32,264	22,093	170,196
1911	557,292	71,080	628,372	87,667	.....	24,369	16,777	128,813
1910	507,592	74,444	582,036	76,274	.....	26,186	11,439	113,889
1909	439,935	107,004	546,939	71,854	.....	17,643	7,067	96,564
1908	377,071	103,051	480,122	61,964	.....	13,518	16,905	92,387
1907	305,174	15,648	320,822	46,732	.....	1,423	544	48,699
1906	250,503	16,922	267,425	52,156	.....	1,408	113	53,677
1905	184,856	11,432	196,288	23,068	.....	861	5	23,934
1904	112,661	11,214	123,875	9,233	.....	50	.....	9,283
1903	38,746	63,600	102,346	3,500	.....	.....	.....	3,500

r Including reinsurance.

Capital, $125,000. STANDARD LIFE INSURANCE

1920	786,616	40,274	826,890	99,663	84	6,603	.....	106,350
1919	552,454	20,506	572,960	96,956	.....	3,135	.....	100,091
1918	339,328	17,794	357,122	79,733	.....	322	.....	80,055
1917	193,066	10,200	203,266	32,760	.....	2,794	.....	35,554
1916	114,794	37,512	152,306	19,013	.....	1,925	.....	20,938
1915	71,665	6,247	77,912	11,222	.....	1,427	.....	12,649
1914	55,337	13,688	69,025	8,982	.....	.....	.....	8,982
1913	10,294	25,292	35,586	261	.....	.....	.....	261

Capital, $.225,000. STANDARD LIFE INSURANCE

1920	1,226,623	r 697,546	1,924,169	372,529	h 341	44,126	21,690	438,686
1919	1,110,757	82,182	1,192,939	388,920	h 191	31,071	18,958	439,140
1918	879,232	r 490,872	1,370,104	438,459	h 40	11,669	12,728	462,896
1917	528,106	r 245,063	773,169	243,662	h 421	6,436	8,018	258,537
1916	580,029	34,004	614,033	297,787	h 140	3,132	1,883	302,942
1915	440,672	18,332	459,005	281,815	.....	1,718	80	283,613
1914	69,691	220,832	290,523	45,352	h 155	568	.....	46,075

h Disability claims.

COMPANY, DALLAS, TEX. — Incorporated October 15, 1908. Commenced Business April 26, 1909.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,011,803	1,343,312	10,557	29,533,977	29,136	68,248,221	5,347,795	4,723,170	624,625
646,170	1,026,240	6,768	18,173,889	21,387	46,873,353	4,177,283	3,741,507	435,776
422,187	798,813	3,295	8,397,540	16,763	34,033,457	3,686,270	3,282,632	403,638
362,263	561,383	4,120	8,188,953	15,800	30,139,790	3,003,933	2,578,132	425,801
330,347	563,080	3,695	6,969,599	13,774	26,005,070	2,499,076	2,092,608	406,468
400,612	642,771	r 9,208	r 18,341,728	12,621	24,635,061	2,143,132	1,787,336	355,796
171,848	242,849	1,769	4,205,623	6,309	12,615,950	1,102,019	707,710	394,309
181,217	235,120	2,082	4,026,248	6,007	11,369,722	901,551	515,872	385,679
198,175	333,496	1,769	2,967,614	5,103	9,518,560	722,445	358,142	364,303
314,838	358,594	2,868	5,175,358	5,364	10,387,324	716,799	323,502	393,297
302,074	338,513	3,515	6,804,303	4,275	8,702,865	599,629	205,141	394,488
125,946	126,146	1,066	2,612,118	1,065	2,611,118	554,820	61,458	493,362

Reserve at 3½ per cent.

ANCE COMPANY, DALLAS, TEX. — Incorporated March 10, 1903. Commenced Business July 1, 1903.

1,246,151	1,813,697	14,843	37,611,846	42,321	95,259,686	8,512,391	7,459,455	1,052,936
817,975	1,366,464	8,409	23,793,076	30,567	67,385,225	6,971,720	5,955,770	1,015,950
508,221	1,025,061	4,429	13,318,692	24,485	50,304,535	6,023,890	5,014,322	1,009,568
523,807	860,878	6,036	11,946,620	23,044	42,713,070	5,224,644	4,249,190	975,454
471,643	724,828	5,449	10,180 239	19,693	35,751,585	4,429,156	3,514,334	914,822
415,942	662,960	r 5,485	r 10,269,356	16,695	30,249,363	3,727,183	2,930,146	797,037
353,976	566,191	3,555	6,976,165	14,507	26,150,554	3,129,764	2,388,663	741,101
355,709	536,010	3,957	7,213,503	13,662	24,091,762	2,454,789	1,964,494	490,295
270,612	440,808	3,219	6,123,174	11,301	19,905,487	2,012,092	1,583,541	428,551
228,015	356,828	2,586	4,846,345	9,815	16,857,951	1,659,898	1,260,047	399,851
244,416	358,315	2 388	4,804,908	8,533	14,515,609	1,359,454	976,808	382,646
195,069	291,633	1,976	3,649,541	7,353	12,074,462	1,029,452	758,088	271,364
192,906	285,293	2,286	4,553,840	6,664	11,125,993	705,287	486,995	218,292
146,844	195,543	p 1,605 e 31	p 2,984,059 e 6,915	p 5,787 e 1,607	p 8,924,743 e 249,657	431,123	313,876	117,247
144,583	198,260	3,317 e 4,592	4,205,949 e 803,998	5,252 e 2,545	7,353,119 e 394,167	314,975	179,167	135,808
151,962	175,896	4,227 e 10,591	4,639,519 e 1,811,129	4,633 e 5,297	6,151,600 e 863,058	241,308	99,070	142,238
90,614	99,897	3,312 e 4,932	3,797,231 e 909,687	3,483 e 3,037	4,333,925 e 671,835	225,083	55,108	169,975
39,593	43,093	1,401	1,947,500	1,221	1,754,250	159,833	19,408	140,425

e Industrial business; discontinued August 1, 1906. p Change made to paid-for basis.
Reserve at 4½ per cent; since 1907 3½ per cent.

COMPANY, ATLANTA, GA. — Incorporated June 24, 1911. Commenced Business May 12, 1913.

495,913	512,263	12,782	14,135,752	19,849	19,864,650	1,093,918	934,112	159,806
284,367	384,458	10,183	10,592,129	14,647	13,729,169	686,581	532,011	154,570
182 897	262,952	6,512	6,041,501	9,218	8,208,720	478,181	335,476	143,305
98,714	134,268	4,212	3,535,576	6,172	5,174,491	334,222	186,028	148,194
63,967	84,905	2,509	2,088,750	4,069	3,330,000	245,170	121,287	123,883
42,641	55,290	2,023	1,524,000	2,580	1,944,910	159,153	54,568	104,585
55,906	† 64,888	1,726	1,217,250	1,622	1,205,000	131,248	25,671	105,577
19,984	20,245	b 5,046 540	b 980,571 421, 250	b 4,403 481	b 830,174 381,500	116,702	12,504	104,198

Reserve at 3 and 3½ per cent. † Includes total of insurance and investment expenses. b Industrial business.

COMPANY, DECATUR, ILL.† — Incorporated September 15, 1914. Commenced Business October 29, 1914.

683,482	1,122,168	r 6,732	r 14,642,642	31,703	45,676,720	2,775,433	2,216,879	558,554
400,679	839,811	3,064	6,813,787	27,691	36,076,561	1,664,731	1,383,739	280,992
544,110	1,007,006	r 15,704	r 19,007,647	27,774	33,531,006	1,232,200	1,055,498	176,702
212,390	470,927	1,122	2,157,473	17,991	20,885,060	781,572	610,736	170,836
219,920	522,862	r 6,094	r 6,926,700	20,375	23,190,052	476,313	277,228	199,085
150,735	434,348	1,151	1,739,092	19,219	21,670,687	399,243	211,742	187,501
26,744	72,819	814	843,104	21,838	24,310,448	366,727	183,972	182,755

Reserve at 3½ per cent. † Formerly Protective League Life Ins. Co. r Includes reinsurance.

Capital, $356,095.
Reincorporated April 1, 1911.

STANDARD LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	454.745	234,677	689,422	84.542	.....	38,617	73,332	196,491
1919	443,814	183,851	627,665	82,329	.....	51,110	74,403	207,842
1918	432.395	157,534	589,929	115,345	.....	38,360	69,692	223,397
1917	442,209	128,561	570,770	79,127	.....	17,453	67,789	164,369
1916	387.582	80,593	468,175	51,433	79	22,091	60,447	134,050
1915	361,149	72,156	433,305	56,210	.....	14,103	57,568	127,881
1914	361,906	67,121	429,027	29,500	.....	9,151	50,152	88,803
1913	345,868	62,307	408,175	43,250	.....	3,674	35,610	82,534
1912	285,176	47,447	332,623	19,515	.....	3,855	27,642	51,012
1911	176,645	41,198	217,843	21,750	.....	.....	23,018	44,768

Incorporated Oct. 4, 1894.

STATE LIFE INSURANCE COM

1920	5,028,207	1,363,696	6,391,903	1,248,481	124,296	301,021	743,836	2,427,636
1919	4,039,610	1,162,970	5,202,580	1,197,753	35,752	254,329	687,343	2,175,177
1918	3,255,121	1,139,165	4,394,286	1,048,402	17,511	296,306	598,361	1,960,580
1917	2,943,766	1,050 772	3,994,538	849,800	21,346	290,953	496,799	1,658,897
1916	2,764,042	1,014,315	3 778,357	754,079	36,984	331,119	449,941	1,572,123
1915	2,644,975	893,677	3,538,652	558,173	28,711	423,091	303,286	1,313,261
1914	2,502,626	821,203	3,323,829	664,780	35,425	308,198	233,624	1,242,027
1913	2,445,088	731,164	3,176,252	681,744	21,835	208,074	205,233	1,116,886
1912	2,389,505	670,072	3,059,577	611,469	25,542	320,924	194,003	1,151,938
1911	2,342,900	560,694	2,903,594	579,870	7,031	264,640	181,814	1,033,355
1910	2,283,567	516,383	2,799,950	628,549	....	257,352	157,397	1,043,298
1909	2,294,291	454,213	2,748,504	440,383	....	296,177	129,684	866,244
1908	2,369,753	416,931	2,786,684	586,020	....	328,450	115,519	1,029,989
1907	2,624,316	317,486	2,941,802	528,246	....	255,665	88,345	872,256
1906	2,742,500	263,129	3,005,629	458,959	....	226,537	106,702	792,198
1905	2,521,357	208,554	2,729,911	383,844	....	176,418	76,332	636,594
1904	2,046,908	197,125	2,244,033	300,903	....	130,488	65,240	496,031
1903	1,665,923	82,567	1,748,490	238,288	....	99,902	40,216	378,406
1902	1,207,829	52,855	1,260,684	153,906	....	19,305	30,492	203,703
1901	868,341	33,437	901,778	200,269	....	6,323	33,645	240,237

Capital, $660,900.

STATE LIFE INSURANCE COM

1920	159,112	55,740	214,852	5,000	.....	.....	6,126	11,126
1919	77,625	25,105	102,731	.....	.....	.....	.....	.....

Capital, $117,500.

STATE LIFE INSURANCE COM

1920	141,174	58,653	199,827	12,102	.....	4,200	s 14,453	30,755
1919	132,183	35,834	167,017	39,509	.....	2,715	s 15,025	57,249
1918	105,664	27,224	132,888	29,500	.....	3,122	s 15,218	47,840
1917	90,481	26,170	116,651	4,000	.....	1,464	s 12,587	18,051
1916	77,937	20,784	98,721	1,000	.....	545	s 6,776	8,321
1915	57,300	14,115	71,415	4,000	.....	.....	s 1,912	5,912
1914	24,671	148,104	172,775	.....	.....	.....	.....	.....

s Coupon reductions.

PANY OF AMERICA, PITTSBURG, PA. — Incorporated Oct. 20, 1908. Commenced Business Jan. 17, 1909.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
218,411	414,902	721	1,729,690	6,562	13,347,762	2,428,883	2,022,014	406,869
108,773	406,615	755	1,751,854	6,287	12,985,983	2,155,833	1,761,157	394,676
216,477	439,874	604	1,431,530	6,035	12,582,097	1,945,588	1,552,645	392,943
241,318	405,687	1,444	3,277,950	6,275	13,119,245	1,770,873	1,297,102	473,771
139,521	273,571	1,427	2,977,910	5,695	11,737,537	1,577,400	1,161,045	416,355
141,720	269,601	1,216	2,513,610	4,904	10,513,211	1,162,760	746,684	416,076
169,093	257,896	1,248	2,762,224	4,679	10,261,911	992,993	567,907	425,086
181,464	263,998	1,800	4,004,824	4,513	9,986,142	790,660	398,482	392,178
181,081	232,093	1,842	4,351,288	3,638	8,286,412	626,061	264,416	361,645
90,832	135,600	947	2,323,450	2,673	6,121,450	507,227	170,587	336,640

Reserve at 3½ per cent.

ANY, INDIANAPOLIS, IND. — Commenced Business Oct. 4, 1894.

2,191,113	4,618,749	15,675	41,571,862	64,199	146,425,137	23,772,678	21,214,321	2,558,357
1,556,312	3,731,489	11,651	29,797,353	53,122	116,129,127	21,896,755	18,960,559	2,936,196
1,008,152	2,968,732	6,474	13,674,614	44,472	93,319,457	20,364,664	17,277,691	3,086,973
925,574	2,584,471	6,320	11,161,785	41,481	† 86,536,246	18,920,668	15,720,715	3,199,953
914,978	2,487,101	6,757	† 12,186,356	38,432	† 81,946,127	17,550,940	14,486,530	3,064,410
783,211	2,096,472	5,919	† 9,605,908	34,531	† 75,684,361	16,240,257	13,352,213	2,888,044
751,899	1,993,926	4,925	† 8,255,941	32,406	† 73,616,621	14,769,985	12,501,359	2,468,626
743,714	1,860,600	4,808	† 8,049,956	30,967	† 72,111,557	13,396,699	11,240,037	2,156,662
701,518	1,853,456	4,348	12,370,880	28,956	† 69,873,894	12,060,807	10,220,561	1,840,246
694,489	1,727,844	4,370	14,368,192	27,888	86,924,590	10,863,513	9,254,098	1,609,415
666,242	1,709,540	3,740	12,560,033	26,352	80,772,166	9,653,281	8,250,587	1,402,694
681,065	1,547,309	‡3,353	‡14,314,283	‡25,751	‡76,845,454	8,580,831	7,337,132	1,243,699
797,384	1,827,373	4,868	12,843,316	26,378	73,072,031	7,378,853	6,435,931	942,922
983,112	1,855,368	5,043	12,268,668	27,036	75,281,153	6,355,154	5,647,752	707,402
1,091,178	1,883,376	8,757	24,846,726	28,712	81,047,860	5,353,744	4,674,118	679,626
1,125,693	1,762,287	11,570	30,209,567	27,430	74,440,588	4,126,682	3,521,365	605,317
919,615	1,416,246	10,218	23,397,987	22,200	60,148,994	3,160,083	2,615,497	544,586
715,127	1,093,533	8,317	20,517,370	17,247	49,713,796	2,205,636	1,815,059	390,577
595,764	709,468	6,365	14,014,859	13,227	39,541,688	1,527,036	1,176,250	350,786
390,497	630,734	4,828	11,748,794	10,169	33,615,656	1,015,072	699,418	315,654

* Reserve at 4 per cent; new business since 1900 at 3 per cent. † Exclusive of double indemnity accident benefits.
‡ Change made to paid-for basis.

PANY, DES MOINES, IA. — Commenced Business July 21, 1919.

155,044	166,170	577	3,327,500	850	4,769,000	789,543	72,382	717,161
89,014	89,014	356	1,862,500	354	1,854,500	751,084	12,453	738,632

Reserve at 3½ per cent.

PANY, GREAT FALLS, MONT. — Incorporated March, 1913. Commenced Business April 1, 1914.

65,247	96,002	447	1,408,000	1,875	4,655,860	464,164	286,099	178,065
63,656	120,905	597	1,599,049	1,735	4,053,860	353,335	215,170	138,165
51,492	99,332	505	1,193,000	1,384	3,076,811	302,759	150,330	152,429
50,796	68,847	480	1,025,871	1,196	2,500,371	266,827	92,728	174,099
59,219	67,540	641	1,144,000	1,075	2,106,000	216,804	51,339	165,465
55,804	61,716	540	1,092,500	699	1,500,000	169,334	21,975	147,359
65,058	65,058	290	679,500	289	677,000	126,595	5,964	120,631

Reserve at 3½ per cent.

Incorporated March 16, 1844. STATE MUTUAL LIFE ASSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	10,296,437	3,478,464	13,774,901	2,909,983	1,111,249	1,084,565	1,309,672	6,416,469
1919	9,172,231	3,119,858	12,292,089	3,161,890	968,221	889,507	1,777,714	6,797,332
1918	8,294,551	2,903,074	11,197,625	2,707,682	721,684	952,870	1,602,312	5,984,548
1917	7,602,067	2,675,925	10,277,992	1,868,115	798,467	924,655	1,451,213	5,042,450
1916	7,025,526	2,494,948	9,520,474	2,239,248	754,680	808,685	1,346,841	5,148,854
1915	6,537,726	2,348,066	8,885,792	2,130,731	1,049,213	803,105	1,335,913	5,318,962
1914	6,237,328	2,281,312	8,518,640	1,903,752	844,722	833,091	1,089,922	4,671,487
1913	5,980,272	2,019,305	7,999,577	1,617,562	790,163	809,837	984,545	4,202,107
1912	5,689,580	1,884,200	7,573,780	1,832,616	806,817	684,890	925,624	4,249,947
1911	5,398,196	1,763,446	7,161,644	1,604,794	687,204	615,912	845,632	3,753,542
1910	5,068,767	1,716,183	6,784,950	1,414,903	770,024	702,004	820,415	3,707,346
1909	4,844,293	1,616,653	6,460,946	1,489,103	605,280	676,831	812,374	3,583,588
1908	4,687,184	1,613,361	6,300,545	1,384,339	587,500	802,994	775,144	3,549,977
1907	4,528,761	1,390,577	5,919,338	1,344,746	504,898	545,270	584,728	2,979,642
1906	4,462,093	1,282,148	5,744,241	1,254,733	427,296	543,293	549,416	2,774,738
1905	4,284,367	1,238,078	5,522,445	1,253,776	431,815	526,494	513,815	2,725,900
1904	4,078,880	1,103,749	5,182,629	1,009,655	196,906	474,371	511,400	2,192,332
1903	3,652,185	1,144,681	4,796,866	1,163,884	181,508	391,134	455,514	2,192,040
1902	3,558,238	900,669	4,458,907	721,862	208,984	364,854	419,996	1,715,696
1901	3,372,378	817,740	4,190,118	788,235	234,640	292,991	429,973	1,745,839

ϕ Change made to paid-for basis.

Capital, $300 000. * SUN LIFE INSURANCE COMPANY

1920	938,315	108,170	1,076,485	140,594	.....	317	255	141,166
1919	808,596	75,911	884,507	151,646	.....	596	181	152,423
1918	709,075	71,660	780,735	269,343	.....	3,478	173	272,994
1917	632,157	57,841	689,998	107,391	.....	340	124	107,855
1916	513,694	35,632	549,326	88,409	.....	165	585	89,159
1915	401,605	29,100	430,705	67,938	.....	25	344	68,307
1914	338,205	22,731	360,936	61,178	.....	59	271	61,508
1913	280,663	18,156	298,819	54,387	.....	24	262	54,673
1912	230,936	14,261	245,197	45,560	....	369	304	46,233
1911	198,051	10,992	209,043	44,386	....	221	838	45 445
1910	160,739	10,476	171,215	33,130	....	297	530	33,957
1909	130,798	8,142	138,940	28,196	....	353	338	28,887
1908	118,592	5,516	124,108	27,559	....	....	240	27,799
1907	114,628	4,347	118,975	28,528	....	....	334	28,862
1906	103,443	3,033	106,476	24,855	....	....	....	24,855
1905	88,603	2,912	91,515	20,777	....	26	....	20,803
1904	71,431	7,439	78,870	18,086	....	....	....	18,086
1903	58,857	3,018	61,875	16,245	....	12	....	16,257
1902	54,996	4,885	59,881	13,397	....	874	....	14,253
1901	44,760	4,233	48,993	14,314	....	713	....	15,027

* Formerly Immediate Benefit Life Insurance Co.

Capital, $100,000. SURETY FUND LIFE

1920	308,853	78,436	387,289	128,084	*h* 1,600	15,640	3,686	149,01
1919	266,141	98,014	364,155	124,674	*h* 1,400	3,906	3,093	133,07
1918	248,148	89,918	338,064	125,017	*h* 1,100	6,918	2,554	135,58
1917	240,204	61,702	301,906	98,416	*h*800	8,019	15,825	123,06
1916	217,360	156,116	373,476	87,353	*h*600	9,350	4,847	101,55
1915	177,701	42,155	219,856	94,111	*h*700	336	3,282	98,42

Capital, $500,000. TEACHERS INSURANCE AND ANNUITY ASSOCIATION

1920	164,188	53,975	218,163	.....	120	1,563	.....	1,68
1919	33,554	48,283	81,837	.....	10	.....	.....	1

COMPANY, WORCESTER, MASS. Commenced Business June 1, 1845.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
2,591,251	9,007,720	15,008	55,620,061	112,977	315,156 687	66,683,333	61,602,703	5,080,630
2,178,608	8.975,940	14.386	47,244,874	103,065	275,026 246	61,866,997	57.555.571	4,311,426
1,840,914	7.825,462	8,920	30,219,387	92,871	240,152,133	58,498,696	53.795.319	4,703.377
1,665,117	6,707,567	10,736	29,678,701	88,354	222,508,273	55,240,832	50,080,745	5,160,087
1,481,518	6,630,372	10,199	26,097,484	81,754	203,684,314	51,675,248	46,917,699	4,757.549
1,380,357	6,699,319	8,869	22,102,422	75,388	188,317,515	48,682,788	43.959,532	4.723,256
1,275,012	5,946,499	8,383	20,310,056	70,624	177,895,473	46,464,071	41,848,437	4,615,634
1,244.733	5,446,840	8,040	20,000,129	66,047	168,927,324	43,950,202	39.455 958	4.494,244
1,135,658	5,385,005	7,272	20,583,106	61,454	159,110,801	41,537,911	37,225,150	4.312,761
1,107,767	4,861,309	6,445	17,628,434	57.411	147,892,354	39,265,246	35,096,164	4,170,082
1,001,014	4,708,360	5,711	16,647,606	53,884	138,626,892	36,884,444	33,068,077	3,816,367
958.345	4.541,933	5,374	14,545,664	51,044	130,275,702	34,602,685	31,288,644	3,314,041
837.151	4.387,128	3,950	10,405,574	48,595	123,462,633	32,490,144	29,564,715	2,925,429
817.595	3.797,237	4,021	10,675,212	47,712	121,725,794	29,808,164	28,009,900	1,798,264
954.517	3,729,255	p 5,496	p13,400,359	p 46,661	p118,748,180	29.062,326	26,142,290	2,920,036
993.554	3.719.454	7,308	17,354,285	44,715	114,423,961	27,303,305	24,653,335	2,649,970
975.842	3,168,174	6,390	15,814,719	41,097	107,294,332	25,457,929	22,899,118	2,558,811
911,843	3,103,883	5,960	14,602,461	38,248	100,902,399	23,249,248	21,061,967	2,187,281
813,789	2,529,485	5,679	14,382,306	35,543	94,966,674	21,678,560	19,224,237	2,454,323
793,132	2,538,971	4,787	12,672,432	32,356	87,424,149	19,611,430	17,531,049	2,080,381

* Reserve at 4 per cent; 1900–07 at 3½ per cent; since at 3 per cent.

OF AMERICA, BALTIMORE, MD.† Incorporated January 12, 1897. Commenced Business March 1, 1897.

							c	
733.821	874.987	57.601	6,231,815	215,047	27,466,938	2,114,156	1,650,374	463.782
400,771	553.194	44.707	5,926,486	187.508	23,990.807	1,600,170	1,348,213	251,957
364,198	637,192	44,800	5,946,012	168,534	20,755,369	1,313,003	1,125,360	187,643
343.636	451.491	59.904	6,497,274	147.330	17,456,373	1,113,528	893.535	219.993
282,784	371.943	69,157	6,965,477	134,269	15,001,053	871,880	694,248	177,632
214,774	283.081	51,387	4,720,260	102,295	11,114,928	689,286	552,773	136.513
179.657	241,165	37,991	3,382,321	82,608	8,849,873	540,511	453,326	87,185
153.143	207,816	30,648	2,672.782	68,952	7,269,216	417.359	367,068	50,291
123.104	169,337	25,310	2,147,750	55,623	5,760,572	332,443	291,543	40,900
114,189	159,634	25,268	2,245,912	46,348	4.680,529	259,404	231,361	28,043
106,713	140,670	24,656	2,233,072	40,437	3.987,483	206,163	185.529	20,634
72.399	101,286	14,997	1,327,920	29,679	2,853,279	182,197	144,881	37.316
62,185	89.984	13.595	1,156,594	26,390	2,427,381	144.519	103.670	40,849
66,407	95,269	14,543	1,350,405	25,037	2,281,583	109,011	85,491	23.520
60,193	85,048	14,125	1,303,287	21,746	1,950,810	86,012	59,698	26,314
58,488	79,291	14.929	1,270,270	18,928	1,592,625	65,879	41,369	24.510
50,678	68,764	13,389	1,233,420	15,002	1,210,675	54,479	26,926	27.553
35.779	52,036	7,392	391,268	10,703	705,128	44,343	18,219	26,124
42,138	56,391	6,107	470,818	7,649	545,632	33.901	12,069	21,832
32,882	47,909	7,115	441,309	7,201	406,849	25,630	8,332	17,298

† Industrial business included. c Reserve at 3½ per cent on business since 1903, prior at 4 per cent; 3 per cent on ordinary.

CO., MINNEAPOLIS, MINN. Commenced Business March 30, 1915.*

146,010	295,021	1,015	2,545,574	7,301	15,011,467	1,066,537	925,759	140,778
133.792	266,865	892	2,013,087	7,134	14,355,814	977,387	825,706	151,681
119.659	255,248	562	1,284,653	6,851	13,602,679	871,563	770,041	101,522
99,249	222,309	437	915.394	6,818	13,780,430	787,517	666,956	120,561
78,059	179,609	r 1,404	r 1,809,538	7,050	14,244,038	711,572	595,428	116,144
65,241	163,670	727	1,526,000	6,445	13,110,000	511,838	337,112	174,726

Reserve at 3½ per cent. * Reincorporated under level premium laws on this date. r Includes reinsurance.

OF AMERICA, NEW YORK, N. Y. Commenced Business March, 1919.

48,713	50,396	407	2,137,716	653	3,356,748	1,259 890	205,210	1,054,680
38,961	38,971	250	1,241,032	249	1,231,032	1,073,003	39.102	1.033,901

Reserve at 3½ and 4 per cent.

Capital, $200,000. TEXAS LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	680,625	149,713	830,337	88,990	2,500	35,505	6,225	133,220
1919	475,904	110 932	586,836	115,056	8,000	34,581	3,816	161,453
1918	418,424	67 940	486,364	97,152	.....	42,881	5,608	145,641
1917	370,980	67,641	438,621	65,879	2,500	46,103	5,780	120,262
1916	301,935	81,024	382,959	70,938	3,900	62,357	22,296	159,491
1915	291,235	82,757	373,992	82,991	4,100	60,692	23,347	171,130
1914	303,798	80,495	384,293	62,316	15,300	48,737	18,357	144,710
1913	278,217	87,420	365,637	56,400	7,800	42,347	21,644	128,191
1912	280,316	67,048	347,364	73,328	10,100	38,206	7,959	129,693
1911	279,879	68,470	348,349	63,106	15,100	29,545	8,569	116,320
1910	288,583	30,065	318,648	78,484	30 200	22,638	11,593	142,913
1909	321,608	61,911	383,519	53,201	29,700	8,344	20,141	111,386
1908	262,538	18,554	281,082	46,998	.....	2,041	1,169	50,208
1907	150,193	15,630	165,823	10,184	.....	1,696	.....	11,880
1906	84,475	17,618	102,093	5,900	.....	1,758	.....	7,658
1905	17,717	14,652	32,369	500	.....	1,744	.....	2,244
1904	17,154	11,911	29,065	500	.....	1,141	.....	1,641
1903	15,948	23,966	39,914	.....	.....	730	.....	730
1902	12,672	9,863	22,535	.....	.....	278	.....	278
1901	4,457	5,023	9,480	.....	.....	.....	.....	.....

Capital, $100,000. TOLEDO TRAVELERS LIFE INSUR

1920	72,081	13,560	85,641	26,348	.....	6,600	1,694	34,642
1919	71,053	22,432	93,485	34,961	.....	1,923	1,402	38,286
1918	70,012	16,259	86,271	28,854	.....	1,772	1,027	31,654
1917	69,093	10,793	79,886	26,000	.....	942	1,036	27,978
1916	60,819	11,376	72,195	21,000	.....	130	568	21,698
1915	59 470	6,464	65,934	22,000	.....	.....	179	22,175
1914	59,873	119,446	179,319	16,500	.....	.....	.....	16,500

Capital, $7,500,000. TRAVELERS INSURANCE COM

1920	36,110,071	6,987,027	43,097,098	9,438,433	2,473,791	1,262,024	106,542	13,180,790
1919	27,303,656	6,320,764	33 624,420	8,073,645	2,230,108	1,406,796	78,881	11,789,430
1918	19,666,973	5,615,579	25,282,552	7,433,497	1,455,314	1,289 305	67,492	10,245,608
1917	16,618,938	6,115,880	22,734,818	4,440,892	1,547,589	1,162,681	71,048	7,222,210
1916	13,735,721	4,740,651	18,476,372	3,949,487	1,215,772	1,412,476	72,886	6,650,621
1915	10,988,286	4,467,456	15,455,742	3,374,611	1,366,754	1,768,621	63,341	6,573,327
1914	10,014,132	4,057,434	14,071,566	2,844,159	1,063,752	1,282,503	59,454	5,249,868
1913	9,388,880	3,759,058	13,147,938	2,489,855	1,176,633	1,043,029	56,352	4,765,869
1912	8,592,554	3,667,507	12,260,061	2,584,292	954,654	865,731	55,259	4,459,936
1911	7,774,311	3,420,440	11,194,751	2,603,772	996 619	770,203	56,797	4,427,391
1910	7,166 627	3,050,378	10,217,005	2,111,927	884,748	592,871	57,483	3,647,029
1909	6,676,920	3,057,961	9,734,881	2,114,925	806,835	573,678	54,851	3,550 289
1908	6,270,562	3,051,299	9,321,861	2,289,124	790,615	525,549	54,981	3,660,269
1907	5,932,318	2,673,650	8,605,968	1,852,512	688,770	321,323	53,439	2,916,044
1906	5,624,373	2,301,958	7,926,331	1,930,729	719,897	310,051	37,443	2,998,120
1905	5,400,953	2,314,289	7,715,242	1,964,130	681,326	228,075	18,370	2,891,901
1904	4,840,512	2,036,172	6,876,684	1,789,094	446,050	245,573	986	2,481,703
1903	4,304,000	1,917,636	6,221,636	1,714,690	397,903	186,590	....	2,299,183
1902	3,942,833	1,655,274	5,598,107	1,308,617	377,185	186,476	....	1,872,273
1901	3,609,084	1,252,228	4,861,312	1,331,005	378,952	188,689	....	1,898,648

COMPANY, WACO, TEX.

Incorporated January 9, 1901.
Commenced Business April 1, 1901.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
379,580	512,800	5,027	8,325,974	11,647	19.071,651	2,213,694	1,939.809	273,885
188,523	349,976	1,879	3,108,446	7,607	12,347,392	1,879,247	1 619.482	259,765
140,753	286,394	1,195	1,550,275	6,482	10,252,170	1,668,511	1,408,265	260,246
167,109	287,371	1,868	2.717,114	6,192	10 066,683	1,470,321	1,180,915	289,406
122,439	281.930	1,263	1,753,423	5,080	8,535,154	1,326,074	1,037,521	288.552
131,672	302,802	1,026	1,587,212	4,491	8,019,018	1,205,192	925,580	279,612
149,279	293,989	1,177	1,882,575	4,399	8,048,322	1,117,423	843,399	274,024
86,663	214,854	743	1,135,322	3,835	7,257,141	1,040,822	732,944	307,878
98,051	227,744	779	1,324 386	3,678	7,284,472	894,065	612,070	281,995
91,384	207,904	772	1,243,840	3,485	7,154,459	757,839	504,313	253,526
98,150	241,063	859	1,390,259	3,302	7,153,707	577,401	373,572	203,829
177,875	289,261	1,689	3,381,290	3,556	8,121,065	421,238	285,786	135,452
173,654	223,862	1,654	3,666,150	2,708	6,730,600	327,565	176,796	150,769
62,509	74,389	826	2,530,000	1,372	4,079,200	256,564	106,226	150,338
70,135	77.793	580	2,042,700	724	2,157,700	195,980	64,399	131,581
27,580	29,824	35	43,300	175	168,100	162,391	52,942	109,449
15,940	17,581	18	16,500	158	141,800	159,846	50,579	109,267
12,279	13,009	45	42,700	154	139,400	148,351	40,108	108,243
5,981	6,259	82	69,400	120	105,200	121,446	14,310	107,136
4,311	4,311	84	66,900	84	66.900	105,170	.....	.....

Reserve at 3 and 3½ per cent.

ANCE COMPANY, TOLEDO, O.

Incorporated January, 1913.
Commenced Business May, 1914.

20,154	54,796	113	178,475	1,337	1,997,883	326,239	221.126	105,113
19 123	57,409	84	127,525	1,300	1,933.375	294,089	187,093	106,996
22,828	54,482	125	210,345	1,276	1,910,234	259,252	157,558	101,694
31,734	59,712	230	315,494	1,221	1,811,042	228,538	116,074	112,464
19,749	41,447	110	184,156	1,073	1,597,328	212,852	98,378	114,474
17,080	39,259	93	153,861	1,005	1,473,361	179,245	63,277	115,968
20,191	36,691	1,029	1,489,000	1,002	1,449,500	149,332	28,383	120,949

Reserve at 3½ per cent.

PANY, HARTFORD, CONN.

Incorporated June 17, 1863.
Commenced Business July, 1866.

							a	
13,001,410	26,182,200	91,341	640,454,676	361,492	1,576,338,993	195.034,170	178,090,705	16,943,465
9,553,030	21,342,460	74,979	514,254,011	288,488	1,154,223,735	121,000,003	118,197,881	2,802,122
6,326,706	16,572,314	38,132	214,079,457	227,220	754,291,082	108,777,244	104,996,246	3,780,998
6,251,916	13,514,126	45,948	186,843,719	202,756	617,239,004	99,815,878	94,553,251	5.262,627
4,653,339	11,303,960	33,999	116,056,033	170,597	476,316,842	89,910,218	83,167,988	6,742,230
3,620,345	10,193,672	24,242	79,237.156	147,288	394,815,205	82,114 571	75,724,095	6,390,476
3,278,927	8,528,795	20,540	60,283,388	134,199	348,589,793	77,121,666	71,141,686	5,979,980
4,780,231	9,546,100	19,859	56,958,755	122,868	316,005,384	71,647,109	66,487,293	5,159,816
2,739,876	7,199,812	17,937	49,013,537	110,580	280,150,392	68,197,489	62,092,766	6,104,723
2,459,515	6,886,906	14,314	39,052,258	99,491	249,729,584	63,020,979	57,710,196	5,319,783
2,318,081	5,965,110	12,844	34,190,294	91,799	228,892,236	58,605,445	54,008,184	4,597,261
1,776,029	5,326,318	11,666	29,139,881	85,432	209,300,774	54,335,701	50,687,855	3,647,846
1,703,456	5,423,725	10,264	26,179,232	79,353	193,767,455	49,457.175	46,833,921	2,623,254
1,585,406	4,501,450	9,443	24,121,493	74,202	180,335,420	44,690,708	43,521,783	1,168,925
1,506,932	4,505,052	9,456	22,351,648	69,352	166,735,543	42,153,472	39,954,091	2,199,381
1,605,435	4,497,336	9,772	20,908,268	64,898	155,286,469	39,044,515	36,873,784	2,170,731
1,208,603	3,690,306	9,781	20,901,832	59,890	145,077,512	35,552,978	33,830,421	1,722,557
997,274	3,296,458	7,326	17,077,675	53,955	132,761,412	32,197,451	30,860,009	1,337,442
914,112	2,786,390	p 7,165	p 15,942,168	p 49,928	p 123,160,821	29,659,922	28,317,400	1,342,522
918,614	2,817,260	8,040	18,862,155	46,738	116,222,312	27,137,773	25,800,672	1,337,601

a Reserve at 3½ per cent and at 3 per cent on all participating policies. p Change made to paid-for basis.

Capital, $100,000. TWIN CITY LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	136,966	17,180	154,146	18,978	.....	1,732	.....	20,710
1919	102,408	13,808	116,216	8,677	.....	2,045	.....	10,722
1918	46,425	13,873	60,298	16,500	.....	204	.....	16,704
1917	28,892	12,322	41,214	1,000	.....	506	.....	1,506
1916	29,556	10,078	39,634	.....	.....	468	.....	468
1915	19,697	9,723	29,420	1,000	.....	94	.....	1,094
1914	15,391	9,353	24,744	1,900	.....	.....	.....	1,900
1913	12,404	85,518	97,922	.....	.....	6,791	.....	6,791

Capital, $125,000. TWO REPUBLICS LIFE INSUR

1925	201,074	43,647	244,721	12,409	.....	11,386	.....	23,786
1919	102,456	28,179	130,635	80,984	.....	14,680	.....	96,664
1918	109,509	† 74,291	183,800	32,114	.....	8,241	.....	40,355
1917	107,482	24,055	131,537	15,652	.....	16,091	.....	31,743
1916	80,895	10,710	91,605	16,242	.....	13,093	.....	29,335
1915	103,497	22,470	125,967	9,500	.....	15,841	.....	25,341
1914	106,197	21,865	128,062	11,225	.....	529	.....	11,754
1913	88,825	20,456	109,281	14,000	.....	380	.....	14,380
1912	52,994	19,532	72,526	7,500	.....	.....	.....	7,500
1911	29,099	193,965	223,064	5,000	.....	.....	.....	5,000

† Includes $50,000 reduction in capital stock.

Capital, $2,500,000. UNION CENTRAL LIFE INSUR

1920	26,082,210	8,410,491	34,492,701	5,965,572	4,020,028	2,070,388	4,222,532	16,278,520
1919	22,539,123	8,640,125	31,179,248	6,189,063	3,952,098	2,212,712	3,801,110	16,154,983
1918	19,402,818	8,319,024	27,721,842	5,943,859	3,615,642	2,801,194	3,477,424	15,838,119
1917	17,911,478	7,697,421	25,608,899	4,285,768	3,690,561	2,923,040	3,191,998	14,091,367
1916	16,113,650	7,530,874	23,644,524	4,071,930	3,903,879	3,020,127	2,858,365	13,854,301
1915	14,684,470	7,151,246	21,835,716	3,706,581	3,165,849	2,861,972	2,751,086	12,485,488
1914	13,531,504	6,305,973	19,837,477	3,164,368	2,924,651	2,765,207	2,453,975	11,308,201
1913	12,774,517	5,748,000	18,522,517	2,516,128	2,392,273	2,083,840	2,176,080	9,168,321
1912	11,861,649	5,419,875	17,281,524	2,961,755	2,320,551	1,503,687	1,825,356	8,611,349
1911	10,947,556	5,141,826	16,089,382	2,522,426	2,216,918	1,412,523	1,417,916	7,569,783
1910	10,493,334	4,934,695	15,428,029	2,392,407	1,281,893	1,023,573	1,815,094	6,512,967
1909	9,838,799	4,652,057	14,490,856	2,341,849	943,904	893,447	1,504,634	5,683,834
1908	9,631,442	3,914,364	13,545,806	2,137,586	728,391	885,210	1,166,759	4,917,946
1907	9,466,664	3,456,812	12,923,476	2,013,342	762,519	695,890	1,081,462	4,553,213
1906	8,958,406	3,009,674	11,968,080	1,900,936	549,282	641,068	866,175	3,957,461
1905	8,228,534	2,792,222	11,020,756	1,604,208	497,582	603,490	691,877	3,397,157
1904	7,464,855	2,487,035	9,951,890	1,639,774	546,802	509,495	554,365	3,250,436
1903	6,667,073	2,137,898	8,804,971	1,368,354	446,981	436,035	449,866	2,701,236
1902	6,081,519	1,953,417	8,034,936	1,360,354	448,394	397,710	374,769	2,581,227
1901	5,361,616	1,635,993	6,997,609	1,092,872	411,848	421,137	303,569	2,229,426

Capital, $150,000. UNION LIFE AND ACCIDENT INSUR

1920	216,983	3,135	220,118	.....	.....	.....	.....	.....
1919	56,006	193	56,199	2,000	.....	.....	.....	2,000

COMPANY, MINNEAPOLIS, MINN. — Incorporated Jan. 22, 1912. Commenced Business Mar. 13, 1913.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
81,096	101,806	1,058	2,111,928	2,451	4,420,928	309,424	173,039	136,385
77,404	88,126	1,244	2,137,000	2,042	3,405,500	263,027	110,378	152,649
43,437	50,141	404	728,000	979	1,582,000	238,583	71,849	166,734
17,226	18,732	176	258,500	673	1,023,000	225,043	45,760	179,283
23,228	23,696	372	503,500	670	993,500	204,606	29,836	174,770
16,584	17,678	171	269,000	415	636,500	187,113	18,418	168,695
17,032	18,932	208	282,000	358	517,500	177,801	11,336	166,465
22,243	29,034	229	367,000	229	367,000	169,078	5,018	164,060

Reserve at 8½ per cent.

ANCE COMPANY, EL PASO, TEX. — Incorporated June 10, 1909. Commenced Business Feb. 8, 1911.

159,530	183,316	1,467	3,384,774	2,762	6,357,143	554,296	409,183	145,113
64,380	160,044	327	866,155	1,487	3,475,187	419,242	309 658	109,584
84,175	124,530	320	1,120,330	1,478	3,869,250	413,812	307,569	106,243
73,762	105,505	250	89[illegible],410	1,456	3,797,464	383,070	230,633	152,437
53,727	83,062	117	278,750	1,374	3,339,131	348,782	186,263	162,519
79,135	104,476	505	1,055,582	1,729	4,126,627	321,176	159,038	162,138
81,152	92,906	735	1,835,388	1,723	4,386,743	322,192	142,531	179,661
73,640	88,020	734	1,866,331	1,330	3,369,084	304,612	94,622	209,990
66,487	73,987	612	1,452,330	882	2,156,330	301,837	61,725	240,112
59,869	64,869	419	1,064,000	414	1,048,000	304,071	39,235	264,836

Reserve at 3½ per cent.

ANCE COMPANY, CINCINNATI, O. — Incorporated March 28, 1867. Commenced Business 1867.

7,657,919	23,936,439	41,678	155,297,541	283,343	778,917,578	149,071,315	132,120,930	16,950,385
6,887,836	23,042,819	36,502	131,516,506	255,486	661,108,350	136,771,240	119,589,094	17,182,146
5,331,653	21,169,772	21,759	76,602,156	231,544	563,428,654	128,164,484	110,587,003	17,577,481
4,973,191	19,064,558	27,772	82,978,095	225,086	522,340,427	121,399,447	102,402,152	18,997,295
6,087,941	19,942,242	26,768	76,901,819	212,250	472,603,217	114,684,245	96,019,270	18,664,975
4,144,298	16,629,786	23,480	63,164,545	200,426	429,975,546	109,385,066	90,790,362	18,594,704
3,726,312	15,034,513	21,737	54,736,716	191,630	400,637,613	104,170,464	85,862,323	18,308,141
3,278,012	12,446,333	21,158	51,118,572	182,628	375,352,745	99,100,689	81,405,191	17,695,498
2,890,728	11,502,077	19,613	48,352,908	172,372	347,939,204	93,053,614	76,167,450	16,886,164
2,714,879	10,284,662	15,842	38,332,277	163,292	321,459,366	87,237,923	71,234,340	16,003,583
2,418,551	8,931,518	14,019	34,821,809	154,987	303,013,280	81,234,785	66,396,231	14,838,554
2,598,086	8,281,920	13,289	32,503,079	148,258	284,906,828	74,523,966	61,306,112	13,217,854
3,457,857	8,375,803	13,163	30,171,975	142,443	269,067,300	67,933,245	56,305,415	11,627,830
2,004,960	6,558,173	14,013	31,405,313	137,123	256,564,666	62,242,454	51,341,471	10,900,983
2,181,816	6,139,277	‡15,068	‡31,853,040	‡130,933	‡242,141,715	55,619,517	46,074,258	9,545,259
1,966,355	5,363,512	20,225	41,571,486	127,703	233,933,136	49,511,298	41,285,759	8,225,539
1,827,929	5,078,365	21,045	41,322,108	119,175	216,665,628	43,713,338	36,679,973	7,033,365
1,612,971	4,314,207	18,762	35,925,129	108,614	197,040,899	38,630,328	32,615,895	6,014,433
1,602,833	4,184,060	17,974	35,701,108	99,865	182,546,305	33,925,816	28,982,403	4,943,413
1,453,977	3,683,403	20,154	39,456,523	91,696	168,034,471	29,767,841	25,659,412	4,108,429

* Reserve at 4 per cent; new business since 1900 at 3½ per cent. ‡ Change made to paid-for basis.

ANCE COMPANY, LINCOLN, NEB. — Commenced Business 1919.

166,934	166,934	1,470	5,278,310	1,789	6,314,767	453,024	277,112	175,912
49,071	51,071	466	1,522 521	465	1,520,521	406,579	227,267	179,312

Incorporated July 17, 1848. UNION MUTUAL LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	2,480.399	951,197	3,431,596	837,162	710,359	808,346	382,617	2,738.484
1919	2,491,062	998,671	3.489.733	874,470	611.225	838,029	502,173	2,825,897
1918	2,335.773	895,328	3,231,100	756.999	449,229	773,564	440,972	2,420,764
1917	2,295,880	913,054	3,208,934	806,425	446,437	770,750	426,513	2,450.126
1916	2,289,603	882,484	3,172.087	835,370	427,130	868,802	397,241	2.528,543
1915	2,298,178	860,665	3,158,843	743,097	433,079	953,316	352,956	2,482,448
1914	2,358,335	839,354	3,197,689	715,502	359.428	796,169	406,811	2,277,910
1913	2,369,851	903,739	3,273,590	786,141	276,543	696,181	346,579	2,105.444
1912	2,279,171	838,860	3,118,031	769,289	202,181	575.489	269,156	1,816,115
1911	2,251,028	773,146	3,024.174	784,813	209,656	464,878	225,858	1,685,205
1910	2,239,273	748,293	2,987,566	734,444	207,977	308,596	145,967	1,396,984
1909	2,206,950	705,484	2,912,434	685,335	164,021	262,016	125,812	1.237.184
1908	2,235.836	621,480	2,857,316	717,844	118,430	321,507	107,174	1,264.955
1907	2,214,038	707,989	2,922,027	757,701	159,155	242,200	105,799	1,264.855
1906	2,522,144	700,051	3,222,195	685,365	78,493	361,926	176,787	1,302.571
1905	2,316,091	516,118	2,832,209	673,803	94,593	218,728	133,882	1,121,006
1904	2,154.451	426.390	2,580,841	690,549	106,349	181,800	106,895	1,085.593
1903	1,978,289	408,338	2,386,627	605,965	167,596	113.531	73.591	960,683
1902	1,848,279	396,432	2,244,711	657,847	151,930	106,687	60,152	976,616
1901	1,733.308	371,834	2,105,142	680,874	126,762	103,483	60.575	971,694

Capital, $500,000. UNITED LIFE AND ACCIDENT INSUR

1920	612,409	87,676	700,085	92,038	*h* 17,827	18,246	4,026	132,138
1919	431,287	87,385	518,672	93,392	*h* 11,722	16,398	4,038	125.550
1918	312,181	79.561	391,742	103.173	*h* 7,628	10,855	3,918	125,574
1917	267,835	66,014	333,849	77.936	*h* 5,297	10,197	4,195	97,625
1916	170.927	*r* 374,149	545,076	28,930	*h* 4,597	17,521	4.034	55,082
1915	43,506	99,999	143,505	8,000	*h* 609	.....	.....	8,609
1914	11,422	242,068	253,490	.....	.....	.....	.....	.....

h Disability claims. *r* Includes reinsurance.

Capital, $264,000. UNITED STATES LIFE INSUR

1920	663,079	478,202	1,141,281	427,418	191,897	332,242	9,144	960,701
1919	690,872	394,508	1,085,380	499,425	177.352	340,830	27,430	1,045,037
1918	698,273	380,923	1,079,196	442,608	138,204	337,359	43,065	961,236
1917	700,187	382,551	1,082,738	415,409	124,788	362,257	68,345	970,799
1916	733,022	402,528	1,135,650	448,893	96,764	395,724	52,833	994.214
1915	767,440	394,006	1,161,446	475,793	126,916	399,385	55.820	1,057.914
1914	761,284	404,017	1,165,301	361,548	125,961	430,906	84,819	1,003,234
1913	798,865	390,889	1,189.754	458,319	166,195	382,676	74,695	1,081,886
1912	818,816	448,840	1,267,656	599,923	116,873	412,555	76,810	1,206,161
1911	871,115	434.793	1,305,908	666,128	111,168	356,262	63,144	1,196,702
1910	906,556	460,130	1,366,686	486,882	94,845	425.243	76,080	1.083,050
1909	958,546	508,961	1,467,507	619,658	117,295	460,461	82,268	1,279.682
1908	1,021,371	454,260	1,475,631	515,164	160,322	464,729	71,590	1,211,805
1907	1,116,708	449,632	1,566,340	656,321	125,972	398,630	79,289	1,260,212
1906	1,230,495	509,394	1,739,889	660,176	119,521	320,665	94,683	1,195,045
1905	1,300,698	656,338	1,957.036	778,879	107,621	318,428	98,519	1,303,447
1904	1,411,115	549.174	1,960,289	749,048	117,386	260,606	139,892	1,266,932
1903	1,411,486	494.227	1,905,713	597,954	198,743	201,351	110,933	1,108,981
1902	1,460,634	494,372	1,955,006	612,843	149,206	243,888	72,293	1,078,230
1901	1,322,960	409,112	1,732,072	633,149	146,523	185,555	77,452	1,042,679

INSURANCE COMPANY, PORTLAND, ME. Commenced Business October 1, 1

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabil.ties.
		No.	Amount.	No.	Amount.		
$	$		$		$	$	$
720,665	3.459.149	3.417	8.605,684	41,576	72,218,892	19,125.545	18,487,170
612,056	3.437.953	4.110	9,174,975	41,787	69,645.789	19.263,501	18,496,477
538,737	2,959.501	2.427	5,490.927	40.896	65,551.297	19.377.241	18,410;190
550,136	3,000,262	3.000	6,115,639	41,786	65,354,431	19.131,515	18,066,123
546,257	3.074.800	3.245	6,348,319	42,311	64,767,030	19,096,395	17,851.799
615,064	3,097.512	3.413	5,7[illegible]1.429	43,052	64,639.288	19,128,727	17,715.459
555,735	2,833,645	3.655	6,523,187	43,861	65,420,684	18,917,683	17,737.718
565,572	2,671,016	3.703	7,108.459	43,846	65,058,956	18,720,223	17,416,235
529,849	2,345,964	3.581	6,356,691	43,626	63,491,853	18,742,232	16,881,824
546,720	2,231,925	3.081	5,393,566	43,229	62,104,245	17,889,699	16,274,384
500.408	1,897,392	2.783	4,664,933	43,132	61,345,358	17,170,965	15,618,241
473,537	1,710,721	2.249	3,811,738	42,955	60,684,200	16,208,885	14,739,395
502,954	1,767,809	1.968	3,149,361	43.374	60,956,066	14,840,898	13,870,264
432,255	1,697,110	1.752	2,530,998	44,702	62,842,507	13,762,661	13,139,289
1,098,670	2,401,241	7.385	10,252,322	47.467	67,038,856	12,683,078	12,295,466
768,636	1,889,642	7.325	9,864,107	45,194	64,163,238	12,045,066	11,340,790
796,510	1,882,103	6,752	9,195,931	42,155	60,598,837	11,063,827	10,430,190
733,121	1,693,804	6,199	8,431,939	39.327	57,385,198	10,196,359	9.576,225
700,622	1,677,238	℘ 5.434	℘ 7,259,342	℘ 36,678	℘ 54,118,626	9,608,117	8,907,404
669,124	1,640,818	7.688	10,761,077	35,284	52,945,044	8,981,902	8,385.420

* Reserve at 4 per cent; new business since 1901 at 3 per cent. ℘ Change made to paid-for basis.

ANCE COMPANY, CONCORD, N. H. Incorporated May, 1913. Commenced Business July, 1

324.904	457.042	4.345	8,390,118	11,189	18,803,144	1,860,664	1,090,831
233.145	358,695	3.026	5,351,899	8,296	12,860,797	1,589,632	848,804
143.726	269.300	1.552	2,500,949	6,056	8,806,631	1,409.117	658,956
163,006	260,631	2.286	3,422,263	5,495	7,762,401	1,287,354	535.241
113.514	168,596	r 4,051	r 5,340,896	4,141	5,667,821	1,216,249	411,611
78,627	87.236	694	1,162,500	775	1,340,000	740.490	49,145
21,168	21,168	175	327,000	175	327.000	616 664	60,098

Reserve at 3½ per cent.

ANCE COMPANY, NEW YORK, N. Y. Incorporated February 25, 18 Commenced Business March 4,

312.198	1,272,899	1,566	3,460,382	14,185	24,695,968	6,610,441	6,295,911
298,028	1.343,065	1,616	3,300,601	14,040	23.965,148	6,790.946	6,516,962
323,649	1,284.885	1,511	2,664,863	13,005	23,840,796	7.209,969	6.885,295
318,764	1,289.563	1.689	2.923.939	14,197	24,140,644	7,290.646	6,870,101
305.979	1.300,193	1,581	2,989,801	14,223	24,419,158	7,492,651	7.010,765
361,147	1.419,061	1,785	3.192,266	14.443	24,920.747	7,629,529	7,179,923
305,888	1,309,122	1,421	2,514.624	14,549	25 723,325	7,862,595	7,361,402
288.627	1,370.513	1,122	2,064,849	14,745	26,339,246	8,020,558	7,482,610
288,477	1,494.638	1,007	1,764,691	15,052	26,978,451	8,180,837	7,672,587
282.323	1,479,025	818	1,566,622	15,353	28,023 991	8,434.181	7,889,465
286.980	1.370,030	1,059	2,113,291	16,005	29,579,892	8.617.443	8,020,889
292,059	1.571,741	1,004	1,859,269	16,669	30,987,730	8,622,463	8,077,213
335.792	1,547.597	839	1,658,901	17,258	32,680,907	8,733,298	8,282,083
940,604	1,664.816	814	1,804,874	18,357	35,018,078	8,715,807	8.439.695
125.542	1,589.587	℘ 1,685	℘ 2,816,926	℘ 19,427	℘ 37,350.422	8,961.068	8,531.393
344.054	1.815.501	2,417	4,525,145	20,103	39.792,797	8,950,243	8,490,592
548.851	1,815.783	3,092	6.080,029	20,646	41.941.025	9,002 044	8,431 301
648.418	1.757.399	3.642	8,173,044	20.989	44.143.344	8,783,134	8,220.486
678.187	1.756,416	4,264	11,510,094	20,747	45,673 713	8,621,758	8,050,620
568.055	1,610,734	3,835	8,300,953	19,806	41,710,076	8,466,702	7,878,329

* Reserve at 4 per cent; on new business since 1900 at 3½ per cent. ℘ Change made to paid-for ba

Capital, $500,000. VOLUNTEER STATE LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	1,463,920	381,829	1,845 749	294,454	4,158	57,646	34,070	390,328
1919	1,101,870	350,808	1,452,678	301,313	246	40,266	30,697	372,522
1918	911,565	266,967	1,178,532	270,190	2,778	59,733	25,550	358,251
1917	803,123	176,514	979,637	144,105	1,336	62,021	30,144	237,606
1916	699,227	162,000	861,227	163,037	177	90,958	29,340	283,512
1915	652,639	149,867	802,506	138,313	262	119,570	29,419	287,564
1914	615,440	113,385	728,825	114,407	3,542	68,863	26,404	213,216
1913	608,938	90,680	699,618	147,693	697	59,798	9,405	217,593
1912	563,018	79,147	642,165	101,760	765	46,938	11,883	161,346
1911	523,544	62,415	585,959	107,647	732	35,566	25,763	169,708
1910	455,895	48,560	504,455	66,310	707	32,138	16,436	115,591
1909	394,446	39,727	434,173	67,736	282	14,203	11,524	93,745
1908	325,785	24,463	350,248	68,228	28	7,255	1,289	76,800
1907	331,294	34,782	366,076	62,709	.....	2,161	.....	64,870
1906	222,689	9,374	232,063	38,852	.....	477	.....	39,329
1905	136,798	8,836	145,634	16,300	.....	.....	.....	16,300
1904	62,352	8,752	71,104	5,784	.....	.....	.....	5,784
1903	12,175	50,000	62,175	.....	.....	.....	.....	.....

Capital, $250,000. WEST COAST LIFE INSURANCE

1920	1,774,001	377,580	2,151,581	314,333	21,953	73,538	83,809	493,633
1919	1,505,030	335,473	1,840,503	378,219	12,890	85,228	16,486	492,823
1918	1,842,808	245,793	2,088,601	464,132	12,535	114,645	23,297	614,609
1917	1,595,804	176,078	1,771,882	258,048	14,243	77,721	11,958	361,970
1916	1,347,718	210,880	1,558,598	249,083	6,653	112,737	17,859	386,332
1915	1,216,609	112,658	1,329,267	216,204	6,497	105,746	19,631	348,078

Capital, $750,000. WESTERN AND SOUTHERN LIFE

1920	9,221,072	1,023,088	10,244,160	1,717,007	286,891	101,471	.....	2,105,369
1919	6,977,863	800,845	7,778,708	1,437,020	215,679	94,876	.....	1,747,575
1918	5,263,552	726,105	5,989,657	1,765,700	157,660	94,142	.....	2,018,502
1917	4,522,844	594,739	5,117,583	1,111,727	86,302	102,702	.....	1,300,731
1916	3,965,154	520,557	4,485,711	959,687	82,665	102,460	.....	1,144,812
1915	3,437,634	451,042	3,888,676	831,474	87,550	135,411	.....	1,054,435
1914	3,127,465	392,635	3,520,100	742,050	91,461	152,744	.....	986,255
1913	2,730,758	341,729	3,072,487	727,953	65,602	163,412	.....	956,967
1912	2,492,894	321,941	2,814,825	616,409	59,938	160,480	.....	836,827
1911	2,301,350	278,924	2,580,274	563,473	74,288	234,544	.....	872,305

ANCE CO., CHATTANOOGA, TENN.

Incorporated Oct. 9, 1903.
Commenced Business Nov. 3, 1903.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	* $	$
710,449	1,100,777	5.731	16.932,771	22,367	54.435,823	5,268,671	4,606,071	662,600
500,408	872,930	4.400	12,780,215	19,010	42,798.485	4,488,265	3,801,422	686,843
358,514	716,765	3,173	8.032.370	16,060	33.031.713	3.585.279	3.261,403	323,876
283,819	521,425	3,002	6,100,118	14,807	28,812,894	3.106,714	2,716,138	390,576
250.939	534,451	2,881	5,982,850	13,551	26,143,689	2,651,340	2,319,294	332,046
229.975	517.539	2,365	5,325,675	12,212	23.428,688	2,295.475	2,081,403	214,072
188,267	401,483	2,132	4,158,591	11,710	21,525,884	2,017,022	1,806,894	210,128
253,904	471,497	2,588	4,839.851	11,275	20,458,409	1,675,923	1,491,125	184,798
220,028	381,374	2,275	4,470,117	10,288	18,505,765	1,437,970	1,260,120	177,850
221.496	391,204	p2,605	p4,643,007	p9,574	p16,795,790	1,169,881	1,035,168	134.713
180,616	296,207	2,241	3,830,944	8,319	14,392,965	958,817	795,903	162,914
172,726	266,471	2,064	3,381,783	7,260	12,408,581	755,543	600,792	154.751
157,883	234,683	2,395	3,810,125	6,499	11,506,254	583.836	432,947	150,889
173,785	238,655	4.234	4,180,500	5,786	10,474,000	453,171	232,907	220,264
135.050	174.379	2,764	4,572,000	4,529	8,022,000	358,248	127,097	231,151
103,412	119,712	2,287	3,808,500	3,006	5.491,000	279,216	51,147	228,069
91,966	97,750	1,431	2,593,000	1,410	2,796,000	231,226	8,296	222,930
22,867	22,867	169	552,000	166	541,000	242,918	2,236	240,682

* Reserve at 3½ per cent since April 1, 1912; 4 per cent prior. p Change made to paid-for basis.

COMPANY, SAN FRANCISCO, CAL. †

Incorporated Feb. 1906.
Commenced Business Feb. 8, 1915.*

618,184	1,111,817	5,682	12,048,439	28,890	46,101,538	5,809,870	5,053,738	756,132
746,700	1,239 523	5,362	10,263,692	26,045	39,558,166	4,698,252	4,106,310	591,942
1,116,527	1,731,136	33.780	14,767,407	24,070	34,867,688	4,131,518	3,683,067	448,451
772,553	1,134,523	b 29,664	b 4,953,469	b 76,489	b 10,866,300	3,725,502	3,390,643	334,859
		6,195	9,870,239	17,382	30,377,328			
643,704	1,030,036	b31,029	b5,003,343	b68.731	b9,713,863	3,027,943	2,671,600	356,343
		4,583	7,076,542	14,066	25,322,234			
823,902	1,171,980	b30,575	b4,772,340	b60,652	b8,529,954	2,513,074	2,180,840	332,234
		3,815	6,125,401	12,487	23,578,462			

Reserve at 3½ per cent. * Commenced business by consolidation Feb. 8 1915. b Industrial business.
† Reinsured industrial business in Metropolitan Life Ins. Co.

INSURANCE COMPANY, CINCINNATI, O.

Incorporated February 23, 1888.
Commenced business April 30, 1888.

3,966,330	6,071,699	b468,527	b105,220,576	b1,223,418	b198,610,529	22,885,957	21,781,527	1,104,430
		18,863	19,529,880	53,859	52,983,835			
3,222,506	4,970,081	b376,821	b79,210,662	b101,718	b150,739,118	18,682,804	17,732,348	950,456
		22,795	22,188,500	41,880	40,413,092			
2,347,378	4,365,880	b344,686	b55,067,978	b887,402	b119,983,576	15,732,468	14,841,031	891,437
		7,418	6,970,000	25,802	24 215,608			
2,013,577	3,314,308	b302,456	b46,054,318	b738,808	b95,256,903	14,008,422	12,600,640	1,407,782
		4,168	3,993,250	20,640	19,842,994			
1,890,479	3,035,291	b343,402	b48,528,201	b689,127	b86,500,543	11,932,037	10,791,777	1,140,260
		4,720	4,770,300	18,829	18,060,069			
1,553,006	2,607,441	b267,181	b36,508,952	b597,536	b74,443,443	10,279,633	9,270,791	1,008,842
		3,502	3,696,300	16,079	15,153,390			
1,560,855	2,547,110	b211,257	b27,427,646	b537,802	b66,827,928	8,763,566	8,140,006	623,560
		3,805	3,434,000	14,167	12,791,507			
1,036,523	1,993,490	b169,405	b22,826,868	b490,221	b61,710,724	7,804,230	7,363,648	440,582
		3,374	2,923,000	13,081	11,744,912			
1,386,611	2,223,438	b149,349	b20,657,739	b421,624	b51,485,702	6,695,921	6,421,580	274,341
		2,331	1,988,500	11,087	9,998,656			
1,199,981	2,072,286	b135,012	b20,478,780	b386,404	b47,116,127	6,122,365	5,945,632	176,733
		1,727	1,427,000	9,848	8,944,588			

WESTERN AND SOUTHERN LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1910	2,096,337	211,931	2,308,268	538,493	.....	28,181	.....	566,674
1909	1,931,965	178,339	2,110,304	500,290	.....	18,979	.....	519,269
1908	1,821,359	125,463	1,946,822	468,443	.....	10,884	.....	479,327
1907	1,683,767	103,502	1,787,269	463,447	.....	9,909	.....	473,356
1906	1,505,737	79,381	1,585,118	405,857	.....	9,022	.....	414,879
1905	1,360,437	50,220	1,410,657	367,771	.....	5,582	.....	373 353
1904	1,249,945	82,470	1,332,415	354,666	.....	9,183	.....	363,849
1903	1,113,699	25,628	1,139,327	295,369	.....	1,342	.....	296,711
1902	917,337	72,134	989,471	221,284	.....	726	.....	222,010
1901	722,605	19,216	741,821	203,895	.....	1,018	.....	204,914

Capital, $193,525. WESTERN LIFE INSURANCE

1920	471,079	64,745	535,824	48,438	6,831	15,412	s 21,509	92,190
1919	376,048	58,190	434,238	69,250	h423	11,394	s12,746	93,812
1918	278,656	61,532	340,188	41,972	1,150	9,388	s 7,304	59,814
1917	209,999	94,557	304,556	11,073	h 720	6,982	s 3,931	22,706
1916	155,376	37,648	193,024	10,159	.....	3,480	s 467	14,106
1915	112,276	53,093	165,369	7,044	.....	4,817	.....	11,861
1914	69,680	21,939	91,619	3,210	.....	4,571	105	7,886
1913	36,055	2,736	38,791	3,000	.....	8,828	.....	11,828
1912	42,796	2,198	44,994	3,000	.....	1,431	.....	4,431
1911	49,429	1,451	50,880	5,100	.....	409	111	5,620
1910	41,273	797	42,070	.....	.....	132	.....	132
1909	32,523	450	32,973	1,000	.....	226	.....	1,226
1908	20,556	639	21,195	1,000	.....	.....	.....	1,000
1907	11,048	5,423	16,471	.....	.....	.....	.....	.....

h Disability claims. s Coupon reductions.

Capital, $225,000. WESTERN NATIONAL LIFE INSUR

1920	267,800	43,446	311,246	26,954	h3,421	3,367	s 2,204	35,947
1919	205,969	53,006	258,975	32,704	h1,241	529	s1,800	36,275
1918	97,346	29,321	126,667	19,411	h 50	2,892	.....	22,353
1917	64,470	23,714	88,184	2,000	.....	2,959	s 4,192	9,151
1916	36,413	26,085	62,498	.....	.....	1,373	s 3,774	5,147
1915	33,813	25,725	59,538	8,326	.....	1,030	s 3,444	12,800
1914	31,266	22,836	54,102	6,000	.....	571	s 2,115	8,686
1913	27,941	20,273	48,214	8,000	.....	.....	s 1,871	9,871
1912	27,197	5,901	33,098	.....	.....	.....	.....	.....

h Indemnity claims. s Coupon reductions.

Capital, $101,968. WESTERN RESERVE LIFE INSUR

1920	98,352	33,209	131,561	17,500	26	6,281	4,697	28,504
1919	88,973	26,062	115,035	18,352	.....	5,470	4,960	28,782
1918	84,190	22,900	107,090	19,600	h 9	8,961	5,162	33,732
1917	83,835	23,691	107,526	28,000	.....	8,260	4,958	41,218
1916	76,756	18,314	95,070	5,500	.....	5,551	4,515	15,566
1915	69,754	16,082	85,836	1,000	h 26	4,397	4,703	10,126
1914	58,202	13,774	71,976	10,650	.....	4,269	3,385	18,304
1913	44,437	11,400	55,837	12,720	h 29	407	2,941	16,007
1912	39,287	10,343	49,630	8,710	.....	510	2,846	12,066
1911	22,501	75,283	97,784	8,000	.....	502	1,379	9,881
1910	34,390	9,745	44,135	11,375	.....	1c 250	2,703	24,328
1909	50,439	2,134	52,573	16,200	.....	1,839	2,286	20,325
1908	42,227	1,657	43,884	7,000	.....	.....	1,548	8,548
1907	28,243	20,828	49,071	2,500	.....	.....	592	3,092
1906	20,502	.....	20,502	.....	.....	.....	.....	.....

h Indemnity claims.

INSURANCE COMPANY, CINCINNATI, O.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
999,229	1,565,903	*b*128 373	*b*15,049,220	*b*361,926	*b*40,826,735	5,614,765	5,490,957	123,808
		1,969	1,657,500	9,180	8,418,293			
780,831	1,300,100	*b*111,221	*b*11,388,426	*b*334,301	*b*36,856,556	4,867,379	4,746,513	120,866
		2,930	2,462,000	8,581	7,924,351			
776,748	1,265,075	*b*113,522	*b*15,277,021	*b*313,934	*b*36,753,834	3,621,170	3,465,501	155,669
		*c*1,970	*c*1,893,500	*c*3,950	*c*6,689,799			
740,718	1,214,074	*b*115,173	*b*13,162,868	*b*302,845	*b*33,529,081	2,916,339	2,761,594	154,745
		*c*2,037	*c*1,944,895	*c*6,217	*c*5,974,404			
691,145	1,106,024	*b*114,093	*b*13,116,741	*b*277,086	*b*30,501,871	2,322,657	2,191,790	130,867
		*c*11,793	*c*1,728,500	*c*5,225	*c*5,013,562			
623,946	997,299	*b*110,601	*b*12,312,511	*b*251,577	*b*27,370,792	1,824,295	1,709,241	115,054
		*c*1,728	*c*1,624,724	*c*4,539	*c*4,368,474			
643,876	1,007,725	*b*120,363	*b*14,830,110	*b*227,624	*b*24,600,187	1,393,719	1,280,605	113,114
		*c*2,084	*c*1,964,500	*c*3,983	*c*3,844,750			
671,897	968,608	*b*128,877	*b*14,161,533	*b*209,623	*b*22,223,035	1,074,654	962,415	112,230
		*c*3,034	*c*2,944,500	*c*3,578	*c*3,492,250			
530,236	802,246	*b*125,322	*b*12,948,340	*b*184,686	*b*19,643,480	876,007	746,344	129,663
		*c*3,486	*c*3,429,250	*c*2,769	*c*2,731,500			
415,343	620,257	*b*105,555	*b*10,878,524	*b*155,096	*b*16,426,534	636,647	497,426	139,221
		*c*180	*c*175,250	*c*180	*c*175,250			

* Reserve at 4 and 3½ per cent. *b* Industrial business. *c* Ordinary business.

COMPANY, DES MOINES, IA. Incorporated April 30, 1907. Commenced Business Aug. 29, 1907.

236,236	328,426	2,399	4,973,947	7,877	14,507,296	929,980	728,449	201,531
210,268	304,080	2,389	4,487,929	6,480	11,537,012	712,559	501,325	211,234
190,089	249,903	1,706	3,298,668	4,825	8,504,593	581,739	363,091	218,648
180,507	203,213	1,636	3,051,011	4,125	7,019,020	514,082	243,747	270,335
119,150	133,256	1,356	2,298,779	3,145	5,010,611	384,797	151,233	233,564
97,601	109,462	1,192	*c*1,966,000	2,204	*c*3,402,478	236,983	94,221	142,762
67,420	75 306	795	2,440,841	1,399	3,574,387	178,349	67,095	111,254
26,903	38 731	185	308,500	853	1,811,756	65,241	55,300	9,941
24,598	29,029	345	481,500	1,040	2,190,220	60,672	51,538	9,134
30,742	36,362	712	1,089,500	1,278	1,844,720	49,768	41,120	8,648
29,884	30 016	508	857,500	1,034	1,573,610	37,776	29,547	8,229
23,380	24,606	416	634,000	748	1,008,500	20,926	14,011	6,915
15,216	17,216	389	430,000	551	606,000	11,823	6,501	5,322
8,264	8,264	277	300,000	277	300,000	7,544	1,640	5,904

Reserve at 4 per cent. *c* Additional indemnity excluded.

ANCE COMPANY, CHEYENNE, WYO.* Incorporated March 23, 1911. Commenced Business March 15, 1912.

181,880	217,827	1,669	5,236,035	3,105	8,933,035	530,511	287,452	243,059
153,749	195,024	1,241	4,176,518	2,238	6,287,900	431,254	193,839	237,415
81,626	103,979	719	1,417,600	1,389	3,013,600	358,514	145,636	212,878
58,227	77,978	945	1,215,000	940	1,924,410	328,473	90,014	238,459
27,350	32,497	174	284,000	503	919,410	323,940	69,368	254,572
20,799	33,599	147	238,500	425	804,410	279,701	53,003	325,798
23,973	32,659	167	306,910	392	751,910	383,704	30,814	352,890
25,788	36,659	194	372,000	325	637,500	357,758	15,663	342,095
34,325	34,325	290	626,500	270	587,000	344,742	5,994	338,748

Reserve at 3½ per cent. * Formerly Wyoming Life.

ANCE COMPANY, MUNCIE, IND. Incorporated July 27, 1906. Reorganized July 3, 1907.*

43,714	72,218	286	459,649	2,221	3,514,340	499,198	397,860	101,338
29,373	68,155	347	708,250	2,105	3,350,391	431,369	348,562	82,807
37,903	71,635	282	526 750	1,944	2,973,141	360,002	292,356	67,646
45,399	86,617	508	708,000	2,006	2,954,641	320,180	252,804	67,376
34,397	49 963	555	780,350	1,945	2,841,391	302,776	211,932	90,844
69,365	79,491	589	781,000	1,715	2,517,541	239,314	162,254	77,063
38,481	56,785	640	894,775	1,411	2,178,891	231,778	132,701	99,070
23,822	39,919	284	394,720	957	1,553,266	205,260	108,417	96,847
18,360	30,426	218	278,500	793	1,357,466	184,324	90,280	94,043
12,264	22,145	101	150,150	672	1,236,676	152,906	71,953	80,954
10,445	34,773	80	119,866	604	1,154,066	63,715	61,758	1,957
24,208	44,533	215	606,350	700	1,728,100	42,416	57,177	—14,761
24,217	32,765	298	594,700	670	1,481,000	43,224	33,821	9,403
20,686	23,778	311	450,800	487	1,058,550	29,086	16,257	12,829
12,594	12,594	258	771,000	224	736,000	4,705	26	4,679

* Commenced business under level premium law. Reserve at 3½ per cent since 1907; prior 4 per cent.

Capital, $1,000,000. WESTERN STATES LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	1,619,604	416,057	2,035,661	229,243	*h*5,480	85,939	*c* 134,046	454,708
1919	1,246,562	348,043	1,594,605	331,164	*h*8,568	58,197	*c*115,338	513,267
1918	1,000,609	281,430	1,282,039	235,775	*h* 3,829	74,017	*c*112,025	425,646
1917	927,497	191,429	1,118,926	103,362	*h* 6,476	57,919	*c* 85,158	252,915
1916	775,981	216,721	992,702	61,600	*h* 2,206	52,054	*c* 71,797	187,657
1915	675,344	143,413	818,757	54,644	.....	39,726	*c* 64,968	159,338
1914	538,191	130,033	668,224	71,550	*h* 1,471	31,731	*c* 47,880	152,632
1913	465,190	102,924	568,114	37,600	*h* 1,471	10,048	*c* 34,135	83,254
1912	362,605	88,283	450,888	34,179	.....	1,589	*c* 13,377	49,141
1911	200,099	64,543	264,642	4,000	.....	.....	*c* 2,001	6,000
1910	42,936	408,000	450,936	3,500	.....	.....	.....	3,505

c Premium reductions. *h* Indemnity claims.

Capital, $200,000. WESTERN UNION LIFE INSURANCE

1920	1,802,737	357,272	2,160,000	367,273	*h*12,867	52,253	*s* 96,783	529,176
1919	1,472,309	291,084	1,763,393	268,127	*h*1,895	68,798	*s*85,630	432,450
1918	1,118,073	235,638	1,353,711	357,106	*h* 7,848	55,852	*s*75,597	496,403
1917	1,062,677	199,817	1,262,494	129,381	*h* 3,682	55,824	*s* 63,635	252,522
1916	875,609	179,430	1,055,039	88,924	*h* 5,934	68,797	*s* 53,506	217,161
1915	719,707	142,334	862,041	75,313	*h* 3,713	63,096	*s* 40,794	182,916
1914	638,095	132,752	770,847	58,340	*h* 2,816	58,150	*s* 33,888	153,194
1913	550,169	97,555	647,724	44,199	*h* 2,723	41,527	*s* 13,869	102,318
1912	461,679	57,303	518,982	51,426	*h* 4,917	20,312	*s* 1,108	77,763
1911	387,042	48,802	435,844	29,675	*h* 4,609	14,872	*s* 521	49,677
1910	298,197	70,079	368,276	39,600	.....	9,398	.....	48,998
1909	259,028	54,896	313,924	15,783	.....	600	.....	16,383
1908	211,073	65,174	276,247	26,795	.....	.....	.....	26,795
1907	110,868	102,740	213,608	5,195	.....	.....	.....	5,195
1906	15,543	15,554	31,097	.....	.....	.....	.....	.....

h Disability claims. *s* Coupon reductions.

Incorporated April 24, 1895. WISCONSIN LIFE INSURANCE

1920	206,415	40,090	246,505	38,297	5,000	10,109	9,999	63,40
1919	158,768	37,051	195,819	39,267	2,011	7,739	8,744	57,76
1918	118,716	33,805	152,521	28,648	2,639	4,950	7,308	43,54
1917	109,091	27,456	136,547	30,758	2,514	10,979	5,678	49,92
1916	91,601	25,998	117,599	14,300	1,625	13,113	6,777	35,81
1915	72,884	24,699	97,583	23,497	5,101	15,815	5,759	50,17
1914	63,591	30,745	94,336	32,391	4,063	9,418	4,615	50,48
1913	54,768	19,923	74,691	18,533	.....	7,858	3,985	30,37
1912	46,939	19,766	66,705	11,758	500	17,999	3,464	33,72
1911	49,660	17,993	67,653	23,492	2,100	15,467	1,419	42,47
1910	55,730	17,821	73,551	15,472	.....	11,144	309	26,92
1909	55,740	15,252	70,992	20,128	.....	8,295	1,675	30,09
1908	61,989	12,811	74,800	10,965	.....	11,549	3,178	25,69
1907	64,483	10,627	75,110	10,500	.....	5,498	1,308	17,30
1906	80,419	8,454	88,873	11,592	.....	6,188	1,219	18,96
1905	82,446	7,968	90,414	34,501	.....	4,091	75	38,66
1904	96,829	7,585	104,414	24,500	.....	4,050	.....	28,5
1903	80,606	7,103	87,709	19,000	.....	1,049	.....	20,0
1902	55,307	4,557	59,864	10,000	.....	6,138	.....	16,1

Capital, $400,000. WISCONSIN NATIONAL LIFE INSU

1920	532,349	83,946	616,295	83,218	2,651	8,882	.....	94,7
1919	431,230	80,216	511,446	121,109	2,079	14,600	.....	137,7
1918	305,503	66,862	372,365	104,484	2,000	10,708	.....	117,1
1917	268,182	55,460	323,642	35,413	*h* 30	11,465	.....	46,9
1916	232,738	47,445	280,183	42,042	*h* 149	8,315	.....	50,5
1915	197,064	44,156	241,220	23,885	.....	7,507	.....	31,3
1914	185,969	51,264	237,233	41,434	.....	7,010	.....	48,4
1913	151,930	41,045	192,975	12,382	.....	5,082	.....	17,4
1912	111,213	183,767	294,980	7,893	.....	4,481	.....	12,3
1911	78,007	213,401	291,408	13,033	.....	3,874	.....	16,9
1910	62,562	50,962	113,524	15,096	.....	2,558	.....	17,6
1909	53,855	97,974	151,829	7,516	.....	14,644	....	22,1
1908	54,617	90,205	144,822	3,033	.....	585	....	3,6

h Disability claims.

ANCE COMPANY, SAN FRANCISCO, CAL. Incorporated October 11, 1909. Commenced Business October, 1910.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$	$	$	$	$	$	†$	$
711,479	1,166,187	4,905	13,389,126	19,514	43,434,569	5,130,826	3,946,070	1,184,756
457,936	971,203	3,803	9,024,012	16,138	33,605,927	4,214,810	3,070,187	1,144,623
316,443	742,089	2,347	4,826,351	13,508	27,029,643	3,546,795	2,426,065	1,120,730
417,459	670,374	3,834	7,932,877	13,153	26,308,817	2,996,115	1,858,295	1,137,820
403,105	590,762	3,853	7,175,668	11,013	21,607,185	2,520,013	1,369,743	1,150,270
380,150	539,488	3,653	7,178,378	8,866	18,039,131	2,067,624	997,601	1,070,023
339,894	492,526	2,704	5,303,725	6,867	14,462,471	1,802,501	685,493	1,117,008
335,432	418,686	2,815	5,679,913	5,486	12,064,528	1,605,812	447,384	1,158,428
332,450	381,595	2,808	6,083,750	3,997	9,384,550	1,461,792	244,900	1,216,892
247,386	253,387	1,634	4,356,575	1,884	5,140,775	1,385,826	90,157	1,295,669
90,328	93,828	469	1,555,350	468	1,551,850	1,372,063	11,856	1,360,207

Reserve at 3½ per cent.

COMPANY, SPOKANE, WASH. Incorporated Oct. 31, 1906. Commenced Business Nov. 22, 1906.

736,706	1,265,882	6,387	19,488,667	24,855	61,057,337	5,065,731	4,516,138	549,593
601,614	1,034,064	5,885	16,114,626	21,143	48,935,540	4,170,427	3,630,118	540,309
376,450	872,853	2,746	7,618,700	16,707	36,522,575	3,447,002	2,911,183	535,819
503,730	756,252	5,078	11,272,617	16,794	35,079,131	2,941,268	2,360,883	580,385
444,358	661,519	4,723	9,669,253	14 010	28,380,431	2,406,256	1,856,020	550,236
349,790	532,706	3,491	6,473,975	11,281	22,529 048	2,002,606	1,480,648	521,958
299,024	452,218	3,240	6,096,066	9,685	20,072,091	1,670,911	1,203,114	467,797
242,770	345,088	3,321	6,231,058	7,880	17,013.857	1,345,428	945,388	400,040
248,156	325,919	2,407	4,744,386	6,513	15,123,883	1,037,124	691,379	345,745
203,899	253,576	1,912	4,207,431	4,984	12,290,115	816,117	497,245	318,872
189,511	238,509	1,327	2,924,715	3,622	9,501,625	638,758	338,494	300,264
189,970	206,353	1,073	2,572,580	2,832	7,995,270	521,894	239,220	282,674
140,712	167,507	1,500	4,595,220	2,437	7,410,220	394,121	131,690	262,431
65,110	70,305	1,029	3,475,550	1,133	3,716,000	199,201	45,690	153,511
8,353	8,353	100	402,500	100	402,500	85,529	7,053	78,476

Reserve at 3½ and 4 per cent.

COMPANY, MADISON, WIS. Commenced Business April 25 1895 *

100,989	164,394	1,178	2,096,676	4,896	7,349,670	710,673	672,160	38,513
83,126	140,887	1,030	1,657,383	4,019	5,742,869	611,852	582,874	28,978
46,355	89,900	477	696,874	3,178	4,364,768	550,723	521,274	29,449
51,760	101,689	732	1,017,572	3,007	4,067,152	495,839	458,174	37,665
42,357	78,172	589	872,252	2,470	3,343,603	446,073	410,968	35,105
39,516	89,688	487	702,466	2,032	2,700,369	403,498	377,438	26,060
27,852	78,339	354	508,353	1,748	2,260,669	393,019	368,574	24,445
22,475	52,851	299	428,647	1,502	1,899,497	377,292	346,499	30,793
14,708	48,429	121	155,753	1,277	1,567,198	351,981	322,940	29,081
14,002	56,480	104	146,227	1,274	1,535,651	334,022	324,833	9,189
14,075	41,000	38	64,883	1,272	1,529,255	320,632	310,460	10,172
11,712	41,810	29	35,216	1,342	1,615,090	292,924	282,497	10,427
15,676	41,368	120	151,910	1,467	1,791,174	261,990	245,637	16,353
19,887	37,193	187	242,259	1,530	1,895,262	228,207	216,100	12,107
31,802	50,801	358	499,264	1,609	2,025,240	188,144	182,617	5,527
39,645	78,312	495	674,000	1,826	2,465,675	179,907	161,952	17,955
20,430	88,980	1,027	1,493,906	2,117	3,007,315	161,268	149,929	11,339
45,057	69,106	778	1,194,725	1,640	2,385,947	143,338	132,648	10,690
24,423	40,561	416	518,360	1,157	1,600,722	125,223	107,073	18,150

* Reincorporated in 1902. † Reserve at 3½, 4 and 4½ per cent.

ANCE COMPANY, OSHKOSH, WIS. Incorporated July 25, 1908. Commenced Business Oct. 12, 1908

223,279	318,030	3,130	5,431,990	12,554	18,816,465	1,901,518	1,338,802	562,716
200,582	338,370	3,383	5,507,260	10,512	15,058,929	1,569,258	1,055,084	514,174
141,329	258,521	1,802	2,468,290	7,950	10,629,620	1 368,077	856,471	511,606
147,219	194,127	1,928	2,569,179	7,168	9,523,366	1,254,333	678,870	575,463
115,187	165,693	1,817	2,460,920	6,076	8,032,439	1,113,733	539,990	573,743
101,547	132,939	1,166	1,508,082	5,063	6,662,477	981,078	420,125	560,953
108,718	157,162	1,663	2,161,870	4,781	6,225,206	861,331	316,762	544,569
97,513	114,977	1,955	2,171,085	3,978	5,035,909	717,405	230,957	486,448
158,410	170,784	1,977	1,939,909	2,983	3,715,711	541,721	163,639	378,082
107,834	124,741	2,126	1,288,904	2,327	2,583,535	358,998	112,483	246,515
86,463	104,117	728	900,659	1,313	1,962,620	289,673	84,113	205,560
111,326	133,486	672	949,210	814	1,530,518	188,578	48,261	140,317
104,270	107,888	810	1,344,128	778	1,319,195	136,531	35,714	100,817

Reserve at 3½ per cent.

Capital, $1,000,000. CANADA LIFE ASSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	11,600,567	4,002,860	15,603,427	2,580,478	1,387,072	1,426,313	2,723,127	8,116,990
1919	8,320,952	3,710,958	12,031,910	2,976,192	1,182,932	983,556	1,091,814	6,234,494
1918	7,103,188	4,220,200	11,323,388	3,034,003	903,354	805,484	1,024,439	5,767,280
1917	6,016,081	3,531,513	9,547,594	2,343,039	805,439	695,561	496,067	4,340,106
1916	5,728,700	3,317,863	9,046,563	2,378,329	728,127	612,694	426,923	4,146,073
1915	6,460,292	3,052,839	9,513,131	2,297,079	1,375,388	1,542,737	2,604,368	7,819,572
1914	5,589,950	3,024,997	8,614,947	2,069,380	630,869	396,120	274,608	3,370,977
1913	5,606,452	2,877,406	8,483,858	1,737,468	571,889	390,039	186,490	2,885,886
1912	5,153,995	2,421,721	7,575,716	1,605,508	465,603	262,861	115,366	2,449,338
1911	4,553,385	2,011,719	6,565,104	1,459,475	377,472	324,871	120,512	2,282,330
1910	5,040,861	1,904,673	6,945,534	1,319,993	910,593	730,502	1,827,960	4,789,048
1909	3,956,194	1,772,129	5,728,323	1,447,060	329,644	188,759	83,598	2,049,061
1908	3,746,541	1,638,158	5,384,699	1,382,237	351,866	199,049	82,403	2,015,555
1907	3,542,661	1,462,182	5,004,843	1,390,445	376,857	141,726	83,246	1,992,274
1906	3,417,465	1,474,441	4,891,906	1,321,308	338,747	138,816	89,138	1,888,009
1905	4,104,595	1,377,237	5,481,832	1,393,451	432,707	258,917	1,194,689	3,279,764
1904	3,043,178	1,267,645	4,310,823	1,338,230	272,055	76,501	68,218	1,755,004
1903	2,798,989	1,176,375	3,975,364	1,227,414	301,006	79,458	65,816	1,673,694
1902	2,615,172	1,098,968	3,714,140	1,179,370	263,551	96,763	65,694	1,605,378
1901	2,476,251	1,041,366	3,517,617	1,163,098	221,141	102,907	72,797	1,559,943

Capital, $300,000. MANUFACTURERS LIFE INSUR

1920	6,775,919	1,854,626	8,630,545	1,001,048	650,925	554,159	408,597	2,614,729
1919	5,477,557	1,735,866	7,213,423	1,124,095	701,562	580,126	437,304	2,843,987
1918	4,261,893	1,634,955	5,896,848	1,076,896	547,471	558,477	344,141	2,526,984
1917	3,685,810	1,446,147	5,131,956	853,240	428,384	539,548	290,210	2,111,381
1916	3,387,162	1,300,000	4,687,162	601,050	439,931	516,186	249,777	1,806,944
1915	3,249,005	1,154,840	4,403,845	605,786	415,259	600,243	218,288	1,839,576
1914	3,167,301	1,090,589	4,257,890	570,909	295,454	556,568	194,373	1,617,304
1913	3,019,298	987,555	4,006,853	490,289	377,677	408,684	192,181	1,468,831
1912	2,779,308	1,037,829	3,817,137	546,534	286,870	369,142	140,593	1,343,139
1911	2,568,416	699,006	3,267,422	548,644	256,975	361,504	112,720	1,279,843
1910	2,440,319	652,325	3,092,644	400,011	213,554	313,235	75,910	1,002,710
1909	2,305,459	591,551	2,897,010	351,468	184,598	306,808	56,446	899,320
1908	2,132,217	461,393	2,593,610	420,555	158,954	289,382	106,790	975,681
1907	2,014,437	421,141	2,435,578	390,161	121,217	154,815	55,035	721,228
1906	1,847,286	346,233	2,193,519	283,911	41,428	101,733	28,686	455,751
1905	1,645,386	299,424	1,944,810	319,856	46,870	71,512	29,435	467,673
1904	1,421,348	240,021	1,661,369	216,420	40,696	54,289	28,286	339,691
1903	1,219,436	215,853	1,435,289	239,270	30,130	67,408	29,725	366,533
1902	1,054,816	186,074	1,240,890	174,965	73,466	39,276	28,850	316,557

Guarantee Fund, $60,000. NORTH AMERICAN LIFE ASSUR

1920	3,349,147	1,192,870	4,542,017	738,265	488,643	497,866	421,184	2,145,959
1919	2,940,776	1,153,631	4,094,407	822,501	504,013	585,407	376,395	2,288,316
1918	2,437,466	1,029,975	3,467,441	647,598	349,982	497,466	285,339	1,780,385
1917	2,192,414	946,403	3,138,817	550,949	303,522	471,181	248,640	1,574,292
1916	2,021,912	912,064	2,933,976	534,304	251,719	555,523	262,684	1,604,230
1915	1,907,154	885,716	2,792,870	407,293	239,656	542,270	216,346	1,405,565
1914	1,875,215	828,302	2,703,517	391,389	311,634	445,048	227,636	1,375,707
1913	1,812,452	754,049	2,566,501	329,252	259,386	414,372	206,585	1,209,595
1912	1,730,679	676,534	2,407,213	419,586	175,147	353,328	166,368	1,114,429
1911	1,653,862	641,315	2,295,177	386,737	148,472	315,005	148,135	998,349
1910	1,619,285	557,293	2,176,578	319,281	135,140	288,428	142,764	885,613
1909	1,544,447	485,431	2,029,878	223,702	133,185	292,674	138,320	787,881
1908	1,457,705	430,385	1,898,090	189,234	102,760	235,371	124,771	652,136
1907	1,429,839	385,259	1,815,098	273,528	64,632	171,882	97,305	607,347
1906	1,409,928	382,867	1,792,795	273,376	72,682	150,100	91,979	588,137
1905	1,354,607	309,247	1,663,854	259,256	62,680	130,191	86,521	538,648
1904	1,287,250	269,780	1,507,030	252,502	112,370	92,423	103,842	561,137
1903	1,132,617	248,747	1,381,364	227,379	62,225	68,232	65,382	423,218
1902	1,049,653	221,187	1,270,840	193,858	55,757	61,449	63,449	374,513
1901	922,935	176,462	1,099,397	197,603	66,283	61,945	60,857	386,682

COMPANY, TORONTO, ONT.

Organized Aug. 21, 1847.
Commenced Business Aug. 21, 1847.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	1$	$
3,370,605	11,487,595	20,226	65,233,562	111,096	276,667,224	76,108,937	70,251,084	5,857,853
2,672,492	8,906,986	17,622	46,844,138	97,897	229,794,267	69,352,268	63,697,664	*5,654,604
1,954,026	7,721,306	9,067	24,352,208	85,460	194,945,101	65,947,777	57,964,196	7,983,581
1,795,008	6,135,114	9,109	21,677,728	81,848	177,180,068	62,580,337	54,835,593	7,744,744
1,783,896	5,929,969	8,597	19,658,520	75,810	168,661,163	59,151,697	52,022,506	7,129,191
1,750,380	9,569,952	6,696	15,946,197	71,232	159,320,937	56,081,615	49,628,953	6,452,662
1,505,155	4,876,132	6,139	14,313,552	69,880	156,453,184	55,964,242	48,779,820	7,184,422
1,693,301	4,579,187	5,837	15,622,617	67,336	151,728,988	52,060,781	44,885,300	7,175,481
1,355,473	3,804,811	6,419	16,997,411	65,266	144,877,970	48,301,523	42,328,664	5,972,859
1,076,803	3,359,133	5,781	14,076,698	62,432	135,615,254	44,257,341	39,743,478	4,513 863
963,763	5,752,811	4,937	12,172,726	59,722	128,274,973	40,820,857	37,502,410	3,318,447
972,403	3,021,464	4,820	11,179,830	58,525	124,772,857	39,595,687	35,231,472	4,364,215
958,950	2,974,505	5,203	11,239,652	56,937	120,629,360	36,624,481	33,496,852	3,127,629
1,023,510	3,015,784	5,256	11,677,843	55,212	117,500,827	33,914,757	31,847,896	2,066,861
997,766	2,885,775	5,192	11,780,179	53,068	112,572,028	32,222,868	30,340,094	1,882,774
1,091,366	4,371,130	6,568	14,301,822	51,304	107,681,884	30,329,365	28,935,962	1,393,403
1,005,399	2,760,403	6,742	13,161,909	48,623	101,805,944	29,074,599	26,698,173	2,376,426
937,933	2,608,197	6,591	12,784,776	45,176	95,531,110	27,180,007	25,318,640	1,861,367
774,332	2,379,710	4,806	9,888,768	41,481	89,170,576	25,964,932	24,133,214	1,831,718
656,808	2,216,751	3,776	8,134,797	39,047	84,404,792	24,504,790	23,156,084	1,348,706

* Exclusive of $2,835,188 assigned surplus.

ANCE COMPANY, TORONTO, ONT.*

Incorporated June 23, 1887.
Commenced Business Aug. 19, 1887.

2,688,227	5,302,956	21,844	53,805 042	93,613	178,710,411	33,220,910	29,502,764	3,718,146
1,926,625	4,769,712	18,719	40,171,220	79,035	139,386,731	29,355,630	25,625,883	3,729,747
1,284,486	3,811,471	8,836	17,958,834	65,530	108,572,703	26,758,206	23,344,075	3,414,130
1,097,532	3,208,913	8,406	15,497,007	61,315	98,128,631	24,565,977	21,323,268	3,242,709
968,284	2,775,228	6,845	12,654,633	56,815	89 118,359	22,686,543	19,538,196	3,148,347
903,411	2,742,987	6,271	11,144,227	54,432	83 746,172	20,744,678	17,923,885	2,820,793
996,769	2,614,073	6,927	11,409,838	53 425	82,065,439	19,180,388	16,797,103	2,383,285
1,027,942	2,496,773	9,233	16,307,733	51,919	80,619,888	17,588,516	15,549,471	2,039,045
889,227	2,232,366	9,261	16,044,362	48,254	73,889,319	16,135,431	14,292,915	1,842,516
768,761	2,048 604	7,250	12,728,690	43,813	66,004,415	14,601,668	13,035,521	1,566,147
714,480	1,717,190	6,304	10,057,136	41,063	60,829,317	12,975,396	11,676,746	1,298,650
657,716	1,557,036	5,828	9,495,647	39,232	57,798,032	11,603,075	10,432,847	1,170,228
618,029	1,593,710	5,516	8,830,020	37,032	54,286,420	10,329,326	9,466,067	863,259
578,792	1,300,020	5,196	8,991,089	35,051	51,237,157	9,459,231	8,449,736	1,009,495
544,696	1,070,454	5,202	9,002,411	33,125	47,380,655	8,467,371	7,390,709	1,076,662
506,806	971,479	4,919	7,843,571	30,395	42,270,272	7,189,682	6,286,923	902,759
422,064	761,755	5,168	7,204,289	27,739	37,668,468	6,112,345	5,340,475	771,870
378,277	744,303	5,475	7,582,899	25,341	34,392,303	5,136,669	4,515,403	621,266
324,270	640,827	3,961	6,222,857	21,945	20,797,328	4,406,329	3,799,211	607,118

* Entered United States in 1903. † Reserve on business since 1899 at 3½ per cent; prior at 4 per cent.

ANCE COMPANY, TORONTO, ONT.*

Incorporated May 15, 1879.
Commenced Business January 10, 1881.

1,159,590	3,345,549	11,552	24,909,911	55,064	99,600,473	20,041,883	17 372,256	2,669,627
1,082,176	3,370,492	11,429	22,199,547	48,811	84,600,010	18 869,550	16,115,212	2,754,338
774,054	2,554,439	7,111	13,552,161	42,120	70,950,316	18,185,611	15,373,620	2,811,991
706,827	2,281,119	6,802	11,753,778	39,420	63,912,419	17,672,971	14,886,435	2,786,536
617,812	2,222,042	5,012	9,314,758	35,382	58,028,572	16,485,987	13,768,881	2,717,106
573,678	1,979,243	4,301	8,192,473	33,324	54,231,212	15,769,706	13,217,613	2,552,093
521,782	1,897,489	3,530	7,052,760	32,277	52,358,311	14,916,008	12,809,842	2,106,166
516,268	1,725,863	3,694	7,681,983	31,703	50,989,696	14,107,539	12,202,698	1,904,841
453,917	1,568,346	3,404	6,757,792	30,696	48,107,041	13,224,159	11,588,113	1,636,046
416,787	1,415,136	3 332	6,092,581	30,314	46,299,424	12,313,108	10,952,324	1,360,784
386,667	1,272,280	3,025	5,055,364	29,206	43,744,886	11,517,699	9,966,911	1,550,788
355,848	1,143,729	3,298	5,179,534	28,578	42,130,856	10,634,986	9,220,610	1,414,376
336,112	988,248	2,850	4,573,064	27,623	40,412,714	9,668,573	8,606,148	1,062,425
327,394	934,741	2,877	4,573,242	26,958	39,288,552	8,751,625	8,033,728	717,897
371,227	959,364	2,692	4,288,290	26,336	38,003,365	7,862,020	7,156,190	705,830
404,488	943,136	3,982	6,236,444	26,142	37,580,947	7,090,428	6,489,292	601,136
376,741	937,878	4,305	6,464,914	24,784	35,416,380	6,362,473	5,905,880	456,593
355,720	778,938	3,794	5,884,890	22,697	32,453,977	5,695,104	5,250,467	504,637
316,851	691,364	9,757	6,399,095	24,761	30,646,798	5,141,457	4,509,313	602,144
265,684	652,372	5,092	5,478,742	21,469	27,977,794	4,523,183	4,000,612	522,574

* Entered United States in 1899. Reserve on business since 1899, 3½ per cent; 1893 to 1899 at 4 per cent; prior at 4½ per cent.

Capital, $475,000. SUN LIFE ASSURANCE COMPANY

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1920	22,534,558	6,877,661	29,412,219	4,194,080	3,107,924	2,048,818	1,609,580	10,960,402
1919	19,929,451	5,807,160	25,736,611	4,845,060	3,675,792	2,152,731	1,656,334	12,364,651
1918	16,379,251	6,017,548	22,396,799	3,269,645	3,116,640	1,927,161	1,455,118	9,768,564
1917	14,586,496	5,162,401	19,748,897	3,123,265	2,537,385	1,861,796	1,362,781	8,885,227
1916	14,023,901	5,032,966	19,056,867	2,446,488	2,335,443	1,818,911	1,050,482	7,651,324
1915	11,900,951	*9,658,613	21,559,564	2,125,297	2,283,917	1,811,501	963,529	7,184,244
1914	11,427,945	6,206,366	17,634,311	1,696,384	2,160,679	1,463,882	858,623	6,179,568
1913	10,992,884	3,162,602	14,155,486	1,660,371	1,676,075	979,989	678,713	4,995,148
1912	9,752,346	2,683,619	12,435,965	1,738,236	1,380,289	931,935	658,116	4,708,576
1911	8,276,713	3,085,610	11,362,323	1,312,534	1,063,566	546,100	466,328	3,388,528
1910	7,476,081	2,751,921	10,228,002	1,209,310	853,584	576,223	383,882	3,024,999
1909	6,208,650	1,707,904	7,916,554	1,049,291	750,059	662,699	368,487	2,830,536
1908	5,440,361	1,801,856	7,242,217	1,435,630	701,610	492,043	361,800	2,991,083
1907	4,918,739	1,396,865	6,315,604	1,042,885	578,183	373,399	391,335	2,385,802
1906	4,665,169	1,566,388	6,231,557	996,347	520,152	253,156	205,682	1,975,337
1905	4,301,138	1,416,354	5,717,492	851,508	392,568	235,424	166,578	1,646,078
1904	3,792,928	769,008	4,561,936	751,473	316,494	185,006	117,238	1,370,211
1903	3,297,494	688,645	3,986,139	687,142	269,441	141,334	93,471	1,191,388
1902	2,933,710	627,799	3,561,509	577,982	229,605	153,338	103,550	1,064,476
1901	2,577,187	518,479	3,095,666	626,628	223,406	136,181	79,332	1,065,547

* Including assets of re-insured companies.

OF CANADA, MONTREAL, QUE.

Incorporated 1865
Commenced Business May, 1871.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
6,988,562	17,948,964	47,254	128,890,672	249,482	486,641,235	114,839,444	105,974,777	8,864,667
5,565,381	17,930,032	50,483	111,462,931	223,617	416,913,154	106,094,022	97,556,582	8,537,440
4,686,089	14,454,653	24,661	55,273,492	189,213	337,417,152	97,620,379	†89,027,068	8,593,391
4,167,110	12,652,337	23,358	51,577,103	178,602	308,188,657	90,160,174	81,168,480	8,991,695
3,283,375	10,934,699	r22,989	r47,298,408	167,450	278,543,191	82,948,992	74,069,175	8,879,821
4,229,234	11,413,478	r35,895	r64,014,972	157,509	254,557,640	74,236,423	66,430,832	7,895,591
2,673,370	8,852,938	21,004	37,513,283	135,332	215,465,108	64,187,656	57,433,863	6,753,793
2,602,686	7,597,834	17,358	34,375,933	125,911	198,999,954	55,726,347	49,723,361	6,002,986
1,910,743	6,519,319	16,613	31,482,779	117,436	179,695,073	49,605,616	44,024,534	5,581,082
2,475,067	5,863,595	15,267	27,047,007	100,460	162,037,388	43,900,886	38,933,812	t4,967,074
1,820,758	4,845,757	14,545	23,759,739	98,266	141,172,681	38,164,790	33,962,352	t4,202,438
1,582,472	4,413,008	13,439	21,676,949	91,587	128,160,477	32,804,997	29,391,462	t3,413,535
1,512,226	4,503,309	v12,922	v19,921,242	v86,593	v117,591,007	29,238,526	26,537,222	t2,701,304
1,374,629	3,760,431	15,670	23,779,844	83,401	111,135,694	26,488,595	24,336,711	t2,151,884
1,299,826	3,275,163	16,291	22,198,349	78,625	102,566,399	24,287,555	21,957,308	t2,330,247
1,272,116	2,918,194	17,703	23,607,515	74,441	95,290,895	21,298,411	19,457,712	p1,840,699
1,118,573	2,488,784	17,685	21,498,073	68,507	85,327,663	17,804,991	16,525,545	o1,279,446
952,599	2,138,819	19,298	18,561,959	62,801	75,681,189	15,473,744	14,742,362	o1,001,382
825,333	1,888,510	14,228	14,739,764	57,380	67,181,602	13,474,846	†12,762,666	712,180
760,957	1,826,504	14,805	14,068,301	53,950	62,400,931	11,768,026	11,025,143	742,883

† Reserve at 3 per cent on new business since 1902; 3½ per cent prior. *o* On basis of 3½ per cent on new business since 1890; 4 per cent prior. *p* All reserves at 3½ per cent. *r* Including reinsurance. *t* Reserve at 3 per cent on new business since 1902; 3½ per cent prior. *v* Change made to paid-for basis.

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Directors: R. O. Richards, E. Klaveness, M. D., Coler Campbell, Oscar Erichsen, J. A. O. Preus, Theodore Wold, Charles B. Mills, A. H. Turrittin, A. F. Klaveness, Frank Wenter, Jr., Wilbur M. Johnson.

Operates in Michigan, Minnesota, North Dakota, South Dakota, Wisconsin and Montana.

TEACHERS INS. AND ANNUITY ASSOCIATION OF AMERICA, New York. Officers: Frank A. Vanderlip, chairman; Henry S. Pritchett, president; Michael A. Mackenzie, vice-president; Clyde Furst, secretary; Robert A. Franks, treasurer; Eugene F. Russell, M. D., medical director; Raymond L. Mattocks, actuary; Samuel S. Hall, Jr., assistant treasurer.

Trustees: George J. Baldwin, Frederick C. Ferry, Allan B. Forbes, Robert A. Franks, James W. Glover, Frederick A. Goetze, Samuel S. Hall, Thomas W. Lamont, Michael A. Mackenzie, Frank W. Nicolson, Henry S. Pritchett, Alfred Z. Reed, Charles V. Rich, Frank A. Vanderlip, Walter Vaughan.

Operates in United States and Canada from home office by mail.

TEXAS LIFE INSURANCE COMPANY, Waco, Tex. Officers: John D. Mayfield, president; E. M. Ewing, vice-president and attorney; I. J. Mayfield, secretary, treasurer and agency director; J. D. Mayfield, Jr., assistant secretary; A. Sigtenhorst, actuary; M. W. Colgin, medical director; R. S. Wood, assistant medical director.

Directors: J. D. Mayfield, E. M. Ewing, H. E. Kleinecke, I. J. Mayfield, John D. Mayfield, Jr., E. L. Humphreys.

Operates in Texas only.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY, Toledo, O. Officers: W. H. Schaefer, president; W. H. Standart, vice-president; R. C. Pew, vice-president; F. T. Baldwin, treasurer; E. W. Gage, secretary and assistant treasurer; R. F. Lowe, assistant secretary; Dr. E. B. Gillette, medical director; R. E. Ferguson, actuary.

Directors: A. W. Allen, F. T. Baldwin, J. F. Baumgardner, J. F. Cummins, F. W. C. Diebel, E. B. Ensworth, Charles Feilbach, George L. Freeman, E. W. Gage, Wm. G. Baldwin, Wm. H. Darby, C. O. Mininger, Julius G. Keller, Robt. C. Pew, Judge Curtis, T. Johnston, W. H. Schaefer, W. H. Standart, E. B. Gillette, L. L. D. Chapman.

Operates in Ohio only.

TRAVELERS INSURANCE COMPANY, Hartford, Conn. Officers: Louis F. Butler, president; John L. Way, vice-president; Bertrand A. Page, vice-president; Walter G. Cowles, vice-president; James L. Howard, secretary; Edward V. Preston, general manager of agencies; William Brosmith, general counsel; L. Edmund Zacher, treasurer; J. W. H. Pye, comptroller; Benedict D. Flynn, assistant secretary; Frank L. Grosvenor, M. D., medical director; Charles C. Beach, M. D., consulting medical director; McLeod C. Wilson, M. D., medical director accident dept.; Wellington R. Slocum, cashier; Charles D. Rarey, auditor; George B. Newton, manager mortgage loan division; Robert C. Dickenson, attorney; Arthur C. Squires, Chas. R. Croul, Raymond E. Markle, assistant comptrollers; E. H. Trantum, chief accountant; Chas. S. Robbins, Wilbur S. Sherwood, assistant cashiers; Edwin K. Barrows, assistant auditor; George W. Ellis, editor; Josiah D. Whitney, manager publicity department; Benjamin G. Allen, purchasing agent.

Agency Department—Life and Accident Departments: Samuel R. McBurney, superintendent of agencies; H. H. Armstrong, Walter E. Mallory, Arthur J. Frith, W. C. Bailey, J. O. Hoover, John A. Coffman, assistant superintendents of agencies; Compensation and Liability Department: Howard A. Giddings, superintendent of agencies; John McGinley, Charles E. Ferree, assistant superintendents of agencies; Elmer E. Johnson, Jr., Clifford L. Waite, Aubrey L. Maddock, agency assistants; Arthur D. Spring, Arthur M. Sheets, field assistants; Louis N. Denniston, superintendent of instruction and training; Daniel J. Bloxham, agency instructor, life and accident departments; Fordyce P. Stanley, agency instructor.

Life Department: J. Stanley Scott, secretary, Edward B. Morris, actuary; Frank H. Landon, Jr.; Lewis M. Robotham, Percy V. Baldwin, assistant secretaries; H. Pierson Hammond, Charles W. Gamerdinger, Willam R. Wiliamson, James S. Elston, W. Nelson Bagley, assistant actuaries; F. Stuhlman, superintendent policy loan division; William F. Chamberlin, superintendent group department.

Accident Department: John E. Ahern, secretary; Wyckoff Wilson, Joseph R. Lacy, assistant secretaries; George S. Penfield, superintendent of ticket and railway insurance; David N. Case, chief adjuster life and accident departments; Everett S. Fallow, actuary casualty departments.

Compensation and Liability Department: Robert J. Sullivan, secretary; M. Good Wolfe, Jesse W. Randall, Walter E. Batterson, assistant secretaries; Charles Deckelman, manager claim division; Ernest H. Cady, superintendent pay roll audit; Edwin P. Piper, superintendent; Allen R. Goodale, superintendent automobile division; John H. White, superintendent rating division. Engineering and Inspection Division: John L. Thompson, superintendent; Allan D. Risteen, director of technical research and safety publication work; William P. Eales, assistant superintendent; William Ferguson, traveling supervising engineer.

Directors: William B. Clark, George Roberts, Charles C. Beach, Charles L. Spencer, James G. Batterson, John L. Way, Edward B. Bennett, Arthur L. Shipman, Francis T. Maxwell, Louis F. Butler, L. Edmund Zacher, Willie O. Burr, William Brosmith, Elijah C. Johnson.

Operates in all the States except Alaska, Hawaii, Mississippi, Porto Rico, South Carolina, Texas, Philippine Islands and Cuba.

TWIN CITY LIFE INSURANCE COMPANY, St. Paul, Minn. Officers: Rasmus Sorensen, president; Henry Hale, vice-president; A. M. Mikkelson, secretary; O. Serumgard, treasurer; Geo. S. Gilbert, assistant secretary and treasurer; Dr. T. T. Warham, medical director.

Directors: T. T. Warham, J. W. Maher, Rasmus Sorensen, Ole Serumgard, Norman Morrison, A. M. Mikkelson, Henry Hale, John Burke, Howard Maher, C. T. Chubb, A. C. Sorensen.

Operates in South Dakota, Minnesota and North Dakota.

TWO REPUBLICS LIFE, El Paso, Texas. Officers: A. H. Rodes, president; Julius Krakauer, vice-president; E. E. Perrenot, vice-president and actuary; Irene Stewart, cashier; P. W. Still, assistant treasurer; R. L. Ramey, medical director; E. W. Rheinheimer, assistant medical director.

Directors: J. A. Krakauer, A. H. Rodes, H. B. Harding, W. S. Clayton, P. C. March, F. M. Murchison, E. E. Perrenot.

Operates in Texas, Arizona, New Mexico and Arkansas.

UNION CENTRAL LIFE, Cincinnati, Ohio. Officers: Jesse R. Clark, president; John D. Sage, vice-president; Allan Waters, second vice-president and superintendent of agents; Geo. L. Williams, secretary; Louis Breiling, treasurer; Wm. Muhlberg, medical director; E. E. Hardcastle, actuary; Tucker Carrington, auditor; R. Frederick Rust, assistant secretary; Jesse R. Clark, Jr., assistant treasurer; W. O. Pauli, assistant medical director; Chas. Hommeyer, assistant superintendent of agents; J. R. L. Carrington, assistant actuary; Maxwell & Ramsey, general counsel; Jerome Clark, assistant superintendent of agents; H. S. Cunning, assistant auditor.

Directors: Jesse R. Clark, Clifford B. Wright, Robert Ramsey, Clarence Murphy, John D. Sage, Allan Waters, Louis Breiling, Tucker Carrington, E. E. Hardcastle, R. Frederick Rust, Jesse R. Clark, Jr., L. A. Ault, John W. Pattison, Geo.

L. Williams, Lewis N. Gatch, William Muhlberg, T. J. Davis.

Operates in all the States and Territories except Alaska, Hawaii, Nevada, Wisconsin, Philippine Islands and Cuba.

UNION LIFE AND ACCIDENT, Lincoln, Neb. Officers: Chas. E. Haynie, president; Jos. W. Walt, vice-president; Ralph R. Lounsbury, secretary-treasurer; J. M. Mayhew, M. D., medical director; T. W. Anthony, superintendent of agents.

Directors: Chas. E. Haynie, Jos. W. Walt, Ralph R. Lounsbury, J. S. Gabel, T. T. Doyle, C. J. Warner, F. C. Wagner, R. M. Walt, Rose T. Haynie, T. W. Anthony.

Operates in Nebraska, Colorado, Kansas, Wyoming, South Dakota, North Dakota, Idaho, Utah.

UNION MUTUAL, Portland, Me. Officers: Arthur L. Bates, president; J. Frank Lang, vice-president; Sylvan B. Phillips, secretary; Harold D. Lang, assistant secretary; Samuel S. Boyden, actuary; Fred A. Hamblen, assistant actuary; Wadleigh B. Drummond, solicitor; Edwin M. Northcott, M. D., medical director.

Directors: Arthur L. Bates, J. Frank Lang, Hon. William T. Cobb, Hon. Edward B. Winslow, Hon. Charles H. Prescott, George F. West, Sylvan B. Phillips, Edward W. Cox, Wadleigh B. Drummond, Chas. G. Allen, Adam P. Leighton, George F. Cary.

Operates in Arizona, California, Colorado, Delaware, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming and Canada.

UNITED FIDELITY LIFE INSURANCE COMPANY, Dallas, Tex. Officers: D. E. Waggoner, president; J. F. Strickland, M. H. Wolfe, D. Easley Waggoner, vice-presidents; J. L. Mims, secretary.

Directors: M. H. Wolfe, J. F. Strickland, D. E. Waggoner, Fletcher F. McNeny, Thomas A. Knight, W. H. Painter, Geo. M. Griffiths, L. H. Cullam, D. Easley Waggoner, W. A. Green, Jr., Geo. S. Watson, Dan. D. Rogers, T. M. Campbell, Jr., N. T. Henderson, Frank W. Wozencraft, C. W. Simpson, Harold W. Walker, J. L. Mims, Cedric Burgher.

UNITED LIFE AND ACCIDENT INSURANCE COMPANY, Concord, New Hampshire. Officers: S. W. Jameson, president; Allen Hollis, vice-president and general counsel; Robert J. Merrill, secretary; Robert J. Graves, M. D., medical director; Richard Brodin, actuary; John B. Jameson, treasurer; Charles L. Jackman, assistant treasurer; Miles M. Dawson, consulting actuary.

Directors: Clarence E. Carr, S. W. Jameson, Allen Hollis, John B. Jameson, Charles L. Jackman, Walter R. Porter, Eugene E. Reed, Rolland H. Spaulding, J. Duncan Upham, David A. Gregg, Charles E. Tilton, Henry W. Keyes, Edward N. Pearson, Robert J. Graves, Robert J. Merrill.

Operates in Connecticut, Delaware, District of Columbia, Georgia, Kansas, Maine, Maryland, Mississippi, Michigan, Missouri, New Hampshire, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee and Vermont.

UNITED STATES LIFE, New York, N. Y. Officers: J. P. Munn, M. D., president; C. P. Fraleigh, vice-president; A. Wheelwright, secretary; J. L. Kenway, assistant secretary; G. W. Hubbell, actuary; A. C. Perry, cashier; H. A. Pardee, medical director; W. A. Elliott, counsel.

Directors: C. P. Fraleigh, J. P. Munn, M.D., A. Wheelwright, C. H. Kelsey, R. H. Macdonald, E. Townsend, J. H. Ottley, J. L. Kenway, W. R. Rose, C. W. Osborne, G. W. Plum, F. F. Fitzpatrick, A. S. Webb, W. D. Baldwin, T. R. Beal, G. W. Hubbell, A. S. Higgins, Hon. Wm. R. Wilcox, Jas. M. Speers, J. H. Post, Herbert K. Twitchell, Martin F. Tiernan, Isaac S. Rossell, William F. H. Koelsch, Robt. M. Boyd.

Operates in Canada, Delaware, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont and West Virginia.

UNITED STATES NATIONAL LIFE INSURANCE COMPANY, Sioux Falls, S. D. Officers: E. G. Hamilton, president; L. D. Kern, treasurer; M. A. Kern, secretary.

Directors: D. B. Johnson, M. A. Kern, Tore Teigen, E. G. Hamilton, G. G. Cottam, A. H. Edmondston, L. D. Kern.

UNIVERSAL LIFE INSURANCE COMPANY, Dubuque, Ia. Officers: D. J. Murphy, president; Fred J. Figge, A. J. Thomson, vice-presidents; J. F. Becker, treasurer; F. W. Coates, secretary.

Directors: D. J. Murphy, A. J. Thomson, Fred J. Figge, John F. Becker, F. W. Coates, A. H. Gale, C. R. Carpenter, Geo. W. Myers, F. A. O'Connor.

VOLUNTEER STATE LIFE INSURANCE COMPANY, Chattanooga, Tenn. Officers: Z. C. Patten, president; A. L. Key, vice-president and general manager; Minor Morton, vice-president and agency manager; E. Leon Porter, secretary and actuary; J. B. Steele, M. D., medical director; Oscar Mather, treasurer; W. B. Miller, general counsel.

Directors: Z. C. Patten, F. G. Voigt, Minor Morton, W. O. Mims, Gracey Childers, J. B. Steele, S. L. Probasco, L. W. Llewellyn, W. B. Miller, W. R. Miller, Abe Goodman, T. L. Montague, L. L. Fisher, J. W. Bishop, A. L. Key, S. H. Campbell, Z. C. Patten, Jr., W. R. Cole, O. B. Andrews, E. L. Porter, T. R. Byrd, F. A. Carter, D. M. Chambliss, A. B. Crouch, J. P. Hoskins, Oscar Mather, F. L. Underwood.

Operates in Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee and Texas.

WEST COAST LIFE INSURANCE COMPANY, San Francisco, Cal. Officers: John A. Koster, president; F. V. Keesling, vice-president and general counsel; T. C. Tilden, vice-president; Victor Etienne, Jr., vice-president; Chas. W. Helser, vice-president and manager of agencies; Gordon Thomson, vice-president and actuary; George F. Limback, assistant secretary; Geo. W. Heins, assistant secretary; C. C. Warner, assistant actuary; Geo. D. Clark, treasurer; W. R. Cluness, Jr., medical director; M. O. Austin, associate medical director.

Directors: B. F. Bledsoe, M. J. Brandenstein, L. P. Behrens, Geo. D. Clark, Victor Etienne, Jr., J. M. Etienne, Chas. W. Helser, Geo. U. Hind, Francis V. Keesling, John A. Koster, A. J. Merle, Chas. C. Moore, W. B. Reis, A. W. Scott, Jr., Gordon Thomson, T. C. Tilden, Alden Anderson, Thomas Maclay, John Raggio, Paul O. Tietzen.

Operates in California, Washington, Oregon, Montana, Nevada, Arizona, Utah, Idaho, Texas, Colorado, Philippine Islands and Hawaiian Islands.

WESTERN AND SOUTHERN LIFE, Cincinnati, Ohio. Officers: W. J. Williams, president; Charles F. Williams, first vice-president and counsel; H. W. Wannenwetch, second vice-president; Clyde P. Johnson, second vice-president and counsel; Richard A. Ryan, treasurer; John F. Ruehlmann, secretary.

Directors: W. J. Williams, Charles F. Williams, A. I. Vorys, C. P. Johnson, Richard A. Ryan, H. W. Wannenwetsch, Edward S. Runnels, Jno. F. Ruehlmann, S. E. Stilwell, Wm. H. Lueders, Frank C. Williams.

Operates in Ohio, Kentucky, Indiana, Pennsylvania, West Virginia, Michigan, Missouri and Illinois.

WESTERN LIFE, Des Moines, Ia. Officers: Jas. H. Jamison, president; A. D. Struthers, vice-president and treasurer; Harry D. St. John, secretary; Dr. M. L. Turner, chief medical director; M. M. Deming, assistant secretary and agency director; I. P. Mantz, actuary.

Directors: J. H. Jamison, A. D. Struthers, M.

L. Turner, S. F. Ellis, H. D. St. John, R. T. St. John, F. M. Hopkins.

Operates in Iowa and South Dakota.

WESTERN NATIONAL LIFE, Cheyenne, Wyo. Officers: J. T. Kendall, president; A. H. Marble, vice-president; W. E. Mullen, vice-president and general counsel; H. B. Gates, vice-president; A. W. Pettit, secretary; Dr. Geo. P. Johnston, medical director.

Directors: Wm. E. Mullen, J. T. Kendall, Geo. P. Johnson, Herman P. Gates, A. H. Marble, A. W. Pettit, Patrick Sullivan, C. W. River, L. I. Dumm, George Ulmer, George Taylor, M. R. Johnston, C. L. Beatty.

Operates in Wyoming, Colorado and Nebraska.

WESTERN RESERVE, Muncie, Ind. Officers: J. H. Leffler, president; J. W. Dragoo, secretary; D. A. McLain, treasurer; C. O. Prutzman, first vice-president; M. A. Cunningham, second vice-president; L. L. Ball, medical director; H. H. Orr, general counsel.

Directors: D. A. McLain, C. K. Wallace, Jno. Wm. Dragoo, M. A. Cunningham, E. Hoover, C. Tuhey, J. H. Leffler, L. L. Ball, C. L. Kirk, C. O. Prutzman.

Operates in Indiana only.

WESTERN STATES LIFE INSURANCE COMPANY, San Francisco, Cal. Officers: H. J. Saunders, president; Marshall C. Harris, vice-president; T. G. Crothers, vice-president and general counsel; George M. Perine, vice-president; J. V. Hawley, secretary-treasurer; Harry Ford, superintendent of agencies; B. N. Coates, actuary; Henry W. Gibbons, medical director; R. W. Harbaugh, M. D., assistant medical director; O. A. Fried, actuary.

Directors: Geo. E. Crothers, Marshall C. Harris, Geo. M. Perine, H. J. Saunders, A. G. Wishon, Wm. Crocker, W. P. Filmer, L. R. Fischbec, Geo. H. Kahn, E. E. Long, H. F. Milliken, W. J. Mortimer, J. R. Carrick, T. G. Crothers, F. N. Belgrano, Dr. H. W. Gibbons, Edmond Godchaux, John Hancock, Arthur D. King, Leopold Michels, E. C. Voorheis.

Operates in California, Oregon, Washington, Idaho, Utah, Wyoming, Nevada, New Mexico and Hawaii.

WESTERN UNION LIFE, Spokane, Wash. Officers: R. L. Rutter, president; True Uncapher, first vice-president and general manager; R. Insinger, second vice-president; L. H. Milliken, treasurer; C. S. Kalb, medical director; E. M. Heath, actuary; C. G. Hulse, agency director.

Directors: R. L. Rutter, True Uncapher, L. M. Davenport, R. B. Patterson, Chas. H. Jones, E. F. C. Van Dissel, R. Insinger, C. W. Winter, Walter G. Merryweather, W. G. Graves.

Operates in Washington, Oregon, Idaho, Montana, Wyoming, Utah, California, North Dakota, South Dakota, Minnesota, Missouri and Kansas.

WISCONSIN LIFE, Madison, Wis. Officers: R. B. Anderson, president; A. C. Blackburn, vice-president; P. Fox, medical director; P. R. Fox, assistant medical director; C. B. Chapman, treasurer; N. J. Frey, secretary and manager; L. A. Regan, assistant secretary; Jones & Schubring, counsel; F. P. Anderson, superintendent of agencies; F. P. Taylor, assistant medical director.

Directors: S. H. Goodnight, A. C. Blackburn, C. B. Chapman, Dr. P. Fox, M. S. Dudgeon, R. B. Anderson, A. M. Stondall.

Operates in Wisconsin only.

WISCONSIN NATIONAL LIFE, Oshkosh, Wis. Officers: C. R. Boardman, president; H. I. Weed, vice-president and general counsel; R. C. Brown, second vice-president; E. A. Hanks, secretary; F. A. Labudde, treasurer; James C. Foute, superintendent of agencies; Donald F. Campbell, consulting actuary; R. E. Martin, auditor and assistant secretary; G. R. Morgan, assistant auditor; Arthur James, manager casualty department; R. A. Hollister, assistant counsel; Dr. J. M. Conley, medical director; Dr. J. M. Hogan, assistant medical director.

Directors: E. P. Sawyer, Wm. Larsen, J. J. Sherman, R. C. Brown, R. A. Hollister, F. A. Fuller, H. I. Weed, C. R. Boardman, Fred. J. Rueping.

Operates in Wisconsin, Indiana, Michigan and Illinois.

STATISTICS OF LIFE INSURANCE FOR FIFTY YEARS

The following tables show the financial condition and amount of business transacted by life insurance companies reporting to the New York Insurance Department from 1871 to 1920, inclusive:

NUMBER OF COMPANIES.	Year Ending Dec. 31.	Capital.	Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholders	INCOME AND EXPENDITURES. Premium Income.	Annuity Receipts.	Income from Investments and Miscellaneous Sources.	Total Income.	Taxes, Commissions and Other Expenses	Total Disbursements.
68	1871	$10,898,359	$302,558,199	$254,551,781	$48,006,418	$96,615,820	$95,057	$16,779,685	$113,490,562	$20,242,707	$77,536,280
59	1872	9,667,416	335,168,543	288,327,107	46,841,436	96,520,575	82,108	20,703,346	117,306,029	18,006,861	78,207,257
56	1873	9,313,456	360,140,684	311,550,928	48,589,756	95,815,349	184,740	22,396,413	118,396,502	17,208,206	84,501,446
50	1874	7,227,000	387,281,897	328,392,552	58,889,345	89,223,702	211,294	26,297,718	115,732,714	15,986,881	81,232,333
45	1875	5,746,700	403,142,982	342,330,953	60,812,029	83,393,656	394,855	24,856,573	108,645,084	14,128,594	79,982,466
38	1876	5,176,500	407,406,333	346,279,780	61,126,553	71,712,290	344,408	24,301,885	96,358,583	13,174,419	76,618,183
34	1877	4,866,500	396,420,591	334,816,493	61,604,098	62,672,063	261,627	23,228,454	86,162,144	13,327,565	74,337,324
34	1878	4,950,500	404,079,145	339,585,627	64,493,518	56,771,541	464,794	23,226,664	80,462,999	10,992,051	72,128,070
32	1879	5,262,900	411,555,247	341,857,542	69,697,705	52,096,253	747,027	23,460,301	76,303,581	11,278,356	68,965,599
31	1880	4,050,500	418,119,163	346,472,555	71,646,608	51,953,594	1,212,207	23,037,221	76,203,022	13,924,284	66,501,687
31	1881	3,150,500	429,788,508	357,153,509	72,634,999	54,454,141	1,925,107	23,441,265	79,820,513	13,308,595	65,815,377
31	1882	3,637,087	449,994,616	373,050,680	76,943,936	59,413,683	1,662,186	24,578,858	85,654,727	13,622,618	66,693,779
30	1883	4,396,500	472,369,099	391,895,733	80,473,366	65,959,615	2,191,415	25,257,636	93,408,666	15,760,746	72,445,653
30	1884	4 405,500	492,240,597	410,099,879	82,140,718	71,836,635	1,307,367	24,986,954	98,130,956	18,781,616	77,603,161
30	1885	4,440,000	524,705,494	431,550,945	93,154,549	78,784,824	1,197,302	27,055,401	107,037,527	20,813,089	81,499,913
30	1886	4,440,000	561,551,080	459,763,315	101,787,765	89,123,718	1,717,492	28,285,062	119,126,272	22,250,571	84,111,350
30	1887	4,787,800	597,646,847	*524,733,876	*72,912,971	101,617,392	1,909,027	30,144,458	133,670,877	26,628,952	95,979,784
30	1888	4,767,800	643,622,033	564,488,564	79,133,469	115,616,765	2,402,260	32,762,490	150,781,515	30,703,494	106,284,574
31	1889	5,527,100	700,868,017	613,051,245	87,816,772	134,683,894	2,921,803	35,180,300	172,785,997	37,487,658	118,092,648
31	1890	5,936,750	758,313 654	668,228,379	90,085,275	151,944,632	3,246,193	38,055,787	193,246,612	42,413,339	131,288,705
31	1891	7,157,700	826,623,746	728,535 726	98,088,020	166,355,396	2,914,373	39,610,953	208,880,722	45,328,408	141,041,093
31	1892	7,407,700	903,734,547	789,674,017	114,060,520	178,030,225	2,577,931	42,416,842	223,024,998	49,665,730	152,890,333
32	1893	8,570,500	971,857,224	855,308,038	116,549,186	190,731,873	1,974,966	43,976,367	236,683,206	55,205,336	166,512,254
33	1894	8,970,500	1,056,331,683	916,591,138	139,740,545	202,547,591	2,584,453	51,492,434	256,624,478	61,073,545	177,863,333
35	1895	9,570,500	1,142,419,926	982,669,752	159,750,174	211,621,718	3,577,584	51,697,900	266,897,202	62,052,872	185,772,902
36	1896	9,810,500	1,228,324,342	1,053,608,138	174,716,204	218,675,475	5,038,846	55,658,786	279,373,107	64,160,732	199,173,299
35	1897	9,740,500	1,334,051,345	1,148,249,330	185,802,015	233,330,276	6,064,135	61,873,768	301,268,179	67,582,025	205,866,394
36	1898	9,740,500	1,451,116,914	1,239,538,270	211,578,644	247,689,649	5,027,385	68,093,594	320,810,628	72,898,502	218,515,257
37	1899	9,740,500	1,576,334,673	1,351,932,067	224,402,606	276,637,528	6,400,834	72,907,643	355,946,005	86,622,697	243,154,558
40	1900	10,340,500	1,723,737,723	1,478,839,335	244,898,388	310,544,627	6,301,666	75,512,448	392,358,741	94,782,023	261 467,238

38.....	1901	10,165,500	1,879,624,564	1,615,090,657	264,533,907	340,200,953	8,985,099	88,749,418	437,935,470	103,051,203	287,181,045
39.....	1902	9,715,500	2,062,430,804	1,734,520,341	327,610,463	383,498,860	10,333,550	94,903,862	488,736,272	116,474,384	312,931,556
42.....	1903	11,365,500	2,226,423,202	1,907,621,145	318,802,057	423,029,228	8,809,865	102,322,766	534,161,853	128,440,557	349,453,708
42.....	1904	11,840,500	2,454,669,487	2,097,322,956	357,346,531	460,594,972	8,947,950	111,201,037	580,743,959	138,202,722	380,049,676
43.....	1905	11,940,500	2,651,316,714	2,289,030,513	362,286,201	484,406,586	8,125,880	126,893,002	619,425,668	139,034,385	397,830,481
43.....	1906	13,340,500	2,851,784 229	2,469,767,459	382,016,770	494,255,053	5,055,801	133,135,764	632,446,618	124,797,879	404,215,088
37.....	1907	10,389,000	2,917,968,313	2,606,845,701	311,122,612	483,982,927	4,725,175	137,010,721	625,718,823	107,942,425	401,089,735
35.....	1908	10,189,000	3,228,078,079	2,778,053,673	450,024,406	492,676,987	3,848,581	148,047,184	644,572,752	108,754,949	428,536,036
35.....	1909	11,089,000	3,466,643,071	2,967,161,737	499,481,334	507,114,261	4,939,114	167,670,312	679,723,687	119,648,990	462,485 855
33.....	1910	11,139,000	3,665,196,866	3,164,490,981	500,705,875	527,276,716	5,642,697	171,001,129	703,920,542	123,433,710	488,781,352
34.....	1911	11,042,000	3,918,070,814	3,377,124,824	540,945,990	558,425,246	6,329,638	185,360,938	750,115,822	132,545,773	521,320,114
34.....	1912	11,139,000	4,136,484,342	3,571,928,855	564,555,487	590,614,002	6,588,209	194,711,560	791,913,771	138,127,446	558,735,836
34.....	1913	11,139,000	4,351,042,584	3,802,073,024	548,969,560	622,845,389	5,804,822	205,031,233	833,681,444	146,683,432	586,312,066
35.....	1914	11,389,000	4,595,977,467	4,010,829,292	585,148,175	647,438,405	6,496,667	211,932,057	865,867,129	152,294,269	630,936,910
35.....	1915	9,889,000	4,802,903,939	4,222,317,953	580,585,986	677,947,243	6,415,387	233,634,122	917,992,752	178,349,881	687,255,559
35.....	1916	11,264,000	5,099,033,621	4,483,752,677	615,280,944	723,766,772	12,163,543	246,900,676	982,830,991	175,409,301	702,479,089
36.....	1917	11,464,000	5,450,170,982	4,771,716,217	684,454,765	801,223,105	11,482,758	275,764,616	1,088,470,473	207,139,273	746,051,122
37.....	1918	12,464,000	5,907,531,002	5,276,419,374	631,111,628	860,814,052	11,925,759	273,513,197	1,146,253,008	212,646,901	851,893,455
37.....	1919	15,883,100	6,062,857,915	5,445,006,340	617,851,575	991,459,729	12,088 635	308,407,680	1,311,956,044	277,369,210	944,508,965
37.....	1920	15,864,000	6,541,653,255	5,701,222,954	840,430,301	1,172,068,870	10,898,238	329,832,588	1,501,901,458	336,581,891	1,028,201,621
Agrs 50 yrs	....	.....	.....	.....	.....	$16,165,343,256	$226,547,704	$4,727,301,068	$21,108,293,890	$4,216,003,243	$14,780,697,976

* Liabilities at 4 per cent, instead of 4½ per cent, as in previous years.

Payments Made and Policies Issued.

Number of Companies.	Year Ending Dec. 31.	Payments to Policyholders.						Total Dividends to Stockholders.	Policies Issued and Revived During the Year ‡		Policies in Force at End of Year. ‡	
		Total Payments for Death Losses.	Total Payments for Matured Endowments.	Total Annuity Payments.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
68.....	1871	$28,685,923	(†)	$87,118	$13,263,390	$14,624,608	$56,661,039	$632,534	209,753	$488,655,022	785,360	$2,101,461,834
59.....	1872	25,578,371	(†)	94,009	13,922,009	20,077,999	59,672,388	528,008	201,366	489,924,857	804,444	2,114,742,591
56.....	1873	27,124,575	(†)	107,860	16,669,594	22,938,235	66,840,264	452,976	199,050	465,614,001	817,081	2,086,027,178
50.....	1874	25,655,389	(†)	142,471	22,453,955	16,617,018	64,868,833	376,619	144,783	351,803,670	799,534	1,997,236,230

†Included in death losses. ‡ Industrial and group business not included.

STATISTICS OF LIFE INSURANCE FOR FIFTY YEARS—PAYMENTS MADE AND POLICIES ISSUED—*Continued.*

NUMBER OF COMPANIES.	Year ending Dec. 31.	Payments to Policyholders.						Total Dividends to Stockholders.	Policies Issued and Revived During the Year.‡		Policies in Force at End of Year.‡	
		Total Payments for Death Losses.	Total Payments for Matured Endowments.	Total Annuity Payments.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
45	1875	$24,994,840	$2,012,427	$167,364	$20,414,574	$17,900,605	$65,489,810	$364,062	133,095	$ 299,276,337	774,625	$1,922,043,146
38	1876	22,338,037	3,047,738	182,075	21,354,376	16,187,128	63,109,354	334,410	99,036	232,665,489	706,179	1,735,995,190
34	1877	20,977,923	4,906,140	219,223	19,152,318	15,397,370	60,652,974	356,785	81,909	178,283,617	633,096	1,556,105,323
34	1878	19,655,882	9,238,870	258,474	17,095,994	14,637,449	60,886,669	249,350	67,040	156,501,129	612,843	1,480,921,223
32	1879	20,596,281	8,809,136	257,820	12,702,088	13,331,468	55,696,793	287,272	67,399	167,865,390	595,486	1,439,961,165
31	1880	21,278,806	7,900,631	340,697	9,552,350	13,081,376	52,153,860	339,355	72,267	187,504,256	608,681	1,475,995,172
31	1881	22,815,952	7,880,309	483,391	8,947,354	12,579,151	52,706,157	250,624	80,929	222,582,483	627,385	1,540,089,680
31	1882	23,007,639	6,361,288	615,652	9,255,077	13,555,105	52,794,761	276,400	91,945	257,517,216	661,458	1,637,648,872
30	1883	25,430,581	7,853,418	832,390	8,837,857	13,417,464	56,372,710	315,197	110,302	308,064,893	705,659	1,763,730,015
30	1884	27,126,634	8,778,834	1,019,458	9,503,530	13,043,498	58,471,954	349,591	127,965	321,310,170	750,713	1,870,745,521
30	1885	30,331,300	7,635,761	1,076,383	9,630,269	12,963,660	61,637,373	374,981	156,214	378,214,523	814,691	2,024,102,988
30	1886	30,817,888	6,931,211	1,120,564	9,433,378	13,218,286	61,521,327	339,451	151,664	449,242,742	848,908	2,223,358,050
30	1887	35,931,143	6,544,403	1,205,326	10,413,974	14,852,624	68,947,470	403,362	175,249	531,859,783	930,588	2,475,750,049
30	1888	40,293,292	8,023,318	1,349,588	11,235,219	14,324,827	75,226,244	354,836	204,823	632,364,114	1,022,546	2,763,905,990
31	1889	43,996,385	8,880,511	1,532,794	12,243,609	13,951,691	80,604,990	372,385	250,577	787,665,283	1,141,733	3,147,006,173
31	1890	49,880,865	8,688,171	1,749,293	13,832,409	14,271,501	88,462,239	413,127	288,281	883,787,019	1,276,167	3,547,034,907
31	1891	54,598,198	8,306,719	1,988,235	16,245,731	14,002,019	95,140,902	571,783	327,260	932,705,515	1,405,684	3,868,385,818
31	1892	62,734,637	7,744,801	2,097,428	15,658,759	14,386,195	102,621,820	602,783	353,083	952 884,380	1,540,932	4,208,975,473
32	1893	65,406,796	8,245,670	2,251,354	19,839,418	14,823,176	110,566,414	768,563	404,236	1,058,659,846	1,681,511	4,523,478,283
33	1894	67,914,136	8,063,747	2,335,279	23,164,108	14,577,455	116,054,725	735,063	396,843	985,520,033	1,780,307	4,657 583,046
35	1895	71,925,224	10,471,736	2,394,662	22,889,493	15,297,604	122,978,718	741,313	366,565	864,815,534	1,877,808	4,818,170,945
36	1896	76,110,579	12,026,328	2,631,399	26,368,039	17,083,169	134,219,515	793,052	350,106	796,124,326	1,975,747	4,967,576,418
35	1897	76,977,875	12,725,176	2,985,255	26,431,312	18,425,197	137,544,815	739,554	431,457	923,804,876	2,155,241	5,255,725,545
36	1898	81,409,305	13,872,118	3,367,804	26,437,777	19,700,600	144,787,604	829,151	485,735	1,018,366,027	2,364,597	5,630,053,311
37	1899	92,800,710	15,323,258	3,664,723	23,080,965	20,917,143	155,786,799	745,063	632,704	1,304,306,028	2,700,550	6,265,908,078
40	1900	98,534,789	18,297,198	4,113,600	22,190 804	22,568,261	165,704,652	980,563	687,005	1,356,769,653	3,071,253	6,947,096,609
38	1901	110,108,487	21,171,431	4,394,550	23,907,412	23,811,649	183,393,529	736,313	787,747	1,470,317,887	3,458,464	7,572,802,805
39	1902	115,547,999	22,366,158	4,862,847	26,346,122	26,589,715	195,712,841	744,335	907,171	1,646,013,181	3,954,193	8,440,713,352
42	1903	128,063,984	24,537,328	5,530,655	31,497,758	30,617,368	220,247,094	766,057	976,191	1,759,681,523	4,428,627	9,241,273,431
42	1904	140,249,739	25,519,375	6,035,164	35,916,236	33,334,133	241,054,647	792,307	1,101,113	1,884,826,365	4,949,722	10,028,090,981

43.....	1905	145,355,756	27,882,459	6,557,373	42,366,561	35,794,581	257,956,730	839,366	1,017,717	1,733,101,511	5,306,101	10,553,839,955
43.....	1906	147,849,013	28,905,238	6,872,372	55,178,177	39,782,313	278,587,113	830,096	715,093	1,229,808,694	5,407,232	10,616,680,066
37.....	1907	152,663,375	32,184,188	7,007,349	55,441,688	45,109,125	292,405,725	741,585	569,054	997,261,978	5,324,332	10,404,507,725
35	1908	153 664,671	34,032 443	6,982,384	71,084,481	52,830,628	318,594,607	1,186,480	592,396	1,090,979,168	5,468,379	10,623,733,785
35.....	1909	160,255,632	39,615,638	7,042,222	73,044,427	62,034,966	341,992,885	843,980	694,965	1,284,242,047	5,756,447	11,110,457,173
33.....	1910	167,306,642	44,032,901	7,056,002	72,857,068	72,874,539	364,127,162	1,220,480	747,028	1,362,589,920	6,040,617	11,669,700,062
34.....	1911	180,011,387	44,769 373	7,067,579	75,710,202	80,095,320	387,653,861	1,120,480	811,964	1,577,846,251	6,621,386	12,802,989,205
34.....	1912	189,247,534	50,476,761	7,397,995	84,001,513	88,354,107	419,477,910	1,130,480	897,687	1,702,146,572	7,002,352	13,527,321,222
34.....	1913	192,971,810	52,280,086	7,504,650	87,344,372	96,867,236	436,968,154	2,660,480	1,015,788	1,840,577,945	7,452,154	14,324,485 296
35.....	1914	204,014,524	58,944,051	7,426,578	102,510,581	104,128,162	477,023,896	1,618,745	1,012,653	1,826,899,417	7,851,199	14,931,150,858
35.....	1915	218,354,735	61,634,354	8,039,147	113,365,213	106,065,500	507,458,949	1,446,729	1,089,870	1,928,288,981	8,284,281	15,609,722,445
35.....	1916	234,550,071	61,181,967	8,175,078	100,611,566	119,458,962	523,977,644	2,962,144	1,256,601	2,362,193,027	8,886,568	16,784,207,636
35.....	1917	240,284,233	72,633,326	9,178,024	93,931,013	121,497,963	537,524,559	1,387,290	1,375,919	2,889,338,785	9,502,382	18,422,349,562
37.....	1918	328,330,675	77,155,437	9,532,717	90,356,523	137,072,241	642,447,593	1,345,327	1,335,536	2,909,800,430	10,193,211	20,018,199,440
37.....	1919	306,269,391	101,282,470	9,559,739	102,055,159	150,994,356	670,161,115	1,888,592	2,118,044	5,115,336,891	11,602,715	23,849,488,761
37.....	1920	304,815,108	113,015,624	11,585,915	111,722,750	150,043,772	691,183,169	1,305,787	2,417,989	5,598,429,816	13,199,605	26,839,537,511
Agrs 50 yrs	.....	$5,133,844,721	$1222180,525	$188480,029	$1,940,468,552	$2,050,109,518	$10,535,093,345	$40,445,276	28,789,448	$61,423,844,445	.....	.....

†Included under death losses. ‡ Industrial and group business not included.

ANALYSIS OF THE ASSETS OF LIFE INSURANCE COMPANIES

The following is a summary, analysis and classification of the various items comprising the admitted assets of life insurance companies reporting to the Insurance Department of New York State for thirty years ending January 1, 1921:

Number of Companies.	Year.	Real Estate.	Bonds and Mortgages.	Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.
31	1891	$84,861,300	$325,797,319	$298,496,404	$40,344,114	$20,125,492	$35,196,282	$14,486,911	$7,315,924	$826,623,746
31	1892	95,354,245	342,303,532	342,990,019	37,322,513	21,105,284	39,486,698	17,232,234	7,940,012	903,734,537
32	1893	104,024,367	365,061,511	367,454,450	33,605,080	26,308,441	44,344,207	21,272,379	9,786,687	971,857,224
33	1894	115,556,793	384,541,200	417,889,045	30,531,549	29,474,627	47,146,172	20,880,423	10,311,874	1,056,331,683
35	1895	123,336,168	402,301,939	473,189,533	29,235,145	33,951,929	46,730,953	21,275,149	12,399,111	1,142,419,927
36	1896	134,056,013	432,804,324	496,688,854	38,851,538	43,016,972	45,421,280	23,669,630	13,815,730	1,228,324,342
35	1897	137,442,861	446,730,545	556,501,912	44,287,550	51,102,804	60,832,823	23,526,763	13,626,087	1,334,051,342
36	1898	143,825,440	449,533,058	650,069,196	43,188,056	56,552,385	68,375,262	25,671,033	13,903,882	1,451,116,914
37	1899	151,838,650	461,547,993	734,231,775	49,921,949	69,221,457	66,384,175	28,360,349	14,828,325	1,576,334,673
40	1900	156,118,291	494,078,324	797,284,252	63,770,839	86,709,010	74,691,963	32,179,517	18,905,527	1,723,737,723
38	1901	162,517,058	522,388,811	888,079,522	64,940,715	101,907,537	86,985,879	33,536,721	19,268,321	1,879,624,564
39	1902	165,993,425	562,590,998	997,756,966	60,509,188	124,119,550	94,120,944	36,993,839	20,345,894	2,062,430,804
42	1903	172,502,479	610,023,103	1,055,007,153	66,012,028	152,598,028	106,909,393	40,697,626	22,673,393	2,226,423,202
42	1904	176,568,813	657,413,773	1,228,376,673	41,828,430	181,752,397	100,189,975	43,299,201	25,240,225	2,454,669,487
43	1905	165,037,789	704,429,524	1,373,514,039	44,864,594	215,806,094	73,245,247	45,149,901	29,269,526	2,651,316,714
43	1906	163,644,988	798,819,928	1,441,915,200	51,532,709	254,116,230	65,798,570	43,809,006	32,147,598	2,851,784,229
37	1907	155,896,374	866,847,048	1,385,467,944	43,710,624	326,965,750	59,757,307	42,442,852	36,880,414	2,917,968,313
35	1908	157,373,269	921,884,353	1,586,078,030	27,823,842	390,601,493	64,779,277	42,553,670	36,984,145	3,228,078,079
35	1909	160,383,490	1,002,256,650	1,722,225,000	16,538,707	420,895,569	59,661,648	40,571,715	44,110,292	3,466,643,071
33	1910	163,929,479	1,126,279,861	1,746,287,047	14,070,127	465,949,433	55,707,611	45,265,509	47,707,799	3,665,196,866
34	1911	157,203,318	1,237,775,810	1,844,289,570	9,554,382	507,941,393	58,954,308	48,542,683	54,409,350	3,918,670,814
34	1912	159,120,250	1,340,836,742	1,915,499,034	12,347,336	548,293,737	49,413,868	51,381,175	59,592,200	4,136,484,342
34	1913	147,078,103	1,454,001,586	1,947,659,614	14,317,215	614,451,877	55,404,218	55,588,896	62,541,075	4,351,042,584
35	1914	151,213,471	1,521,635,022	2,012,997,737	13,645,699	683,884,688	82,269,033	61,317,675	69,014,142	4,595,977,467
35	1915	150,710,216	1,571,395,360	2,120,815,698	10,956,356	719,356,511	92,327,989	64,432,162	72,909,647	4,802,903,939
35	1916	149,784,474	1,651,111,260	2,332,411,308	9,814,321	721,738,248	84,533,358	69,239,717	80,400,935	5,099,033,621
35	1917	152,776,735	1,746,690,410	2,547,000,947	12,163,333	752,585,452	81,381,435	77,847,092	85,725,578	5,456,170,982
37	1918	148,508,451	1,776,796,380	2,984,406,225	10,395,720	741,915,894	61,935,244	87,240,621	96,332,467	5,907,531,002
37	1919	133,595,810	1,760,904,269	3,185,107,574	15,925,110	715,565,956	80,368,656	95,820,503	98,997,067	6,086,284,945
37	1920	131,598,795	2,034,703,160	3,269,161,681	31,368,496	788,830,747	75,897,607	113,610,569	96,482,200	6,541,653,255
Increase in 30 years		$46,737,495	$1708,905,841	$2970,665,277	*—8,975,618	$768,705,255	$40,701,325	$99,123,658	$89,166,276	$5,715,029,509

*—Decrease.

LIABILITIES OF LIFE INSURANCE COMPANIES

The following is a summary, analysis and classification of the various items making up the liabilities of life insurance companies reporting to the Insurance Department of New York State for fifty years ending January 1, 1921:

Year.	No. of Companies.	Reinsurance Reserve.	Claims Adjusted and Unadjusted.	Claims Resisted.	Unpaid Dividends.	All Other Items.	Total Liabilities.
		$	$	$	$	$	$
1920	37	5,727,352,919	39,438,447	2,344,777	11,162,909	504,070,895	6,284,369,947
1919	37	5,284,246,560	41,171,530	2,052,626	11,867,576	488,746,975	5,828,085,267
1918	37	4,910,539,768	66,112,762	2,101,718	12,675,825	†284,989,301	5,276,419,374
1917	35	4,602,961,432	33,806,372	1,974,964	11,165,722	†121,807,727	4,771,716,217
1916	35	4,322,280,194	31,013,315	2,107,698	9,853,740	†118,497,730	4,483,752,677
1915	35	4,071,252,873	27,783,161	2,194,060	8,081,436	†113,006,423	4,222,317,953
1914	35	3,873,613,420	24,133,417	2,622,184	8,700,872	†101,759,399	4,010,829,292
1913	34	3,677,450,917	19,505,871	2,403,135	6,975,490	†95,737,611	3,802,073,024
1912	34	3,466,552,483	17,750,517	1,743,287	6,988,082	†78,924,486	3,571,958,855
1911	34	3,267,350,026	16,752,621	1,652,376	6,494,034	†89,716,992	3,381,966,049
1910	33	3,070,609,096	15,985,529	1,591,650	6,195,606	†53,397,538	3,147,779,419
1909	35	2,894,840,303	16,532,586	1,666,545	5,037,272	†49,085,031	2,967,161,737
1908	35	2,708,939,131	14,003,296	1,683,232	6,274,803	†47,113,211	2,778,053,673
1907	37	2,550,184,977	13,979,240	1,330,232	5,861,824	†35,489,428	2,606,845,701
1906	43	2,418,646,657	15,296,335	1,036,708	5,027,426	†29,760,333	2,469,767,459
1905	43	2,242,171,935	14,443,761	904,933	4,680,729	†26,829,155	2,289,030,513
1904	42	2,057,516,703	12,876,869	777,681	4,214,093	†21,937,610	2,097,322,956
1903	42	1,872,890,594	12,476,216	712,972	3,757,454	†17,783,909	1,907,621,145
1902	39	1,703,971,584	11,698,875	661,705	3,496,382	†14,691,794	1,734,520,341
1901	38	1,543,023,185	10,427,312	775,477	3,932,201	56,932,482	1,615,090,657
1900	40	1,413,517,607	9,752,210	965,030	3,579,883	51,024,604	1,478,839,335
1899	37	1,296,507,958	8,586,813	1,056,463	3,196,631	42,584,202	1,351,932,067
1898	36	1,192,961,159	7,730,354	784,443	2,802,142	35,260,171	1,239,538,270
1897	35	1,110,096,126	7,421,053	977,643	2,531,074	27,223,433	1,148,249,330
1896	36	1,034,786,486	6,427,600	1,064,903	2,350,865	8,978,284	1,053,608,138
1895	35	965,573,017	5,984,035	1,009,301	2,265,793	7,837,606	982,669,752
1894	33	900,666,558	6,132,299	1,061,957	2,109,540	6,620,784	916,591 138
1893	32	839,859,858	6,787,102	824,099	1,996,792	5,840,186	855,308,037
1892	31	776,604,100	5,476,888	310,246	1,753,356	5,529,427	789,674,017
1891	31	716,163,409	4,425,166	289,558	1,428,537	6,229,056	728,535,726
1890	31	659,714,249	3,819,207	244,101	1,269,125	3,181,597	668,228,379
1889	31	605,570,901	3,241,938	198,909	1,144,680	2,894,817	613,051,245
1888	30	556,939,405	3,655,527	139,211	1,173,681	2,570,740	564,488,564
1887	30	*518,447,814	2,966,433	114,135	1,151,666	2,053,828	524,733,876
1886	30	452,772,975	3,779,377	305,481	884,900	2,020,582	459,763,315
1885	30	424,996,999	3,637,634	387,415	827,636	1,701,261	431,650,945
1884	30	403,307,814	4,075,214	523,474	773,827	1,416,570	410,099,879
1883	30	385,233,361	3,978,194	678,141	773,656	1,232,382	391,895,734
1882	30	366,434,210	4,196,041	577,854	761,496	1,131,079	373,100,680
1881	30	346,902,637	4,514,394	669,592	709,995	1,223,993	357,020,611
1880	31	338,757,170	4,661,323	887,412	927,456	1,239,194	346,472,555
1879	32	328,319,009	4,754,857	842,305	979,077	1,437,020	336,332,868
1878	34	329,466,732	6,047,309	1,130,352	1,011,418	1,929,815	339,585,626
1877	34	326,560,668	4,734,762	1,212,416	1,129,030	1,229,944	334 816,493
1876	38	337,451,207	5,468,471	1,106,426	1,171,676	1,082,001	346,279,781
1875	45	334,120,170	5,466,442	1,073,311	1,130,794	540,236	342,330,953
1874	50	320,305,667	5,058,811	1,177,640	1,433,119	417,315	328,392,552
1873	56	300,279,125	6,325,544	1,037,190	1,263,370	2,747,699	311,550,928
1872	59	277,382,993	5,739,669	883,640	3,231,604	1,089,201	288,327,107
1871	68	243,330,577	5,448,375	852,310	3,733,537	1,186,982	254,551,781

*Reserve at 4 per cent instead of 4½, as in previous years. †Not including special surplus funds.

POLICIES ISSUED

The following table shows the number and amount of policies issued and terminated.
Insurance Department for fifty

Number of Companies	Year.	Total Number and Amount of Policies Issued and Terminated During the Year.				Mode of			
		Issued.		Terminated.		By Death.		By Maturity.	
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
			$		$		$		$
37	1920	2,419,086	5,628,778,503	821,601	1713,294,990	104,840	236,314,733	67,383	103,430,631
37	1919	2,160,321	5,213,897,389	685,175	1276,267,633	105,518	226,639,165	59,151	94,715,002
37	1918	1,336,141	2,979,783,022	655,527	1223,400,002	130,323	271,826,307	45,669	75,711,899
35	1917	1,375,909	2,879,338,785	613,879	1125,427,239	85,013	189,617,912	39,893	71,829,779
35	1916	1,256,601	2,362,193,027	654,314	1187,707,836	82,510	189,618,585	33,983	60,092,490
35	1915	1,089,870	1,928,288,981	655,269	1251,717,391	77,881	178,871,434	32,052	60,398,780
35	1914	1,012,653	1,808,730,481	615,213	1180,469,592	70,428	160,807,515	30,071	57,395,737
34	1913	1,015,788	1,840,577,945	564,578	1043,413,871	69,442	152,764,980	26,568	52,083,622
34	1912	897,927	1,702,146,572	516,721	977,814,555	66,546	155,161,286	24,989	50,148,773
34	1911	811,964	1,577,846,251	466,069	881,297,485	63,133	145,297,139	21,849	44,463,188
33	1910	747,028	1,362,589,920	425,925	802,653,838	58,711	139,333,482	21,026	44,479,327
35	1909	694,965	1,284,242,047	424,249	821,024,943	55,714	132,547,751	17,681	39,709,534
35	1908	592,396	1,090,979,168	439,760	859,370,136	53,319	126,668,925	15,506	34,615,410
37	1907	569,054	997,261,978	446,366	844,939,573	53,187	127,183,303	14,274	32,066,455
43	1906	715,093	1,229,808,694	582,764	1093,639,643	52,252	123,870,774	13,098	29,971,901
43	1905	1,017,717	1,733,101,511	657,159	1196,501,744	50,290	123,952,831	12,263	28,201,579
42	1904	1,101,113	1,884,826,365	580,225	1097,952,978	47,701	118,730,326	11,720	27,428,642
42	1903	976,191	1,759,681,523	501,425	958,746,760	42,863	108,804,846	11,353	26,817,302
39	1902	907,171	1,646,013,181	461,225	900,684,393	38,763	97,246,596	10,296	24,179,262
38	1901	787,747	1,470,317,887	392,066	828,302,164	35,991	93,877,539	9,143	22,532,079
40	1900	687,005	1,356,769,653	357,175	764,961,374	32,163	83,993,328	7,561	18,498,477
37	1899	632,704	1,304,306,028	315,002	711,131,389	29,232	80,487,308	6,783	15,388,740
36	1898	485,735	1,018,366,027	287,896	668,082,615	25,644	69,356,122	5,801	14,020,954
35	1897	431,457	923,804,876	262,402	656,100,517	23,851	67,006,268	5,601	12,601,171
35	1896	350,106	796,124,326	258,465	660,728,006	22,603	65,074,964	5,654	12,439,998
34	1895	366,565	864,815,534	251,879	652,904,487	21,574	62,023,805	5,129	10,565,448
32	1894	396,843	985,520,033	294,624	837,639,223	19,912	58,411,242	4,316	8,228,407
31	1893	404,236	1,058,659,846	265,086	746,332,432	19,746	58,620,804	4,776	8,763,098
30	1892	353,083	952,884,380	210,089	626,585,700	18,860	56,164,456	4,226	8,062,702
30	1891	327,260	932,705,515	194,112	598,860,801	17,912	47,867,934	4,745	8,606,591
31	1890	288,281	883,787,019	153,706	483,734,206	15,526	44,903,130	5,396	8,720,877
31	1889	250,577	787,665,283	131,390	403,479,167	13,467	39,061,217	4,876	8,303,958
29	1888	204,365	631,731,701	112,587	344,677,818	12,867	37,358,160	4,681	8,661,216
29	1887	174,675	531,170,783	93,303	279,089,399	11,673	32,733,282	4,100	7,053,244
29	1886	151,102	448,514,242	83,976	244,043,226	10,497	29,234,271	4,192	6,931,844
29	1885	156,214	378,214,523	92,236	225,442,556	10,245	28,194,990	4,760	7,870,201
29	1884	127,965	321,310,170	83,055	214,312,127	9,183	24,871,825	4,781	8,552,301
29	1883	110,302	308,064,893	66,200	181,917,654	9,092	24,689,107	4,464	10,708,207
30	1882	91,945	257,517,216	57,872	159,958,024	8,281	22,495,101	3,570	7,697,308
30	1881	80,929	222,582,483	55,351	146,983,650	8,268	22,565,252	4,254	7,688,222
30	1880	72,267	187,504,256	56,837	148,596,335	7,633	21,444,339	4,296	7,989,149
31	1879	67,399	167,865,390	67,661	176,606,626	7,359	20,284,347	4,804	9,043,849
34	1878	67,040	156,501,129	87,222	231,291,618	7,655	20,890,611	4,813	9,355,809
34	1877	81,909	178,283,617	106,046	264,376,280	7,804	20,426,672	....	.....
38	1876	99,036	232,665,489	111,573	285,295,216	8,382	22,702,740	....	.....
45	1875	133,095	299,276,337	129,404	319,372,675	9,002	24,988,434	....	.....
50	1874	144,783	351,803,670	152,555	385,770,256	8,555	23,667,923	....	.....
56	1873	199,050	465,614,001	160,057	419,464,576	9,724	27,312,327	....	.....
59	1872	201,366	489,924,857	152,060	403,355,645	8,766	25,457,864	....	.....
68	1871	209,753	488,665,022	179,477	460,901,914	7,650	22,733,536	....	.....

AND TERMINATED †

together with the mode of termination, in all companies reporting to the New York years ending January 1, 1921 :

Termination.										Year
By Expiry.		By Surrender.		By Lapse.		By Change‡ and Decrease.		Not Taken.		
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
	$		$		$		$		$	
87111	179,090,916	147,167	327,722,746	411,137	732,994,502	‡3,963	133,741,462	.....	.....	1920
81863	147,676,224	131,420	289,397,540	303,657	468,684,885	3,566	39,154,817	.....	.....	1919
76497	146,749,259	123,033	269,162,301	270,704	453,591,941	9,301	31,010,170	.....	.....	1918
84859	143,821,589	135,341	284,834,404	250,175	401,357,094	16,752	38,617,977	.....	.....	1917
132729	172,901,149	157,783	341,749,214	244,379	381,328,030	2,930	42,018,368	.....	.....	1916
98850	152,812,473	184,962	387,690,847	260,474	430,697,233	1,050	41,246,624	.....	.....	1915
81501	128,575,779	174,917	362,744,883	257,445	432,203,556	849	38,742,122	.....	.....	1914
69096	106,246,598	172,823	339,861,747	225,051	363,606,021	999	28,850,903	.....	.....	1913
60195	91,028,102	147,731	276,616,429	211,609	366,276,434	5,651	58,583,531	.....	.....	1912
58209	87,154,465	131,954	252,331,184	190,307	325,728,487	617	26,322,922	.....	.....	1911
49726	77,433,441	118,613	236,729,678	177,392	277,196,939	457	27,480,971	.....	.....	1910
44873	78,137,054	124,807	250,031,205	180,748	270,909,576	426	49,689,823	.....	.....	1909
44216	88,001,867	116,485	250,607,618	209,558	314,945,581	676	44,530,735	.....	.....	1908
64448	123,661,460	102,510	213,551,282	211,299	307,688,580	648	40,788,493	.....	.....	1907
102074	183,197,550	107,711	234,086,670	306,421	454,634,793	1,208	67,877,955	.....	.....	1906
94203	171,800,963	82,636	191,416,929	315,854	452,759,500	4,926	57,538,123	96,987	170,831,828	1905
79096	144,173,299	63,519	151,214,509	275,784	422,366,968	9,517	54,332,030	92,888	179,707,204	1904
67418	127,621,935	53,304	128,379,968	236,942	352,843,070	6,618	41,486,167	82,927	172,793,472	1903
54266	107,851,551	46,193	110,417,008	215,253	334,420,876	19,970	71,055,269	76,484	155,513,831	1902
39428	88,966,675	43,626	99,305,385	181,743	299,712,956	15,034	55,375,979	67,101	168,531,551	1901
27716	68,264,300	37,878	89,436,052	186,871	335,423,323	11,055	42,366,595	53,931	126,979,299	1900
9790	31,533,428	42,555	105,462,261	158,878	285,204,282	12,345	51,569,153	55,419	141,486,217	1899
8581	27,870,448	41,640	105,048,285	152,219	289,118,285	5,850	39,294,267	48,161	123,374,254	1898
9040	29,120,890	52,222	131,457,523	128,716	274,288,306	4,579	38,683,029	38,393	102,943,330	1897
8394	27,688,207	51,380	136,630,809	132,278	288,107,830	4,465	41,290,711	33,691	89,525,487	1896
9931	31,003,172	49,693	135,022,326	129,236	282,768,964	2,803	35,322,988	33,513	96,197,784	1895
8824	29,740,618	46,560	136,091,827	140,128	334,048,737	3,757	36,791,854	71,127	234,326,538	1894
7603	24,565,400	35,791	111,426,382	115,785	291,505,212	2,211	32,796,096	79,174	216,655,040	1893
5932	19,690,292	28,830	92,708,018	96,803	263,566,267	2,087	21,132,219	53,351	165,261,746	1892
6191	19,808,218	22,438	69,788,927	89,515	257,985,176	1,894	16,512,449	51,417	178,291,506	1891
6168	20,564,140	20,791	67,245,214	61,843	172,489,224	1,477	11,825,869	42,505	157,885,752	1890
4899	16,413,832	17,580	56,910,405	52,932	139,280,352	1,736	10,259,467	35,900	133,249,876	1889
3923	13,895,489	16,388	54,153,514	45,114	121,013,284	1,407	8,139,763	28,207	101,456,392	1888
2943	10,432,461	14,451	48,356,157	35,902	91,400,252	1,298	7,131,811	22,936	81,982,192	1887
2857	10,429,692	13,965	45,035,381	31,620	80,895,034	1,348	6,310,241	19,497	65,206,763	1886
2624	9,033,500	13,724	43,882,293	44,189	79,268,220	1,228	5,794,576	15,466	51,398,776	1885
2466	8,334,126	12,524	42,103,980	36,886	77,850,963	1,233	5,175,195	15,982	47,423,737	1884
1767	3,891,670	10,909	36,708,240	24,862	57,236,963	1,980	8,782,783	13,126	39,900,684	1883
2607	5,647,485	10,380	38,120,541	20,478	48,678,171	2,018	7,129,592	10,538	30,189,826	1882
2340	5,770,641	10,139	33,046,732	18,364	41,809,149	2,107	7,597,291	9,879	28,506,363	1881
2508	5,437,309	12,050	37,453,801	18,756	42,787,696	3,034	10,050,440	8,600	23,433,603	1880
3116	7,390,088	18,224	54,257,456	23,305	54,066,929	3,695	12,501,476	7,158	19,062,481	1879
3702	8,843,645	25,805	72,489,046	32,090	78,936,466	5,663	21,178,478	7,494	19,597,563	1878
4433	9,453,795	33,681	89,017,554	44,470	98,800,015	4,907	21,033,762	10,751	25,640,482	1877
2959	6,771,435	33,004	84,548,242	49,549	123,652,153	4,234	15,900,382	13,445	31,720,264	1876
5772	7,309,765	29,174	79,774,666	61,055	142,903,483	5,937	21,251,653	18,464	43,144,674	1875
1895	5,191,254	33,396	92,796,824	76,734	179,023,161	8,541	30,853,237	23,434	54,237,857	1874
1042	2,510,714	30,083	86,541,535	76,570	186,716,581	12,542	43,526,890	30,096	72,856,529	1873
927	2,387,424	24,457	74,078,715	76,993	190,283,427	7,833	31,387,833	31,687	76,595,957	1872
1413	3,545,205	26,506	78,457,761	88,706	214,919,514	9,402	35,221,410	45,800	106,024,488	1871

† Industrial and group insurance are omitted. ‡ Includes by disability, number 228; amount, $545,825.

NEW BUSINESS ISSUED†

The following table shows the particulars of the new business written by all companies reporting to the New York Insurance Department during fifty years ending with January 1, 1921:

YEAR.	Number of Companies.	New Issues.		Old Policies Revived.		Policies Changed and Increased.		Additions by Dividends, Amount.	Total Reported as New Issues.	
		No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
			$		$		$	$		$
1920....	37	2332,422	5480,660,634	85,567	117,769,182	1,097	4,078,089	26,270,598	2419,086	5,628,778,503
1919....	37	2091,087	5093,020,224	68,937	95,383,123	297	2,383,280	23,110,762	2160,321	5,213,897,389
1918....	37	1283,173	2836,564,216	52,363	73,236,214	605	46,539,654	23,442,938	1336,141	2,979,783,022
1917....	35	1324,240	2764,239,125	49,720	66,801,506	1,949	26,073,419	22,224,735	1375,909	2,879,338,785
1916....	36	1207,384	2262,996,544	48,502	63,652,691	715	15,617,962	19,925,830	1256,601	2,362,193,027
1915....	35	1036,033	1827,927,752	53,388	71,019,698	449	10,336,964	19,004,567	1089,870	1,928,288,981
1914....	35	963,873	1727,823,494	48,382	62,789,994	398	472,629	17,644,364	1012,653	1,808,730,481
1913....	34	962,677	1756,612,666	51,758	64,122,325	1,353	3,022,428	16,820,526	1015,788	1,840,577,945
1912....	34	847,258	1626,835,386	50,135	57,563,940	294	1,830,859	15,916,387	897,687	1,702,146,572
1911....	34	769,362	1512,613,530	42,343	49,787,554	259	1,132,869	14,312,298	811,964	1,577,846,251
1910....	33	709,935	1304,408,437	36,668	42,755,203	425	2,515,205	12,911,075	747,028	1,362,589,920
1909....	35	654,966	1207,623,395	39,382	45,418,342	617	1,870,048	12,231,473	694,965	1,267,143,258
1908....	35	548,856	1020,524,812	42,888	51,411,383	652	92,495	18,950,478	592,396	1,090,979,168
1907....	37	528,887	936,001,076	39,525	47,987,535	642	484,328	12,789,039	569,054	997,261,978
1906....	43	673,939	1141,994,182	39,124	55,957,695	2,030	20,784,363	11,072,454	715,093	1,229,808,694
1905....	43	979,814	1651,217,169	32,635	43,106,104	5,268	28,459,092	10,219,146	1017,717	1,733,101,511
1904....	42	1005,030	1799,586,813	26,178	37,505,943	9,905	37,097,623	10,635,986	1101,113	1,884,826,365
1903....	42	945,366	1684,139,885	24,342	36,870,598	6,482	28,109,736	10,561,304	976,191	1,759,681,523
1902....	39	868,510	1557,948,826	23,181	39,389,988	15,480	38,896,564	9,777,803	907,171	1,646,013,181
1901....	38	752,813	1397,162,009	21,970	37,432,547	12,964	26,575,175	9,148,156	787,747	1,470,317,887
1900....	40	663,092	1298,771,229	15,123	26,834,488	8,790	22,143,100	9,020,836	687,005	1,356,769,653
1899....	37	607,535	1239,890,685	13,965	26,357,504	11,204	28,789,247	9,268,592	632,704	1,304,306,028
1898....	36	471,001	975,024,562	10,659	23,503,155	4,075	9,312,990	10,525,320	485,735	1,018,366,027
1897....	35	418,778	882,667,547	9,440	22,831,573	3,239	7,854,536	10,451,220	431,457	923,804,876
1896....	35	338,159	755,660,192	8,436	19,780,252	3,511	14,733,870	5,950,012	350,106	796,124,326
1895....	34	355,917	816,433,866	10,053	25,471,535	1,599	13,812,665	8,979,368	366,565	864,815,534
1894....	32	372,561	914,067,279	18,085	46,160,659	2,596	16,835,406	8,357,589	396,843	985,520,033
1893....	31	375,941	991,374,980	17,096	50,368,922	1,199	7,745,561	9,172,754	404,236	1,058,659,846
1892....	30	339,186	895,107,518	11,741	35,586,224	1,051	6,977,933	10,709,842	353,083	952,884,380
1891....	30	314,844	882,011,836	10,424	33,008,830	1,105	4,773,908	11,911,040	327,260	932,705,515
1890....	31	279,728	844,641,401	6,855	21,276,126	647	3,160,808	13,706,404	288,281	883,787,019
1889....	31	242,513	737,649,272	6,326	19,238,909	504	4,344,466	13,933,646	250,577	787,665,283
1888....	29	199,401	603,290,423	4,412	13,220,273	651	1,672,260	12,557,737	204,365	631,731,701
1887....	29	170,381	504,046,082	3,681	10,993,218	598	1,498,084	13,522,310	174,675	531,170,783
1886....	29	146,663	427,187,668	3,212	9,732,175	665	1,463,180	13,138,739	151,102	448,514,242
1885....	29	151,752	354,138,561	2,493	9,362,734	735	1,469,574	13,243,953	156,214	378,214,523
1884....	29	124,141	297,999,559	2,916	8,696,180	255	737,964	13,667,467	127,965	321,310,170
1883....	29	107,368	287,194,576	2,464	7,063,045	476	1,103,694	12,635,642	110,302	308,064,893
1882....	30	88,867	236,204,979	2,409	7,045,247	669	1,417,886	12,538,095	91,945	257,517,216
1881....	30	76,929	202,904,030	2,440	6,671,283	780	1,648,358	11,446,710	80,929	222,582,483
1880....	30	68,230	166,084,259	3,349	9,545,529	686	1,839,362	9,937,906	72,267	187,504,256
1879....	31	62,291	143,500,140	4,334	12,501,132	874	2,429,347	9,635,701	67,399	167,865,390
1878....	34	60,478	127,493,741	5,032	14,357,906	1,530	3,892,133	10,567,349	67,040	156,501,129
1877....	34	75,943	154,203,757	4,485	13,043,070	1,009	2,647,288	29,407,112	81,909	178,283,617
1876....	38	91,711	204,256,355	5,446	15,833 044	769	1,889,397	28,170,689	99,036	232,665,489
1875....	45	126,682	276,981,809	6,017	17,468,885	235	583,947	4,203,766	133,095	299,276,337
1874....	50	147,168	318,314,777	9,019	24,783,378	76	1,404,067	4,303,350	144,783	351,803,670
1873....	56	189,682	431,244,627	6,722	18,665,907	2,666	5,979,728	10,820,592	199,050	465,614,001
1872....	59	187,173	445,389,184	7,920	23,158,525	950	3,125,375	6,863,701	201,366	489,924,857
1871....	68	187,881	429,906,054	7,248	20,110,179	2,699	4,552,494	3,432,259	209,753	488,665,022

† Industrial and group insurance are omitted.

INSURANCE IN FORCE †

The following table gives the number and amount of the kinds of policies in force in the companies reporting to the New York Insurance Department for the forty-five years ending January 1, 1921:

Year.	Number of Companies.	Whole Life.		Endowments.		All Other.		Totals.		Average Policy.
		Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
			$		$		$		$	$
1920.	37	8,751,918	19021,056,018	3,714,106	5,296,475,052	733,581	2522006,441	13 199,605	26 839,537,511	2,055
1919.	37	7,633,801	16062,193,672	3,291,564	4,640,253,487	677,350	3147041,602	11 602,715	23 849,488,761	2,050
1918.	37	6,632,265	13565,406,484	2,917,743	4,068,295,593	643,203	2384497,363	10 193,211	20 018,199,440	1,963
1917.	35	6,132,347	12403,442,048	2,740,145	3,845,148,645	629,890	2173758,869	9,502,382	18 422,349,562	1,938
1916.	35	5,622,711	11252,688,452	2,553,667	3,590,992,643	710,190	1940526,541	8,886,568	16 784,207,636	1,889
1915.	35	5,213,422	10379,268,829	2,399,267	3,391,362,473	671,592	1839091,143	8,284,281	15 609,722,445	1,884
1914.	35	4,908,922	9,823,394,878	2,297,816	3,277,860,013	644,461	1831896,007	7,851,199	14 931,150,898	1,902
1913.	34	4,611,746	9,292,228,445	2,201,213	3,047,046,411	639,195	1985210,440	7,452,154	14 324,485,296	1,922
1912.	34	4,284,966	8,683,173,010	2,073,221	3,054,772,798	644,165	1789375,314	7,002,352	13 527,321,222	1,932
1911.	34	4,015,806	8,130,718,979	1,980,397	2,971,594,753	625,183	1700675,473	6,621,386	12 802,989,205	1,934
1910.	33	3,796,030	7,664,709,093	1,900,409	2,886,140,168	353,178	1118849,581	6,049,617	11 669,698,842	1,929
1909.	35	3,602,215	7,251,835,674	1,824,821	2,819,592,392	329,411	1039029,207	5,756,447	11 110,457,173	1,930
1908.	35	3,413,931	6,918,804,055	1,752,863	2,777,469,703	301,585	927,460,027	5,468,379	10 623,733,785	1,943
1907.	37	3,335,880	6,801,543,779	1,727,652	2,797,952,404	260,800	805,011,542	5,324,332	10 404,507,725	1,954
1906.	43	3,373,898	6,907,673,617	1,724,446	2,853,841,886	308,888	855,164,563	5,407,232	10616,680,066	1,963
1905.	43	3,332,545	6,880,904,553	1,674,912	2,853,154,629	298,644	819,780,773	5,306,101	10553,839,955	1,989
1904.	42	3,115,867	6,517,003,437	1,526,875	2,685,870,851	306,980	825,216,693	4,949,722	10028,090,981	2,026
1903.	42	2,824,652	6,032,060,374	1,319,720	2,424,602,853	284,255	784,610,204	4,428,637	9,241,273,431	2,084
1902.	39	2,565,610	5,568,866,603	1,116,094	2,135,182,000	272,489	736,664,749	3,954,193	8,440,713,352	2,135
1901.	38	2,304,173	5,096,706,152	941,098	1,868,476,064	213,193	607,620,589	3,458,464	7,572,802,805	2,190
1900.	40	2,076,264	4,706,763,418	792,952	1,649,201,930	202,037	591,131,261	3,071,253	6,947,096,609	2,262
1899.	37	1,862,438	4,303,939,941	673,419	1,451,121,609	164,693	510,846,528	2,700,550	6,265,908,078	2,319
1898.	36	1,668,445	3,944,919,851	584,172	1,298,862,521	111,980	386,270,939	2,364,597	5,630,053,311	2,381
1897.	35	1,529,901	3,706,985,506	532,926	1,215,644,261	92,414	333,095,778	2,155,241	5,255,725,545	2,439
1896.	35	1,404,859	3,517,032,780	483,882	1,135,706,300	87,006	269,755,151	1,975,747	4,967,576,418	2,514
1895.	34	1,334,519	3,417,113,025	461,947	1,102,507,832	81,342	298,550,088	1,877,808	4,818,170,945	2,566
1894.	32	1,268,408	3,304,199,199	434,320	1,045,117,786	77,579	308,266,061	1,780,307	4,657,583,046	2,616
1893.	31	1,194,008	3,252,513,668	409,033	1,006,981,181	78,470	263,983,434	1,681,511	4,523,478,283	2,690
1892.	30	1,086,386	3,010,157,613	381,498	950,882,647	73,048	247,935,213	1,540,932	4,208,975,473	2,732
1891.	30	982,905	2,784,335,945	349,563	884,210,126	73,216	199,839,747	1,405,684	3,868,385,818	2,752
1890.	31	888,105	2,547,046,672	323,537	818,161,548	64,525	181,826,697	1,276,167	3,547,034,907	2,783
1889.	31	795,894	2,271,769,698	295,544	735,888,575	50,295	139,347,900	1,141,733	3,147,006,173	2,759
1888.	29	714,180	2,003,815,715	266,236	647,425,705	41,215	110,335,708	1,021,631	2,761,577,128	2,703
1887.	29	652,417	1,802,750,478	240,589	574,390,206	36,847	97,366,436	929,853	2,474,507,120	2,661
1886.	29	601,816	1,636,117,662	215,406	506,646,594	31,259	79,648,795	848,481	2,222,413,050	2,619
1885.	29	594,141	1,517,053,856	194,186	442,209,921	26,364	63,253,710	814,691	2,023,517,488	2,484
1884.	29	553 944	1,426,692,966	174,479	394,435,074	22,144	49,600,019	750,567	1,870,728,059	2,492
1883.	29	527,169	1,371,873,073	156,538	345,872,270	21,952	45,984,672	705,659	1,763,730,015	2,499
1882.	29	505,252	1,284,035,608	136,979	287,055,694	19,227	66,557,570	661,458	1,637,648,872	2,476
1881.	29	486,864	1,252,837,272	121,400	247,535,428	19,001	39,475,881	627,265	1,539,848,581	2,455
1880.	30	477,290	1,215,082,831	112,846	216,574,461	18,545	44,337,380	608,681	1,475,994,672	2,425
1879.	31	468,335	1,191,642,091	109,244	202,767,920	17,907	45,551,154	595,486	1,439,961,165	2,401
1878.	34	479,073	1,218,084,463	114,775	210,530,819	18,995	52,305,941	612,843	1,480 921,223	2,417
1877.	34	494,637	1,278,301,131	120,848	228,234,637	17,611	49,569,555	633,096	1,556,105,323	2,458
1876.	38	550,387	1,426,529,353	137,983	260,113,904	17,809	49,351,933	706,179	1,735,995,190	2,458

† Industrial and group insurance are omitted.

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS

The following tables show the total annual payments to policyholders by thirty prominent life companies for twenty years (1901–1920), compared with the increase of assets during same period:

NAME OF COMPANY.	Payments to Policyholders.											
	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.
	$	$	$	$	$	$	$	$	$	$	$	$
Ætna, Hartford	5,470,726	5,677,980	5,604,726	5,688,681	6,320,555	7,048,441	7,491,778	8,285,158	8,868,001	9,482,682	9,580,068	10,438,973
Berkshire, Pittsfield	1,487,652	1,545,743	1,463,058	1,542,466	1,812,297	1,679,045	1,807,663	1,647,143	1,897,559	1,908,653	1,864,887	2,064,754
Connecticut General, Hartford	274,179	304,291	356,873	480,092	518,083	474,380	566,998	703,225	689,405	840,032	861,782	1,045,951
Connecticut Mutual, Hartford	6,481,709	6,192,814	6,646,891	7,234,628	6,384,764	6,322,783	6,580,741	6,697,971	6,907,600	7,132,108	7,532,294	7,581,966
Equitable, New York	27,714,621	29,191,251	34,949,672	36,389,047	41,159,574	44,457,439	45,161,364	47,641,930	51,555,765	53,119,670	54,921,301	55,846,278
Equitable, Des Moines	218,639	227,637	258,397	311,544	316,601	378,940	435,975	417,568	610,501	644,838	762,393	954,122
Guardian of America, New York	2,610,320	2,423,581	2,570,622	3,026,985	3,286,351	3,287,413	3,603,786	3,928,219	4,102,638	4,443,725	4,747,361	4,939,633
Home, New York	1,283,610	1,337,683	1,548,349	1,601,965	1,725,334	1,867,708	2,109,558	2,144,937	2,284,246	2,481,201	2,809,865	2,937,060
John Hancock Mutual, Boston	3,624,871	4,029,377	4,764,252	5,344,969	5,775,674	6,389,835	7,314,583	7,467,975	8,392,852	9,354,222	9,603,958	10,527,448
Manhattan, N. Y.	1,629,411	1,742,697	1,788,897	1,844,559	1,724,859	1,680,200	1,854,491	2,109,773	2,317,568	2,306,348	2,187,362	2,076,898
Massachusetts Mutual, Springfield	3,163,698	2,943,591	3,357,239	3,615,294	4,264,078	4,153,361	4,329,728	4,825,118	5,206,286	5,343,477	5,580,439	6,421,232
Metropolitan, New York	11,708,909	12,362,164	14,178,731	16,559,494	17,388,051	19,456,665	23,098,151	24,297,389	26,676,247	31,290,624	34,421,570	35,819,644
Michigan Mutual, Detroit	760,977	750,762	783,489	885,462	898,743	1,086,695	1,145,568	1,048,524	1,217,167	1,399,643	1,487,048	1,485,663
Mutual Benefit, Newark	8,344,315	8,668,884	9,297,789	9,854,781	10,300,023	10,372,161	11,135,673	11,874,247	12,463,655	14,283,178	14,320,822	16,380,967
Mutual, New York	28,679,670	29,071,358	32,655,204	34,484,275	35,466,821	37,736,684	43,651,121	52,662,701	54,909,649	56,507,928	57,052,589	60,630,937
National, Montpelier	1,653,247	1,899,269	2,057,076	2,426,681	2,826,248	3,085,625	3,356,954	3,450,073	3,862,185	4,542,961	4,895,342	5,373,030
New England Mutual, Boston	3,040,346	3,219,488	3,533,797	3,444,957	3,870,251	3,951,542	4,405,660	4,629,336	4,694,555	4,887,745	5,080,611	6,075,022
New York, New York	27,609,389	30,558,560	34,604,247	40,288,583	40,262,040	44,971,419	48,048,867	49,191,258	51,990,221	53,564,443	53,650,847	57,922,557
Northwestern Mutual	12,344,477	13,553,790	15,106,219	16,690,243	20,258,675	21,800,231	23,448,481	26,947,678	28,835,020	32,869,899	35,627,462	37,267,300
Pacific Mutual, Los Angeles	654,960	621,002	690,142	659,974	822,057	1,466,971	1,553,314	1,703,086	1,603,678	1,928,244	1,887,678	2,190,418
Penn Mutual, Philadelphia	5,088,185	4,861,303	5,415,565	6,342,775	7,339,923	7,932,734	8,921,992	9,013,394	10,327,845	11,952,163	12,680,364	14,838,658
Phœnix Mutual, Hartford	1,563,202	1,524,757	1,716,470	1,801,115	1,820,422	1,993,929	2,234,248	2,506 096	2,824,004	2,991,844	3,221,121	3,852,699
Provident Life and Trust, Phila.	3,627,549	3,993,739	4,558,211	4,500,087	4,983,323	5,521,215	6,432,324	6,397,250	6,500,575	6,880,270	7,724,987	8,332,332
Prudential, Newark	8,542,540	9,491,459	11,544,899	13,495,399	14,325,816	16,245,588	18,040,216	19,496,113	20,893,400	24,301,676	27,078,415	31,252,520
Royal Union, Des Moines	114,664	118,968	104,932	150,013	159,628	163,866	245,099	291,801	279,092	329,737	352,589	379,341
State Mutual, Worcester	1,745,839	1,715,696	2,192,040	2,192,332	2,725,900	2,774,738	2,979,642	3,562,510	3,583,588	3,707,346	3,753,542	4,249,947
Travelers, Hartford	1,898,646	1,872,278	2,299,183	2,481,703	2,891,901	2,998,120	2,916,044	3,660,269	3,550,289	3,647,029	4,427,391	4,459,936
Union Central, Cincinnati, O.	2,229,426	2,581,227	2,701,236	3,250,436	3,397,157	3,957,461	4,553 213	4,917,946	5,691,056	6,512,967	7,569,783	8,611,349
Union Mutual, Portland, Me.	971,694	976,616	960,683	1,085,593	1,121,006	1,302,571	1,264,855	1,264,955	1,237,184	1,396,984	1,685,205	1,816,115
United States, New York	1,042,679	1,078,230	1,108,981	1,266,932	1,303,447	1,195,045	1,260,201	1,211,805	1,279,682	1,083,050	1,196,702	1,206,161
Aggregates (30 companies)	176,610,150	184,536,195	209,817,870	229,941,065	245,449,602	265,754,805	289,958,288	313,995,438	335,251,513	360,634,687	378,565,778	406,978,911

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS—*Continued.*

NAME OF COMPANY.	Payments to Policyholders.								Aggregate Amount Paid to Policyholders in Twenty Years, 1901-1920.	Admitted Assets Jan. 1, 1901.	Admitted Assets Jan. 1, 1921.	Increase of Assets in Twenty Years.
	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.				
	$	$	$	$	$	$	$	$	$	$	$	$
Ætna, Hartford.....	10,833,906	12,063,132	12,832,517	12,623,637	13,139,450	15,658,085	16,229,340	18,914,184	203,252,020	56,064,719	177,502,366	121,437,647
Berkshire, Pittsfield.....	1,921,452	2,516,376	2,668,463	2,446,427	2,260,612	2,639,354	2,639,874	2,878,257	38,691,735	10,216,039	28,635,351	18,419,312
Conn. Gen., Hartford...	1,095,430	1,187,197	1,509,484	1,679,766	1,632,882	2,587,960	2,838,265	3,473,134	23,100,409	3,771,803	32,258,052	28,486,249
Conn. Mut., Hartford...	8,089,275	7,212,619	7,900,326	7,592,594	7,254,407	8,650,178	8,492,052	8,461,815	145,349,535	64,965,176	90,585,734	25,620,558
Equitable, New York...	54,805,925	56,700,461	58,371,388	58,915,422	62,831,172	65,412,490	73,990,176	72,683,550	1,025,818,496	304,073,880	627,141,737	323,067,857
Equitable, Des Moines.	982,008	1,276,509	1,379,379	1,785,017	1,789,407	2,594,528	2,605,324	2,721,973	20,777,300	2,382,725	33,676,094	31,293,369
Guardian Life, N. Y....	5,189,853	5,729,298	5,849,885	5,768,910	5,938,933	6,437,871	6,649,678	6,113,984	90,679,046	27,378,533	60,720,151	33,341,618
Home, New York.....	2,940,303	3,110,507	3,447,381	3,536,233	3,467,823	4,108,322	4,388,381	4,196,745	53,227,211	12,342,247	40,465,508	28,123,261
John Hancock Mutual..	11,916,884	13,810,602	15,707,786	15,652,770	16,982,092	23,378,732	20,163,159	18,545,900	218,847,931	16,864,881	211,631,483	194,766,602
Manhattan, New York..	2,387,571	2,599,425	2,842,596	2,162,150	2,318,631	2,252,522	1,995,785	1,917,520	41,740,263	16,169,823	19,533,502	3,363,679
Mass. Mut., Springfield.	7,024,505	7,544,647	8,694,372	8,780,614	9,170,981	11,016,421	11,027,517	12,175,159	128,637,857	26,245,622	131,722,477	105,476,855
Metropolitan, New York	38,794,466	44,163,686	47,956,152	52,175,603	58,792,940	82,391,144	73,581,760	81,257,394	746,370,784	62,158,034	980,913,087	918,755,053
Michigan Mut., Detroit.	1 483,235	1,367,998	1,339,211	1,255,729	1,426,050	1,460,362	1,321,139	1,453,260	24,056,723	6,791,579	15,109,543	8,317,964
Mut. Ben., Newark.....	17,098,749	18,379,927	19,347,140	21,015,157	20,694,440	24,677,453	24,982,343	26,416,483	309,903,187	74,311,468	280,642,444	206,330,976
Mutual, New York.....	63,381,014	68,570,166	67,978,329	68,654,844	70,029,164	69,651,430	81,113,205	87,523,160	1,100,410,249	325,753,153	671,000,181	345,247,028
National, Montpelier....	5,195,435	6,142,391	6,825,973	6,846,100	7,013,086	7,812,331	8,421,270	9,090,057	96,775,334	19,892,635	374,598,139	54,705,504
New England Mutual...	6,081,337	6,535,083	7,235,797	7,750,210	7,811,939	9,875,523	9,317,490	10,264,354	115,702,043	30,972,033	104,587,713	73,615,680
New York, New York...	66,303,924	71,963,430	75,921,160	81,415,138	86,938,638	97,609,856	116,174,622	114,849,597	1,253,928,796	262,196,512	966,664,397	704,467,885
Northwestern Mut.....	36,644,774	38,465,326	42,459,016	42,442,088	41,820,509	46,996,354	48,840,418	50,671,706	605,841,317	139,512,166	472,693,362	333,181,196
Pacific Mut., Los Angls.	2,584,390	2,840,869	3,138,787	3,443,763	3,598,830	4,288,846	4,106,063	4,328,321	44,111,393	4,041,705	58,294,497	54,252,792
Penn Mutual, Phila.....	14,998,894	16,967,636	17,468,793	17,772,726	19,277,015	22,056,716	23,763,542	25,711,092	262,731,315	43,738,541	216,627,946	172,889,405
Phœnix Mutual.....	4,119,095	4,723,152	4,943,941	4,810,531	4,800,333	5,800,347	6,154,529	6,204,291	69,608,126	13,283,008	57,168,930	43,885,922
Provident L. & T., Phila	8,620,367	9,155,057	9,592,137	9,669,929	9,854,248	11,559,266	11,613,016	11,549,398	151,065,280	43,009,633	120,684,274	77,674,641
Prudential, Newark.....	33,848,546	39,273,810	43,043,862	47,278,096	50,470,243	71,032,622	66,615,414	63,677,696	629,950,330	40,599,992	686,327,303	645,727,311
Royal Union, Des M'nes	391,182	523,173	599,726	676,723	829,728	1,128,575	1,167,294	1,315,759	9,311,890	545,407	9,904,900	9,359,493
State Mut., Worcester..	4,202,107	4,671,487	5,318,962	5,148,854	5,042,450	5,984,548	6,797,332	6,416,469	78,765,329	17,793,629	66,683,333	48,889,704
Travelers, Hartford.....	4,765,869	5,249,868	6,573,327	6,650,621	7,222,210	10,245,608	11,789,430	13,180,790	102,780,512	24,943,647	195,034,170	170,090,523
Union Central, Cin....	9,168,321	11,308,201	12,485,488	13,854,301	14,091,367	15,838,119	16,154,983	16,278,520	165,152 557	26,233,304	149,071,315	122,838,011
Union Mut., Portland..	2,105,444	2,277,910	2,482,448	2,528,543	2,450,126	2,420,764	2,825,897	2,738,484	34,713,083	8,457,449	19,125,545	10,668,096
United States, New York	1,081,886	1,003,234	1,057,914	994,214	970,799	961,236	1,045,037	960,701	22,307,936	8,360,838	6,610,441	—1,750,397
Aggregates (30 co's)....	428,056,147	467,333,177	497,011,740	507,734,116	539,920,505	636,617,563	666,805,335	685,969,753	7,813,607,987	1693 070,181	6,605,613,975	4,912,543,794

y Actual market value, December 31, 1920.

INDUSTRIAL INSURANCE IN THE UNITED STATES, 1876 TO 1920, INCLUSIVE

The following table shows the business written and in force of the companies transacting industrial insurance, year by year, since this class of business was commenced:

AMERICAN NATIONAL, GALVESTON, TEX.

Year.	Insurance Written.	Insurance in Force. Number.	Insurance in Force. Amount.
1920	$55,865,277	512,258	$89,906,937
1919	32,959,544	437,183	60,941,972
1918	25,695,097	335,519	45,472,405
1917	16,280,143	286,244	39,302,051
1916	22,615,596	275,181	38,574,460
1915	13,494,734	299,791	37,114,022
1914	13,522,258	261,865	34,290,578
1913	18,044,122	230,367	31,499,194
1912	12,034,628	168,046	22,365,201
1911	11,188,984	137,447	19,029,288
1910	5,282,459	90,866	12,481,273
1909	4,399,615	68,720	9,568,976
1908	9,095,597	48,456	8,167,769
1907	3,425,285	27,223	4,303,311
1906	4,619,519	26,457	3,686,043
1905	2,928,420	9,554	1,671,950

BALTIMORE LIFE, BALTIMORE, MD.

1920	$10,052,844	266,536	$33,933,923
1919	8,737,845	239,638	29,065,591
1918	6,667,814	214,944	24,650,632
1917	7,192,431	198,752	22,145,425
1916	6,179,275	188,946	20,209,247
1915	6,584,464	177,280	18,513,361
1914	5,600,171	167,534	16,901,557
1913	5,602,197	158,872	16,006,819
1912	6,564,693	149,807	15,049,027
1911	6,441,734	140,712	13,969,563
1910	6,591,553	131,499	12,947,630
1909	5,805,309	121,587	11,472,183
1908	5,619,650	116,525	10,584,914
1907	4,922,577	111,922	9,947,606
1906	4,837,595	109,767	9,094,487
1905	5,058,851	106,090	8,482,322
1904	4,548,840	103,965	7,977,954
1903	4,969,152	105,587	7,770,477
1902	5,723,118	100,292	7,133,760
1901	5,774,038	100,714	6,529,913
1900	5,354,140	92,310	5,642,853
1899	4,486,212	86,061	5,038,963
1898	4,451,355	76,974	4,251,905

COLONIAL, JERSEY CITY—*Continued.*

Year.	Insurance Written.	Insurance in Force. Number.	Insurance in Force. Amount.
1904	$8,784,984	83,690	$9,781,317
1903	7,122,800	70,076	8,028,103
1902	6,454,644	55,597	6,149,410
1901	5,211,301	43,520	4,668,763
1900	4,209,047	34,674	3,650,629
1899	4,042,526	27,697	2,854,075
1898	2,719,798	10,623	1,423,482

COMMONWEALTH LIFE, LOUISVILLE, KY.

1920	$5,147,688	120,348	$19,245,686
1919	5,600,253	111,415	17,446,157
1918	5,260,520	98,588	15,044,637
1917	5,432,488	85,537	12,860,106
1916	6,361,198	77,855	11,534,902
1915	5,345,537	65,299	9,792,675
1914	4,206,859	59,663	9,092,792
1913	4,682,593	56,069	8,504,189
1912	4,688,771	49,350	7,429,854
1911	4,342,253	41,809	6,244,689
1910	3,697,043	33,933	4,999,939
1909	2,929,181	26,933	3,908,084
1908	3,253,518	22,355	3,336,724
1907	3,462,190	18,929	2,846,978
1906	3,509,370	13,117	1,994,991
1905	1,023,859	4,978	695,097

EQUITABLE LIFE, WASHINGTON, D. C.

1920	$5,125,991	107,684	$15,765,548
1919	5,109,349	99,198	13,829,226
1918	4,529,465	88,338	11,646,678
1917	4,073,335	76,326	9,653,403
1916	3,895,705	68,415	8,388,229
1915	3,445,038	59,778	7,262,382
1914	2,219,792	53,458	5,716,048
1913	2,226,648	50,077	5,467,990
1912	2,062,146	44,696	4,925,193
1911	2,174,895	40,882	4,460,568
1910	2,292,092	38,606	4,222,945

HOME, WILMINGTON, DEL.—*Continued.*

Year.	Insurance Written.	Insurance in Force. Number.	Insurance in Force. Amount.
1914	$1,729,726	52,056	$5,476,542
1913	3,204,510	50,177	5,567,803
1912	4,684,200	42,972	5,005,774
1911	2,386,008	28,302	2,740,828
1910	1,268,600	17,510	1,724,519
1909	1,301,633	17,800	1,729,173
1908	623,628	12,289	1,241,077
1907	200,206	9,944	950,579
1906	196,444	9,928	1,067,574
1905	314,842	9,811	1,059,853
1904	350,160	9,804	1,073,517
1903	284,400	12,948	1,691,809
1902	1,104,223	12,842	1,448,963
1901	1,417,440	12,132	1,450,393
1900	1,551,079	5,146	920,980

INDEPENDENT LIFE, NASHVILLE, TENN.

1920	$4,075,868	40,508	$7,944,658
1919	3,167,171	29,882	6,299,454
1918	3,038,248	29,444	5,093,446
1917	2,118,656	26,654	4,246,100
1916	1,621,179	24,714	3,524,927
1915	1,975,905	24,748	3,274,692
1914	2,363,672	23,830	2,815,396
1913	2,056,202	22,359	2,612,914
1912	1,997,325	20,270	2,333,827
1911	872,755	20,408	1,671,486
1910	925,707	18,619	1,462,738
1909	3,770,514	15,039	1,695,505
1908	5,318,948	15,441	2,403,533

JOHN HANCOCK, BOSTON, MASS.

1920	$111,532,734	3,472,965	$642,671,402
1919	109,412,047	3,248,009	592,074,566
1918	87,696,067	3,034,786	549,525,140
1917	94,076,961	2,897,163	525,764,060
1916	121,322,707	2,731,586	494,984,100
1915	95,355,851	2,559,581	436,676,990

Boston Mutual, Boston, Mass.

1920	$4 630,561	106,461	$19,313,949
1919	4,157,741	97,185	17,257,728
1918	4,216,590	89,918	15,784,684
1917	4,047,117	82,339	14,336,003
1916	4,011,689	75,945	13,207,804
1915	4,097,529	70,455	12,425,739
1914	3,763,654	66,583	11,844,345
1913	4,116,995	62,835	11,410,733
1912	3,634,390	57,477	10,634,409
1911	3,503,941	53,679	10,044,827
1910	3,957,257	48,926	9,212,427
1909	6,094,915	44,470	8,536,472
1908	8,372,524	44,887	8,728,350
1907	11,553,007	41,957	8,104,783
1906	9,532,580	32,714	6,173,949
1905	9,423,808	21,580	4,851,097
1904	3,025,518	10,609	2,187,680
1903	1,846,003	7,658	1,578,767

Carolina Life, Columbia, S. C.

1920	.....	.....	.....
1919	$9,586,603	182,311	$9,660,106
1918	5,525,704	118,752	5,416,641
1917	3,529,130	86,164	3,972,784
1916	3,614,018	78,559	3,120,713
1915	2,295,575	57,155	1,735,410
1914	4,207,242	63,463	2,407,380
1913	2,884,688	61,638	2,362,921
1912	1,654,187	43,500	1,242,128

Colonial, Jersey City, N. J.

1920	$14,611,705	350,928	$50,017,783
1919	14,506,310	325,769	44,356,364
1918	13,594,773	296,602	38,802,973
1917	11,299,699	269,481	33,425,365
1916	11,606,641	253,775	30,625,461
1915	12,517,414	227,956	27,823,366
1914	11,844,645	202,292	25,844,484
1913	10,979,888	196 233	24,571,279
1912	10,524,875	182,765	22,316,186
1911	8,566,390	166,918	20,115,059
1910	8,608,296	157,603	18,853,631
1909	10,672,452	152,612	17,939,212
1908	10,487,057	139,374	16,392,759
1907	10,721,436	131,595	15,629,430
1906	9,282,005	110,981	13,176,326
1905	9,206,841	101,453	11,886,563
1909	2,019,424	35,174	3,825,230
1908	1,619,992	30,056	3,394,167
1907	1,599,113	29,111	3,381,688
1906	1,806,134	28,135	3,314,943
1905	1,772,393	27,122	3,173,555
1904	1,690,736	25,522	2,960,212
1903	1,665,414	23,304	2,692,699
1902	1,334,923	20,401	2,325,483

Eureka Life, Baltimore, Md.

1920	$3,807,250	112,542	$13,441,087
1919	4,504,155	106,972	12,396,316
1918	4,142,732	92,278	10,009,172
1917	3,861,900	77,678	8,626,148
1916	4,236,332	73,089	7,829,023
1915	3,986,457	60,090	6,133,292
1914	4,441,932	63,978	6,349,608
1913	3,407,374	58,196	5,579,312
1912	3,714,515	53,113	5,204,369
1911	3,360,374	48,079	4,282,523
1910	3,571,168	45 572	3,843,871
1909	3,388,020	39,700	3,001,709
1908	2,358,831	33,080	2,128,112
1907	1,615,548	34,061	1,809,796
1906	1,473,147	30,559	1,567,893
1905	1,352,730	26,711	1,357,363
1904	1,073,922	23,634	1,073,648
1903	1,031,487	23,476	968,051

First Texas Prudential, Galveston, Tex.

1920	$3,083,987	32,206	$6,101,835
1919	2,475,977	25,959	4,726,786
1918	1,567,899	24,125	3,847,243
1917	.....	.....	.....
1916	4,966,597	32,232	4,645,905
1915	1,455,453	.....	2,532,578
1914	3,051,855	.....	2,032,346
1913	2,363,747	24,000	2,547,402
1912	2,559,765	23,901	2,386,223

Home, Wilmington, Del.

1920	$5,015,328	137,728	$17,536,925
1919	6,989,589	114,562	14,644,966
1918	5,180,569	101,691	11,183,083
1917	2,832,479	78,217	8,383,988
1916	3,205,358	69,033	7,215,587
1915	1,894,979	56,657	5,857,731
1914	84,958,672	2,434,905	413,434,636
1913	79,179,959	2,311,659	391,100,718
1912	74,668,764	2,166,744	365,548,417
1911	71,146,197	2,042,402	342,377,838
1910	67,828,646	1,941,106	323,010,618
1909	63,505,979	1,834,692	302,547,364
1908	54,340,440	1,738,421	280,903 308
1907	49,168,067	1,692,395	273,116,166
1906	58,890,665	1,645,923	263,147,965
1905	54,720,721	1,548,599	245,567,818
1904	61,840,600	1,474,399	233,069,767
1903	57,444,640	1,395,779	216,375,960
1902	68,137,409	1,312,630	200,294,696
1901	57,928,751	1,223,500	177,597,439
1900	52,060,760	1,152,444	159,893,856
1899	44,358,633	1,069,197	141,609,904
1898	37,936,626	956,382	124,923,200
1897	35,959,176	899,418	115,750,709
1896	36,871,080	835,351	105,640,047
1895	41,905,652	771,972	95,640,574
1894	33,146,067	681,802	82,876,338
1893	34,571,979	607,150	73,043,678
1892	29,326,680	556,435	65,428,121
1891	25,374,745	476,612	54,516,514
1890	23,083,151	402,147	45,772,709
1889	18,239,650	320,264	36,365,419
1888	15,953,123	256,574	29,943,052
1887	13,334,392	203,467	23,802,502
1886	10,748,152	148,850	17,805,910
1885	7,055,933	107,872	12,600,935
1884	4,752,613	80,629	8,940,275
1883	4,085,489	63,625	6 730,902
1882	3,718,902	48,568	5,096,488
1881	2,931,860	36,012	3,787,230
1880	5,483,431	30,702	3,139,018
1879	1,275,918	9,327	951,000

Life and Casualty, Nashville, Tenn.

1920	$44,335,998	555,454	$39,928,594
1919	32,033,060	459,781	26,657,710
1918	18,622,039	323,520	16,101,170
1917	12,289,764	203,999	8,989,974
1916	8,920,577	167,343	7,015,731
1915	6,484,752	123,518	5,079,184
1914	5,636,372	108,820	4,479,367
1913	6,023,440	102,716	4,245,735
1912	4,653,842	76,025	3,133,849

INDUSTRIAL INSURANCE IN THE UNITED STATES—*Continued.*

Life Insurance Co. of Virginia, Richmond, Va.

Year	Insurance Written.	Insurance in Force.	
		Number.	Amount.
1920	$24,124,229	886,525	$132,726,229
1919	25,929,439	845,223	122,424,381
1918	26,062,203	797,797	111,726,339
1917	23,736,203	738,759	99,619,498
1916	24,276,079	700,574	91,791,862
1915	19,972,676	654,948	83,314,410
1914	22,351,593	630,937	79,596,130
1913	22,704,504	618,878	76,729,720
1912	20,041,080	583,334	70,331,175
1911	17,688,007	552,727	64,886,418
1910	15,911,627	528,165	60,818,178
1909	16,259,180	506,650	58,254,439
1908	15,641,338	481,154	54,798,537
1907	16,852,507	471,209	52,895,697
1906	16,422,162	434,303	47,412,717
1905	13,357,331	395,258	42,268,022
1904	11,788,596	358,541	37,710,901
1903	11,906,867	331,452	34,503,483
1902	12,437,338	302,839	30,303,815
1901	10,785,037	266,685	26,906,073
1900	9,102,616	237,283	23,239,844
1899	8,968,321	219,679	20,246,656
1898	12,318,555	194,951	18,373,119
1897	9,212,261	165,660	15,264,250
1896	10,613,052	149,672	13,778,199
1895	9,256,579	116,814	11,053,039
1894	8,140,705	99,618	9,647,707
1893	6,998,569	75,130	6,643,061
1892	6,272,217	69,527	6,230,224
1891	4,940,820	51,491	4,520,424
1890	3,000,115	32,927	3,589,720
1889	3,314,876	21,271	2,536,280
1888	2,619,276	15,193	1,076,377
1887	1,250,000	10,500	850,000

Metropolitan, New York, N. Y.

1920	$570,931,842	20,881,408	$2,879,664,118
1919	508,590,405	19,272,603	2,578,293,687
1918	419,331,865	17,765,845	2,345,504,178
1917	354,256,170	16,480,710	2,162,974,087
1916	317,840,425	15,424,933	2,032,370,668

Mutual of Baltimore—*Continued.*

Year	Insurance Written.	Insurance in Force.	
		Number.	Amount
1910	$2,536,380	62,177	$9,138,603
1909	2,764,326	58,682	8,031,806
1908	2,651,708	56,558	6,855,819
1907	3,257,785	56,534	6,656,921
1906	2,636,705	48,803	4,973,383
1905	2,279,010	41,349	4,205,459
1904	2,016,918	35,730	3,559,495
1903	1,815,548	32,162	3,095,453
1902	1,684,671	28,093	2,641,356
1901	1,322,112	23,981	2,206,081
1900	1,217,455	20,855	1,872,030
1899	300,572	17,574	1,526,787
1898	1,454,344	19,015	1,479,364
1897	1,148,486	14,746	1,049,638
1896	550,013	8,155	621,108
1895	495,226	5,999	541,308
1894	387,993	4,340	446,501
1893	602,196	2,028	243,010
1892	440,989	2,856	391,856

National Life and Accident, Nashville, Tenn.

1920	$39,221,197	1,150,728	$71,527,595
1919	36,318,425	1,007,236	59,601,409
1918	26,501,010	830,248	46,500,547
1917	25,285,930	641,733	34,144,028
1916	20,427,629	548,782	27,968,450
1915	18,049,063	484,683	23,743,089
1914	15,960,591	438,894	21,267,176
1913	5,014,301	405,298	18,799,283
1912	9,972,738	319,083	13,320 351

Pennsylvania Mutual, Philadelphia, Pa.

1920	.....	.....	.....
1919	$1,524,817	54,628	$7,814,990
1918	1,544,951	47,441	7,021,137
1917	1,671,435	43,123	6,464,345
1916	2,011,500	42,486	5,843,560
1915	2,081,679	39,034	5,593,787
1914	1,828,693	37,140	5,412,931
1913	1,908,196	34,033	4,836,377
1912	2,040,851	28,010	4,134,777

Public Savings, Indianapolis, Ind.

Year.	Insurance Written.	Insurance in Force.	
		Number.	Amount.
1920	$10,089,013	140,655	$27,387,278
1919	9,627,986	122,816	23,703,083
1918	11,440,044	107,577	20,735,193
1917	9,290,061	83,369	16,080,413
1916	10,051,902	71,845	14,268,650
1915	9,963,188	61,134	12,187,342
1914	8,526,081	51,266	9,852,680
1913	8,124,239	45,631	8,870,366
1912	6,958,557	35,990	7,279,309
1911	7,607,742	28,559	5,907,606
1910	5,604,760	18,820	3,879,698

Southern Insurance, Nashville, Tenn.

1920	.....	.....	.....
1919	$4,905,776	50,111	$6,371,082
1918	5,528,496	46,728	5,614,086
1917	.....	.....	.....
1916	.....	.....	.....
1915	3,281,323	25,000	3,311,893
1914	3,579,393	21,029	2,787,258
1913	2,870,216	19,425	2,181,742
1912	3,377,934	12,195	1,646,325
1911	1,955,295	7,894	1,142,846

Sun Life of America, Baltimore, Md.

1920	$5,373,976	213,498	$25,530,413
1919	3,691,291	186,411	22,652,805
1918	5,487,462	167,884	20,001,413
1917	5,997,324	146,920	16,961,166
1916	6,961,827	134,130	14,913,496
1915	4,436,162	102,157	11,028,771
1914	3,275,321	82,480	8,769,067
1913	2,670,282	68,827	7,191,659
1912	2,144,249	55,501	5,685,265
1911	2,239,412	46,221	4,603,972

1915	335,894,592	14 444,894	1,915,546,038
1914	289,005,085	13,588,050	1,837,584,189
1913	280,660,196	12,820,667	1,778,415,069
1912	290,633,245	11,827,419	1,694,702,238
1911	277,544,014	11,100.387	1,596,861,726
1910	264,658,941	10,465,074	1,512,599,124
1909	292,394,358	9,885,207	1,435,247,999
1908	246,208,474	9,301,001	1,334,951,425
1907	254,369,673	9,013,087	1,317,883,486
1906	288,515,643	8,487,670	1,264,684,502
1905	323,547,732	8,119,158	1,207,924,312
1904	305,258,155	7,614,729	1,127,889,229
1903	297,968,863	7,187,345	1,059,875,827
1902	312,990,338	6,698,291	981,676,306
1901	296,606,312	6,008,662	881,491,451
1900	264,737,682	5,327,067	768,977,676
1899	253,396,620	4,855,756	688,629,175
1898	210,508,694	4,317,274	591,427,272
1897	232,264,188	4,028,722	534,343,756
1896	169,820,543	3,643 569	454,068,004
1895	175,905,407	3,458,846	416,062,194
1894	294,270,451	3,559,165	423,514,171
1893	150,057,703	2,932,064	343,917,746
1892	127,222,476	2,715,414	305,451,576
1891	94,927,488	2,278,487	254,939,881
1890	100,852,802	2,096,595	231,115,440
1889	92,726,883	1,849,113	200,829,929
1888	91,242,946	1,632,642	176,533,142
1887	84,059,118	1,345,125	147,758,287
1886	72,783,721	1,066,875	119,560,339
1885	57,819,912	829,833	91,234,252
1884	59,505,421	670,999	71,965,635
1883	52,505,697	526,042	56,536,325
1882	36,822,169	335,789	34,679,307
1881	24,469,300	190,348	17,894,620
1880	20,728,700	110,193	9,103,870
1879	523,539	5,143	516,618

MUTUAL OF BALTIMORE, BALTIMORE, MD.

1920	$13,555,629	204,297	$35,223,635
1919	6,303,318	165,918	27,133,368
1918	6,134,925	141.395	22,297,680
1917	5,667,422	118,215	19,990,851
1916	5,669,301	107,397	17,747,294
1915	5,878,980	95,606	16,101,350
1914	5,299,806	84,239	14,676,791
1913	4,000,653	77,301	12,992,369
1912	3,797,420	71,025	11,518,166
1911	3,563,812	66,237	10,237,391

PRUDENTIAL, NEWARK, N. J.

1920	$510,178,499	18,662,140	$2,794,902,131
1919	439,671,321	17,279,907	2,483,402,526
1918	410,179,792	16,117,084	2,249,548,689
1917	403,090,019	14,936,592	2,039,767,297
1916	370,348,951	13,875,638	1,851,862,255
1915	385,577,476	12,871,638	1,695,288,349
1914	287,381,918	11,959,621	1,567,542,431
1913	323,347,820	11,164,296	1,462,516,043
1912	313,956,711	10,381,909	1,350,200,628
1911	303,630,556	9,616,349	1,239,743,380
1910	324,808,772	8,957,170	1,143,352,017
1909	359,063,142	8,295,427	1,049,808,021
1908	216,776,808	7,258,704	891,057,438
1907	195,523,950	6,852,793	840,291,172
1906	196,831,542	6,474,689	788,261,730
1905	206,786,807	6,117,575	738,502,100
1904	202,524,911	5,642,335	675,992,239
1903	190,386,294	5,176,456	613,935,910
1902	184,327,303	4,692,182	550,464,265
1901	191,712,877	4,290,539	498,127,133
1900	182,270,423	3,908,622	448,596,996
1899	165,760,248	3,406,189	389,039,257
1898	121,080,784	2,924,526	333,992,200
1897	112,371,379	2,658,700	303,770,952
1896	108,223,712	2,437,251	279,030,638
1895	124,374,407	2,330,741	268,414,100
1894	205,128,243	2,256,014	259,840,927
1893	128,208,941	1,941,533	218,199,566
1892	92,677,524	1,653,465	184,306,206
1891	72,966,176	1,360,383	150,758,907
1890	95,674,484	1,228,332	135,084,498
1889	73,576,853	1,099,312	117,357,415
1888	58,214,981	850,064	92,418,854
1887	60,202,194	736,909	81,694,088
1886	49,142,316	548,433	59,328,627
1885	28,860,882	422,671	40,266,445
1884	24,892,268	324,794	28,545,189
1883	20,426,140	273,917	23,053,935
1882	11,541,210	196,007	15,738,973
1881	9,688,362	133,582	10,959,948
1880	8,555,904	87,462	7,347,892
1879	3,157,352	43,715	3,866,913
1878	1,785,696	22,808	2,027,888
1877	967,932	11,226	1,030,655
1876	727,168	4,816	443,072

1910	2,225,137	40,309	3,911,931
1909	1,327,920	29,679	2,853,279
1908	1,156,954	26,273	2,358,531
1907	1,350,404	25,037	2,281,583
1906	1,303,287	21,746	1,950,810
1905	1,270,270	18,928	1,592,625
1904	1,233,420	15,002	1,210,675
1903	391,268	10,703	705,128
1902	421,318	7,587	509,131
1901	441,309	7,201	406,849
1900	139,535	5,131	228,512
1899	1,102,618	4,481	195,802
1898	1,488,774	13,651	1,006,704
1897	1,520,337	11,843	845,954

WESTERN AND SOUTHERN, CINCINNATI, O.

1920	$105,229,576	1,223,418	$198,610,529
1919	79,210,662	1,017,181	150,739,119
1918	55,067,978	887,402	119,983,576
1917	46,054,318	738,808	95,256,903
1916	48,528,201	689,127	86,500,543
1915	36,508,952	597,536	74,443,443
1914	27,427,646	537,802	66,827,928
1913	22,826,868	490,221	61,710,724
1912	20,657,739	421,624	51,485,702
1911	20,478,780	386,404	47,116,127
1910	15,049,220	361,926	40,826,735
1909	11,388,426	334,391	36,856,556
1908	15,277,021	313,934	36,753,834
1907	13,162,868	302,845	33,529,081
1906	13,116,741	277,086	30,501,871
1905	12,312,511	251,577	27,370,792
1904	14,830,110	227,624	24,600,187
1903	14,161,533	209,623	22,223,035
1902	12,948,340	184,686	19,643,480
1901	10,878,524	155,096	16,426,534
1900	10,070,944	131,132	13,618,878
1899	8,370,729	117,545	10,881,961
1898	7,256,666	91,589	8,392,902
1897	4,980,043	71,301	6,619,653
1896	4,290,332	62,747	5,724,728
1895	4,573,492	56,960	5,294,381
1894	6,178,914	46,362	4,374,675
1893	3,830,862	41,296	3,691,843
1892	2,522,842	30,472	2,707,366
1891	2,661,930	24,638	2,329,936
1890	2,620,328	16,926	2,000,073
1889	2,505,945	11,348	1,537,430
1888	1,698,748	6,237	889,073

AGGREGATES.

YEAR.	No. of Companies.	Insurance Written.	INSURANCE IN FORCE.	
			Number.	Amount.
		$		$
1920	20	1,545,989,192	49,178,887	7,121,380,255
1919	23	1,355,013,084	45,479,898	6,331,493,392
1918	23	1,153,026,241	41,757,906	5,701,510,742
1917	24	1,047,036,454	38,373,272	5,193,830,295
1916	24	1,013,676,330	35,780,316	4,803,856,730
1915	25	999,079,322	33,370,638	4,431,754,866
1914	27	825,682,808	31,134,303	4,170,971,777
1913	29	845,962,307	29,243,950	3,962,385,085
1912	31	840,209,323	26,942,106	3,707,567,867
1911	32	785,902,210	24,708,499	3,423,790,536
1910	22	749,717,264	23,044,162	3,179,489,541
1909	22	806,358,838	21,546,204	2,967,796,711
1908	20	606,841,209	19,670,186	2,668,299,164
1907	18	575,954,146	18,835,654	2,576,511,425
1906	19	631,417,769	17,829,046	2,451,177,221
1905	20	661,097,015	16,869,758	2,309,886,554
1904	18	629,512,523	15,671,107	2,135,594,314
1903	17	599,388,055	14,631,636	1,979,732,352
1902	15	610,968,819	13,444,753	1,806,454,742
1901	15	598,593,825	12,333,459	1,640,398,546
1900	18	566,037,936	11,215,531	1,468,474,534
1899	17	519,796,085	10,048,808	1,292,812,402
1898	14	422,164,810	8,794,178	1,109,526,870
1897	12	415,338,614	8,000,636	995,545,736
1896	11	360,852,458	7,375,688	886,484,869
1895	11	380,832,362	6,943,769	819,521,573
1894	12	573,279,943	6,847,892	802,016,133
1893	11	344,361,223	5,748,195	661,568,502
1892	11	276,893,923	5,118,897	582,710,309
1891	9	218,138,800	4,302,427	481,060,716
1890	9	242,250,959	3,875,102	428,037,245
1889	8	201,787,017	3,352,708	364,483,382
1888	7	161,260,335	2,788,000	302,033,066
1887	4	158,845,704	2,296,001	254,104,877
1886	3	132,674,189	1,764,158	196,694,876
1885	3	93,736,727	1,360,376	144,101,632
1884	3	89,150,302	1,076,422	108,451,099
1883	3	77,017,326	863,584	86,321,162
1882	3	52,082,281	580,364	55,514,768
1881	3	37,089,522	359,942	32,641,798
1880	3	34,768,035	228,357	19,590,780
1879	3	4,956,809	58,185	5,334,531
1878	1	1,785,696	22,808	2,027,888
1877	1	967,932	11,226	1,030,655
1876	1	727,168	4,816	443,072

DIVIDENDS TO STOCKHOLDERS OF LIFE INSURANCE COMPANIES

FOR 25 YEARS—1896–1920, INCLUSIVE.

Year.	Ætna Life of Hartford.		American Central, Indianapolis.		American Life Des Moines, Ia.		American Natl., Galveston, Tex.		Amicable, Waco, Tex.		Bankers of Neb. Capital, $100,000.
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$
1896	1,750,000	175,000		Organized in 1899.		Organized in 1899.		Organized in 1905.		Organized in 1910.	6,000
1897		175,000									6,000
1898		175,000									6,000
1899		†218,750	137,923		25,000						6,000
1900		†218,750	135,962	....		.....					5,760
1901		†218,750	136,785	8,196		.....					6,000
1902	2,000,000	†218,750	137,000	8,347		.....					6,000
1903		†237,500		8,265		.....					6,000
1904		‡250,000		8,203		.....	100,000				6,000
1905		‡250,000		8,228		.....					6,000
1906		‡250,000		8,210		1,250		.....			6,000
1907		‡250,000		8,220		1,250		.....			6,000
1908		§300,000		38,275	47,900	1,500		.....			6,000
1909		§300,000		10,960	105,000	.....	150,000	.....			6,000
1910		§300,000		10,960	129,400	4,903					6,000
1911		§300,000		10,960	175,000	8,670		.....	281,220	.....	6,000
1912	3,596,400	§300,000		10,960		11,672	250,000	15,000	472,580	14,177	6,000
1913	4,000,000	§300,000		10,960		.....		20,000	800,000	.....	6,000
1914		*600,000		10,960		.....		25,000	820,000	.....	6,000
1915	5,000,000	*600,000		10,960		.....		25,000		.....	8,000
1916		a750,000		10,960		.....		25,000		82,000	8,000
1917		a750,000		10,960	200,875	7,000		25,000		65,600	8,000
1918		a750,000		10,960		8,035		50,000		.....	8,000
1919		a750,000		10,960				50,000		49,200	8,000
1920		a750,000		10,960		.....	500,000	300,000		6,537	8,000
										65,600	8,000

Year.	Bankers Reserve Capital, $100,000.	Beneficial Life.		Berkshire Life. Capital, $25,500. ¶	Boston Mutual. Capital, $105,100	Carolina Life, Columbia, S. C.		Cedar Rapids. Capital, $100,000.	Central of Illinois. Ottawa, Ill.	
	Dividends.	Capital.	Dividends.	Dividends.	Dividends.	Capital.	Dividends	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$
1896	Capitalized in 1908.		Organized in 1905.	1,785	Organized in 1899.		Organized in 1912.	Organized in 1906.		Organized in 1907.
1897				1,785						
1898				1,785						
1899				1,785						
1900				1,785						
1901				1,785						
1902				1,785						
1903				1,785						
1904				1,785						
1905		100,000	.....	1,785						
1906			.....	1,785				.....		
1907			.....	1,785				.....	100,000	.....
1908	3,000		4,000	.....	.....			.....	106,720	3,782
1909	8,000		10,000	.....	.....			.....	113,960	5,336
1910	10,000		10,000	.....	.....			.....		5,482
1911	10,000		10,000	.....	.....			3,000	117,740	5,840
1912	10,000	200,000	17,500	.....	3,296	50,000	27,500	3,000	120,300	5,961
1913	10,000		20,000	.....	7,352	75,000	28,500	3,000	200,000	6,374
1914	10,000		20,000	.....	7,357		.....	3,000	200,000	10,000
1915	10,000		20,000	.....	7,357		.....	3,000		10,000
1916	10,000		20,000	.....	7,357		.....	3,000		12,000
1917	.....		20,000	.....	7,357		7,500	4,000		12,000
1918	10,000		15,000	.....	5,518	100,000	32,500	4,000		12,000
1919	10,000		10,000	.....	.....		.....	4,000		12,000
1920	10,000		20,000	.....	16,553		.....	8,000		16,000

* Including $200,000 from accident branch. † $43,750 from accident branch. ‡ $50,000 from accident branch $100,000 from accident branch. ¶ Guarantee fund; retired in 1907. a Including $250,000 from accident branch

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	Columbian National, Boston, Mass.		Columbus Mutual, Columbus, O.		Commonwealth. Louisville, Ky.		Connecticut General, Hartford, Conn.		Continental Assurance. Capital. $200,000.
	Capital.	Dividend	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$
1896		Organized in 1902.		Organized in 1908.		Organized in 1905.		12,000	Organized in 1911.
1897								12,000	
1898								12,000	
1899								12,000	
1900								12,000	
1901								12,000	
1902	200,000	.....						12,000	
1903		.....						11,250	
1904		.....						12,000	
1905		30,000						12,000	
1906	1000,000	46,111			148,143	.....		12,000	
1907		70,000	100,000	.....	200,000	.....		12,000	
1908		70,000			214,053	.....		12,000	
1909		70,000			223,676	.....		13,500	
1910		70,000	108,125	.....	224,309	.....		15,000	
1911		70,000	116,800	.....		.....	300,000	30,000	.....
1912		70,000	118,100	2,910		.....		35,000	.....
1913		70,000	125,000	12,020	413,265	6,744	400,000	40,000	2,000
1914		70,000	125,900	12,525	413,765	33,081		40,000	4,000
1915		70,000		12,590	500,000	37,239		40,000	4,000
1916		70,000	126,000	12,635		50,000		40,000	4,000
1917		70,000		12,600		50,900		40,000	4,000
1918		70,000		12,600		50,000		60,000	8,000
1919		70,000	150,000	12,600		24,000		40,000	8,000
1920		70,000	200,000	15,000		50,000	800,000	60,000	8,000

YEAR.	Continental, Wilmington, Del.		Dakota Life, Watertown, S.D.		Detroit Life.		Elgin Life, Elgin, Ill.		Equitable New York Capital, $100,000.	Equitable, Washington, D.C.	
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$
1896		Organized in 1907.	Organized in 1906.	Capitalized in 1909.		Organized in 1911.	Organized in 1909.		7,000		Reincorporated in 1902.
1897									7,000		
1898									7,000		
1899									7,000		
1900									7,000		
1901									7,000		
1902									7,000		2,712
1903									7,000	100,000	5,988
1904									7,000		6,018
1905									7,000		6,000
1906									7,000		6,000
1907	100,180	.....							7,000		6,000
1908	104,130	.....							7,000		6,000
1909		.....	117,590	.....			112,375	.....	7,000		6,000
1910	104,630	.....	154,620	5,318			129,214	5,600	7,000		6,000
1911	124,840	.....	200,000	14,659	191,402	.....	100,794	4,315	7,000		6,201
1912	127,140	.....		18,913	206,821	.....	104,416	.....	7,000	110,000	6,402
1913	168,700	27,033		20,000	105,000	3,720	104,083	.....	7,000		6,568
1914	290,810	38,732		20,000		4,045		.....	7,000	120,000	6,716
1915	396,790	56,579		20,000		240		.....	7,000		7,194
1916	515,220	78,625		20,000		88		.....	7,000		7,191
1917	601,690	98,484	300,000	120,000	130,653	12		.....	7,000		7,188
1918	643,610	74,403		24,000	129,150	.....		.....	7,000		7,194
1919	675,950	72,212		15,000	129,600	2		.....	7,000		7,200
1920	654,490	53,620		24,000	135,600	40	104,103	.....	7,000		7,200

DIVIDENDS TO STOCKHOLDERS.—*Cont.*

YEAR.	EQUITABLE OF IOWA, DES MOINES, IA.		FEDERAL LIFE, CHICAGO.		FIRST NATIONAL, PIERRE, S. D.		FORT WORTH, FORT WORTH, TEX.		FRANKLIN LIFE, SPRINGFIELD, ILL. Capital, $100,000.	GATE CITY, GREENSBORO, N.C. Capital, $75,000.
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$	$
1896		7,000	Organized in 1900.		Organized in 1909.			Organized in 1906.	Capitalized in 1910.	Organized in 1911.
1897		7,000								
1898		7,000								
1899		7,000								
1900		7,000		.....						
1901		7,000	125,000	.....						
1902		7,000	150,000	.....						
1903		7,000		.....						
1904		7,000		.....						
1905		7,000		.....						
1906		7,000		.....			100,000	.....		
1907		7,000		.....			.....	.....		
1908	300,000	16,256		.....			101,943	.....		
1909		21,000	177,300	.....	150,000	.....	103,920	.....	.....	
1910		21,000	194,200	9,195	204,300	9,228	104,230	.....	5,000	
1911		21,000	300,000	21,210	207,058	11,038	104,690	.....	5,000	25,000
1912		21,000		.....	224,111	13,972	104,900	.....	5,000	.....
1913		21,000		.....	229,767	13,618	105,130	8,394	5,000	6,000
1914		21,000		.....	234,517	499	105,700	8,410	5,000	5,000
1915		21,000		.....	233,567	145	106,100	8,456	5,000	.....
1916		21,000		.....	232,167	.....	106,460	8,488	5,000	3,000
1917		21,000		.....	216,167	.....	106,760	10,646	5,000	.....
1918		21,000		9,000	250,000	2,269	107,040	8,541	5,000	*i* 27,000
1919		21,000		.....		.....	107,380	8,563	5,000	4,000
1920	500,000	31,500		12,000		.....	107,700	10,738	5,000	32,550

YEAR.	GEO. WASHINGTON LIFE, CHARLESTON, W. VA. Capital, $250,000.	GREAT NORTHERN, WAUSAU, WIS.		GREAT SOUTHERN, BIRMINGHAM, ALA.		GUARANTY LIFE, DAVENPORT, IA. Capital, $100,000.	GUARDIAN, NEW YORK Capital, $200,000.	HOME, NEW YORK. Mutual
	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$
1896	Organized in 1906.		Organized in 1909.		Organized in 1908.	Capitalized in 1910.	24,000	15,000
1897							24,000	15,000
1898							24,000	15,000
1899							24,000	15,000
1900							24,000	15,000
1901							24,000	15,000
1902							24,000	15,000
1903							24,000	15,000
1904							24,000	15,000
1905							24,000	15,000
1906	.....						24,000	15,000
1907	.....						24,000	15,000
1908	.....			100,000	.....		24,000	15,000
1909	.....	200,000	.....	156,587	.....		24,000	15,000
1910	.....		.....		.....	.....	24,000	15,000
1911	.....		.....		.....	6,000	24,000	15,000
1912	4,999	221,350	.....		.....	7,000	24,000	15,000
1913	4,999	234,150	8,916		7,829	7,000	24,000	15,000
1914	4,999	224,550	.....		9,395	7,000	24,000	15,000
1915	4,999		.....		9,395	7,000	24,000	15,000
1916	9,998		.....		9,395	7,000	24,000	8,963
1917	9,998		.....		9,395	7,000	21,760	.....
1918	10,006	112,275	.....		12,527	7,000	26,240	.....
1919	10,000		.....		12,527		24,000	.....
1920	12,500		.....		12,527	.....	24,000	.....

i Includes $25,000 paid into capital stock.

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	Home Life and Accident, Fordyce, Ark.		Home Life of America, Philadelphia.		Illinois Life, Chicago.		Independent, Nashville, Tenn.		Indiana National. Indianapolis.	
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$
1896		Organized in 1910.		Organized in 1899.		Organized in 1899.	Organized in 1908.		Organized in 1906.	
1897										
1898										
1899				.....	100,000	.....				
1900			100,000	.....		7,000				
1901				.....		7,000				
1902				.....		7,000				
1903				.....		7,000				
1904				.....		7,000				
1905				.....		7,000				
1906				.....		7,000			100,000	.....
1907				.....		7,000			143,780	.....
1908				6,000		7,000	189,070	.....	100,910	.....
1909			102,250	6,156		7,000	200,000	.....	103,380	.....
1910			110,560	6,605		7,000	213,180	.....	132,040	764
1911			116,810	7,011		7,000	211,480	4,482	236,060	5,556
1912	160,625	.....	122,380	7,351	500,000	7,000	210,000	2,115	320,700	18,858
1913	250,000	24,521	127,800	5,778		46,750	200,935	.....	366,880	20,045
1914		24,798		7,666		60,000	202,695	.....	394,500	25,412
1915		14,964		7,666		60,000	201,695	.....	431,130	28,286
1916		.....	165,000	7,668		60,000		.....	504,735	33,551
1917		.....		.....		70,000		.....	450,315	20,092
1918		.....		.....		100,000		.....	210,000	18,186
1919		15,032		.....		80,000		.....		.....
1920		15,015		.....	1,000,000	595,000		9,595		.....

YEAR.	International, St. Louis, Mo.		* Inter-Southern, Louisville, Ky.		Jefferson Standard, Greensboro, N.C.		Kansas City Life, Kansas City, Mo. Cap. $900,000.	Lamar Life, Jackson, Miss.	
	Capital	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$
1896		Organized in 1909.		Organized in 1907.		Organized in 1907.	Reincorporated in 1903.		Organized in 1906.
1897									
1898									
1899									
1900									
1901									
1902									
1903									
1904							.....		
1905							.....		
1906							.....		
1907			100,000	.....		.....	8,000	50,000	.....
1908					250,000		8,000	56,650	.....
1909		.....	144,435	.....		.....	8,000	57,350	.....
1910	620,350	25,950	207,571	.....		.....	8,000	91,540	.....
1911		.....	422,379	.....		.....	8,000	102,960	.....
1912		.....	485,423	24,501		.....	8,000	104,730	.....
1913	330,000	133,188	668,398	....	350,000	28,000	8,000		5,23
1914	525,000	78,909	816,704	22,594		38,500	8,000	104,704	6,28
1915		125,450	822,009	278		42,000	12,000	104,740	.....
1916		62,837	823,851	43,007		52,500	12,000		.....
1917		31,809	750,000	1,428		63,000	12,000		8,37
1918		31,518	729,433	353		63,000	93,000		8,37
1919		65,383	722,590	506		31,500	24,000		.....
1920	637,500	62,695	712,264	52		70,000	32,000	130,000	10,47

* Incorporated Feb. 24, 1915.

DIVIDENDS TO STOCKHOLDERS—*Cont.*

Year.	Life Insurance Co. of Virginia, Richmond.		Lincoln National, Fort Wayne, Ind.		Manhattan, New York. Capital, $100,000.	Marquette Life, Springfield, Ill.		Maryland Capital, $100,000.	Metropolitan, New York.	
	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Dividends	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$
1896		.....	Organized in 1905.		16,000		Organized in 1909.	6,000		140,000
1897		.....			16,000			6,000		140,000
1898		.....			20,000			6 000		140,000
1899		17,724			16,000			6,000		140,000
1900		12,000			16,000			6,000		140,000
1901		12,000			20,000			6,000		140.000
1902		12.000			16,000			6,000		140,000
1903	150,000	24,000			16,000			6,000		140,000
1904		27,000			16,000			6,000		140,000
1905		27,072		.....	16,000			6,000		140,000
1906	200,000	27,000	150,000	.....	16,000			6,000		140,000
1907		24,000		.....	26,000			6,000		140,000
1908		36,000		.....	26,000			6,000		140,000
1909	250,000	42,000		7,500	20,000	100,000		6,000		140,000
1910	300,000	95,000	164,000	9,840	20,000	108,630	3,101	6,000		140,000
1911	400,000	104,000	166,000	11,680	16,000	136,860		6,000		140,000
1912		72,000	177,170	14,403	21,000	183,840	.....	6,000		140,000
1913	500,000	130,000	200,000	16,000	16,000	228,720	.....	6,000		140,000
1914		100.000		16,000	74,265	242,560	.....	6,000		140,000
1915		112,500		18,000	42,249	252,820	.....	6,000	Mutual.	.....
1916	600,000	162,500		18,000	43,915	253 100	.....	7,000		.....
1917	800,000	175,000	300,000	30,000	19,942	254,699	7,593	7,000		.....
1918		180,000		36,000	13,607	254,742	.....	7,000		.....
1919		160,000	500,000	.....	16,932	254,340	.....	7,000		.....
1920	1,200,000	564,000		75,000		254,742	.....	7,000		.....

Year.	Michigan Mutual. Capital, $250,000.	Midland Mutual, Columbus, O.		Midwest Life, Lincoln, Neb.		Missouri State, St. Louis.		National of U. S. A., Chicago.	
	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$
1896	25,000		Organized in 1906.				Reincorporated, 1902.		50,000
1897	25,000								100,000
1898	25,000								100,000
1899	25,000								.....
1900	25,000								.....
1901	25,000								.....
1902	25,000						1,200		.....
1903	25,000					100,000	8,000		.....
1904	25,000						8,000		.....
1905	25,000						8,000		.....
1906	25,000	120,500	.....		.....		8,000		.....
1907	25.000	145.900	.....	110,200	.....		8,000		.....
1908	25,000	200,000	.....	117,700	.....		8,000		50,000
1909	25,000	225,000	.....	120,000	.....		8,000	500,000	50,000
1910	25,000		.....	120,400	.....	300,000	24,000		35,000
1911	25,000		.....	122,100	.....		30,000		50,000
1912	25,000		5,625	122,500	3,630		24,000		50,000
1913	25,000		5,625	150,000	4,180		6 000		50,000
1914	42,500		11,250		8,680	1,000,000	.....		50,000
1915	40,000		22,500		9,860		60,000		50 000
1916	40,000		22,500		10,180		60,000		50,000
1917	40,000		35,772		11,680		60,000		50,000
1918	40,000		37,863		12,000		100,000		50,000
1919	40,000		33,750		3,000		.....		60,000
1920	40,000		45,000	200,000	20,000		100,000		70,000

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	Niagara, Buffalo, N. Y.		North American, Chicago, Ill.		Northern Detroit, Michigan. Capital, $100,000.	Northern, Seattle, Wash.		Occidental Life, Albuquerque, N. Mex.	
	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$
1896		Reincorporated in 1899.		Organized in 1907.	Organized in 1907.		Organized in 1906.		Organized in 1907.
1897									
1898									
1899									
1900	100,000	5,500							
1901		6,000							
1902		6,000							
1903		.....							
1904		.....							
1905		.....							
1906		.....				62,500	.....		
1907		.....		.....	.....				.....
1908		.....	200,000	.....	.....	112,075		100,000	.....
1909		.....	265,000	.....	3,000		.....		.....
1910		6,000	400,000	.....	4,000	125,000			.....
1911		.....	500,000	.....	5,000			140,000	.....
1912		.....	600,000	.....	5,000		3,750		.....
1913		.....	700,000	69,880	5,000		7,500		7,000
1914	150,000	.....		87,575	5,000		10,000		7,000
1915		.....		.....	4,990	150,000	10,000		8,400
1916		.....		10,497	.....		12,000		8,400
1917	130,000	.....		122,384	1,384		6,000		.....
1918	150,000	.....		139,910	.....		12,000	100,000	8,400
1919		.....		131	.....	141,680	6,000	100,000	.....
1920		.....		139,960	.....	200,000	15,000		10,000

YEAR.	Ohio State, Columbus, O.		Old Line Life, Milwaukee. Capital, $672,635.	Oregon Life, Portland, Ore. Capital, $100,000.	Pacific Mutual, Los Angeles, Cal.		Peoples Life, Chicago.		Peoples Life Frankfort, Ind. Capital, $100,000.
	Capital.	Dividends.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$
1896		Organized in 1906.	Organized in 1910.	Organized in 1906.		8,000		Reincorporated in 1908.	Reincorporated in 1910
1897						8,000			
1898					200,000	11,600			
1899						14,000			
1900						14,000			
1901						14,000			
1902					500,000	26,775			
1903						35,000			
1904						35,000			
1905						35,000			
1906	100,000	.....		.....	1,000,000	62,500			
1907	114 300	.....		7,000		70,000			
1908	127,200	.....		7,000		70,000			
1909	188,000	.....		7,000		80,000	100,000	.....	
1910	206,300	.....	.....	7,000		80,000		.....	.....
1911	214,500	.....	.....	7,000		80,000		4,000	5,500
1912	222,300	.....	26,905	7,000		135,000		.....	11,880
1913	225,000	6 669	26,905	7,000		195,000		.....	10,000
1914		.....	26,905	7,000		200,000		.....	10,000
1915		.....	33,632	7,000		80,000	201,000	.....	.....
1916	225,000	.....	33,632	7,000		70,000	231,000	19,592	.....
1917		11,250	40,358	7,000		70,000	101,937	.....	5,000
1918		13,500	.....	7,000		50,000	101,737	.....	6,000
1919		13,500	.....	7,000	1,200,000	.....		.....	6,000
1920		18,000	53,811	7,000	300,000	.....		.....	6,000

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	Peoria Life, Peoria, Ill. Capital, $200,000.	Philadelphia Life, Philadelphia, Pa.		Provident L. and T.† Capital, $2,000,000.	Prudential of Newark.		Scranton Life.	
	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$
1896	Organized		Organ-	44,620	2,000,000	200,000		Reincor-
1897	in 1908.		ized in	45,970		200,000		porated
1898			1906.	48,370		200,000		in 1908.
1899				43,265		200,000		
1900				41,065		200,000		
1901				40,500		200,000		
1902				40,040		200,000		
1903				40,670		200,000		
1904				40,700		200,000		
1905				40,865		200,000		
1906				41,515		200,000		
1907				43,200		200,000		
1908		560,870	33,611	40,312		200,000	300,000	.....
1909		560,320	33,652	40,935		200,000		5,388
1910			33,581	39,215		200,000		12,670
1911	5,000		33,589	38,687		200,000		18,120
1912	5,000		33,619	41,869		200,000		20,865
1913	6,000		33,619	43,650		200,000	330,000	22,000
1914	6,000		33,619	45,630		400,000	340,000	73,100
1915	6,000		33,619	45,110	*	400,000		.....
1916	6,000		33,358	44,495		440,000		.....
1917	6,000		33,619	.....		450,000		.....
1918	6,000		33,619	.....		450,000		.....
1919	.....		33,619	.....		450,000		.....
1920	.....		33,619	.....		350,000		.....

YEAR.	Security Life of America, Chicago, Ill.		Southern Life & Trust, Greensboro, N. C.		Southern States, Atlanta, Ga. Capital, $100,000.	Southwestern Dallas, Tex.		Standard Life, Pittsburg, Pa.		Texas Life.	
	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$
1896		Organized	Organ-		Commenced		Commenced	Organ-			Commenced
1897		in 1903.	ized in		business in		business in	ized in			business in
1898			1903.		1906.		1903.	1911.			1901.
1899											
1900											
1901											
1902											
1903	125,000	.....		.....		100,580				100,000	6,000
1904	155,000	.....	200,000	.....			.....				6,000
1905	165,550	.....		.....			.....				6,500
1906	188,650	.....		.....	.....	102,146	.....				6,500
1907	492,560	.....		.....	6,000	102,246	.....				8,000
1908	500,000	.....	300,000	.....	.....	200,000	.....				8,000
1909		.....		.....	.....	250,000	.....			105,100	6,350
1910		.....		.....	.....		16,000			161,900	4,610
1911		.....		.....	.....		25,000		.....	195,100	13,336
1912		.....		.....	.....		25,000	300,000	18,000	207,400	13,123
1913	220,000	.....		5,173	.....		30,000		21,644	207,200	13,923
1914		50,000		6,241	.....		40,000	324,275	23,059	200,000	48,955
1915		.....		7,280	.....	500,000	50,000	347,215	8,707		20,000
1916		22,000		7,280	12,000		50,000	356,535	.....		20,000
1917		.....	400,000	8,593	.....	400,000	.....	356,095	.....		20,000
1918		22,000		26,312	20,000	500,000	60,000		.....		10,000
1919		.....		19,285	.....		60,000		.....		.....
1920		.....	1,000,000	1,214	.....	750,000	60,000		.....		.....

* Trustees for policyholders hold $1,866,187 par value. † The charter of this company provides that the interest earned by the capital goes to the trust department, from which source dividends are also paid. Figures given represent capital earnings from interest.

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	TRAVELERS OF HARTFORD.		UNION CENTRAL.		UNITED STATES LIFE.		VOLUNTEER STATE, CHATTANOOGA, TENN.		WESTERN AND SOUTHERN, CINCINNATI. Cap., $750,000.	WESTERN UNION. Capital, $200,000
	Capital.	Dividends. a	Capital	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$	$
1896	1,000,000	125,000		10,000		30,800		Organized in 1903.	Organized in 1888.	Organized in 1906.
1897		125,000		10,000		30,800			.....	
1898		175,000		10,000		30,800			.....	
1899		150,000		10,000		30,800			.....	
1900		150,000		10,000		30,800			.....	
1901		150,000		10,000		30,800			.....	
1902		150,000		10,000		30,800			.....	
1903		250,000		10,000		30,800		.....	.....	
1904		250,000		10,000		30,800	200,000	.....	.....	
1905		250,000		10,000		30,800		.....	.....	
1906		250,000		10,000		30,800		.....	5,000	
1907		250,000		10,000		30,800		.....	10,000	
1908		300,000		430,000	264,000	18,480		.....	10,000	7,969
1909	2,000,000	400,000	500,000	50,000		18,420	100,000	.....	10,000	12,000
1910		1,125,000		50,000		18,480		.....	10,000	3,000
1911	2,500,000	625,000		50,000		18,480		.....	60 000	.....
1912		625,000		50,000		18,480		3,000	10,000	.....
1913		3,300,000		50,000		18,480			10,000	12,000
1914	5,000,000	800 000		50,000		18,480		.....	195,000	16,000
1915		800,000		50,000		18,480		10,000	210,000	20,000
1916	6,000,000	920,000	2,000,000	1,700,000		18,480	200,000	10,000	230,000	20,000
1917	6,000,000	480,000	2,000,000	200,000		18,480		14,000	300,000	16,000
1918		960,000		200,000		18,480		14,000	200,000	12,000
1919		.....		750,000		18,480	500,000	25,000	75,000	16,000
1920		.....	2,500,000	250,000		9,240		50,000	150,000	.....

a Prior to 1892 dividends were paid from accident branch; for the years 1892 to 1896 they were paid from life branch; $75,000 was paid from accident branch in 1897, $50,000 in 1898 and $100,000 in 1899; dividends 1899-1907 and 1909 paid from accident branch; 1908 life branch $50,000, accident $250,000; 1910 life branch $375,000, accident branch $750,000; 1911 and 1912 life branch $150,000, accident branch $375,000; 1913 life branch $1,780,000, accident branch $1,520,000; 1914 life branch $380,000, accident branch $520,000. * $10,000 plus $185,000 unpaid from 1888 to 1906.

The following shows the capital stock and amount paid for dividends to stockholders by stock companies reporting to the New York Insurance Department in the past fifty years:

YEAR.	No. of Companies.	Capital.	Dividends.	YEAR.	No. of Companies.	Capital.	Dividends.
		$	$			$	$
1871	55	10,898,359	632,534	1897	20	9,740,500	739,554
1872	46	9,667,416	528,008	1898	20	9,740,500	829,151
1873	45	9,313,456	452,976	1899	20	9,740,500	745,063
1874	35	7,227,000	376,619	1900	22	10,340,500	980,563
1875	31	5,746,700	364,062	1901	20	10,165,500	736,313
1876	26	5,176,500	334,410	1902	19	9,715,500	744,335
1877	22	4,866,500	356,785	1903	22	11,365,500	766,057
1878	22	4,950,500	249,350	1904	22	11,840,500	792,307
1879	19	5,262,900	287,272	1905	23	11,940,500	839,366
1880	18	4,050,500	339,355	1906	23	13,340,500	830,096
1881	17	3,150,500	250,624	1907	19	10,389,000	741,585
1882	17	3,637,087	276,400	1908	18	10,289,000	1,186,480
1883	17	4,396,500	315,197	1909	18	11,089,000	843,980
1884	17	4,405,500	349,591	1910	16	11,039,000	1,220,480
1885	17	4,440,000	374,981	1911	16	11,042,000	1,120,480
1886	17	4,440,000	339,451	1912	16	11,139,000	1,130,480
1887	17	4,787,800	403,362	1913	16	11,139,000	2,660,480
1888	17	4,767,800	354,836	1914	17	11,389,000	1,618,745
1889	17	5,527,100	372,385	1915	16	9,889,000	1,446,729
1890	18	5,936,750	413,127	1916	15	11,264,000	2,962,144
1891	17	7,157,700	571,783	1917	15	11,464,000	1,387,290
1892	17	7,407,700	602,783	1018	16	14,364,000	1,345,327
1893	17	8,570,500	768,563	1919	17	13,383,100	2,126,412
1894	18	8,970,500	735,063	1920	16	12,214,000	1,285,087
1895	19	9,570,500	741,313				
1896	20	9,810,500	793,052	Total (50 years)	..	.....	40,505,475

FINANCIAL STANDING AND BUSINESS IN 1920 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES

The following tabulation shows the aggregate of life insurance business transacted in the United States for 1920, and the financial condition of the companies as of January 1, 1921. The figures are compiled from the sworn reports of the regular life insurance companies, made to the various insurance departments, and are issued in advance of any State department report:

NAME AND LOCATION OF COMPANY	Total Admitted Assets End of Year	Surplus (Assigned and Unassigned) End of Year	Premiums Received in Year	Total Income in Year	Total Payments to Policyholders in Year	Total Disbursements in Year	New Business Paid for in Year (Including Revivals)	Whole Amount in Force End of Year	Gain in Amount in Force in Year
Ætna, Hartford, Conn.....	$177,502,366	$21,478,488	$29,359,658	$36,633,853	$18,914,184	$27,856,441	$495,216,386	$1,155,589,341	$262,913,031
Agricultural Life, Bay City, Mich.	560,843	277,440	360,021	476,064	45,468	326,997	5,039,750	9,556,288	3,797,250
American Bankers, Chicago, Ill.	1,577,411	135,111	564,922	779,226	235,221	530,207	4,968,220	18,537,871	—1,943,358
Am. Central, Indianapolis..	7,674,005	381,331	2,197,206	2,734,665	760,303	1,944,853	40,916,613	101,180,720	28,800,242
Am. Home, Topeka, Kan...	640,943	24,969	180,175	206,960	39,072	92,757	578,500	5,793,938	—231,514
American Life, Denver, Col.	898,022	138,325	411,027	483,203	112,335	302,877	4,320,870	11,653,577	2,617,870
Am. Life Reins., Dallas, Tex.	439,532	343,844	135,009	150,650	55,176	123,561	15,238,707	19,025,345	13,734,964
Am. Life, Des Moines, Ia..	3,226,898	264,921	1,051,361	1,209,540	248,382	698,807	9,824,159	34,669,547	6,009,080
Am. Mut., Lake Charles, La.	217,624	29,251	127,861	137,087	29,222	108,844	1,698,600	4,525,181	1,229,050
Am. Nat'l, Galveston, Tex..	9,305,365	1,441,380	4,536,232	5,068,259	1,031,269	3,487,141	a24,367,653 b55,865,277	a55,741,505 b89,906,937	a15,050,630 b28,964,965
Am. Nat'l, St. Louis, Mo...	905,534	231,691	375,662	422,949	90,772	292,645	4,675,655	12,293,285	1,852,905
Amicable Life, Waco, Tex.	3,899,232	1,572,150	594,335	860,769	122,753	512,699	3,458,769	18,182,309	2,622,472
Atlantic Life, Richm'd, Va.	7,226,458	856,811	2,505,560	2,899,118	682,257	1,662,817	22,316,106	76,590,213	17,452,631
Atlas Life, Tulsa, Okla....	489,829	334,964	305,262	409,302	42,772	280,441	7,891,736	11,568,862	4,457,809
Baltimore Life, Baltimore, Md.	5,541,490	515,017	1,623,984	1,870,367	531,851	1,241,830	a3,403,098 b10,246,843	a10,319,670 b33,933,923	a2,129,331 b4,868,332
Bank Savings, Topeka, Kans.	1,590,192	352,446	428,827	526,528	84,524	269,778	4,170,992	15,068,390	2,529,678
Bankers Life, Des Moines.	44,452,819	17,047,987	13,262,851	15,506,595	6,952,281	10,848,343	95,702,231	555,483,313	60,875,923
Bankers National, Orangeburg, S. C.....	144,360	120,966	111,397	15,200	167,840	167,840	1,935,000	2,429,750	1,424,750
Bankers of Nebraska, Lincoln, Neb.	18,110,675	5,234,332	2,909,336	3,800,381	1,047,495	1,794,998	17,216,038	95,731,028	12,693,864
Bankers Res. Life, Omaha, Neb.	10,332,873	1,493,765	2,703,234	3,240,097	887,305	2,112,630	27,453,112	77,395,695	18,658,611
Beneficial, Salt Lake City, Utah	3,353,349	614,011	893,172	1,077,708	281,523	639,037	6,783,240	30,061,672	3,739,100
Berkshire, Pittsfield, Mass.	28,635,351	1,541,878	4,061,155	5,474,274	2,878,257	3,965,850	21,178,920	122,898,422	14,995,705
Boston Mutual, Boston, Mass.	4,504,395	234,028	1,287,144	1,502,759	477,308	1,018,105	a1,794,097 b4,630,561	a10,715,147 b19,313,949	a827,067 b2,056,221
Business Mens, Kansas City, Mo.	1,116,947	242,159	57,627	59,182	2,000	52,875	2,146,000	2,007,500	*2,007,500
Business Mens Mutual, Greensboro, N. C.....	164,948	122,214	334,488	338,497	79,217	320,023	2,788,109	3,402,662	1,767,798
California State, Sacramento, Cal.	4,300,931	684,154	1,179,691	1,470,767	271,711	808,363	12,490,822	38,782,271	8,452,326

FINANCIAL STANDING AND BUSINESS IN 1920 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES—Continued

NAME AND LOCATION OF COMPANY	Total Admitted Assets End of Year	Surplus (Assigned and Unassigned) End of Year	Premiums Received in Year	Total Income in Year	Total Payments to Policyholders in Year	Total Disbursements in Year	New Business Paid for in Year (Including Revivals)	Whole Amount in Force End of Year	Gain in Amount in Force in Year
Capitol, Denver, Col.	4,077,233	271,026	1,416,754	1,717,419	454,079	1,140,681	19,879,779	48,240,800	9,926,009
Carolina, Columbia, S. C.	302,960	106,838	1,265,869	1,324,126	590,357	1,281,781	.....	10,084,536	48,230
Cedar Rapids, Cedar Rapids, Ia.	1,214,860	166,071	361,717	421,274	68,705	218,462	3,112,354	12,421,688	2,411,666
Central, Fort Scott, Kan.	936,775	76,400	320,210	373,651	55,558	227,126	2,881,332	9,087,654	2,061,691
Central, Ottawa, Ill.	3,454,837	476,854	1,083,471	1,268,827	280,938	703,575	10,914,821	36,055,024	8,033,533
Central of U. S. of A., Des Moines, Ia.	9,874,263	1,042,463	3,499,706	3,986,174	821,463	2,218,489	32,674,394	105,726,633	20,949,359
Central States, Crawfordsville, Ind.	357,119	101,522	110,993	148,156	15,732	98,483	1,738,272	4,254,687	1,423,258
Central States, St. Louis, Mo.	3,614,237	382,618	1,664,313	1,971,011	309,779	1,167,891	20,407,110	57,429,868	11,678,091
Century Life, Indianapolis, Ind.	357,886	228,585	163,994	183,087	17,474	148,295	3,724,139	7,337,066	2,609,588
Chicago National Life, Chicago, Ill.	172,507	172,507	.....	237,593	.....	60,553	.....	.....	.....
Cleveland Life, Cleveland, O.	3,381,309	300,109	912,780	1,097,386	214,160	596,248	6,768,003	29,207,786	3,410,689
Clover Leaf Life and Cas., Jacksonville, Ill.	575,476	231,165	162,330	181,827	20,330	140,503	4,191,574	6,275,604	3,553,404
Colonial Life, Jersey City, N. J.	5,093,353	381,601	2,019,481	2,266,655	623,223	1,653,391	a803,587 b14,611,705	a5,643,433 b50,017,783	a37,727 b5,661,419
Columbia Life, Fremont, Neb.	171,596	10,312	64,364	71,935	15,898	41,543	498,503	1,921,601	307,326
Columbia Life, Cincinnati, O.	1,937,325	274,704	400,859	504,393	155,077	326,126	2,832,125	13,933,392	1,592,061
Columbian National, Boston, Mass.	19,225,444	1,414,023	3,949,789	4,886,122	1,195,539	2,699,507	35,983,337	139,304,380	24,317,068
Columbus Mutual, Columbus, O.	2,399,825	466,961	1,015,857	1,213,657	196,243	629,591	11,743,289	28,062,776	10,012,068
Commonwealth, Louisville, Ky.	2,980,457	560,267	1,278,200	1,406,107	314,336	985,093	a10,449,680 b5,147,688	a25,402,946 b19,245,686	a6,806,234 b1,799,529
Commonwealth, Omaha, Neb.	2,288,709	170,271	1,198,198	1,311,920	205,190	764,132	12,952,083	37,067,955	7,420,453
Connecticut General, Hartford, Conn.	32,258,052	2,398,956	8,230,956	9,945,728	3,473,134	5,958,371	146,265,307	362,387,933	96,744,463
Connecticut Mutual, Hartford, Conn.	90,585,734	5,690,866	11,649,579	16,150,131	8,825,516	12,084,056	75,394,723	382,709,528	51,428,974
Conservative Life, South Bend, Ind.	459,164	113,470	245,844	322,533	48,190	223,664	4,451,053	10,076,483	2,643,830
Conservative Life, Sioux City, Ia.	172,393	167,325	11,764	13,865	.....	31,488	543,000	536,500	*536,500
Conservative Life, Wheeling, W. Va.	1,575,344	367,236	675,514	811,754	118,923	483,866	11,728,691	21,905,654	5,985,225
Continental Life Assurance, Chicago, Ill.	936,702	250,892	516,628	583,831	55,072	342,149	9,579,785	17,727,585	7,240,206
Continental Life, Kansas City, Mo.	4,135,569	603,660	1,203,289	1,427,739	417,321	910,894	10,786,784	36,410,545	5,076,767

Continental Life, Wilmington, Del.	3,916,856	1,332,454	982,778	1,171,136	218,662	588,556	7,108,041	31,573,988	5,101,196
Cotton States Life, Memphis, Tenn.	494,780	207,233	268,660	300,022	49,774	258,856	5,226,267	8,041,538	1,897,784
Dakota Life, Watertown, S. D.	2,299,228	470,852	608,431	713,595	129,789	370,646	7,362,073	23,355,388	3,990,320
Des Moines Life & Ann., Des Moines, Ia.	894,650	603,399	462,999	524,115	63,296	397,673	8,808,627	11,207,964	5,620,731
Detroit Life, Detroit, Mich.	1,709,645	162,515	764,701	860,187	130,655	506,562	7,814,633	22,034,966	5,157,395
Durham Life, Raleigh, N. C.	295,774	28,002	913,287	930,791	368,008	843,751	5,008,137	9,649,578	2,075,503
Elgin Life, Elgin, Ill.	258,795	107,287	33,272	47,986	18,006	35,128	104,500	1,129,643	—37,422
Elkhorn Life and Accident, Norfolk, Neb.	382,435	8,799	133,957	155,516	35,625	94,756	1,167,172	4,075,970	730,933
Equitable, Washington, D.C.	1,434,066	149,298	822,725	891,397	170,660	553,847	a2,582,565 b5,127,618	a6,149,844 b15,765,548	a1,711,045 b1,936,322
Equitable of Ia., Des Moines, Ia.	33,676,094	3,030,849	7,999,580	9,623,112	2,721,978	5,107,968	63,580,675	254,538,407	47,985,003
Equitable Life of U. S., New York	627,141,737	88,100,942	95,354,786	130,096,361	72,683,550	99,075,278	481,948,640	2,258,013,825	313,066,569
Equity Life, Great Falls, Mont.	182,282	180,901	2,266	15,416	.....	22,990	78,000	78,000	*78,000
Eureka, Baltimore, Md.	1,020,865	180,051	615,614	658,862	141,608	477,681	a1,574,050 b3,807,250	a2,224,403 b13,441,087	a1,346,703 b1,044,771
Farmers, Denver, Col.	2,765,148	515,082	474,220	697,187	188,900	440,338	2,656,856	15,137,924	1,606,707
Farmers National, Chicago, Ill.	1,085,127	423,704	505,791	562,947	91,617	405,290	7,459,350	18,009,454	5,558,029
Farmers & Bankers, Wichita, Kan.	2,686,861	556,938	1,004,183	1,176,683	201,066	571,890	8,800,337	31,018,650	2,880,887
Farmers and Traders, Syracuse, N. Y.	842,673	377,563	239,734	335,044	29,183	121,722	3,262,000	9,217,377	2,319,329
Federal Life, Chicago, Ill.	5,179,104	524,383	1,245,551	1,565,358	468,392	1,129,915	17,277,627	46,513,022	10,287,842
Federal Reserve, Kansas City, Kan.	156,314	142,720	298,465	353,463	1,000	297,574	1,456,000	1,455,000	*1,455,000
Federal Union, Cincinnati, O.	776,228	245,459	509,838	540,494	135,839	372,577	5,937,654	20,030,850	2,725,639
Fidelity Mutual, Philadelphia, Pa.	43,294,964	4,277,260	7,449,119	9,694,980	3,587,579	5,859,389	44,640,118	203,980,056	30,887,700
Fidelity Reserve, North Platte, Neb.	172,510	24,088	215,484	223,718	49,204	158,288	.....	4,976,000	1,146,000
First National, Pierre, S. D.	1,568,150	339,959	436,251	518,447	114,746	301,996	4,556,016	14,641,696	2,170,799
Fort Worth Life, Fort Worth, Tex.	1,768,972	269,394	468,527	560,397	69,361	274,268	4,437,329	15,480,510	2,808,222
Franklin Life, Springfield, Ill.	11,936,280	1,151,247	3,438,571	4,011,166	1,299,330	2,878,338	42,620,863	120,754,072	28,644,788
Gary National Life, Gary, Ind.	239,894	145,294	115,819	133,957	13,859	119,410	2,089,147	3,948,748	1,555,234
Gate City Life, Greensboro, N. C.	134,446	67,066	374,389	380,690	144,672	397,426	2,524,140	2,983,037	1,015,751
Gem City Life, Dayton, O.	371,541	117,892	117,713	134,440	11,962	67,742	1,179,254	3,922,631	673,115
George Washington Life, Charleston, W. Va.	2,266,364	316,762	513,701	653,121	160,758	382,212	4,332,963	16,071,811	2,346,586
Girard Life, Philadelphia	2,174,007	496,601	510,085	615,451	201,334	412,869	4,325,064	15,866,119	3,074,388

FINANCIAL STANDING AND BUSINESS IN 1920 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES—Continued

NAME AND LOCATION OF COMPANY	Total Admitted Assets End of Year	Surplus (Assigned and Unassigned) End of Year	Premiums Received in Year	Total Income in Year	Total Payments to Policyholders in Year	Total Disbursements in Year	New Business Paid for in Year (Including Revivals)	Whole Amount in Force End of Year	Gain in Amount in Force in Year
Grange Life, Lansing, Mich.	918,109	410,744	344,698	400,453	56,640	225,530	5,551,459	11,382,406	3,576,229
Great Am., Hutchinson....	324,704	181,807	194,074	219,189	19,001	159,651	2,809,890	5,556,517	1,416,445
Great Northern, Grand Forks, N. D.....	640,217	245,227	199,377	227,976	43,015	136,818	2,388,591	6,636,639	1,709,091
Great Northern, Wausau, Wis.	1,438,388	217,286	375,532	445,415	95,909	230,015	2,733,758	13,171,730	2,146,822
Great Republic Life, Los Angeles	1,468,132	565,217	490,326	571,253	123,192	391,535	5,478,732	14,880,405	3,889,797
Great Southern, Birmingham, Ala.	1,098,979	278,947	292,819	370,734	85,987	216,647	2,026,000	8,448,769	1,047,400
Great Southern, Houston, Tex.	10,348,510	763,999	2,831,444	3,578,240	759,347	2,033,623	28,526,780	105,573,682	17,880,000
Great State, Wichita, Kan.	126,939	79,042	153,973	188,479	11,252	179,293	3,768,210	5,032,020	2,984,680
Guardian Life, New York..	60,720,151	5,824,228	8,632,484	12,073,518	6,113,984	9,172,329	46,479,365	228,565,820	28,386,799
Guaranty, Davenport, Ia..	1,366,928	131,556	516,585	582,292	98,430	326,700	5,764,715	17,206,182	4,384,851
Gulf Coast, Gulfport, Miss.	423,550	185,474	167,393	194,932	54,613	148,021	2,342,310	6,382,260	1,062,135
Hawkeye, Des Moines, Ia..	155,738	141,682	109,189	110,516	.....	108,867	2,685,000	2,685,000	*2,685,000
N. Y.	60,720,151	5,824,228	8,632,484	12,073,518	6,113,984	9,172,329	46,479,365	228,565,820	28,386,799
Home Life & Accident, Fordyce, Ark.	1,681,284	371,282	354,418	453,486	99,808	318,649	4,636,000	11,827,580	3,057,265
Home of N. Y., New York, N. Y.	40,465,508	1,147,758	6,742,094	8,888,157	4,196,745	6,271,288	42,951,133	212,483,100	26,727,281
Home of America, Philadelphia, Pa.	2,035,970	267,908	1,337,883	1,417,836	346,766	1,040,758	a7,949,459 b5,015,328	a23,646,253 b17,536,925	a5,447,371 b2,891,959
Idaho State, Boise, Idaho..	1,716,685	231,680	721,093	863,033	171,047	470,168	7,893,490	23,618,755	3,391,983
Illinois, Chicago, Ill.....	17,639,872	2,526,580	3,662,809	4,588,005	1,471,735	3,553,456	34,052,374	128,582,376	21,540,292
Indiana National, Indianapolis, Ind.	2,181,337	229,124	483,264	617,207	163,929	363,324	4,137,860	16,556,679	2,401,581
Indianapolis, Indianapolis, Ind.	2,097,890	107,169	775,912	893,306	176,609	543,043	8,538,267	26,438,144	6,531,750
Inter-Mountain Life, Salt Lake City, Utah.....	1,074,400	206,319	448,820	538,829	103,035	311,523	5,052,965	13,211,465	2,687,465
International Life, St. Louis, Mo.	15,386,558	1,171,635	4,236,799	5,221,886	1,180,277	3,099,721	44,644,028	130,628,075	30,188,018
Inter-Southern Life, Louisville, Ky.	6,143,069	800,042	1,737,037	2,120,103	619,180	1,520,857	19,805,121	57,901,271	12,331,420
Interstate Life & Accident, Chattanooga, Tenn.	291,778	182,419	164,495	179,087	43,085	150,712	3,880,604	4,934,613	796,117
Iowa Life, Waterloo, Ia....	529,585	103,594	127,145	155,592	22,376	85,730	1,578,075	4,848,582	706,880
Jefferson Standard, Greensboro, N. C.....	14,228,447	1,270,178	5,167,344	5,862,703	1,348,371	3,621,767	66,759,107	163,270,273	44,424,039
John Hancock, Boston, Mass.	211,631,483	13,492,940	48,266,139	57,636,779	18,545,900	34,020,473	a168,948,504 b111,532,734	a766,995,993 b642,671,402	a126,263,972 b50,596,836
Kansas City, Kansas City, Mo.	17,490,596	531,114	6,834,226	7,915,035	1,676,994	4,129,906	63,981,633	220,336,167	37,820,522
Kansas, Topeka, Kan.....	1,123,769	680,700	350,576	422,412	44,416	273,725	5,292,046	11,336,680	3,072,493

Knights, Pittsburgh, Pa.	383,561	234,452	232,889	245,787	30,095	198,351	3,729,266	7,838,523	2,654,313
La Fayette, La Fayette, Ind.	2,117,654	169,054	492,993	614,563	103,472	319,068	4,175,890	15,024,714	2,554,266
La Fayette Mutual, Lumberton, N. C.	162,102	9,754	60,505	67,602	20,826	49,268	441,430	1,487,355	250,100
Lamar, Jackson, Miss.	1,366,266	168,429	512,768	609,387	123,106	389,169	6,996,777	18,726,971	5,619,971
Liberty, Des Moines, Ia.	215,678	182,334	59,003	68,414	41,420	75,484	1,957,745	1,808,195	—395
Liberty, Lincoln, Neb.	177,778	139,619	172,567	179,698	5,051	147,491	4,327,500	5,115,000	4,043,000
Liberty, Topeka, Kan.	291,512	125,778	367,709	374,389	3,000	235,918	3,394,500	4,365,500	3,316,500
Life & Casualty, Nashville, Tenn.	1,365,362	392,811	1,575,180	1,691,432	324,757	3,168,605	49,334,498	46,221,945	16,927,885
Life Ins. Co. of Va., Richmond, Va.	24,143,511	2,807,146	6,824,856	8,103,740	1,943,520	5,181,013	a25,767,006	a74,575,490	a20,498,063
Lincoln Nat'l, Fort Wayne, Ind.	10,286,459	1,157,716	4,484,021	5,028,419	975,593	3,094,954	b25,610,422	b132,726,229	b10,301,848
Lincoln Reserve, Birmingham, Ala.	751,098	171,632	459,852	494,717	117,285	348,399	69,326,841	159,349,378	50,115,634
Louisiana State, Shreveport, La.	711,853	271,959	246,166	282,363	60,548	194,595	3,899,587	10,518,577	424,145
Manhattan, New York, N.Y.	19,533,502	810,200	2,013,022	3,108,289	1,917,520	2,881,933	3,447,000	9,924,124	2,343,449
Manhattan Mutual, Manhattan, Kan.	52,649	28,185	27,427	29,047	5,382	24,679	15,144,659	69,556,702	9,866,785
Marquette, Springfield, Ill.	1,031,103	256,963	212,377	271,305	68,118	155,985	650,500	1,367,000	390,500
Maryland Life Assur., Baltimore, Md.	768,275	549,210	148,784	211,407	16,550	141,915	1,698,600	6,365,399	1,319,605
Maryland Life Ins., Baltimore, Md.	4,173,198	457,712	557,071	766,708	390,460	579,022	3,783,177	7,566,180	2,880,100
Mass. Mutual, Springfield, Mass.	131,722,477	7,046,373	22,706,727	30,093,840	12,175,159	17,980,426	2,639,405	17,378,550	1,217,663
Merchants, Des Moines, Ia.	4,306,944	490,236	2,093,194	2,408,482	650,370	1,749,647	160,479,925	728,743,346	127,675,186
Metropolitan, New York	980,913,087	45,836,318	217,820,984	262,268,794	81,257,394	152,904,825	27,891,163	85,202,045	19,092,824
Methodist Ministers, Boston.	266,969	12,051	75,358	87,549	45,822	59,883	a991,466,998	a3,500,348,396	a734,989,649
Michigan Mutual, Detroit,	15,109,543	988,522	2,354,424	3,128,186	1,453,260	2,359,794	b570,931,842	b2,879,664,118	b301,370,431
Mid - Continent, Oklahoma City, Okla.	716,994	177,661	610,003	709,997	38,789	529,193	263,000	2,048,827	152,189
Midland, St. Paul, Minn.	866,122	210,757	257,412	289,966	35,251	171,904	18,651,085	85,737,673	12,016,439
Midland Life, Kansas City, Mo.	1,803,592	120,232	745,864	848,472	227,016	544,810	13,510,620	19,182,378	10,992,023
Midland Mut., Columbus, O.	4,774,337	530,969	1,423,448	1,670,376	315,559	803,007	3,011,503	7,832,204	1,806,649
Midwest Life, Lincoln, Neb.	1,703,880	241,724	455,080	566,860	96,451	316,701	8,464,487	23,431,151	5,679,087
Minnesota Mutual, St. Paul, Minn.	8,052,192	882,466	2,328,903	2,690,395	778,749	1,737,451	10,181,818	40,831,616	8,010,387
Missouri State Life, St. Louis, Mo.	28,213,267	3,383,578	9,204,442	10,946,002	2,453,821	6,312,783	4,748,249	17,290,466	3,277,939
Montana, Helena, Mont.	3,403,221	609,317	1,241,468	1,477,803	324,408	866,401	25,561,446	77,604,480	16,800,136
Morris Plan, New York, N. Y.	249,205	222,459	123,505	132,984	20,313	104,242	110,727,301	302,328,804	82,913,169
Mutual Benefit, Newark, N. J.	280,642,444	22,420,805	44,037,938	57,873,518	26,416,483	36,349,347	10,641,635	35,379,261	4,632,025
Mutual, Springfield, Ill.	269,999	180,871	123,279	147,583	18,233	104,866	223,390,065	1,311,052,551	177,908,316
							5,092,600	4,389,100	578,994
							6,270,000	5,591,500	*5,591,500

FINANCIAL STANDING AND BUSINESS IN 1920 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES—Continued

NAME AND LOCATION OF COMPANY	Total Admitted Assets End of Year	Surplus (Assigned and Unassigned) End of Year	Premiums Received in Year	Total Income in Year	Total Payments to Policyholders in Year	Total Disbursements in Year	New Business Paid for in Year (Including Revivals)	Whole Amount in Force End of Year	Gain in Amount in Force in Year
Mutual of Baltimore, Baltimore, Md.	2,622,141	404,225	1,129,577	1,259,892	216,113	867,553	13,555,629	35,223,635	8,090,267
Mutual of New York, New York, N. Y.	671,000,181	88,962,737	86,825,465	125,180,798	87,523,160	115,042,925	423,677,719	2,357,973,121	268,801,764
Mutual Trust, Chicago, Ill.	5,939,068	473,380	2,264,684	2,539,747	574,784	1,301,519	21,294,327	66,175,685	14,945,675
National, Albuquerque, N. M.	366,105	217,024	127,336	185,278	16,642	152,881	3,220,883	5,407,726	1,254,633
National, Montpelier, Vt.	74,598,139	8,074,588	10,767,006	14,596,827	9,090,057	12,045,585	61,602,082	309,455,304	41,653,744
National American, Burlington, Ia.	686,254	138,577	244,449	370,346	53,792	195,398	2,079,030	7,446,411	119,914
National Fidelity, Sioux City, Ia.	941,962	192,162	483,818	562,899	95,591	347,267	5,335,848	15,007,416	3,923,097
National Guardian, Madison, Wis.	1,254,405	175,399	469,086	522,544	68,080	258,680	5,043,463	15,704,586	4,040,896
National Life and Accident,	5,835,728	2,908,426	11,126,571	11,866,267	4,461,686	10,047,860	46,424,297	76,592,695	16,991,286
National of U. S. of A., Chicago, Ill.	19,578,756	1,572,329	4,044,179	5,027,914	1,644,055	3,206,356	31,596,620	134,086,132	20,465,125
New England Mutual, Boston, Mass.	104,537,713	6,468,825	18,342,709	23,330,132	10,264,354	14,848,537	108,411,136	560,773,236	85,594,482
New World Life, Spokane, Wash.	3,754,949	1,637,619	956,260	1,167,123	172,550	714,498	10,082,174	29,021,091	5,068,610
New York Life, New York.	966,664,397	163,725,695	143,162,720	192,593,895	114,849,597	149,846,134	711,297,638	3,537,298,756	409,378,670
North Am., Chicago, Ill.	5,860,688	816,298	1,713,226	2,086,906	492,585	1,428,658	19,128,634	60,064,817	12,370,812
North American, Omaha, Neb.	1,255,030	35,477	435,703	507,442	86,905	275,953	2,808,450	14,826,279	1,466,666
North American L. & Cas., Chicago, Ill.	212,296	138,138	32,656	42,590	3,247	43,634	617,500	1,302,027	512,000
North Carolina, Durham, N. C.	1,115,313	121,038	1,568,951	1,612,865	535,122	1,333,087	23,341,266	33,444,396	6,909,846
Northern, Seattle, Wash.	2,709,547	443,617	945,688	1,144,897	273,751	642,206	6,318,369	22,790,842	4,084,619
Northern Assur., Detroit, Mich.	2,505,214	120,317	848,210	1,033,325	168,704	563,589	9,805,792	30,829,093	6,921,668
Northern States, Hammond, Ind.	1,102,932	231,163	312,112	374,130	118,359	259,589	2,853,391	11,310,286	1,624,213
Northern States, Minneapolis, Minn.	212,925	107,638	199,740	219,820	24,600	161,825	4,167,579	7,196,179	2,316,856
Northwestern Life, Omaha, Neb.	65,234	29,564	236,814	243,313	1,000	200,292	1,101,000	1,433,000	1,055,000
Northwestern Mutual, Milwaukee	472,693,362	39,669,056	73,013,095	96,601,522	50,671,706	66,313,649	360,571,033	2,196,673,032	280,437,950
Northwestern National, Minneapolis	10,401,190	1,056,332	4,031,607	4,493,692	1,082,318	2,693,467	55,663,929	133,967,579	35,987,839
Occidental, Albuquerque, N. M.	1,437,894	177,595	477,339	554,485	123,415	395,857	5,939,036	16,283,675	3,038,884
Occidental Life, Los Angeles	3,053,933	377,968	1,163,810	1,396,888	248,391	891,875	14,084,944	37,858,592	9,722,298

Ohio Nat'l, Cincinnati, O..	2,518,484	665,290	987,082	1,108,271	164,110	662,019	12,093,123	30,502,301	9,640,988
Ohio State, Columbus, O...	2,563,886	332,322	891,629	1,013,116	139,886	511,152	7,993,029	20,688,560	6,354,940
Old Colony, Chicago, Ill...	1,845,701	216,644	695,665	810,738	198,227	693,392	9,121,975	22,236,550	6,023,422
Old Line, Lincoln, Neb....	665,841	226,914	442,805	471,678	22,021	286,970	8,019,500	13,457,500	6,008,500
Old Line Life, Milwaukee, Wis.	2,977,412	899,202	1,035,511	1,161,170	91,260	577,712	13,799,246	32,988,549	11,212,956
Omaha Life, Omaha, Neb..	703,200	211,130	367,624	390,514	18,791	176,217	3,445,391	9,525,396	3,311,896
Oregon Life, Portland, Ore.	2,633,377	311,497	768,238	884,832	104,883	338,863	6,292,560	24,508,106	4,045,411
Our Home Life, Jacksonville, Fla.	313,769	120,301	118,094	140,075	42,250	127,892	913,500	3,341,374	123,841
Pacific Mutual, Los Angeles, Cal.	54,320,614	5,196,458	12,093,787	15,130,583	4,328,321	8,968,895	104,595,804	350,408,951	84,612,164
Pan-American, New Orleans, La.	8,601,627	1,449,375	2,883,767	3,442,863	824,388	2,328,841	33,536,357	87,358,585	22,108,126
Penn Mutual, Philadelphia, Pa.	216,627,946	16,867,607	35,750,889	47,997,347	25,711,092	33,970,353	174,931,411	1,029,203,157	116,490,071
Peoples, Chicago, Ill.....	733,112	127,070	109,269	136,508	71,727	105,152	63,202	4,891,895	— 433,833
Peoples, Frankfort, Ind....	1,798,675	202,400	562,992	660,190	130,417	374,031	6,399,032	20,541,571	4,966,017
Peoria, Peoria, Ill..	3,954,345	405,298	1,873,259	2,349,025	286,266	1,310,422	21,595,391	59,009,042	17,699,079
Philadelphia, Philadelphia, Pa.	7,482,962	863,240	1,841,338	2,233,519	700,657	1,505,151	20,061,931	60,527,796	11,901,997
Phœnix Mutual, Hartford, Conn.	57,168,930	3,232,005	10,208,603	13,465,277	6,204,291	9,117,540	57,563,406	294,348,813	40,999,370
Postal Life, New York....	10,005,123	271,096	1,366,079	1,911,094	1,377,122	1,886,418	4,717,999	41,797,958	1,596,542
Prairie Life, Omaha, Neb..	445,722	137,427	149,388	170,291	34,533	96,255	1,305,094	4,937,740	495,923
Preferred Risk Life, Des Moines, Ia.	133,983	109,618	49,912	56,128	1,106	51,198	937,208	1,636,760	756,208
Presbyterian Min. Fund, Philadelphia, Pa.	10,272,904	749,724	1,534,227	2,040,833	1,092,924	1,195,964	3,957,516	31,625,826	1,783,459
Protective Life, Birmingham, Ala.	1,414,392	259,299	435,290	514,186	81,841	294,254	5,203,082	15,523,140	3,242,098
Provident Ins. Co., Bismarck, N. D.....	627,340	198,249	408,272	449,777	53,906	265,288	4,887,500	13,582,678	2,879,000
Policyholders Life, Sioux City, S. D.	8,760	4,298	87,060	87,436	.....	80,616	452,000	476,000	220,000
Provident Life & Accident, Chattanooga, Tenn.....	883,938	273,131	402,774	432,832	62,081	330,962	6,987,527	12,729,726	4,670,122
Provident Life and Trust, Philadelphia, Pa.	120,684,274	12,007,242	18,992,159	24,615,906	11,549,398	16,375,020	104,621,007	535,003,953	66,761,881
Providers Life, Chicago, Ill.	483,660	172,433	258,837	347,591	72,633	251,484	2,882,241	7,147,866	1,218,630
Prudential, Newark, N. J..	686,327,303	48,235,002	169,114,601	199,359,607	63,677,696	113,034,376	a506,021,811 b510,178,499	a2,301,119,643 b2,794,902,131	a353,514,337 b311,499,605
Public Savings, Indianapolis, Ind.	1,340,382	244,746	968,830	1,032,504	172,626	691,450	a5,751,440 b10,089,013	a10,707,988 b27,387,279	a3,541,359 b3,684,196
Puritan Life, Prov., R. I..	853,889	230,386	134,359	197,032	40,122	107,349	726,377	3,884,029	538,677
Reinsurance, Des Moines, Ia.	980,693	859,581	197,283	244,927	67,372	154,765	16,710,359	21,969,076	7,655,143
Reliance, Pittsburgh, Pa...	14,082,548	1,511,113	6,155,961	6,795,654	1,165,451	4,109,299	72,758,554	196,272,085	59,193,025
Reserve Loan, Indianapolis, Ind.	5,291,253	352,696	1,833,043	2,168,987	755,283	724,553	19,431,716	50,133,275	9,994,342
Register, Davenport, Ia....	2,907,931	249,025	641,923	782,871	312,637	507,123	5,259,454	22,603,002	4,158,140
Rockford, Rockford, Ill....	747,484	239,717	242,092	276,406	43,587	151,921	3,096,442	8,061,836	2,034,603
Royal Union, Des Moines, Ia.	9,904,900	672,077	2,369,360	2,897,092	1,315,759	2,060,125	10,915,779	63,801,282	5,715,667

FINANCIAL STANDING AND BUSINESS IN 1920 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES—Continued

NAME AND LOCATION OF COMPANY	Total Admitted Assets End of Year	Surplus (Assigned and Unassigned) End of Year	Premiums Received in Year	Total Income in Year	Total Payments to Policyholders in Year	Total Disbursements in Year	New Business Paid for in Year (Including Revivals)	Whole Amount in Force End of Year	Gain in Amount in Force in Year
St. Joseph, St. Joseph, Mo.	925,915	251,758	402,995	440,041	31,358	203,381	4,304,000	10,485,583	3,267,930
St. Louis Mutual, St. Louis, Mo.	1,623,470	119,599	275,149	366,765	164,461	249,723	1,365,040	8,523,283	926,527
San Jacinto, Beaumont, Tex.	508,852	216,646	267,362	301,503	28,893	211,890	4,630,847	10,324,500	3,320,243
Scranton, Scranton, Pa.	4,117,040	394,705	952,669	1,177,221	315,428	669,740	5,457,204	24,703,494	3,515,469
Security Life and Trust, Greensboro, N. C. a	215,299	194,777	74,402	153,171	.....	83,614	2,235,240	2,115,240	*2,115,240
Security of America, Chicago, Ill.	3,926,696	330,143	1,068,025	1,259,130	524,743	1,073,432	15,713,281	35,675,435	8,761,078
Security Mutual, Lincoln, Neb.	2,321,821	351,828	415,124	569,938	128,175	341,583	4,174,881	14,826,633	3,083,315
Security Mutual, Binghamton, N. Y.	11,331,434	531,079	2,211,690	2,741,232	1,000,196	1,764,005	9,618,863	67,252,413	3,595,805
Shenandoah, Roanoke, Va.	1,127,761	726,916	349,954	440,469	50,302	268,396	5,344,431	12,112,174	3,555,380
Southeastern, Greenville, S. C.	1,467,044	137,775	454,718	543,168	104,117	305,669	5,482,957	17,423,674	2,096,244
Southern Life and Trust, Greensboro, N. C.	4,999,671	1,300,107	1,637,449	1,795,882	422,792	1,173,109	21,393,382	53,192,349	12,989,061
Southern States, Atlanta, Ga.	3 642,921	172,592	1,155,954	1,351,721	312,269	841,607	11,500,895	39,776,969	7,763,234
Southern Union, Waco, Tex.	923,070	190,382	254,085	296,706	44,462	180,362	2,929,900	8,920,727	1,822,744
Southland, Dallas, Tex.	5,347,795	424,625	1,891,716	2,163,026	331,509	1,343,312	29,533,977	68,248,221	21,374,869
Southwestern, Dallas, Tex.	8,512,391	1,052,937	2,605,327	3,157,868	567,546	1,813,697	37,611,846	95,259,686	27,874,461
Standard, Atlanta, Ga.	1,093,918	159,806	786,616	826,890	106,350	512,263	14,135,752	19,864,650	6,135,481
Standard, Decatur, Ill.	2,775,433	543,415	1,226,623	1,924,169	438,686	1,122,168	14,642,642	45,676,720	9,600,159
Standard, Pittsburgh, Pa.	2,428,883	406,869	454,745	689,422	196,491	414,902	1,561,160	13,347,762	361,779
State, Indianapolis, Ind.	23,772,678	2,558,357	5,028,207	6,391,903	2,427,636	4,618,749	41,571,862	146,425,137	30,296,010
State, Des Moines, Ia.	789,633	717,252	159,112	214,852	11,126	166,170	3,327,500	4,769,000	2,914,500
State, Great Falls, Mont.	464,164	178,065	141,174	199,827	30,755	96,002	1,408,000	4,655,860	602,000
State Mutual, Worcester, Mass.	66,683,333	5,080,630	10,296,437	13,774,901	6,416,469	9,007,720	55,620,061	315,156,687	40,130,441
Sun Life of America, Baltimore, Md.	2,114,156	463,782	968,315	1,076,485	141,166	874,987	6,231,815	27,466,938	3,476,131
Surety Fund Life, Minneapolis, Minn.	1,066,537	140,778	308,853	387,289	149,011	295,021	2,545,574	15,011,467	640,389
Teachers Ins. & Ann. Assn., New York, N. Y.	1,259,890	1,054,680	164,188	218,163	1,683	50,396	2,137,716	3,356,748	2,125,716
Texas Life, Waco, Tex.	2,213,694	273,885	680,623	830,337	133,220	512,800	8,325,974	19,071,651	6,724,259
Toledo Travelers, Toledo, O.	326,239	105,113	72,081	85,641	34,642	54,796	178,475	1,997,883	64,508
Travelers, Hartford, Conn.	195,034,170	16,943,465	36,110,071	43,097,098	13,180,790	26,182,200	640,454,676	1,576,338,993	422,115,258
Twin City, St. Paul, Minn.	309,424	136,385	136,966	154,146	20,710	101,806	2,111,928	4,420,928	1,015,428
Two Republics, El Paso, Tex.	554,296	145,113	201,074	244,721	23,786	183,316	3,384,774	6,357,143	2,881,956
Union Central, Cincinnati, Ohio	142,523,123	16,950,385	26,082,210	34,499,292	16,278,520	23,933,532	155,297,541	778,917,578	117,809,228
United Fidelity, Dallas, Tex.	735,528	729,853	9,899	260,578	.....	19,579	282,000	282,000	*282,000

United Life and Accident, Concord, N. H.	1,860,664	769,833	612,409	700,085	132,138	457,042	8,390,118	18,803,144	5,942,347
United States, New York, N. Y.	6,610,441	314,530	663,070	1,141,281	960,701	1,272,899	3,460,382	24,605,068	737,820
United States Nat'l, Sioux Falls, S. D.	8,739	1,079	83,421	83,535	.....	73,322	1,101,250	1,101,250	*1,101,250
Union Life and Accident, Lincoln, Neb.	453,024	175,912	216,983	220,118	.....	166,934	5,278,810	6,314,767	4,794,246
Union Mutual, Portland, Me.	19,125,545	638,375	2,480,399	3,331,596	2,738,484	3,459,149	8,605,684	72,248,892	2,603,105
Universal, Des Moines, Ia.	514,599	510,022	34,933	48,075	.....	46,289	1,191,000	1,191,000	*1,191,000
Volunteer State, Chattanooga, Tenn.	5,268,671	662,600	1,463,920	1,835,749	390,328	1,100,777	16,932,771	51,435,823	11,637,338
West Coast, San Francisco, Cal.	5,809,870	756,132	1,774,001	2,151,579	493,633	1,111,817	12,058,439	46,101,838	6,543,672
Western, Des Moines, Ia.	929,980	201,531	471,079	535,824	92,190	328,426	4,973,947	14,507,296	2,970,284
Western Mutual, Los Angeles, Cal.	901,962	443,962	390,293	431,706	288,426	342,734	2,594,000	22,259,000	926,000
West'n National, Cheyenne, Wyo.	530,511	243,059	267,800	311,246	35,947	217,827	5,236,035	8,933,035	2,645,135
Western Reserve, Muncie, Ind.	499,198	101,338	98,352	131,561	28,504	72,218	459,649	3,514,340	163,949
Western States, San Francisco, Cal.	5,130,826	1,184,756	1,619,604	2,035,661	454,708	1,166,187	13,389,126	43,434,569	9,828,642
Western Union, Spokane, Wash.	5,065,731	549,593	1,802,737	2,160,009	529,176	1,265,882	19,488,667	61,057,337	12,121,797
Western and Southern, Cincinnati, Ohio	22,885,957	1,104,430	9,221,072	10,244,160	2,105,369	6,071,699	a19,529,880 b105,229,576	a52,983,835 b198,610,529	a12,570,743 b47,871,410
Wisconsin, Madison, Wis.	710,673	38,513	206,415	246,505	63,405	164,394	2,096,676	7,349,670	1,606,801
Wisconsin Nat'l Oshkosh, Wis.	1,901,518	542,717	532,349	616,295	94,751	318,038	5,431,990	18,816,465	3,757,536
†Dec. 31, 1920 (253 cos.)	7,390,972,036	777,478,047	1,421,304,783	1,796,202,403	763,988,692	1,215,106,763	a8,894,277,569 b1,438,024,356	a35,043,139,095 b6,935,128,526	a5,955,884,162 b774,547,844
Increase in 1920	582,389,890	51,366,771	211,877,078	241,148,746	22,480,905	119,659,426	a1,483,451,565 b185,191,020	a5,650,889,143 b782,078,593	....
†Dec. 31, 1919 (237 cos.)	6,808,582,146	726,111,276	1,209,427,705	1,555,053,657	741,507,787	1,095,447,337	a7,410,826,004 b1,252,833,336	a29,392,249,952 b6,153,044,933	a5,104,404,942 b590,844,232
†Dec. 31, 1918 (240 cos.)	6,529,620,899	717,695,706	994,266,611	1,324,586,741	710,201,684	998,859,877	a4,708,186,463 b1,076,715,996	a24,287,845,010 b5,562,200,701	a2,267,020,813 b454,988,213
†Dec. 31, 1917 (241 cos.)	5,940,622,780	747,193,049	928,840,629	1,249,491,387	590,183,247	845,771,452	a3,981,347,386 b996,299,084	a22,020,824,197 b5,107,262,488	a2,252,553,772 b296,220,588
†Dec. 31, 1916 (241 cos.)	5,536,607,483	704,056,881	847,983,760	1,117,860,328	566,386,275	792,399,647	a3,213,091,791 b998,944,930	a19,868,270,425 b4,811,041,900	a1,518,985,086 b376,136,187
†Dec. 31, 1915 (235 cos.)	5,190,836,925	663,789,359	784,330,874	1,042,962,534	544,771,775	767,880,640	a2,643,396,760 b980,025,694	a18,351,824,653 b4,427,469,245	a911,764,503 b259,849,003
†Dec. 31, 1914 (250 cos.)	4,940,383,344	665,998,682	748,932,363	988,102,214	510,006,015	78,398,573	a2,507,459,687 b878,789,009	a17,381,452,043 b4,168,848,171	a879,041,393 b212,772,947
†Dec. 31, 1913 (259 cos.)	4,658,712,995	624,475,497	715,346,694	925,310,592	468,919,990	659,194,910	a2,533,679,244 b851,740,106	a15,588,588,492 b3,972,161,664	a1,029,372,496 b283,673,331
†Dec. 31, 1912 (248 cos.)	4,407,957,949	621,931,115	672,758,269	893,125,241	447,204,975	628,180,502	a2,405,281,026 b814,844,447	a15,559,215,996 b3,688,483,333	a964,255,988 b262,422,715

* Commenced business 1920. † Aggregates. *a* Ordinary business. *b* Industrial business.

LIFE UNDERWRITERS ASSOCIATIONS

ACTUARIAL SOCIETY OF AMERICA.
256 Broadway, New York.

Organized April 25, 1889. Fellows 165, associates 128. Annual dues—fellows $10, associates $5.

President, Wm. A. Hutcheson; vice-presidents E. E. Rhoades and Rob. Henderson; secretary, Wendell M. Strong; treasurer, David G. Alsop.

Council—F. H. Johnston, David E. Kilgour, E. B. Morris, J. B. Gibb, A. T. Maclean, H. B. Dow, R. D. Murphy, A. B. Woods, W. Young and Jos. H. Woodward.

Annual meeting in May.

AMERICAN ASSOCIATION OF MEDICAL EXAMINERS—NORTHWEST SECTION.
Seattle and Portland, Ore.

Organized 1910. Membership, 100; annual dues, $2.

President, E. A. Pierce, Portland, Ore.; vice-president, T. C. Witherspoon, Butte, Mont.; secretary, Le Roy A. Newton, Seattle; treasurer, Frank M. Taylor, Portland.

Board of Management—E. Weldon Young, Seattle; W. C. Cox, Everett; A. M. Smith, Bellingham; C. T. Cutting, San Francisco.

Date of annual meeting, October 15.

AMERICAN INSTITUTE OF ACTUARIES.
Chicago, Ill.

Organized, 1909. Membership, 94 fellows, 44 associates, 60 contributing members. Annual dues—Fellows, $10; associates, $5; contributing members, $10.

President, Chas. H. Beckett; vice-president, Henry L. Rietz; librarian, Edwin Richmond Carter; secretary, Wm. O. Morris; treasurer, B. J. Stookey.

Board of Governors—Officers and Henry Wright Buttolph, Oswald James Arnold, Joseph Howard Nitchie, R. Montague Webb, Jacob Charles Seitz, Franklin Bush Mead, James Fairlie, George Graham, Thomas Ashley Phillips.

Date of annual meeting, first Tuesday in June.

AMERICAN LIFE CONVENTION.
732 Keeline Bldg., Omaha, Neb.

Organized January 30, 1906.

Officers and Executive Committee—Chas. G. Taylor, president; T. W. Blackburn, E. P. Simmons, H. W. Johnson, H. R. Cunningham, George Graham, Guilford A. Deitch, L. J. Dougherty, T. W. Blackburn, secretary-treasurer.

State Vice-Presidents—Alabama, Wm. D. Jelks, president, Protective Life; Arkansas, A. B. Banks, president, Home Life and Accident Company; California, F. V. Keesling, vice-president, West Coast Life: Colorado, Thomas F. Daly, president, Capitol Life; Connecticut, William Bro Smith, general counsel, Travelers; Georgia, Wilmer L. Moore, president, Southern States Life; Idaho, Edward S. Chadwick, vice-president, Idaho State Life; Indiana, H. M. Woollen, president, American Central Life; Iowa, Gerard S. Nollen, secretary, Bankers Life; Kansas, W. H. Eastman, secretary and treasurer, Kansas Life; Kentucky, W. W. Moore, vice-president, Inter-Southern Life; Louisiana, Crawford H. Ellis, president, Pan-American Life; Maryland, C. F. Stein, actuary, Maryland Assur. Corp.; Massachusetts, Arthur E. Childs, president, Columbian National Life; Michigan, J. J. Mooney, president, Michigan Mutual Life; Minnesota, John T. Baxter, president, Northwestern National Life; Mississippi, W. O. Cole, president, Lamar Life; Missouri, Daniel Boone, Jr., president, Midland Life; Montana, O. W. McConnell, counsel, Montana Life; Nebraska, H. S. Wilson, president, Bankers Life; New Hampshire, S. W. Jameson, president, United Life and Accident Insurance Company; New Mexico, George Roslington, vice-president, Accident Life; North Carolina, Charles W. Gold, treasurer, Jefferson Standard Life; North Dakota, F. L. Conklin, secretary, Provident Insurance Company; Ohio, John M. Sarver, president, Ohio State Life; Oklahoma, S. De Zell Hawley, secretary and medical director, Atlas Life Insurance Company; Oregon, C. S. Samuel, general manager, Oregon Life; Pennsylvania, H. G. Scott, vice-president, Reliance Life; South Carolina, T. Oregon Lawton, Jr., president Southeastern Life; South Dakota, F. L. Bramble, secretary Dakota Life; Tennessee, E. Leon Porter, secretary Volunteer State Life; Texas, H. M. Hargrove, president, San Jacinto Life; Utah, J. O. Carter, Inter-Mountain Life, Salt Lake City, Utah; Virginia, W. L. Andrews, secretary-treasurer Shenandoah Life; Washington, J. J. Cadigan, president, New World Life; West Virginia, Harrison B. Smith, president, George Washington Life; Wisconsin, N. V. Fry, president, Old Line Life.

Date of annual meeting, September, 1921, Kansas City, Mo.

ASSOCIATION OF LIFE INSURANCE COUNSEL.
1 Madison Avenue, New York City.

Organized December, 1913. Membership, 116; annual dues, $25.

President, Edward D. Duffield, general counsel John Hancock Mutual Life Ins. Co.; vice-president, John L. Wakefield, vice-president, general solicitor Prudential Insurance Co.; secretary-treasurer, William J. Tully, general solicitor Metropolitan Life Insurance Co.

Executive Committee—James H. McIntosh, William Bro Smith, Frederick L. Allen, Alfred Hurrell, C. A. Atkinson, and officers ex-officio.

Date of annual meeting, stated meetings May and December of each year.

ASSOCIATION OF LIFE INSURANCE MEDICAL DIRECTORS.
346 Broadway, New York.

Organized December 6, 1889. Membership, 167; annual dues, $5.

President, Dr. Augustus S. Knight; vice-presidents, Dr. T. F. McMahonand, Dr. F. L. Grosvenor; treasurer, Dr. A. B. Hobbs; secretary, Dr. C. L. Christiernin.

Executive Council—Dr. Robt. M. Daley, all former presidents of the association, and Dr. G. A. Van Wagenen, Dr. E. W. Dwight and Dr. J. Allen Patton.

Date of annual meeting, about the middle of October.

ASSOCIATION OF LIFE INSURANCE PRESIDENTS.
165 Broadway, New York.

Organized December 28, 1906. Membership, 49; annual dues, $100.

Secretary and manager, George T. Wight; general counsel, Job E. Hedges; actuary, George W. Smith; attorney, Frederic G. Dunham; statistician, Orlow H. Boies; assistant secretary, Mott A. Brooks.

Executive Committee—Louis F. Butler, Jesse R. Clark, George I. Cochran, W. A. Day, Forrest F. Dryden, Haley Fiske, Alfred D. Foster, Frederick Frelinghuysen, Charles A. Peabody, Fred A. Howland, Darwin P. Kingsley.

Date of annual meeting, December.

ATLANTA ASSOCIATION OF LIFE INSURANCE.
Atlanta, Ga.

Organized 1892.

President, Julian V. Boehm; secretary, W. F. Helms.

BALTIMORE LIFE UNDERWRITERS' ASSOCIATION, INC.
Baltimore, Md.

Incorporated November 27, 1900. Membership 450; annual dues, $5.

President, Frank M. Wheaton; vice-president Edwin W. Bartol; secretary, Thos. M. Green treasurer, M. Nelson Bond.

Executive Committee—C. R. Posey, chairman A. G. Goodrich, Geo. K. Bashore, Paul E. Clark F. Rothschild and L. A. Spalding.

Date of annual meeting, second Tuesday in February.

BATON ROUGE ASSOCIATION OF LIFE UNDERWRITERS.
Baton Rouge, La.

President, H. C. Yarbrough; secretary, E. R Waller.

BIRMINGHAM LIFE UNDERWRITERS ASSOCIATION.
508 American Trust Bldg., Birmingham, Ala.
President, A. C. Crowder; vice-president, H. J. Baum; secretary-treasurer, Paul S. Hughes.

BOSTON LIFE UNDERWRITERS ASSOCIATION.
Boston, Mass.
Organized April, 1883. Membership, about 275; annual dues, active, $10; associate, $2.50.
President, Paul S. Burns; vice-presidents, Frank H. Stratton, William M. Bunting; secretary, Chas. C. Gilman; treasurer, Edward Marsh.
Executive Committee—Walter L. Tougas, Clinton A. Ferguson, Nathaniel Hartwell, J. Everett Hicks, Earl G. Manning, Robt. W. Moore, Jr.
Date of annual meeting, last Tuesday in October.

BUFFALO LIFE UNDERWRITERS ASSN.
Buffalo, N. Y.
President, Newton E. Turgeon; first vice-president, Harley J. Emerson; second vice-president, Melvin P. Porter; treasurer, Walter J. Shepard; secretary, Jas. H. Rutherford.

CANADIAN LIFE INSURANCE OFFICERS ASSOCIATION.
112-118 King Street West, Toronto, Ont.
Organized July, 1901. Annual dues, $25.
President, J. B. McKechnie; vice-presidents, A. B. Wood, J. F. Weston; honorary secretary and treasurer, D. E. Kilgour.
Executive Committee—E. J. McIver, R. A. Mannings, Chas. Ruby, G. B. Woods, C. S. Macdonald.
Auditors—A. C. Acres and E. E. Reid.
Date of annual meeting, third Friday in November.

CAPITAL DISTRICT LIFE UNDERWRITERS ASSOCIATION.
Albany, N. Y.
Organized February 15, 1913. Membership, 125; annual dues, manager or general agents, $5; resident members, $3; non-resident, $2.
Officers—President, Wm. M. Houze, the John Hancock; first vice-president, P. Kidder, Mutual Life, New York; second vice-president, Geo. H. O'Connor, Travelers; secretary, Harry W. Albright, Mutual Life of New York; treasurer, E. L. Marsters, Connecticut General.
Executive Committee—Chairman, E. L. Post, Prudential; W. A. Baker, Jr., Mass. Mutual; S. V. Coffin, C. R. Tripp, G. W. Kelly, Paul Lemonle, H. H. Kohn.
Date of annual meeting, February of each year.

CENTRAL MASS. LIFE UNDRS. ASSN.
Worcester, Mass.
President, W. Gray Harris; vice-president, J. E. Hartland; secretary, O. T. Arnold; treasurer, F. A. Dodge.

CENTRAL PENNSYLVANIA ASSOCIATION OF LIFE UNDERWRITERS
Harrisburg, Pa.
Organized 1912. Membership, 211; annual dues, general agents, $6; resident member, $3; non-resident member, $2.
President, P. B. Rice; vice-president, S. E. Long; secretary and treasurer, M. B. King.
Executive Committee—J. Heathcote, P. B. Rice, E. H. Schaeffer, A. A. Wert, J. R. Rote, S. E. Long and M. B. King.
Date of annual meeting, first Monday in September.

CHATTANOOGA ASSOCIATION OF LIFE UNDERWRITERS.
Chattanooga, Tenn.
Organized March, 1912. Membership, 65; annual dues, $5.
President, J. E. Smartt; vice-president, W. E. Baker; secretary and treasurer, C. H. Crimm.
Executive Committee—J. W. Bishop, A. S. Caldwell and Jno. S. Martin.
Date of annual meeting, in January.

CINCINNATI LIFE UNDERWRITERS ASSOCIATION
1114 Union Central Building, Cincinnati, Ohio.
Organized, 1872. Incorporated, March 6, 1894. Reorganized April 10, 1919. Membership, 240; annual dues, $9 per year.
President, S. Howard Swope; vice-president, Clarence Schram; secretary, Jos. M. Gantz; treasurer, C. V. Anderson.
Executive Committee—A. F. Sommer, H. De Camp, Chas. J. Stern, J. W. Kirgan, H. T. Saunders.
Date of annual meeting, second Tuesday in January.

CLEVELAND LIFE UNDERWRITERS ASSOCIATION
Cleveland, Ohio.
Organized April 24, 1889. Membership, 120; annual dues, $120 for general agents and managers, and $24 for resident agents, and $12 for non-resident agents.
President, Raymond A. Ferris; vice-presidents, Walter H. Brown and L. Rood Loomis; secretary, Clinton F. Criswell; treasurer, John H. York.
Executive Committee—J. W. Pickard, C. R. Walker, Wm. A. McPheeters, Otis E. Logan, E. W. Snyder and R. A. Tuttle.
Date of annual meeting, first Monday in January.

COLORADO ASSOCIATION OF LIFE UNDERWRITERS.
Denver, Colo.
Organized 1906. Membership, 597. Annual dues, general agents, managers and superintendents, $10; resident agents, $2; non-resident agents, $1.50.
President, Harry A. Hurrsaker; vice-presidents, James E. Trevorrow, J. C. Brooking and Wm. McDougall; secretary-treasurer, Charles R. Craig.
Executive Committee—Chairman, J. H. Cowles, O. C. Watson, J. T. Allen, A. Norman Dempsey, P. H. Stuwalter, J. Paul Treat, L. S. Hall.
Date of annual meeting, June 1.

CONFERENCE OF SOUTHERN LIFE INSURANCE COMPANIES.
Southern States.
Organized April 24, 1914.
Chairman, Chas. G. Taylor, Jr., vice-president and actuary, Atlantic Life Insurance Co., Richmond, Va.; vice-chairman, T. O. Lawton, Jr., president Southeastern Life Insurance Company, Greenville, S. C.
Executive Committee—C. G. Taylor, Richmond, Va.; Dr. E. G. Simmons, Birmingham, Ala.; Wilmer L. Moore, Atlanta, Ga.; Julian Price, Greensboro, N. C.
The special purpose of the organization is to promote and foster friendly and confidential relations among the officers of Southern life insurance companies; to stimulate their appreciation of their trusteeship; develop greater efficiency in agency organizations and promote the welfare of the individual agent, to the end that the whole business of Southern life insurance may be fostered and elevated.
Members—Southern State Life, Atlanta; Atlantic Life, Richmond; Southern Life and Trust, Greensboro; Great Southern Life, Birmingham; Protective Life, Birmingham; Cotton States Life, Memphis; Jefferson Standard, Greensboro; Pan-American Life, New Orleans; Shenandoah Life Insurance Co., Roanoke, Va.; Southeastern Life Insurance Co., Greenville, S. C.; Lamar Life Insurance Company, Jackson, Miss.; Gulf Coast Insurance Company, Gulfport, Miss.; Volunteer State Life Insurance Co., Chattanooga, Tenn.; Geo. Washington Life Insurance Company, Charleston, W. Va.; Interstate Life and Accident, Chattanooga, Tenn.
Date of annual meeting, May.

CONNECTICUT LIFE UNDERWRITERS ASSOCIATION.
Hartford, Conn.
Organized October 27, 1890. Membership, 170; annual dues, solicitors, $3; general agents, $5.

President, Geo. G. Mulings; vice-president, John W. Moore; secretary-treasurer, James B. Moody.

Executive Committee—Richard Greening, Fred. A. Griswold, Harold T. Ellerby, Charles W. Fuller, Charles E. Stockder, Fred S. Keech, William A. Sullivan.

Date of annual meeting, second Tuesday in October.

DAVENPORT ASSOCIATION OF LIFE UNDERWRITERS

Davenport, Ia.

Organized August 31, 1914. Membership, 125; annual dues, non-resident, $5; resident, $5.

President, Henry A. Mohl; vice-presidents, J. C. Butler and A. W. Brown; secretary, H. L. Amber; treasurer, H. J. McFarland.

Executive Committee—J. Gillsmith, L. M. B. Morrisey.

Date of annual meeting, February.

DELAWARE ASSOCIATION OF LIFE UNDERWRITERS.

Wilmington, Del.

Organized Jan. 13, 1911. Membership, 59; annual dues, managers, $5.00; agents, $2.50.

President, T. Blair Ely; vice-president, Frank C. Hughes; secretary, Charles B. Palmer; treasurer, A. A. Wilmot.

Executive Committee—The officers and A. B. Chesney, W. W. Knox and John P. Hyatt.

Date of annual meeting, last Tuesday in January.

DES MOINES ASSOCIATION OF LIFE UNDERWRITERS.

Des Moines, Iowa.

President, I. M. Treynor; secretary, M. M. Deming.

DETROIT LIFE UNDERWRITERS ASSOCIATION.

Detroit, Mich.

Organized 1886. Membership, 118; annual dues $8.00, except non-resident members, $2.00.

President, Howard B. Salat; first vice-president, Robert M. Ryan; second vice-president, Pierre M. West; secretary, A. C. Williamson; treasurer, Col. Will A. Waite.

Executive Committee—John G. Morey, chairman, Phœnix Mutual; N. Reese, Provident Life & Trust; P. N. Anstey, Northwestern; Edward Bond and H. J. Larsen.

Date of annual meeting, first Monday in December.

DISTRICT OF COLUMBIA LIFE UNDERWRITERS ASSOCIATION.

Washington, D. C.

Organized 1910. Membership, 160; annual dues, $7 active. $3 associate.

President, Eugene G. Adams; vice-president, E. S. Brashears; secretary-treasurer, A. W. Deffenderfer.

Executive Committee—E. D. Krewson, Jas. Lee Bost, L. M. Stabler, A. L. Baldwin and John F. Dryden 2d.

Date of annual meeting, October

DULUTH ASSOCIATION OF LIFE UNDERWRITERS.

200 Manhattan Bldg., Duluth, Minn.

Organized 1913. Membership, 51; annual dues, general agents, $10; special, $5.

President, T. J. Monahan; vice-president, L. A. Simonson; secretary, Ralph H. Pinneo; treasurer, Geo. Wilson.

Executive Committee—Clyde Potts, Chas. I. Nordstrom and John Shambeau.

Date of annual meeting, first Saturday in December.

EASTERN MAINE LIFE UNDERWRITERS ASSOCIATION.

Officers—Leroy B. Jordan, Bangor; secretary, Frederick J. Chaison, 61 Grant street, Bangor.

ELMIRA LIFE UNDRS. ASSOCIATION.

Elmira, N. Y.

President, Philip F. Finch; first vice-president, Thos. Dean; second vice-president, F. J. Tracy; treasurer, L. M. Rockwell; secretary, R. E. Myer.

EL PASO ASSOCIATION OF UNDERWRITERS.

El Paso, Texas.

President, Allen H. Rodes; secretary, Henry T. Bowie.

ERIE ASSOCIATION OF LIFE UNDERWRITERS ASSOCIATION.

Erie, Pa.

Organized June 20, 1903. Membership, 20; annual dues, $3.

President, E. R. Wright; first vice-president, Edward J. Crowell; second vice-president, Isaac Rosenzweig; secretary, A. H. Forrester; treasurer, H. P. Thornton.

Executive Committee—W. L. Blossom, J. Ray Davis, Geo. L. Thompson, G. Edgar Betts, G. W. Reichart.

Date of annual meeting, second Friday in February

EVANSVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Evansville, Ind.

Organized December 28, 1914.

President, W. O. Ferguson; secretary, Arthur Ortmeyer.

FLORIDA ASSOCIATION OF LIFE UNDERWRITERS.

Tampa, Fla.

Organized February 7, 1911. Membership, 30; annual dues, $5.

President, Harvey Payne; vice-president, M. E. Bacon; secretary-treasurer, C. G. Phelps.

Date of annual meeting, second Wednesday in February.

FORT DODGE LIFE UNDERWRITERS ASSOCIATION

Fort Dodge, Ia.

Organized 1913. Membership, 49; annual dues, $5 resident, $3 non-resident.

President, J. C. Porter; vice-president, T. W. Cole; secretary, Raymond Lilly; treasurer, Gus B. Cox.

Executive Committee—J. H. Bream, J. J. Barton, Geo. Seal.

Date of annual meeting, first Saturday in January.

FOX RIVER VALLEY LIFE UNDERWRITERS ASSOCIATION.

Oshkosh, Wis.

President, A. A. Pilon; first vice-president, Homer H. Bishop; second vice-president, Jos. Drasal; secretary-treasurer, J. P. MacDermott.

GEM STATE ASSOCIATION OF LIFE UNDERWRITERS.

Boise, Idaho.

Organized June, 1915.

President, W. R. Wilkinson; vice-president, H. J. Roan; secretary, A. G. Nelson.

GRAND RAPIDS ASSOCIATION OF LIFE UNDERWRITERS.

Grand Rapids, Mich.

President, Robert Billings; secretary-treasurer, E. W. Shaw.

GREAT FALLS LIFE UNDERWRITERS ASSOCIATION

Great Falls, Mont.

President, R. N. Martin; vice-president, A. T. Swanson; secretary-treasurer, John Norman.

HAGERSTOWN LIFE UNDERWRITERS ASSOCIATION

Hagerstown, Md.

President, W. B. Daniels; vice-president, A. W. Yeatts; secretary, J. Lester Otto; treasurer, C. Harry Leps.

INDIANAPOLIS ASSOCIATION OF LIFE UNDERWRITERS

Indianapolis, Ind.

Organized May 8, 1893. Membership, 95; annual dues, $5.00 general agents, $3.00 subagents.

President, Elbert Storer; first vice-president, Jos. R. Raub; second vice-president, Geo. S. Wainwright; secretary, Richard Habbe; treasurer, Dan Flickenger.

Executive Committee—Composed of officers above named.

Date of annual meeting, first Monday in February.

INSURANCE INSTITUTE OF AMERICA.

Philadelphia, Pa.

Organized April, 1909, at Philadelphia. Membership, 13 associations.

President, J. H. Kenney; honorary vice-presidents, E. E. Cole, Pittsburgh, Pa.; Geo. E. Haas, Chicago, Ill.; A. W. Neale, Cleveland, Ohio; Edw. Milligan; Hartford, Conn.; Elliott Middleton, Nashville, Tenn., Herbert Folger, San Francisco, Cal.; H. I. Brown. Philadelphia, Pa.; U. C. Crosby, Boston, Mass.; W. C. Faxon, Hartford, Conn.; Edwin H. Forry, Indianapolis, Ind.; Walter G. Cowles, Hartford, Conn.; Wm. B. Burpee, Manchester, N. H.; H. H. Glidden, Chicago, Ill.; E. J. Sloan, Hartfor Conn.; J. T. Stone, Baltimore, Md.; secretary and treasurer, Benj. Richards.

Executive Committee—John H. Kenney, Benj. Richards, W. A. Bament, W. C. Chandler, J. M. Laird.

Date of annual meeting, June 15, 16 and 17, Cleveland, Ohio.

Members—Fire Insurance Society of Philadelphia, Fire Insurance Club of Chicago, Insurance Library Association of Boston, Insurance Society of New York, Insurance Institute of Hartford, Fire Underwriters Assn. of the Pacific, Fire Insurance Club of Watertown, Insurance Club of Memphis, Fire Insurance Society of Pittsburgh, Insurance Society of Cleveland, Tennessee Underwriters Association, The Profile Club, Insurance Society of Baltimore.

INSURANCE INSTITUTE OF HARTFORD,

60 Prospect Street.

Organized 1908. Membership, 500; annual dues, $1.00.

President, Charles S. Blake, president Hartford Steam Boiler and Inspection Co.; vice-presidents, J. E. Rhodes, Travelers Ins. Co.; C. Bartston Langdon, Factory Ins. Assn.; Albert H. Yost, Phœnix Mutual Ins. Co.; secretary, Cyrus T. Steven, Phœnix Mutual Life; treasurer, Kent S. Kirby, General Life Ins. Co.

Directors: L. N. Denniston, Travelers; A. R. Robertson, Ætna Life; G. Jones, Orient; W. P. Barber, Connecticut Mutual Life; F. Minot Blake, Phœnix; George Goodwin, Connecticut General;

Date of annual meeting, first Wednesday of May each year.

INSURANCE INSTITUTE OF TORONTO

Toronto, Canada.

Organized October 26, 1899. Membership, 483; annual dues, fellows, $5; active members, $2.50; student members, $1.25.

Honorary president, H. C. Cox, Canada Life Assurance Company; president, H. W. Crossin, Employers' Liability Assurance Corporation; vice-president, J. B. McKechnie, Manufacturers Life Insurance Company; secretary-treasurer, C. Elvins, Imperial Life Assurance Company; librarian, V. R. Smith, Confederation Life Association.

Council, the past presidents and C. H. Fuller, Continental Life Insurance Co.; A. H. Rogers, Norwich Union Fire Insurance Society; G. Cecil Moore, Imperial Life Assurance Co.; C. P. Muckle, Excelsior Life Insurance Co.; D. E. Kilgour, North American Life Assurance Co.; W. A. P. Wood, Canada Life Assurance Co.; J. R. Stewart, Ætna Fire Insurance Co.; F. C. Keys, British American Assurance Co.; J. G. Parker, Imperial Life Assurance Co.; T. H. Hall, General Accident, Fire & Life Assurance Corporation; V. R. Smith, Confederation Life Association; C. S. Wainwright, Western Assurance Company; C. A. Withers, Dominion of Canada Guarantee & Accident Company.

Executive Committee—W. H. Crosson, J. B. McKechnie, V. R. Smith, C. Elvins.

Educational Committee—G. C. Moore (Convener), W. A. P. Wood, A. H. Rogers, A. E. Blogg, W. H. Hall, J. B. McKechnie.

Entertainment Committee—J. G. Parker (Convener), Geo. B. Woods, F. W. White, W. H. Hall.

Date of annual meeting, May.

IOWA LIFE UNDERWRITERS ASSOCIATION

Des Moines, Iowa.

Organized 1888. Membership, 106; annual dues, $8.00.

President, Roy W. Heartman; vice-presidents, O. G. Wilson and L. V. Clark; secretary and treasurer, M. M. Denning.

Date of meeting, first Saturday in each month.

JACKSONVILLE ASSOCIATION OF LIFE UNDERWRITERS.

303 St. James Bldg., Jacksonville, Fla.

Organized June 22, 1914.

President, W. R. Letcher; secretary, C. G. Phelps.

JOLIET LIFE UNDERWRITERS ASSN.

Joliet, Ill.

President, Thos. Reed; vice-president, M. J. Burke; secretary, Jos. F. Skrinar; treasurer, W. Roy Bryant.

KANAWHA ASSOCIATION OF LIFE UNDERWRITERS.

Charleston, W. Va.

President, G. E. McGlasson; vice-presidents, D. H. Alexander, L. H. Birthisel; secretary, W. M. Lynch; treasurer, F. L. Dunn.

KNOXVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Holston Bank Bldg., Knoxville, Tenn.

Organized January 24, 1912. Membership, 93; annual dues, resident $6, non-resident $3.

President, Wm. B. Henderson; vice-presidents, Walter F. Macallister and C. W. Lowry; secretary and treasurer, Geo. F. Harrison.

Executive Committee—W. L. Ambrose, E. H. Anderson, E. M. Boyer, A. S. Andrews, B. M. Gaston, in addition to the above officers.

Date of annual meeting, January.

LIFE UNDERWRITERS ASSOCIATION OF AKRON.

Akron, Ohio.

Organized August 29, 1910. Membership, 27; annual dues, $2.50.

President, A. T. Durant; vice-president, A. B. Whittredge; secretary and treasurer, E. O. Mawrer.

Executive Committee—M. H. Coulter, chairman; D. King Paige, A. A. Rubright.

Members—E. N. Berwin, Fidelity Mutual Life; C. A. Coakwell, State Mutual Life; M. C. Coulter, Ohio State Life; F. C. Dibble, Equitable of Iowa; A. T. Durant, Mutual Benefit; G. F. Fricker, Connecticut Mutual; Bert Fuller, Cleveland Life; N. Huber, Canada Life; T. A. Kelley, Ohio National Life; E. J. Larrick, Northwestern Mutual; Myrtle Lieghley, Midland Mutual; C. C. McNeil, Provident Life and Trust; E. E. Morse, National Life of Vermont; E. O. Mowrer, Midland Mutual Life; F. O. Newcomb, Ætna Life; D. K. Paige, Mutual Life; W. W. Peters, Prudential Insurance Co.; E. L. Pollock, Columbia Life; A. A. Rubright, John Hancock; R. H. Schlott, Travelers Insurance Company; F. W. Sweet, John Hancock; M. Wade, Equitable Life; C. Warley, Travelers Insurance Co.; C. E. Way, Lincoln National; A. B. Whittredge, Massachusetts Mutual; Henry Wise, State Life of Indiana.

Date of annual meeting, second Wednesday in January.

LIFE UNDERWRITERS ASSOCIATION OF BATTLE CREEK.

Battle Creek, Mich.

Organized May 26, 1914; membership, 14; annual dues, $5.

President, Guy Ramsdell; first vice-president, Ray Walt; second vice-president, R. W. Scott; secretary, Frank Calvert; treasurer, Lee Dudley.

Executive Committee—Landon A. Dudley, A. W. Shafer, F. E. Shaw.

Date of annual meeting, first Monday in February.

LIFE UNDERWRITERS ASSOCIATION OF ARIZONA.

Phoenix, Ariz.

Organized Febuarry 5, 1916.

President, A. K. Stacy; vice-president, H. W. Rountree; secretary, Chas. A. Greene; treasurer, F. J. Joyce.

LIFE UNDERWRITERS ASSOCIATION OF BUFFALO.

Buffalo, New York.

Organized November 9, 1886. Membership, 156; annual dues, principal representatives, $12.00; soliciting agents, $5.00.

President, Chas. E. Baxter, 886 Elliot Square, Buffalo; first vice-president, Edward J. Brown, 401 Iroquois Bldg., Buffalo; second vice-president, G. F. Gaskill; secretary, Jas. A. Neilson; treasurer, Walter J. Shepard.

Executive Committee—All four officers and S. B. Lindsay, E. H. Hatch, C. G. Monser, Ross Graves, M. P. Porter.

Date of annual meeting, second Saturday in February.

LIFE UNDERWRITERS ASSOCIATION OF CANADA.

510 anl 511 Manning Chambers, Toronto.

Organized 1906. Membership, 2,500; annual dues, $4.

Honorary president, E. S. Miller; president, O. B. Shortly; vice-presidents, E. W. Keenlyside, Vancouver; W. L. McBeth, Edmonton; Geo. Underwood, Saskatoon; D. L. Scott, Winnipeg; T. E. Holmes, Hamilton; W. O'H. Percy, Montreal; Robt. Reid, St. John, N. B.; F. G. Taylor, Halitax; J. O. Hyndman, Charlestown; J. A. McKenzie, St. Johns, N. F; general secretary-treasurer, J. H. Castle, Graham.

Executive Committee—J. B. Hall, Toronto, chairman.

Date of annual meeting, August, Victoria, B. C.

LIFE UNDERWRITERS ASSOCIATION OF CEDAR RAPIDS.

Cedar Rapids, Ia.

Oranized July 16, 1915. Membership, 100; annual dues, resident $5, non-resident $2.50.

President, J. G. Sigmund; first vice-president, Dr. L. C. Johnson; second vice-president, E. W. DeNio; secretary, Byron A. Barlow; treasurer, J. B. Brown.

Executive Committee—T. P. Rogers, A. S. Reed, W. P. Powell and Henry M. Files.

Date of annual meeting, in December.

THE LIFE UNDERWRITERS ASSOCIATION OF CENTRAL MASSACHUSETTS

Worcester, Mass.

Organized 1899; incorporated, 1915. Membership, 100; annual dues, $5; associate and non-resident, $2.50.

President, W. Gray Harris; vice-president, John E. Hartland; secretary, Otis D. Arnold; treasurer, Frank E. Dodge.

Executive Committee—John E. Hartland, chairman ex-officio; Otis D. Arnold, secretary ex-officio; W. Gray Harris, ex-officio; Frank E. Dodge, ex-officio; James F. Ferre, Guy W. Burr, Chas. A. Trafford, Dana M. Dustan, Geo. W. Baker, Wilbur B. Sprague and H. L. Adams.

Date of annual meeting, Saturday following first Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF CHICAGO.

Chicago, Ill.

Organized 1888. Membership, 250; annual dues, $6

President, W. F. Crawford; vice-president, E. C Fowler; secretary-treasurer, S. D. Wyman.

Executive Committee—Chairman, Dr. H. C Castor.

Date of annual meeting, third Tuesday in February.

LIFE UNDERWRITERS ASSOCIATION OF COLUMBUS.

704 Hartmann Bldg., Columbus, Ohio.

Organized January 11, 1912. Membership, 77; resident and 10 non-resident; annual dues, $5.

President, W. E. Hoyer; vice-president, A. M. Kemery; secretary, R. Stanley Kerr; treasurer, C. K. Siebert.

Executive Committee—B. J. Lewis, M. D. Donham, J. F. Stone, C. M. Johnson.

Date of annual meeting, second Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF FRESNO.

Fresno, Cal.

President, Chas. H. Ross; vice-president, George T. Balch; secretary and treasurer, Hugo Sigmund.

LIFE UNDERWRITERS OF FLINT, MICH

Flint, Mich.

Organized May 1, 1915. Membership, 25; annual dues, $1.

President, Ben Whipple; vice-presidents, Harry Haight, H. H. Darby; secretary, R. H. Hackney; treasurer, Wiley Allen.

Executive Committee—F. E. Doherty, R. Cripps, E. Pound.

Annual meeting last Monday in May.

LIFE UNDERWRITERS ASSOCIATION OF KANSAS CITY.

Kansas City, Mo.

Organized 1888. Membership, 275; annual dues, $5.00 and $3.00.

President, L. L. Adams, first vice-president, J. H. Farney; second vice-president, Wm. Hughes; secretary-treasurer, Howard M. Tufts.

Executive Committee—Wm. W. Barton, chairman; A. C. Sweeney, Oscar Dehner, Chas. R. Mathews and H. B. Scott.

Date of annual meeting, second Monday in October.

LIFE UNDERWRITERS ASSOCIATION OF KINGSTON AND DISTRICT.

Kingston, Ontario, Canada.

Organized January 16, 1907. Membership, 36; annual dues, $6.

President, G. W. Kissick; vice-president, H. D Wightman; secretary-treasurer, D. Dennis.

Executive Committee—E. Ryan, W. Walters, E. Woodman, C. A. Isaacks, F. L. Jackson, J. B. Cooke and U. C. Hutcheson.

Date of annual meeting, last Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF LA CROSSE.

La Crosse, Wis.

President, H. B. Forseth; first vice-president, R. D. Fentress; second vice-president, J. L. Brahmer; secretary, A. L. Clark; treasurer, H. H. Long.

LIFE UNDERWRITERS ASSOCIATION OF LOS ANGELES.

545 So. Olive Street, Los Angeles.

Organized September 14, 1904. Membership, 450; annual dues, managers and general agents $12.00; agents, $6.00; non-resident, $3.00.

President, W. K. Murphy; first vice-president Chas. L. Lewin; second vice-president, M. M

McConaughy; secretary and treasurer, Spencer S. Cole.

Executive Committee—Wm. McClelland, chairman; W. A. Hamilton, Jas. S. Kendall, Geo. W. Ayars, Ward H. Porter, Chas. E. Brent and Aubrey M. Davis.

Date of annual meeting, third Friday in December.

LIFE UNDERWRITERS ASSOCIATION OF LOUISIANA.

609 Iterville St., New Orleans, La.

Organized July 24, 1908. Membership, 240; annual dues, resident $3, non-resident $1.50.

President, Jos. Collins; vice-president, Wm. H. Brown; secretary-treasurer, Robt. A. Hopkins.

Executive Committee—C. S. Thomas, chairman; Frank L. Levy, Crawford H. Ellis, Wilson Williams, James W. Smither, D. Ross Metsger.

Date of annual meeting, fourth Tuesday in October.

LIFE UNDERWRITERS ASSOCIATION OF NEBRASKA.

Omaha, Neb.

Organized February 14, 1890. Membership, 85; annual dues, general agents and managers, $5.00 per annum; district and special agents, $2.00.

President, O. H. Menold; vice-president, G. W. Noble; secretary, A. D. Nunner; treasurer, Chas. A. Ey.

Executive Committee—Franklin Mann, Guy A. Callard, Chas. T. Platt, G. L. E. Klingbeil, William H. Indal.

Date of annual meeting, first Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF NEW YORK.

149 Broadway, New York.

Organized 1887. Inc. 1896. Membership, 800 and up; annual dues, $5.

President, Robert L. Jones; vice-presidents, L. A. Cerf, C. B. Knight, Chas. A. Fohle; secretary-treasurer, L. H. Andrews.

Executive Committee—R. L. Jones, chairman; L. A. Cerf, S. Homan, R. W. Goslin, G. A. Kiderick, Ed. J. Sisley.

Date of annual meeting, June.

LIFE INSURANCE UNDERWRITERS ASSOCIATION OF NORTHWESTERN MONTANA.

Missoula, Mont.

Organized December, 1915. Membership, 20 annual dues, managers, $5.00; local agents, $3.50 associate members, $2.00.

President, E. E. Harriott; vice-president, O. E. Hanssen; secretary-treasurer, W. I. Fraser.

Executive Committee—J. H. McGuffey, John Pearce, P. L. Cochran.

Date of annual meeting, January 6, 1917.

LIFE UNDERWRITERS ASS'N OF OREGON.

Portland, Oregon.

Organized November 3, 1900. Membership, 72; annual dues, $6.00.

President, Chas. Gramm; vice-president, F. J. Emery; secretary and treasurer, M. R. Savage.

Executive Committee—W. S. Baker, Wm. J. Sheehy, C. E. Fuller and D. E. Wilson.

Date of annual meeting, third Monday in February

LIFE UNDERWRITERS OF PINE BLUFF.

Pine Bluc, Ark.

President, Edgar Brewster; first vice-president, H. K. Knox; second vice-president, Col. W. A. Gamble; secretary, F. Garland May; assistant secretary and treasurer, Mrs. Mary J. Nowland.

LIFE UNDERWRITERS ASSOCIATION OF ROCHESTER.

Rochester, N. Y.

Organized April 9, 1904. Membership, 265; annual dues, general agents, $11.00; special agents, $6.00; associate, $3.00.

President, Arthur E. Brigden; vice-presidents, Frank Walters, Frank J. McGrath; secretary, Ernest B. Houghton; treasurer, Clarence W. Campbell.

Executive Committee—W. H. Beers, Jr., B. S. Johnson, W. P. Howard, F. H. McChesney.

Date of annual meeting, second Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF ROCKFORD.

316 W. State Street, Rockford, Ill.

Organized January, 1917.

President, R. E. Turney; secretary, C. F. Crueger.

LIFE UNDERWRITERS ASSOCIATION OF SCRANTON.

Scranton, Pa.

President, George Wahl; vice-president, John L. Simons; secretary, E. W. Finn.

LIFE UNDERWRITERS ASSOCIATION OF ST. LOUIS.

1203 LaSalle Bldg., St. Louis.

Organized January 25, 1902. Membership, 250; annual dues, general agents $20, superintendents $10, resident agents $6, non-resident $3.

President, E. B. Miller; vice-presidents, Wm. Van Sickler and Mrs. A. B. Price; secretary and treasurer, E. A. Pickel.

Executive Committee—E. R. Calkins, chairman; C. R. Foosh, T. F. Lawrence and E. C. Rouse.

Date of annual meeting, first Tuesday in October.

LIFE UNDERWRITERS ASSOCIATION OF SAN DIEGO.

San Diego, Cal.

LIFE UNDERWRITERS ASSOCIATION OF SASKATCHEWAN.

Regina, Saskatchewan.

Organized April 2, 1907. Membership, 30; annual dues, managers, $5; agents, $2.50.

President, W. J. Walton; vice-president, A. H. W. Phillips; secretary-treasurer, A. E. Counsell.

Executive Committee—M. A. McBeth, W. S. Heins, M. Lanskill, M. Lyne.

Date of annual meeting, first Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF SAVANNAH.

Savannah, Ga.

Organized 1906. Membership, 17; annual dues, resident, $5.00.

President, Henry G. Wells; vice-presidents, first, Andrew McDoyle; second, J. C. Spicer; secretary-treasurer, Anthony Harty.

Executive Committee—Not yet elected for this year.

Date of annual meeting, first Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF STARK COUNTY, OHIO.

Canton, Ohio.

Organized 1916.

LIFE UNDERWRITERS ASSOCIATION OF SYRACUSE.

Syracuse, N. Y.

Organized November 19, 1904. Membership, 178; annual dues, general agents $10, special agents $6, non-resident $2.

President, Friend L. Wells; vice-presidents, Geo. E. Brainard and Fred Raymond; secretary, S. A. Bradish; treasurer, E. S. Gaylord.

Executive Committee—H. B. Husted, chairman; T. L. Britton, H. E. Johnson, E. E. Rust, E. A. Klein, A. B. Myers.

Date of annual meeting, third Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF UTICA.

Utica, N. Y.

Organized February 1, 1911. Membership, 170; 83 resident, 87 non-resident; annual dues, resident $6, non-resident $3.

President, G. W. Fretts; vice-presidents, first, James N. Douglas; second, S. N. Kenyon; secretary and treasurer, A. J. Reusswig.

Executive Committee—W. H. Shaw, Geo. N. Pike, J. P. Mulhall.

National Committeeman—Geo. W. Fretts.

Date of annual meeting, December 15, 1921.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN MASSACHUSETTS.

Springfield, Mass.

Organized 1894. Membership, 100; annual dues, $5.

President, Clark L. Richards; first vice-president, Theodore E. Trombley; second vice-president, Alex. Sharp; secretary, Ernest C. Holt; treasurer, Albert A. Metcalf.

Executive Committee—F. M. Kinney, H. E. Barlow, J. B. Smith, C. C. Horne, C. D. Monroe, G. W. Burnham, B. E. Dibble.

Date of annual meeting, February.

LIMA ASSN. OF LIFE UNDERWRITERS.

Lima, O.

Organized 1912. Membership, 50 active; annual dues, $7.

President, L. C. Faurot; vice-presidents, S. G. Folsom, C. D. Ginter and A. H. Stolzenbach; secretary-treasurer, P. R. Marshall.

Executive Committee—G. Howard, O. N. Young, A. D. Hildreth.

Date of annual meeting, first Saturday in December.

LINCOLN LIFE UNDERWRITERS ASSN.

308 First National Bank Bldg., Lincoln, Neb.

Organized February 10, 1906. Membership, 160; annual dues, active members $5, associate members $2.

President, O. A. Andrews; vice-president, L. M. Palmer; secretary and treasurer, C. H. Bentz.

Executive Committee—Chas. E. Reilly, chairman, T. E. Gillespie, J. A. Trumble.

Date of annual meeting, first Saturday night in January.

LOUISVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Louisville, Ky.

Organized September 4, 1904. Membership, 104; annual dues, $6.00 to general agents; $3.00 to agents.

President, Geo. W. Johnson; first vice-president, Harvey White; second vice-president, Wm. Micou; secretary-treasurer, I. Hertzman.

Executive Committee—G. L. McDonald, Chas. A. Cravens, C. H. Aimes, S. M. Burbank and officers.

Date of annual meeting, first Monday in January.

LYNCHBURG UNDERWRITERS LIFE ASSOCIATION

Lynchburg, Va.

President, John W. Childs; first vice-president, L. C. Acree, Jr.; second vice-president, J. E. Frayser; secretary, E. S. Des Portes; treasurer, P. G. Crosby, Jr.

LITTLE ROCK LIFE UNDERWRITERS ASSOCIATION

Little Rock, Ark.

President, Allan Gates; first vice-president, T. T. Meyers; second vice-president, Mrs. C. F. Koener; secretary-treasurer, Houston Gean.

MACON LIFE UNDERWRITERS ASSOCIATION.

Macon, Ga.

President, W. G. Robarts; secretary-treasurer, W. R. Pendleton.

MADISON LIFE UNDERWRITERS ASSOCIATION.

Madison, Wis.

Organized December 1, 1914. Membership, 32; annual dues, $5.00.

President, Fred F. Frusher; vice-presidents, R. S. Stephens, C. L. Miller; secretary, John H. Doran; treasurer, J. C. Kuck.

Executive Committee—Robt. Stephenson, J. C. Kuck, A. C. Larson.

Date of meetings, first Monday of each month.

MAINE LIFE UNDERWRITERS ASSOCIATION.

Portland, Maine.

Organized January 22, 1887. Membership, 141; annual dues, sub-agents, $3; general agents or managers, $5.00.

President, L. M. King; vice-president, Deane S. Thomas; secretary, D. J. Roach; treasurer, Harry T. Stimson.

Executive Committee—J. Laurence Day, chairman, E. P. Langley and E. E. Decker.

Date of annual meeting, first Saturday of February.

MEMPHIS LIFE UNDERWRITERS ASS'N.

Memphis, Tenn.

Organized 1910. Membership, 128; annual dues, $3.00.

Executive Committee—Ira F. Archer, G. M. Anderson, J. B. Emery, J. B. Hooker, J. E. Lippett.

Date of annual meeting, April 10, 1920.

MILWAUKEE ASSOCIATION OF LIFE UNDERWRITERS.

Milwaukee, Wis.

Organized, October 18, 1915. Membership, 48. February 5, 1917; annual dues, $5.00.

President, A. C. Olson; first vice-president, Gifford L. Vermillion; second vice-president A. C. Becker; secretary, E. R. Gettings; treasurer, Major R. W. Corbett.

Date of annual meeting, first Friday in February.

MINNEAPOLIS ASSOCIATION OF LIFE UNDERWRITERS.

Minneapolis, Minn.

Organized June, 1895. Membership, 158; annual dues, managers, $20; special $10.

President, O. L. Edwards; vice-president, John S. Blond; secretary and treasurer, C. N. Patterson.

Executive Committee—H. W. Butts, J. J. Ahren, E. P. Kelly, C. M. Odell, H. F. Cooper.

Date of annual meeting, in January.

MINNESOTA LIFE UNDERWRITERS ASSOCIATION OF ST. PAUL.

St. Paul, Minn.

Organized 1881. Membership, 85; annual dues, general agents, $6.00; sub. $4.00; associate, $3.00.

President, F. E. Hitchcox, "Union Central"; vice-presidents, L. J. Straus, A. O. Eliason; secretary, C. O. Steele, (Reliance); treasurer, Philip Burgon, (Penn Mutual).

Executive Committee—M. J. Dillon, chairman; B. H. Deters, Aug. Hohenstein, Jacob Zimmer, M. T. Brown.

Date of annual meeting, first Monday in January

MISSISSIPPI ASSOCIATION OF LIFE UNDERWRITERS.

Jackson, Miss.

Organized 1907. Membership, 228; annual dues, managers $5, specials $2.50.

President, C. H. Thompson; vice-presidents, B. J. Williams, E. H. Woolf and R. A. Geary; secretary-treasurer, S. R. Whitten, Jr.

Executive Committee—C. O. Wilkins, chairman, C. H. Thompson, B. J. Williams, L. B. Lampton and S. R. Whitten, Jr.

Date of annual meeting, second Monday in June.

MOBILE LIFE UNDERWRITERS ASSOCIATION.

Mobile, Ala.

Organized June 1, 1913.

MONTGOMERY LIFE UNDERWRITERS ASSOCIATION.

Montgomery, Ala.

Organized 1906. Membership, 8; annual dues, active members, $5; associate members, $2.50.

President, John W. Terry; secretary, Floyd B. Powell, 715 Bell Bldg.

Date of annual meeting, May 7.

MUTUAL LIFE UNDERWRITERS.

(National Association).

43 Niagara Street, Buffalo, N. Y.

Organized December, 1912. Membership, 10; annual dues, $25.00.

President, Dr. George W. Hopkins; vice-president, Edward M. Martin; secretary, N. O. Tiffany, Jr.; treasurer, A. J. Davies.

Executive Committee—Nelson O. Tiffany, Chas. F. Dickinson, M. W. McCoy.

Members—Guarantee Fund Life Association, Omaha, Neb.; Masonic Life Association, Masonic Temple, Buffalo, N. Y.; Western Mutual Life Association, Langlin Bldg., Los Angeles; Pure Protection Life Association, The Arcade, Cleveland, O.; Illinois Bankers Life Association, Monmouth, Ill.; National Life Association, Des Moines, Iowa; Knights Templars and Masonic Mutual Aid Association, 612 W. Sixth street, Cincinnati, O.; Merchants Reserve Life Insurance Co., 9 S. Lasalle street, Chicago, Ill.; Empire State Degree of Honor, Stockton, N. Y.; Mutual Life Association of Iowa, Red Oak, Iowa.

Date of annual meeting determined by executive committee.

NASHVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Nashville, Tenn.

Organized March 7, 1911. Membership, 81; annual dues, managers and general agents, $5.00; special agents, $3.00; non-residents, $2.00.

President, E. T. Hall; first vice-president, M. A. Simpson; second vice-president, Miss Janie Cockrill; secretary-treasurer, J. Garr Brown.

Executive Committee—Reau E. Folk, Olney Davis, E. E. Elam, Lee J. Loventhal, H. B. Alexander.

Date of annual meeting, February.

NATIONAL ASSOCIATION OF LIFE UNDERWRITERS

23 West 43d Street, Nat'l Assn. Bldg., New York.

Organized 1889. Membership, 20,000.

President, Orville Thorp, 304 Wilson Bldg., Dallas, Tex.; vice-presidents, Jesse L .Scott, Wm. Goldman and O. B. Shortly; secretary, W. R. Letcher; executive secretary, Everett M. Ensign; treasurer, Graham C. Wells.

Executive Council—Franklin W. Ganse, chairman; Edward A. Woods, J. K. Voshell, Neil D. Sills, J. Stanley Edwards and Graham C. Wells.

Date of annual meeting, September 5, 6 and 7, West Baden, Ind.

NATIONAL ASSOCIATION MUTUAL LIFE UNDERWRITERS.

43 Niagara Street, Buffalo, N. Y.

Organized December, 1912. Membership, Mutual Life Associations (assessment companies); annual dues, $25.00.

President, Dr. George W. Hopkins; vice-president, Edward M. Martin; secretary, Nelson O. Tiffany; treasurer, A. J. Davies.

Executive Committee—Chas. F. Dickinson, Nelson O. Tiffany, J. C. Peasley.

Date of annual meeting determined by executive committee.

NATIONAL CONVENTION OF INSURANCE COMMISSIONERS.

Organized 1871. Membership, insurance supervising officers in States and Territories. Annual dues, departments assessed for expense.

President, M. J. Cleary, Wisconsin; secretary-treasurer, Jos. Button, Virginia.

Executive Committee—F. H. Hardison, Massachusetts; J. R. Young, North Carolina; R. B. Forsyth, Wyoming; Jesse S. Phillips, New York; Burton Mansfield, Conn.; Jos. G. Brown, Vermont; F. H. Ellsworth.

Date of annual meeting, Denver, Col., in September. 1918.

NATIONAL FRATERNAL CONGRESS OF AMERICA

Organized 1886. Membership, composed of 92 fraternal insurance societies of the United States and Canada; annual dues according to benefit membership of society, $50 to $1,000.

President, Geo. P. Kirby, Toledo, O.; vice-president, Henri Roy, Montreal, Canada; secretary, W. E. Futch, B. of L. E. Bldg, Cleveland, Ohio; treasurer, A. E. King, Cleveland, Ohio.

Executive Committee—President, vice-president and Hill Montague, W. R. Shirley, H. Wade, Miss M. West, Mrs. F. Buell Olson and T. F. McDonald.

Date of annual meeting, August 29, 1921, Hotel Sherman, Chicago, Ill.

NEW ENGLAND CONGRESS.

This organization is composed of representatives from the several Life Underwriters Associations located in New England, and has no stated meeting place nor officers.

NEW ENGLAND WOMEN'S LIFE UNDERWRITERS' ASSOCIATION.

Boston, Mass.

Organized Nov. 29, 1898. Membership, 39; annual dues, $2.00.

President, Mrs. Grace Coleman Lathrop; first vice-president, Miss Anna S. Sturgiss; second vice-president, Mrs. Susan V. Barker; secretary, Miss Nellie M. Fee; treasurer, Miss H. M. Leavitt.

Executive Committee—Mrs. Lucy M. Morrill, Mrs. Emma J. Clapp, Mrs. Marietta M. Newall, Mrs. Nellie M. Prothero, Mrs. Ladora L. Cranston.

Date of annual meeting, February

NEW HAMPSHIRE LIFE UNDERWRITERS CLUB.

Organized November 13, 1899. Membership, 18; annual dues, $5.

President, George A. Dickey; vice-president, Fred A. Colton; secretary-treasurer, John W. Coyne.

Executive Committee—Edgar L. Martin, Earl A. Calborne, Harold J. Stewart.

Date of annual meeting, first Monday in February.

NEW MEXICO LIFE UNDERWRITERS ASSOCIATION

Albuquerque, N. M.

Organized May 10, 1913. Membership, 27; annual dues, resident members, $6.00; non-resident, $3.00.

President, L. C. Mersfelder; vice-presidents, T. F. Bourke, E. D. Sisk; secretary-treasurer, Jas. J. Walsh.

Executive Committee—J. H. Coons, L. C. Mersfelder, T. F. Bourke, E. D. Sisk, J. J. Walsh.

Date of annual meeting, first Monday in January.

NORFOLK LIFE UNDERWRITERS ASSOCIATION

Norfolk, Neb.

President, George W. Phelps; vice-president, Homer Eckles; secretary, A. D. R. Simmerman; treasurer, A. O. Hazen.

Executive Committee—J. R. Boyle, W. H. McCune, G. B. Golden, W. A. Steuhen, J. H. Crampien.

NORFOLK-TIDEWATER LIFE UNDERWRITERS ASSOCIATION.

Norfolk, Va.

Organized May 20, 1909. Membership, 50; annual dues, $5 and $4.

President, W. F. Watkins; vice-presidents, A. L. Harwell, J. E. Capps; secretary and treasurer, S. M. Smith.

Executive Committee—J. R. Copeland, W. F. Watkins, C. H. Furr.

Date of annual meeting, January 9.

NORTH CAROLINA ASSOCIATION OF LIFE UNDERWRITERS.

Raleigh, N. C.

Organized 1910. Membership, 175; annual dues, $5 and $3.

President, Geo. W. Patterson, Charlotte, N. C.; vice-president, E. C. McGinnis, Raleigh, N. C.; secretary and treasurer, Geo. W. Stanton, Wilson, N. C.

Executive Committee—E. C. McGinnis, chairman; E. M. Humphrey, R. E. Barnes, M. T. Bethel, R. E. Peters, J. P. Quarles.

Date of last annual meeting March 30, 1920.

NORTH DAKOTA LIFE UNDERWRITERS ASSOCIATION.

Fargo, N. D.

Organized December 23, 1912. Membership, 140; annual dues, State agent $10, all-time men $5, part-time men $3.

President, A. T. Lynner; first vice-president, C. B. Paulson; second vice-president, P. L. Higgins; secretary and treasurer, W. A. Burns.

Executive Committee—M. N. Hatcher, chairman; C. H. Simpson, J. F. Hathaway, A. W. Crary.

Date of annual meeting, third Saturday in January.

NORTH TEXAS ASSOCIATION LIFE UNDERWRITERS

Dallas, Texas

Organized May, 1913. Membership, 450; annual dues, general agents, Dallas Co., $15; soliciting agents, Dallas Co., $5; general agents, outside Dallas Co., $5; soliciting agents, outside of Dallas Co., $2.

President, Henry Camp Harris; vice-presidents, Jas. S. Rodgers, Geo. Alexander; secretary-treasurer, Jas. B. Harris.

Executive Committee—Wm. Bacon, Ben Thorpe, A. S. Doerr, A. Rosenbaum, B. Easley Waggoner.

Date of annual meeting, second Friday in July.

NORTHERN CALIFORNIA UNDERWRITERS,

602 Merchants Nat'l Bank Bldg., San Francisco, California.

Organized April, 1907. Membership, 435; annual dues, $12 for general agents, $4 for agents.

President, C. J. Klitgaard; vice-president, Joseph Gray; secretary, Arthur J. Hill; treasurer, Josua Eppinger.

Executive Committee—S. B. Thompson, N. D. Hawkes, Peter Murman, S. C. Fletcher, Otto Langpaap, A. H. Bean, Allan J. Fiske, W. H. Matson and S. J. Vogel.

Date of annual meeting, January.

NORTHERN INDIANA LIFE UNDERWRITERS ASSOCIATION.

Fort Wayne, Ind.

Organized November 13, 1904. Membership, 16; annual dues, $2.00.

President, Arthur W. Young; vice-presidents, W. H. Betts, D. C. Fitch; secretary, F. M. King; treasurer, E. A. Crane.

Executive Committee—Guy J. Gilbert, W. H. Bettes, D. A. Christopher, J. D. Lewis.

Date of annual meeting, first Monday in January.

NORTHWEST CONGRESS OF LIFE UNDERWRITERS

Madison, Wis.

President, A. C. Larson; first vice-president C. M. Hudgin; second vice-president, Chas. Faust; secretary, J. C. Kuck; treasurer, C. H. Berhorst.

OKLAHOMA LIFE UNDERWRITERS ASSOCIATION.

Oklahoma City, Okla.

Organized 1908. Membership, 137; annual dues, $10, general agent, resident; $5, non-resident; $5 special agent resident; $8 associate non-resident.

President, C. R. White; vice-presidents, Geo. E. Lackey, T. A. Gaddy and Neal Sullivan; secretary and treasurer, W. King Larimore.

Executive Committee—All officers and J. H. Johnson, Oklahoma City; C. E. White, Oklahoma City, Okla.; J. N. Dyer, Oklahoma City.

Date of annual meeting, first week in January.

OSKALOOSA LIFE UNDERWRITERS ASSOCIATION

Oskaloosa, Iowa.

President, Mark W. Moorman; first vice-president, Roy C. Rich; second vice-president, Floyd L. Dugger; secretary-treasurer, C. D. Hutchins.

Executive Committee—T. Q. Janney, Walter W. White, Roy C. Rich.

PHILADELPHIA ASSOCIATION OF LIFE UNDERWRITERS.

Philadelphia, Pa.

Organized December 15, 1887. Membership, 500; annual dues, $6.

President, Louis F. Paret; vice-presidents, Arthur D. Murphy, W. A. Smalley, C. M. Hunsicker; secretary, W. L. Coates; treasurer, Clarence A. Wray.

Executive Committee—J. M. Darby, W. A. Smalley, Harold Peirce, C. M. Hunsicker, Frank C. Morss, Thomas Scott, W. C. Chubb, W. J. Amos, W. E. Emerson, Chas. A. Reinhardt, Irwin L. Jacoby, A. D. Wallis.

Date of annual meeting, second Thursday in May.

PITTSBURGH LIFE UNDERWRITERS ASSOCIATION

Pittsburgh, Pa.

Organized March 2, 1886. Membership, 650; annual dues, $5.

President, Frank C. Pierson; first vice-president, John H. Immel; second vice-president, S. T. Whatley; secretary, Walter J. Reid; treasurer, Leo L. Welt.

Executive Committee—W. M. Wood, chairman; W. M. Furey, J. M. Dalbey, J. R. Russell, F. A. Johnson, F. A. Wesley, E. A. Woods, James H. Campbell, W. M. Duff, Geo. W. Ryan.

Date of annual meeting, January.

PUGET SOUND LIFE UNDERWRITERS ASSOCIATION.

326 Central Bldg., Seattle, Wash.

Organized June 10, 1908.

President, T. A. Garrigues; vice-presidents, W. A. M. Smith, M. L. Baker; secretary, C. C. Norton; treasurer, J. N. Dalton.

RHODE ISLAND LIFE UNDERWRITERS ASSOCIATION

Providence, R. I.

Organized April, 1886. Membership, 40-50; annual dues, $4.00.

President, Herbert M. Wheaton; vice-president, Albert E. Leach; treasurer, H. Augustus Kendall; secretary, Howard D. Wilcox.

Executive Committee—Maurice H. Stearns, F. M. Donnelly, F. H. Sweet, W. H. Hazelton, L. F. Yories, Francis A. Crum, Clinton C. White, chairman; Frank H. Swat, Wm. F. Hazleton, Lawrence F. Varies.

Date of annual meeting, second Tuesday in January.

RICHMOND LIFE UNDERWRITERS ASSOCIATION.

Organized 1898. Membership, 86; annual dues, $5.

President, Thos. P. Reynolds; first vice-president, W. W. Keen; second vice-president, R. P. Harrison; secretary, R. B. Augustine; treasurer, T. Foster Witt.

Executive Committee—C. B. Richardson, chairman; W. W. Keen, R. P. Harrison, A. O. Swink, T. P. Reynolds, R. B. Augustine, T. Foster Witt, T. E. Hall, Richard Fox and J. B. Cary.

Date of annual meeting, second Tuesday in February.

ROANOKE ASSOCIATION OF LIFE UNDERWRITERS.

Roanoke, Va.

Organized 1913. Membership, 15; annual dues, $5.

President, Brooks Marmon; secretary, J. W. J. Goff, Terry Bldg.

Date of annual meeting, second Tuesday in January.

SANTA ROSA LIFE UNDERWRITERS ASSOCIATION.

Santa Rosa, Cal.

SEATTLE LIFE UNDERWRITERS ASSOCIATION

Seattle, Wash.

Organized June 10, 1908. Membership 405; annual dues, managers and general agents $10, resident members $5, non-resident members $3.

President, M. L. Baker, Northern Life; vice-presidents, A. J. Quigley and C. H. Twiss; secretary, J. J. Scherenzel; treasurer, H. C. Stuht.

Executive Committee—12 members.

Date of annual meeting, first Monday in October.

SIOUX CITY UNDERWRITERS ASSOCIATION.

Sioux City, Iowa

President, A. E. Payton; secretary, F. L. Good; treasurer, J. D. Walsh.

SOUTH BEND LIFE UNDERWRITERS ASSOCIATION.

South Bend, Ind.

Organized February, 1915. Membership, 18; annual dues, $2.00.

President, T. C. Kilgore; vice-president, Fred L. Chilcothe; secretary and treasurer, W. F. Nitschie.

Executive Committee—Three officers and E. F. Johnston.

Date of annual meeting, first Monday in February.

SOUTH CAROLINA LIFE UNDERWRITERS ASSOCIATION.

Columbia, S. C.

Organized, 1910. Membership, 91; annual dues, $5.00 and $3.00.

President, Fred S. Muncell; vice-presidents, J. T. Coleman, C. W. Estes; secretary-treasurer, Walter F. Going.

Executive Committee—A. B. Langley, chairman; M. M. Matteson, Calhoun Harris, C. H. Jones, Marion Rich.

Date of semi-annual meetings, April, October.

SOUTH DAKOTA LIFE UNDERWRITERS ASSOCIATION.

Sioux Falls, S. D.

Organized 1913. Membership 58; annual dues, $5.00 and $3.00.

President, G. W. F. Moore; vice-president, W. C. Cavenaugh; secretary-treasurer, E. J. Morgan.

Executive Committee—Geo. Douthit, J. J. Mallaney, West Babcock, A. E. Nickelson, P. A. De Lange, E. J. Morgan, G. W. F. Moore,

Date of annual meeting, last Saturday in February.

SOUTH BEND LIFE UNDERWRITERS ASSOCIATION.

South Bend, Ind.

President, A. W. Kendall; secretary, W. F. Nitchie.

SOUTH TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

Houston, Texas.

Organized January 29, 1915. Membership, 142; annual dues, general agents $5, other agents $3.

President, A. C. Bayless, Houston; vice-presidents, John H. Rose and W. F. Haver; secretary and treasurer, W. O. Bourgeois.

Executive Committee—J. M. Minton, chairman; R. W. Rodger, M. H. Davis, J. H. Shively and Max Westheimer.

Date of annual meeting, second Saturday in January.

SOUTHWEST TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

San Antonio, Tex.

Organized January 30, 1915.

President, F. W. Maule; secretary, W. J. Murphy.

SPOKANE LIFE UNDERWRITERS ASSOCIATION

Spokane, Wash.

President, J. A. Houston; vice-president, Chas. Bell; secretary-treasurer, Chas. Brown.

SPRINGFIELD LIFE UNDERWRITERS ASSOCIATION.

Springfield, Mo.

Organized March 1, 1912. Membership, 35; annual dues, $5.00.

President, W. Rogers Primm; vice-president, H. R. Awbrey; secretary, O. R. McAtee, Landers Bldg.; treasurer, A. Ayre.

Executive Committee—Frank P. McAtee, W. Rogers Primm, Otho R. McAtee, H. R. Awbrey, A. Ayre.

Date of annual meeting, second Saturday in March.

STAUNTON ASSOCIATION OF LIFE UNDERWRITERS.

Staunton, Va.

TACOMA LIFE UNDERWRITERS ASSOCIATION.

Tacoma, Wash.

Organized December 23, 1912. Membership, 37; annual dues, $4.

President, J. T. Sauntry; vice-president, L. A. Biggle; secretary, F. J. Sardam; treasurer, R. A. Blundell.

Date of annual meeting, March 27.

TEXAS ASSN. OF LIFE UNDERWRITERS

Dallas, Texas.

Organized May 2, 1913. Membership, 210; annual dues, $5.

President, Orville Thorp, Wilson Bldg., Dallas; vice-presidents, W. H. Patterson, Slaughter Bldg.; A. L. Davis, Praetorian Bldg.; secretary-treasurer Henry Camp Harris.

Executive Committee—W. G. Harris, chairman; A. Rosenbaum, D. D. Crockett, W. F. Beaton, A. A. Green, Jr.

Meets second Saturday each month, Annua, meeting in May.

TEXAS LIFE CONVENTION.

920 American Nat'l Ins. Bldg., Galveston, Tex.

Organized May, 1919. Membership, 38; annual dues, $5.

President, J. L. Mistrot; first vice-president, D. Easley Waggoner; second vice-president, Paul Montgomery; secretary-treasurer, C. S. Hutchings.

Executive Committee—J. L. Mistrot, chairman.

Date of annual meeting, second Saturday in February, May, August and November.

TOLEDO ASSOCIATION OF LIFE UNDERWRITERS.

Toledo, Ohio.

Organized 1902. Membership, 113; annual dues, eneral agents, supt. and managers $5; others $3.

President, F. H. Meese; vice-president, Arthur J. Chase; secretary-treasurer, J. A. Catchpole.

Executive Committee—F. H. Meese, A. J. Chase, J. A. Catchpole, J. W. Crook, M. K. Smith, Lee D. Moon, H. Grening and R. L. Donaldson.

Date of annual meeting, first Monday in February

TOPEKA ASSOCIATION OF LIFE UNDERWRITERS.

Topeka, Kan.

Organized November 11, 1907. Membership, 191; annual dues, general agents and managers, $5; sub-agents, $2.50.

President, William Horley; vice-presidents, Wm. A. Benson, George Godfrey; secretary and treasurer, A. Miller.

Executive Committee—P. A. Miller, Wm. A. Benson, E. D. Clithero, O. T. Cropper, Wm. Horley.

Date of meeting, each Saturday noon at Elks Club.

UTAH ASSOCIATION OF LIFE UNDERWRITERS.

Salt Lake City, Utah.

Organized April, 1905. Membership, 140; annual dues, resident members, $5; non-resident, $3.00.

President, C. F. Barrett; vice-presidents, Elmer D. Jones and W. D. Brown; secretary, William A. Carter; treasurer, W. B. Merrill.

Executive Committee—Geo. D. Adler, chairman, Rulon M. Owen, C. F. Barrett, Wm. A. Carter, W. B. Merrill, C. D. Kipp, E. C. Kahn, E. A. Ricker and J. H. Russell.

Date of annual meeting, first Saturday in February.

VERMONT ASSOCIATION OF LIFE UNDERWRITERS.

President, W. R. Bliss, New York Life Insurance Co., Burlington, Vt.; secretary, A. C. Mason, Quinn Bldg., Rutland, Vt.

WEST BRANCH ASSOCIATION OF LIFE UNDERWRITERS.

Williamsport, Pa.

President, H. M. Brubaker; secretary, W. B. Kline.

WESTERN MASSACHUSETTS LIFE UNDERWRITERS ASSOCIATION

Springeld, Mass.

President, Clark L. Richards; first vice-president, Theodore E. Trombley; second vice-president, Alexander Sharpe; secretary, Ernest C. Holt; treasurer, A. A. Metcalf.

Executive Committee—Frank M. Kinney, Harry Barlow, Julian Smith, Geo. W. Burnham, Clarence C. Horne, C. D. Monroe, D. E. Dibble.

WESTERN MICHIGAN LIFE UNDERWRITERS ASSOCIATION

Grand Rapids, Mich.

Organized 1912. Membership, 102; annual dues, $5.

President, T. J. Henderson; vice-presidents, Harry Fuller and Wm. Strahan; secretary and treasurer, E. Merrill Eastcott.

Executive Committee—Past presidents.

Date of annual meeting, June.

WEST VIRGINIA LIFE UNDERWRITERS ASSOCIATION.

Wheeling, W. Va.

Organized July 22, 1911. Membership, 100; annual dues, active, $10; associate, $2.50; non-resident $2.00.

President, Hiram M. Taylor; vice-president, R. B. Naylor; secretary, Percy R. Callahan; treasurer, Geo. Baird.

Executive Committee—Hiram Taylor, C. A. Vaden, R. B. Naylor, Geo. Baird, H. D. Gilbert, F. A. Laihr, J. E. B. Sweeney, J. T. Murrell, P. R. Callahan, A. W. Crowther.

Date of annual meeting, third Saturday in June.

WICHITA ASSOCIATION OF LIFE UNDERWRITERS

Wichita, Kan.

Organized March 26, 1913. Membership, 101; annual dues, head representatives $5, others $2, non-resident members $1.

President, R. W. Deaver; vice-presidents, R. M. Cauthorn and Frances R. Graves; secretary and treasurer, C. C. Anderson.

Executive Committee—Bruce Griffith, chairman, H. Wallen, O. L. Hill, J. R. Engle, J. E. Boyer.

Date of annual meeting, second Saturday in March.

WILKES-BARRE LIFE UNDERWRITERS ASSOCIATION

Wilkes-Barre, Pa.

President, W. E. Dow; vice-president, J. C. Harvey; secretary-treasurer, Chas. Buck.

Executive Committee—M. A. Scureman, A. C. Shaw, W. S. Tompkins.

WORCESTER ASSOCIATION OF LIFE UNDERWRITERS.

Worcester, Mass.

President, Chas. H. Sagar; secretary-treasurer, Otis D. Arnold.

YOUNGSTOWN ASSOCIATION OF LIFE UNDERWRITERS.

Youngstown, Ohio.

Organized September, 1911. Membership, 65; annual dues, $5.00.

President, C. W. Stilson; vice-president, D. H. Johnson; secretary, O. H. Schmidt; treasurer, J. A. Quinn.

Executive Committee—Sam Hankins, W. H. Griffith, R. L. Hartzell, W. H. Hoey, M. H. Eckert.

Date of annual meeting, second Tuesday in January.

ZANESVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Zanesville, Ohio.

Organized 1916. Membership, 12; annual dues $5.00.

President, J. P. Sherer; vice-president, K. E. Stamp; secretary-treasurer, C. L. Haydon.

Executive Committee—H. E. Anderson, M. Calhoun, J. H. Garrett.

COMPENDIUM

OF

OFFICIAL LIFE INSURANCE REPORTS

BEING

An Analysis of the Statements for the Year 1920 of all the Life Insurance Companies of the United States, showing in Complete Detail their Business and Financial Standing, together with the Increases or Decreases as Compared with the Previous Year.

COMPILED FROM OFFICIAL REPORTS

LIST OF AMERICAN LIFE

Giving the Names of all active United States Life Insurance Companies, together with the Location of the when Business was Commenced; also showing the Age of the various Companies as of July 1, 1921, as Legal-

(Revised to

No.	Official Title of Company.	Home Office.	Incorporated
1	Aetna Life Insurance Company, *a*	Hartford, Conn.	May 26, 1820
2	Agricultural Life Insurance Company	Bay City, Mich.	April 23, 1914
3	American Bankers' Insurance Company	Chicago, Ill.	April 30, 1909
4	American Central Life Insurance Company	Indianapolis, Ind.	February 23, 1899
5	American Home Life Insurance Company	McPherson, Kan.	May 3, 1909
6	American Life Insurance Company	Denver, Col.	February 10, 1911
7	American Life Insurance Company	Des Moines, Ia.	February 7, 1899
8	American Life Reinsurance Company	Dallas, Tex.	February 12, 1919
9	American Mutual Life Insurance Company	Lake Charles, La.	November 15, 1913
10	American National Assurance Company	St. Louis, Mo.	March 15, 1912
11	American National Insurance Company, *h-a*	Galveston, Texas	March 18, 1905
12	Amicable Life Insurance Company	Waco, Texas	January 21, 1909
13	Atlantic Life Insurance Company	Richmond, Va.	February 20, 1900
14	Atlas Life Insurance Company	Tulsa, Okla.	September 28, 1918
15	Baltimore Life Insurance Company, *h*	Baltimore, Md.	March 27, 1882
16	Bankers' Life Company	Des Moines, Ia.	July 1, 1879
17	Bankers' Life Insurance Company	Lincoln, Neb.	April 6, 1887
18	Bankers' National Life Insurance Company	Orangeburg, S. C.	June 17, 1919
19	Bankers' Reserve Life Company, The	Omaha, Neb.	March 25, 1897
20	Bank Savings Life Insurance Company	Topeka, Kan.	October, 1908
21	Beneficial Life Insurance Company	Salt Lake City, Utah	March, 1905
22	Berkshire Life Insurance Company	Pittsfield, Mass.	May, 1851
23	Boston Mutual Life Insurance Company, *h*	Boston, Mass.	August 18, 1891
24	Business Men's Assurance Co. of America	Kansas City, Mo.	1909
25	Business Men's Mutual Life Insurance Company	Greensboro, N. C.	December 21, 1910
26	California State Life Insurance Company	Sacramento, Cal.	December, 1910
27	Capitol Life Insurance Company	Denver, Colo.	July 1, 1905
28	Carolina Life Insurance Company, *h, a*	Columbia, S. C.	April 14, 1902
29	Cedar Rapids Life Insurance Company	Cedar Rapids, Ia.	May 1, 1906
30	Central Life Assurance Society of the United States	Des Moines, Ia.	February 18, 1896
31	Central Life Insurance Company	Ottawa, Ill.	April 12, 1907
32	Central Life Insurance Company	Fort Scott, Kan.	November 26, 1906
33	Central States Life Insurance Company	Crawfordsville, Ind.	June 8, 1909
34	Central States Life Insurance Company	St. Louis, Mo.	June, 1909
35	Century Life Insurance Company	Indianapolis, Ind.	1916
36	Chicago National Life Insurance Company	Chicago, Ill.	November 26, 1920
37	Citizens' Mutual Life Insurance Company	Little Rock, Ark.	1920
38	Cleveland Life Insurance Company, *a*	Cleveland, Ohio	September 6, 1906
39	Clover Leaf Life and Casualty Insurance Co., *a*	Jacksonville, Ill.	June, 1908
40	Colonial Life Insurance Company of America, *h*	Jersey City, N. J.	November 22, 1897
41	Colorado Life Insurance Company	Denver, Col.	October 10, 1919
42	Columbia Life Insurance Company, *a*	Cincinnati, Ohio	1902
43	Columbia Life Insurance Company	Fremont, Neb.	June 2, 1908
44	Columbian National Life Insurance Company, *a*	Boston, Mass.	June 5, 1902
45	Columbus Mutual Life Insurance Company	Columbus, Ohio	December 19, 1907
46	Commonwealth Life Insurance Company, *h*	Louisville, Ky.	May 5, 1904
47	Commonwealth Life Insurance Company	Omaha, Neb.	July 26, 1909
48	Connecticut General Life Insurance Company, *a*	Hartford, Conn.	June 22, 1865
49	Connecticut Mutual Life Insurance Company	Hartford, Conn.	June 12, 1846
50	Conservative Life Insurance Company of America	South Bend, Ind.	March 23, 1910
51	Conservative Life Insurance Company	Sioux City, Iowa	March 18, 1919
52	Conservative Life Insurance Company	Wheeling, W. Va.	October 20, 1906
53	Continental Assurance Company	Chicago, Ill.	February 8, 1911
54	Continental Life Insurance Company	Kansas City, Mo.	March 13, 1907
55	Continental Life Insurance Company	Wilmington, Del.	June 6, 1907
56	Cotton States Life Insurance Company	Memphis, Tenn.	December 5, 1911
57	Crescent Life Insurance Company	Indianapolis, Ind.	September 18, 1914
58	Dakota Life Insurance Company	Watertown, S. D.	August 30, 1906
59	Des Moines Life & Annuity Insurance Company	Des Moines, Ia.	January 7, 1917
60	Detroit Life Insurance Company	Detroit, Mich.	May 31, 1910
61	Durham Life Insurance Company, *h, a*	Raleigh, N. C.	December 3, 1906
62	Elgin Life Insurance Company	Elgin, Ill.	June 16, 1908
63	Elkhorn Life & Accident Insurance Company	Norfolk, Neb.	September 23, 1904
64	Equitable Life Assurance Society of the United States	New York, N. Y.	July 26, 1859
65	Equitable Life Insurance Co. of the Dist. of Col., *h*	Washington, D. C.	December, 1885
66	Equitable Life Insurance Company of Iowa	Des Moines, Ia.	January, 1867
67	Equity Life Insurance Company	Great Falls, Mont.	September, 1916
68	Eureka Life Insurance Company, *h*	Baltimore, Md.	February 4, 1882
69	Farmers' and Bankers' Life Insurance Company	Wichita, Kan.	November, 1910
70	Farmers' & Traders' Life Insurance Company	Syracuse, N. Y.	July, 1912

a Transacts accident and health business.
h Transacts industrial business
c Incorporated under laws of Indiana.
b Reincorporated under level premium law.

INSURANCE COMPANIES

Head Office, the Names of the President and Secretary, the Capital Stock, the Year of Incorporation, the Year Reserve Organizations and Rank in the same.

July 1, 1921.)

Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business	Rank as to Age
July, 1850	$5,000,000	Morgan G. Bulkeley	C. E. Gilbert	70	12
September 25, 1916	250,000	Francis F. McGinnis	Franklin A. Benson	.....	234
August 1, 1910	105,000	Ernest W. Spicer	John O. Karstrom	10	156
April 10, 1890	137,000	H. M. Woollen	Edward A. Meyer	22	46
July 10, 1909	Mutual	F. S. Jackson	F. P. Metzger	.....	245
October, 1911	100,000	Jas. C. Burger	Robert Brown	9	178
December, 1901. *b*	200,875	H. J. Klemme	J. C. Griffith	19	59
March 11, 1919	250,000	A. C. Bidgerton	Fred D. Strudell	.....	243
June, 1914	Mutual	W. H. Stark	H. G. Eddy	7	210
March 1, 1913	200,000	H. M. Still	Earle E. Salisbury	8	195
March 18, 1905	500,000	W. L. Moody, Jr	W. J. Shaw	16	76
April 2, 1910	820,000	A. R. Wilson	J. P. Massey	11	150
May 9, 1900	300,000	Edmund Strudwick	Roy M. Jones	21	53
October 2, 1918	250,000	H. O. McClure	Dr. S. DeZ. Hawley	.....	237
July, 1898. *b*	Mutual	W. O. MacGill	Stephen D. Powell	23	44
November 23, 1911. *b*	Mutual	George Kuhns	G. W. Fowler	9	179
May 6, 1887	100,000	Howard S. Wilson	Merritt L. Blackburn	34	37
August 4, 1919	90,440	W. E. Atkinson	Lewis Glasser	.....	241
September 30, 1903. *b*	100,000	R. L. Robinson	Ray C. Wagner	17	71
January 5, 1909	200,000	E. H. Lupton	E. E. Sallee	12	131
May 10, 1905	200,000	Heber J. Grant	A. B. C. Ohlson	16	78
September 4, 1851	Mutual	W. D. Wyman	Robert H. Davenport	69	16
July 1, 1899. *b*	*g* 105,100	H. O. Edgerton	E. C. Mansfield	22	48
1920. *b*	150,000	C. S. Jobes	W. T. Grant	.....	244
June 1, 1911	Mutual	L. C. McCabe	J. W. Money	.....	261
January, 1912	500,000	Marshall Diggs	C. S. Brooks	9	180
July 25, 1905	100,000	Thomas F. Daly	Patrick Crowe	15	81
September 1, 1912	100,000	P. H. Haltiwanger	A. H. Kohn	8	191
May 28, 1906	100,000	C. B. Robbins	C. B. Svoboda	15	94
February 20, 1896	Mutual	George B. Peak	T. C. Denny	25	40
April 12, 1907	200,000	H. W. Johnson	S. B. Bradford	14	108
April 1, 1907	Mutual	Howard L. Stout	R. S. Tiernan	14	107
December 1, 1909	100,000	Edwin M. Brown	Clifford V. Peterson	11	143
January 2, 1911	350,000	Frank P. Crunden	V. F. Larson	10	164
January 1, 1917	200,000	Thomas J. Owens	Claude T. Tuck	.....	232
1920	100,000	Thomas Carey	A. L. Whitman	.....	262
1920	.....	.....	.....	.....	263
September 16, 1907	250,000	Wm. H. Hunt	H. M. Moore	13	118
April 4, 1911	200,000	Fred H. Rowe	R. Y. Rowe	10	173
January 24, 1898	250,000	E. J. Heppenheimer	Dunbar Johnston	23	42
May 26, 1920	.....	J. T. Kendall	J. M. Miller	.....	264
February, 1903	192,350	S. M. Cross	H. G. Luken	18	63
June, 1908	Mutual	O. W. Rice	H. C. Mason	8	202
September 10, 1902	1,000,000	Arthur E. Childs	Wm. H. Brown	18	61
April 9, 1908	200,000	C. W. Brandon	D. E. Ball	13	126
June 1, 1905	500,000	J. D. Powers	I. Smith Homans	16	81
August 9, 1910	100,000	Frans Nelson	F. G. Uehling	10	156
October, 1865	800,000	R. W. Huntington, Jr.	Richard H. Cole	55	25
December 15, 1846	Mutual	Henry S. Robinson	Jacob H. Greene	74	7
February 7, 1912	100,600	Dixon W. Place	William Mell	9	186
April 5, 1920	100,000	Burton H. Saxton	J. P. Langstaff	.....	253
April 24, 1907	342,250	Geo. W. Hill	Clem. E. Peters	14	110
May 31, 1911	200,000	H. G. B. Alexander	Manton Maverick	10	177
July 20, 1907	490,000	John W. Cooper	P. R. Schweich	13	258
October 1, 1907	601,690	Philip Burnet	D. E. Jones	15	121
February 1, 1913	128,375	E. Clovis Hinds	Chas. A. Davis	8	193
1916	300,000	Bertram Day	W. E. Callane	.....	233
November 17, 1906	300,000	John B. Hanten	F. L. Bramble	14	102
September 10, 1917	500,000	A. T. Bennett	Paul Mantz	.....	237
January 14, 1911	130,653	M. E. O'Brien	J. D. Baty	10	165
April 1, 1913. *b*	25,000	S. B. Coley	D. L. Cozart	8	198
April 23, 1909	104,103	D. C. L. Mease	C. E. Botsford	12	136
June, 1913. *b*	Mutual	P. H. Salter	J. B. Maylard	8	204
July 28, 1859	Mutual	Wm. A. Day	William Alexander	61	19
April 30, 1902. *b*	120,000	Henry P. Blair	Allen C. Clark	19	60
March, 1867	500,000	F. C. Hubbell	B. F. Hadley	54	28
May, 1920	142,125	W. M. Burlingame	C. W. Cleveland	.....	265
December, 1903. *b*	Mutual	John C. Maginnas	Joseph H. Leishear	17	73
April 1, 1911	275,000	H. K. Lindsley	E. B. Jewett	10	171
July 8, 1914	300,000	Thomas O. Young	Otis P. Grant	6	213

g Guaranty Capital.

No.	Official Title of Company.	Home Office	Incorporated
71	Farmers' Life Insurance Company	Denver, Col.	November 4, 1911
72	Farmers' National Life Insurance Company, *c*	Chicago, Ill.	April 13, 1913
73	Federal Life Insurance Company, *a*	Chicago, Ill.	February, 1900
74	Federal Reserve Life Insurance Company	Kansas City, Kan.	January 23, 1920
75	Federal Union Life Insurance Company, *h*	Cincinnati, Ohio	August 7, 1914
76	Fidelity Mutual Life Insurance Company	Philadelphia, Pa.	December 2, 1878
77	Fidelity Reserve Life Insurance Company	North Platte, Neb.	December 24, 1912
78	First National Life Insurance Company	Pierre, S. D.	February 23, 1909
79	First Reinsurance Company	Hartford, Conn.	.....
80	First Texas Prudential Insurance Company, *h*	Galveston, Texas	February 25, 1910
81	Fort Worth Life Insurance Company	Fort Worth, Texas	February, 1906
82	Franklin Life Insurance Company	Springfield, Ill.	July 23, 1884
83	Gary National Life Insurance Company	Gary, Ind.	October 8, 1917
84	Gate City Life and Health Insurance Company, *h*, *a*	Greensboro, N. C.	March 20, 1911
85	Gem City Life Insurance Company, *a*	Dayton, Ohio	February, 1911
86	George Washington Life Insurance Company	Charleston, W. Va.	January 26, 1906
87	Girard Life Insurance Company	Philadelphia, Pa.	November 30, 1906
88	Gould Investment and Insurance Company	Oklahoma City, Okla.	1920
89	Grange Life Insurance Company	Lansing, Mich.	July 10, 1914
90	Great American Life Insurance Company	Hutchinson, Kan.	September 8, 1916
91	Great Northern Life Insurance Company	Grand Forks, N. D.	January 28, 1910
92	Great Northern Life Insurance Company	Wausau, Wis.	May 7, 1909
93	Great Republic Life Insurance Company	Los Angeles, Cal.	March 3, 1911
94	Great Southern Life Insurance Company	Birmingham, Ala.	April 21, 1908
95	Great Southern Life Insurance Company	Dallas, Texas	March 1, 1909
96	Great State Life Insurance Company	Wichita, Kan.	April 16, 1919
97	Guaranty Life Insurance Company	Davenport, Iowa	January 3, 1903
98	Guardian Life Insurance Company of America	New York, N. Y.	April 10, 1860
99	Gulf Coast Life Insurance Company	Gulfport, Miss.	April 21, 1911
100	Hawkeye Life Insurance Company	Des Moines, Iowa	.....
101	Home Beneficial Association, *h*, *a*	Richmond, Va.	February 24, 1899
102	Home Fund Life Insurance Company, *h*	Greenville, S. C.	1902
103	Home Life and Accident Company, *a*	Fordyce, Ark.	January 5, 1910
104	Home Life Insurance Company	New York, N. Y.	April 30, 1860
105	Home Life Insurance Company of America, *h*, *a*, *f*	Philadelphia, Pa.	April 18, 1899
106	Idaho State Life Insurance Company	Boise, Idaho	August 30, 1909
107	Illinois Life Insurance Company	Chicago, Ill.	July 7, 1899
108	Independent Life Insurance Company, *h*	Nashville, Tenn.	November 23, 1907
109	Indiana National Life Insurance Company	Indianapolis, Ind.	June 28, 1906
110	Indianapolis Life Insurance Company	Indianapolis, Ind.	July 10, 1905
111	Insular Life Assurance Company	Manila, P. I.	November 25, 1910
112	Inter-Mountain Life Insurance Company	Salt Lake City, U.	July 3, 1911
113	International Life Insurance Company	St. Louis, Mo.	August 15, 1908
114	International Life and Trust Company	Moline, Ill.	October 27, 1915
115	Inter-Southern Life Insurance Company	Louisville, Ky.	June 21, 1906
116	Interstate Life and Accident Company, *a*, *h*	Chattanooga, Tenn.	1909
117	Iowa Life Insurance Company	Waterloo, Iowa	October 3, 1907
118	Jefferson Standard Life Insurance Company	Greensboro, N. C.	June, 1907
119	John Hancock Mutual Life Insurance Company, *h*	Boston, Mass.	April 21, 1862
120	Kansas City Life Insurance Company	Kansas City, Mo.	June 1, 1895
121	Kansas Life Insurance Company	Topeka, Kan.	.....
122	Knights Life Insurance Company of America, *f*	Pittsburgh, Pa.	January 10, 1917
123	La Fayette Life Insurance Company	La Fayette, Ind.	December 26, 1905
124	La Fayette Mutual Life Insurance Company	Lumberton, N. C.	May 11, 1909
125	Lamar Life Insurance Company	Jackson, Miss.	April 5, 1906
126	Liberty Life Insurance Company of Kansas	Topeka, Kan.	March 22, 1919
127	Liberty Life Insurance Company	Lincoln, Neb.	May 14, 1919
128	Liberty Life Insurance Company	Des Moines, Iowa	1919
129	Liberty Life Insurance Company	Greenville, S. C.	Oct. 15, 1919
130	Liberty National Life Insurance Company	Cape Girardeau, Mo.	.....
131	Life and Casualty Insurance Company, *h*, *a*	Nashville, Tenn.	September, 1903
132	Life Insurance Company of Virginia, The, *h*	Richmond, Va.	March 21, 1871
133	Lincoln National Life Insurance Company	Fort Wayne, Ind.	June 12, 1905
134	Lincoln Reserve Life Insurance Company	Birmingham, Ala.	March, 1912
135	Louisiana State Life Insurance Company	Shreveport, La.	January 18, 1911
136	Manhattan Life Insurance Company	New York, N. Y.	July 16, 1850
137	Manhattan Mutual Life Insurance Company	Manhattan, Kan.	June 14, 1918
138	Marquette Life Insurance Company	Springfield, Ill.	July 25, 1908
139	Maryland Assurance Corporation	Baltimore, Md.	September 1, 1917
140	Maryland Life Insurance Company	Baltimore, Md.	March 10, 1864
141	Massachusetts Mutual Life Insurance Company	Springfield, Mass.	May 1, 1851
142	Medical Life Insurance Company of America	Waterloo, Iowa	September 20, 1920
143	Merchant's Life Insurance Company	Des Moines, Ia.	April 4, 1894
144	Methodist Ministers Rel. Insurance and Trust Assn., *c*	Boston, Mass.	May 1, 1878
145	Metropolitan Life Insurance Company, *h*	New York, N. Y.	June, 1866

a Transacts accident and health business. *c* Business restricted to Evangelical ministers. *f* Incorporate under laws of Delaware. *h* Transacts industrial business. *k* Commenced life business in 1917.

Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business	Rank as to Age
July 7, 1913	100,377	E. M. Ammons	B. M. Stackhouse	8	198
March 6, 1913	200,000	John M. Stahl	B. F. Biliter	8	196
May 5, 1900	300,000	I. M. Hamilton	W. E. Brimstin	21	54
February 12, 1920	100,000	Walter L. Payne	D. H. Holt	1	259
December 14, 1915	225,000	Frank M. Peters	Carl Slough	5	219
July 27, 1899, *b*	Mutual	W. Le Mar Talbot	C. G. Hodge	21	49
April 1, 1913	.....	Dr. Barton B. Baker	C. F. Spencer	8	201
December 20, 1918*	216,167	Byran S. Payne	C. W. Martindale	12	137
.....	.....	.....	.....	.....	266
March 26, 1910	50,000	I. H. Kempner	T. E. Flick	11	150
May 14, 1906	106,760	N. H. Lassiter	P. V. Montgomery	15	93
July 5, 1898, *b*	100,000	George B. Stadden	Henry Abels	22	43
February 7, 1918	100,000	Wilbur Wynant	H. W. Tallcott	3	240
March, 1911	75,000	J.F. Thompson	W. L. Carter	10	24
March 15, 1912	100,000	A. J. Conover	G. A. Becker, Jr.	9	182
May 12, 1906	250,000	H. B. Smith	E. C. Milair	15	92
January 22, 1909	419,040	Nathan T. Folwell	Albert Short	12	132
.....	100,000	.....	.....	.....	267
March 18, 1915	190,879	N. P. Hull	C. H. Bramble	7	219
September 12, 1917	171,900	Stephen N. Babbit	J. E. Smith	3	245
September 20, 1910	200,000	E. J. Lander	S. B. E. Seese	10	157
May 7, 1909	112,275	B. F. Wilson	W. C. Landon	12	137
February 7, 1913	500,000	E. C. Cooper	F. B. Olds	8	187
April 22, 1908	156,587	E. R. McDavid	A. L. Fairley	13	127
November 1, 1909	600,000	O. S. Carlton	L. S. Adams	11	144
June 18, 1919	Mutual	Fred. B. Stanley	W. B. Crandall	2	245
February 3, 1903	100,000	A. E. Steffen	L. J. Dougherty	18	64
July 1, 1860	200,000	Carl Heye	Fred A. Goecke	60	21
August 1, 1911	164,150	H. M. Folkes	Chas. L. Isom	9	189
July 1, 1920	100,350	J. H. Allen	B. D. Van Meter	.....	268
1912, *b*	30,000	R. D. Watkins	W. S. Morton	9	188
April, 1912, *b*	12,500	E. A. Gilfilin	L. B. Houston	9	184
May 11, 1910	250,000	A. B. Banks	Jno. R. Hampton	11	151
May 1, 1860	Mutual	William A. Marshall	William S. Gaylord	61	20
May 1, 1899	165,000	Basil Walsh	Joseph L. Durkin	22	47
January 31, 1910	200,000	E. H. Dewey	George B. Wood	11	147
October 2, 1899	1,000,000	James W. Stevens	O. J. Arnold	21	50
February 1, 1908	201,695	Paul Roberts	M. J. McGuire	13	123
January 1, 1907	210,000	C. D. Renick	C. E. Henderson	14	105
November 20, 1905	Mutual	Frank P. Manley	Joseph Raub	15	83
December 1, 1910	62,500	Teodoro R. Yangoo	Manual Mencarini	10	161
June, 1911	124,510	J. O. Carter	Chas. C. Friel	10	174
March 17, 1909	637,500	Massey Wilson	W. F. Grantges	12	134
August 10, 1916	100,000	J. O. Laugman	Dr. Andrew Johnson	4	229
April 1, 1907	712,264	James R. Duffin	Geo. G. Summers	14	109
1910	150,558	H. D. Huffaker	Jas. E. Watkins	3	246
February 13, 1908	100,000	F. A. Ferguson	E. A. Resor	13	124
August, 1907	350,000	Julian Price	W. T. O'Donohue	13	114
December 27, 1862	Mutual	Roland O. Lamb	Charles J. Diman	58	22
June 15, 1903, *b*	200,000	J. B. Reynolds	C. N. Sears	18	67
June, 1914	416,790	J. H. Edwards	Wm. H. Eastman	7	210
March 7, 1917	200,000	Jos. H. Reiman	P. Jos. Hess	3	241
December 26, 1905	Mutual	A. E. Werkhoff	Warren W. Lane	16	84
July 15, 1909	Mutual	Wm. J. Beattie, Jr.	E. E. Page	11	139
April 14, 1906	130,000	H. S. Weston	W. D. Owens	15	88
May 6, 1919	100,000	W. S. Metcalf	B. R. Bays	1	247
May 14, 1919	100,000	D. L. Love	Jos. Goldstein	1	248
1919	.....	W. L. Harding	J. F. Taake	1	249
November 1, 1919	100,000	W. F. Hipp	H. L. Vogel	1	241
.....	.....	.....	.....	.....	269
January 1, 1910, *b*	350,000	A. M. Burton	H. B. Folk	11	144
April, 1871	1,200,000	J. G. Walker	A. Carlton McKenney	50	34
September 15, 1905	500,000	S. M. Foster	Franklin B. Mead	15	82
February 24, 1913	135,760	Jesse F. Stallings	J. R. Burns	8	193
January 13, 1912	250,000	W. T. Crawford	R. M. Henderson	9	182
August 1, 1850	100,000	T. E. Lovejoy	M. DeMott	70	13
June, 1918	Mutual	H. M. Leonard	S. J. Pratt	3	246
February 25, 1909	254,742	M. F. Girten	Julius M. Gass	12	133
January 1 1918	500,000	F. Highlands Burns	Ed. A. Hartman, Jr.	3	242
July 12, 1865	100,000	Douglas H. Rose	Chas. G. Smith	55	23
August 1, 1851	Mutual	Wm. W. McClench	Wheeler H. Hall	70	15
.....	300,000	W. A. Rohlf	J. M. Schultz	.....	270
February, 1915, *b*	400,000	William A. Watts	Frank H. Davis	6	217
January 1, 1911, *b*	Mutual	Lemuel H. Murlin	Hy. L. Wriston	10	162
January, 1867	Mutual	Haley Fiske	James S. Roberts	54	27

b Reincorporated under level premium law.

No.	Official Title of Company.	Home Office	Incorporated
146	Michigan Mutual Life Insurance Company	Detroit, Mich.	November 6, 1867
147	Mid-Continent Life Insurance Company	Oklahoma City	May 12, 1909
148	Midland Insurance Company, *a*	St. Paul, Minn.	September 12, 1910
149	Midland Life Insurance Company	Kansas City, Mo.	February 2, 1909
150	Midland Mutual Life Insurance Company	Columbus, Ohio	December 11, 1905
151	Midwest Life Insurance Company	Lincoln, Neb.	February 17, 1906
152	Minnesota Mutual Life Insurance Company	St. Paul, Minn.	August 6, 1880
153	Mississippi Life Insurance Company, *h*	Memphis, Tenn.	1909
154	Missouri State Life Insurance Company	St. Louis, Mo.	November 23, 1892
155	Montana Life Insurance Company	Helena, Mont.	March 16, 1910
156	Morris Plan Insurance Society	New York, N. Y.	
157	Mountain States Life Insurance Company	Denver, Col.	October 27, 1920
158	Mutual Benefit Life Insurance Company	Newark, N. J.	January 31, 1845
159	Mutual Benefit Society, *h, a*	Baltimore, Md.	June 15, 1903
160	Mutual Life of Illinois	Springfield, Ill.	June 18, 1919
161	Mutual Life Insurance Company of Baltimore, *h*	Baltimore, Md.	1870
162	Mutual Life Insurance Company of New York	New York, N. Y.	April 12, 1842
163	Mutual Trust Life Insurance Company	Chicago, Ill.	January, 1905
164	National-American Life Insurance Company of Iowa	Burlington, Ia.	March 5, 1887
165	National Bankers' Insurance Company	Kansas City, Mo.	March, 1920
166	National Benefit Life Insurance Company	Washington, D. C.	1898
167	National Fidelity Life Insurance Company of Iowa	Sioux City, Iowa	1914
168	National Guardian Life Insurance Company	Madison, Wis.	October, 1909
169	National Life and Accident Insurance Company, *h, a*	Nashville, Tenn.	January, 1898
170	National Life Insurance Company	Montpelier, Vt.	November 13, 1848
171	National Life Insurance Company of the Southwest	Albuquerque, N. M.	December 8, 1916
172	National Life Ins. Co. of United States of America, *a*	Chicago, Ill.	July 25, 1868
173	Nevada State Life Insurance Company	Reno, Nevada	
174	New England Mutual Life Insurance Company	Boston, Mass.	April 1, 1835
175	New Jersey Life Insurance Company	Newark, N. J.	
176	New World Life Insurance Company	Spokane, Wash.	February 24, 1910
177	New York Life Insurance Company	New York, N. Y.	May 21, 1841
178	Niagara Life Insurance Company, *a*	Buffalo, N. Y.	March 24, 1869
179	North American Life Insurance Company	Chicago, Ill.	January 3, 1907
180	North American Life Insurance Company	Omaha, Neb.	November, 1906
181	North American Life and Casualty Company	Minneapolis, Minn.	1896
182	North Carolina Mutual Life Insurance Company, *h, a*	Durham, N. C.	1898
183	Northern Assurance Company of Michigan	Detroit, Mich.	January 24, 1907
184	Northern Life Insurance Company, *a*	Seattle, Wash.	July 14, 1906
185	Northern States Life Insurance Company	Hammond, Ind.	May 31, 1910
186	Northern States Life Insurance Company	Minneapolis, Minn.	1917
187	Northwestern Life Insurance Company	Omaha, Neb.	May 5, 1919
188	Northwestern Mutual Life Insurance Company	Milwaukee, Wis.	March 2, 1857
189	Northwestern National Life Insurance Company	Minneapolis, Minn.	September 15, 1885
190	Occidental Life Insurance Company	Albuquerque, N. M.	June 2, 1906
191	Occidental Life Insurance Company, *a*	Los Angeles, Cal.	June 28, 1906
192	Ohio National Life Insurance Company	Cincinnati, Ohio	November, 1909
193	Ohio State Life Insurance Company	Columbus, Ohio	February 26, 1906
194	Old Colony Life Insurance Company	Chicago, Ill.	May 12, 1905
195	Old Line Insurance Company	Lincoln, Neb.	June 28, 1913
196	Old Line Life Insurance Company of America, *a*	Milwaukee, Wis.	October, 1908
197	Omaha Life Insurance Company	Omaha, Neb.	January 27, 1916
198	Oregon Life Insurance Company	Portland, Ore.	February 24, 1906
199	Our Home Life Insurance Company	Washington, D. C.	November 15, 1909
200	Pacific Mutual Life Insurance Company	Los Angeles, Cal.	January 2, 1868
201	Pan-American Life Insurance Company	New Orleans, La.	March 28, 1911
202	Penn Mutual Life Insurance Company	Philadelphia, Pa.	February 24, 1847
203	Pennsylvania Mutual Life Insuance Co., *h*	Philadelphia, Pa.	April 26, 1870
204	Peoples' Life Insurance Companry	Baltimore, Md.	
205	Peoples' Life Insurance Company, *h*	Chicago, Ill.	October 8, 1908
206	Peoples' Life Insurance Company	Frankfort, Ind.	August 25, 1906
207	Peoples' Mutual Benefit Insurance Company	Washington, D. C.	
208	Peoria Life Insurance Company	Peoria, Ill.	October 23, 1907
209	Philadelphia Life Insurance Company	Philadelphia, Pa.	October 14, 1905
210	Phoenix Mutual Life Insurance Company	Hartford, Conn.	May, 1851
211	Phoenix National Life Insurance Company	Phoenix, Ariz.	October 3, 1919
212	Policyholder's Life Insurance Company	Sioux Falls, S. D.	August 28, 1919
213	Postal Life Insurance Company	New York, N. Y.	November 12, 1904
214	Prairie Life Insurance Company	Omaha, Neb.	June 24, 1913
215	Preferred Life Insurance Company	Topeka, Kan.	
216	Preferred Risk Life Insurance Company	Des Moines, Ia.	September 25, 1917
217	Presbyterian Ministers' Fund, The, *c*	Philadelphia, Pa.	January 11, 1759
218	Protective Life Insurance Company	Birmingham, Ala.	July 24, 1907
219	Provident Insurance Company	Bismarck, N. D.	March 14, 1915
220	Provident Life and Accident Company, *a*	Chattanooga, Tenn.	
221	Provident Life and Trust Company, The	Philadelphia, Pa.	March 22, 1865

a Transacts accident and health business. *c* Business restricted to Evangelical ministers. *h* Transa
industrial business.

Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business	Rank as to Age
November 12, 1867	$250,000	J. J. Mooney	A. F. Moore	53	30
June 24, 1910	100,584	R. T. Stuart	R. W. Reese	11	153
March 24, 1911, *b*	167,553	H. W. Strickler	E. M. Mortensen	10	167
August 1, 1909	100,000	Daniel Boone, Jr.	J. M. Smullin	11	140
July 2, 1906	225,000	W. O. Thompson	Geo. W. Steinman	14	96
May 1, 1906	200,000	N. Z. Snell	A. J. Sawyer	15	91
September, 1901, *b*	Mutual	E. W. Randall	H. W. Allstrom	19	57
1909	Mutual	J. E. Walker	Minnie M. Cox	3	237
December 29, 1901, *b*	1,000,000	M. E. Singleton	Jas. J. Parks	19	58
September 10, 1910	250,000	A. C. Johnson	C. E. Herfurth	10	156
September 18, 1917	100,000	Arthur J. Morris	Joseph B. Gilder	3	238
		Claude W. Fairchild	W. L. Vernon		271
April 1, 1845	Mutual	Fred Frelinghuysen	J. Wm. Johnson	76	4
July, 1914, *b*	Mutual	H. C. Fowler	Harry O. Wilson	7	222
January 10, 1920	155,293	H. B. Hill	J. R. Neal, M. D.	1	245
1870	Mutual	Matthew S. Brenan	Henry Roth	51	33
February 1, 1843	Mutual	Charles A. Peabody	George C. Keefer	78	2
April 14, 1905	Mutual	N. A. Nelson	Chas. H. Boman	16	77
June 1, 1912, *b*	100,900	L. H. Koch	Charles Blanke	9	223
	100,000	A. C. Lovell	I. H. Todd		272
December 18, 1918, *b*	100,000	Dr. Robt. W. Brown	S. W. Rutherford	3	187
January 1, 1916	100,000	Ralph H. Rice	Carl T. Prime	5	186
October 11, 1910	100,000	Geo. A. Boissard	B. S. Beecher	10	159
January, 1905, *b*	300,000	C. A. Craig	C. R. Clements	16	75
February 1, 1850	Mutual	Fred A. Howland	Osman D. Clark	71	10
March 20, 1917	181,260	John Becker	E. T. Chase	4	220
August 1, 1868	500,000	A. M. Johnson	Robert D. Lay	52	32
May 7, 1917	500,000	Lem Allen	E. C. Short	4	132
February 1, 1844	Mutual	Alfred D. Foster	Jacob A. Barbey	77	3
January 20, 1917	300,000	Edward E. McCall	F. F. Uehling	4	235
June 1, 1911	1,133,050	John J. Cadigan	Russell C. Burton	10	175
April 17, 1845	Mutual	Darwin P. Kingsley	Seymour M. Ballard	76	5
October 26, 1899, *b*	150,000	Eugene Tanke	Wilbur C. Dixon	21	51
February 2, 1907	700,000	J. H. McNamara	William P. Kent	14	106
October 13, 1910, *b*	Mutual	G. L. E. Klingbeil	D. D. Hall	10	16
1915, *b*	125,000	Z. H. Austin	H. M. Little	5	220
1913, *b*	Mutual	A. M. Moore	C. C. Spaulding	7	203
October 19, 1907	100,000	C. L. Ayres	Marion O. Rowland	13	122
August 11, 1906	200,000	D. B. Morgan	Arthur P. Johnson	14	98
March 7, 1911	162,000	H. E. Sherrar	Anton H. Tapper	10	165
October 8, 1918	100,000	F. W. Dalton	W. F. Robertson	2	239
May 17, 1919	Mutual	Clyde G. Smith	Philip J. Harrison		273
November 25, 1858	Mutual	William D. Van Dyke	A. S. Hathaway	62	18
June, 1906, *b*	Mutual	John T. Baxter	M. V. Jenness	15	95
January 1, 1907	100,000	A. B. McMillen	Geo. Roslington	14	104
August 16, 1906	250,000	Jos. Burkhard	Robert J. Giles	14	101
September 23, 1910	447,210	Albert Bettinger	T. W. Appleby	10	160
July 25, 1906	225,000	J. M. Sarver	Joseph K. Bye	14	97
June 18, 1907	126,552	B. R. Nueske	R. C. Van Dyke	14	112
June 28, 1913	200,000	Jno. G. Maher	E. P. Martin		274
May 15, 1910	672,635	Rupert F. Fry	John E. Reilly	11	152
February 3, 1916	150,000	E. M. Searle, Jr.	H. E. Worrell	5	225
April 12, 1906	100,000	A. L. Mills	Sanford Smith	15	87
April 15, 1910	69,853	Clifford R. Allen	F. A. Johnson	11	150
April, 1868	1,500,000	Geo. I. Cochran	S. F. McClung	53	31
March 28, 1912	1,000,000	Crawford H. Ellis	J. E. Woodward	9	183
May 25, 1847	Mutual	Geo. K. Johnson	Sydney A. Smith	74	8
September 1, 1906	Mutual	John J. Coyle	Dr. E. J. Moore	14	100
					275
October 21, 1908, *b*	101,737	Elon A. Nelson	A. Dwight Hoy	12	128
May 7, 1907, *b*	100,000	A. A. Laird	E. O. Burget	14	111
					276
February 15, 1908	200,000	Emmett C. May	Geo. B. Pattison	13	125
April 17, 1906, *b*	560,320	Andrew J. Maloney	Wm. H. Hubbard	15	89
May, 1851	Mutual	J. M. Holcombe	H. E. Johnson	70	14
February 26, 1920	100,000	J. H. O'Reilly	Shirley Christy	1	254
October 27, 1919	Mutual	Guy C. Barton	H. O. Chapman	1	240
June 2, 1905	100,000	Wm. R. Malone	Wesley Sisson	16	80
September, 1913	100,000	W. R. McGrew	E. A. Johnson	7	204
					277
January 1, 1919	103,450	J. J. Shambaugh	W. F. Barr	2	240
1759	Mutual	Rev. Perry S. Allen	M. S. Johnson	162	1
September 16, 1907	141,680	Wm. D. Jelks	Ben. W. Lacy	13	119
June, 1916	125,000	H. H. Steele	F. L. Conklin	5	228
1910	200,000	Robt. J. Maclellan	W. C. Cartinhour	3	239
July 31, 1865	*f*2,000,000	Asa S. Wing	Leonard C. Ashton	55	24

b Reincorporated under level premium law. *f* Interest received on capital credited to trust department and dividends on capital paid from same source.

No.	Official Title of Company	Home Office	Incorporated
222	Provident Life Insurance Company	Des Moines, Iowa	July 7, 1913
223	Providers' Life Assurance Company, *h*	Chicago, Ill.	
224	Prudential Insurance Company of America, *h*	Newark, N. J.	April 3, 1873
225	Public Life Insurance Company	Chicago, Ill.	December 16, 1918
226	Public Savings Insurance Company, *h*	Indianapolis, Ind.	July 6, 1909
227	Puritan Life Insurance Company	Providence, R. I.	April 18, 1907
228	Quick Payment Old Line Life Insurance Company, *h*	Boone Terre, Mo.	August 7, 1914
239	Register Life Insurance Company	Davenport, Iowa	April 17, 1889
230	Reinsurance Life Company of America	Des Moines, Iowa	June, 1917
231	Reliance Life Insurance Company, *a*	Pittsburg, Pa.	March 31, 1903
232	Republic Life Insurance Company	Des Moines, Iowa	
233	Reserve Loan Life Insurance Company	Indianapolis, Ind.	March 2, 1897
234	Rockford Life Insurance Company	Rockford, Ill.	February 19, 1909
235	Roman Standard Life Insurance Company	Manistee, Mich.	July 24, 1912
236	Royal Union Mutual Life Insurance Company	Des Moines, Iowa	March 15, 1886
237	St. Joseph Life Insurance Company	St. Joseph, Mo.	October 31, 1913
238	St. Louis Mutual Life Insurance Company	St. Louis, Mo.	November 23, 1857
239	San Jacinto Life Insurance Company	Beaumont, Texas	February 23, 1914
240	Scranton Life Insurance Company	Scranton, Pa.	August 19, 1907
241	Security Life and Trust Company	Greensboro, N. C.	March 11, 1920
242	Security Life Insurance Company of America	Chicago, Ill.	March 12, 1902
243	Security Mutual Life Insurance Company	Binghamton, N. Y.	November 6, 1887
244	Security Mutual Life Insurance Company	Lincoln, Neb.	October 3, 1895
245	Shenandoah Life Insurance Company	Roanoke, Va.	December 23, 1914
246	Southeastern Life Insurance Company	Greenville, S. C.	November 3, 1905
247	Southern Insurance Company, *h*	Nashville, Tenn.	1906
248	Southern Life and Trust Company	Greensboro, N. C.	June 2, 1903
249	Southern States Life Insurance Company, †	Atlanta, Ga.	April 16, 1906
250	Southern Union Life Insurance Company	Waco, Tex.	January 20, 1909
250	Southland Life Insurance Company	Dallas, Texas	October 3, 1908
252	Southwestern Life Insurance Company	Dallas, Texas	March 10, 1903
253	Standard Life Insurance Company	Decatur, Ill.	September 5, 1914
254	Standard Life Insurance Company of America, *a*	Pittsburg, Pa.	June 14, 1910
255	Standard Life Insurance Company, *h*, *a*	Atlanta, Ga.	June 24, 1911
256	State Life Insurance Company	Indianapolis, Ind.	October 4, 1894
257	State Life Insurance Company	Des Moines, Iowa	December, 1917
259	State Life Insurance Company of Montana	Great Falls, Mont.	March, 1913
259	State Mutual Life Assurance Company	Worcester, Mass.	March 16, 1844
260	Sun Life Insurance Company of America, *h*	Baltimore, Md.	January 12, 1897
261	Surety Fund Life Insurance Company	Minneapolis, Minn.	
262	Teachers' Insurance and Annuity Ass'n of America	New York, N. Y.	March 4, 1918
263	Texas Life Insurance Company	Waco, Texas	January 9, 1901
264	Toledo Travelers' Life Insurance Company	Toledo, Ohio	September 5, 1912
265	Travelers' Insurance Company, *a*	Hartford, Conn.	June 17, 1863
266	Twin City Life Insurance Company	St. Paul, Minn.	January 22, 1912
267	Two Republics Life Insurance Company	El Paso, Texas	June 9, 1909
268	Union Central Life Insurance Company, *a*	Cincinnati, O.	March 28, 1867
269	Union Life and Accident Insurance Company	Lincoln, Neb.	
270	Union Life Insurance Company	Rogers, Ark.	October, 1920
271	Union Mutual Life Insurance Company	Portland, Me.	July 17, 1848
272	United Fidelity Life Insurance Company	Dallas, Texas	September 27, 1920
273	United Life and Accident Insurance Company	Concord, N. H.	1913
274	United States Life Insurance Company	New York, N. Y.	February 25, 1850
275	United States National Life Insurance Company	Sioux Falls, S. D.	January 22, 1920
276	Universal Life Insurance Company	Dubuque, Ia.	August 6, 1919
277	Volunteer State Life Insurance Company	Chattanooga, Tenn.	October, 1903
278	West Coast Life Insurance Company, *h*	San Francisco, Cal.	March 12, 1906
279	Western and Southern Life Insurance Company, *h*	Cincinnati, Ohio	February 23, 1888
280	Western Life Insurance Company	Des Moines, Ia.	April 30, 1907
281	Western Mutual Life Association	Los Angeles, Cal.	
282	Western National Life Insurance Company	Cheyenne, Wyo.	March 23, 1911
283	Western Reserve Life Insurance Company	Muncie, Ind.	July 27, 1906
284	Western States Life Insurance Company	San Francisco, Cal.	October 16, 1909
285	Western Union Life Insurance Company, *a*	Spokane, Wash.	October 31, 1906
286	Wisconsin Life Insurance Company	Madison, Wis.	April 24, 1895
287	Wisconsin National Life Insurance Company, *h*, *a*	Oshkosh, Wis.	July 25, 1908

† Incorporated under laws of Alabama. *a* Transacts accident and health business. *d* Incorporated under laws of Virginia. *h* Transacts industrial business.

Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business	Rank as to Age
August 6, 1913	$100,000	B. F. Carroll	Paul W. Carroll	7	205
March, 1916	145,430	M. F. Bozinch	W. S. Miroslawski	5	227
January 1, 1876	Mutual	Forrest F. Dryden	W. I. Hamilton	45	35
January, 1920	100,000	Louis Narowetz	J. W. Singleton	1	247
January 3, 1910	144,505	Carl G. Winter	Chas. W. Folz	11	145
October 11, 1907	200,000	Chas. Perry	Clinton C. White	13	120
August 18, 1914	20,000	John C. Seger	Irvan L. Page	7	214
April 22, 1889	Mutual	Geo. E. Decker	A. E. Littig	32	39
August 18, 1918	500,000	H. B. Hawley	F. D. Harsh	4	194
May 13, 1903	1,000,000	J. H. Reed	H. G. Scott	18	65
.....	Mutual	C. S. Byrkit	W. H. Johnson	.....	278
June 30, 1901, *b*	100,000	Chalmers Brown	G. L. Stayman	20	56
March 17, 1910	175,650	P. A. Peterson	F. L. Brown	11	147
October 1, 1912	100,000	Robert Y. Speir	David E. Cole	8	191
March 18, 1886	Mutual	Frank D. Jackson	Sidney A. Foster	35	36
November 13, 1913	100,000	A. L. McPherson	H. E. McPherson	7	206
April 12, 1858	Mutual	Frederick Kreismann	Edwin J. Meyer	63	17
March 24, 1914	200,000	H. M. Hargrove	J. S. Edwards	7	207
October 29, 1908, *b*	340,000	J. S. McAnulty	W. E. Napier	12	130
March 22, 1920	150,000	Geo. A. Grimsley	Wm. T. Grimsley	1	257
June 12, 1903, *b*	220,000	O. W. Johnson	J. C. Seitz	18	66
December 29, 1899, *b*	Mutual	D. S. Dickenson	Chas. A. LaDue	21	52
July 1, 1903, *b*	Mutual	E. B. Stephenson	.....	18	68
February 1, 1916	470,170	R. H. Angell	W. L. Andrews	3	24
January 1, 1906	100,000	T. Oregon Lawton, Jr.	W. W. Mason	15	85
September, 1909	201,270	R. E. Donnell	W. G. Harris	11	40
July 1, 1903	1,000,000	A. W. McAlister	Arthur Watt	18	70
May 1, 1906	100,000	W. L. Moore	Frank Orme	15	90
November 5, 1909	174,420	H. B. Mistrot	J. L. Mistrot	11	42
April 1, 1909	300,000	Harry L. Seay	P. N. Thevenet	12	35
July 1, 1903	750,000	T. W. Vardell	V. K. Mather	18	69
October 29, 1914	225,000	J. R. Paisley	H. H. Nottelmann	6	215
April 1, 1911, *b*	356,095	John C. Hill	Elgin A. Hill	11	168
May 12, 1913	125,000	H. E. Perry	J. A. Johnson	8	198
1899, *b*	Mutual	H. W. Bennett	Albert Sahm	22	45
July 21, 1919	660,900	A. C. Johnson	Chas. L. Snyder	1	247
April 1914	117,500	George H. Stanton	F. E. Beaty	7	215
June 1, 1845	Mutual	B. H. Wright	D. W. Carter	76	6
March 1, 1897	300,000	M. Rothschild	Felix Rothschild	24	41
March 30, 1915, *b*	100,000	Dr. E. Klaveness	Wilbur M. Johnson	5	222
May 17, 1918	.....	Henry S. Pritchett	C. B. Furst	3	238
April 1, 1901	200,000	John D. Mayfield	J. J. Mayfield	20	55
April 1, 1914	100,000	W. H. Schaefer	Eugene W. Gage	7	208
July, 1866	*7,500,000	Louis F. Butler	James L. Howard	55	26
March 13, 1913	100,000	Rasmus Svensen	A. M. Mikkleson	8	196
February 8, 1911	200,000	A. H. Rodes	John H. Upton	10	173
April, 1867	2,500,000	J. R. Clarke	G. L. Williams	54	29
1919	150,000	C. E. Haynie	R. R. Lounsbury	1	248
March, 1921	50,000	J. W. Walker	R. H. Whitlow	.....	279
October 1, 1849	Mutual	Arthur L. Bates	Sylvan B. Phillips	71	9
December 1, 1920	500,000	D. E. Waggoner	J. L. Mims	.....	280
July, 1914	500,000	S. W. Jameson	R. J. Merrill	7	211
March 1, 1850	264,000	J. P. Munn	Alf. Wheelwright	71	11
March 22, 1920	Mutual	E. G. Hamilton	M. A. Kern	.....	281
April 20, 1920	308,900	D. J. Murphy	F. W. Coates	.....	260
November 3, 1903	500,000	Z. C. Patten	E. Leon Porter	18	72
April 4, 1906	250,000	John A. Koster	Gordon Thomson	15	6
April 30, 1888	750,000	William J. Williams	John F. Ruehlmann	33	38
August 29, 1907	193,525	James H. Jamison	H. D. St. John	13	117
.....	Mutual	T. J. Armstrong	G. F. Stevenson	3	243
March 12, 1912	225,000	J. T. Kendall	A. W. Pettit	9	185
July 3, 1907, *b*	101,968	.....	John W. Dragoo	13	113
June 15, 1910	1,000,000	H. J. Saunders	John V. Hawley	11	99
November 22, 1906	200,000	R. L. Rutter	Chas. E. Gerhardt	14	103
October 20, 1902, *b*	Mutual	R. B. Anderson	N. J. Frey	18	62
September 12, 1908	400,000	C. R. Boardman	E. A. Hanks	12	129

* Capital credited to accident department. *b* Reincorporated under level premium law.

Year Ending December 31, 1920.	Ætna Life Hartford, Conn.	Agricultural, Bay City, Mich.	American Bankers, Chicago, Ill.	American Central, Indianapolis.
Capital Stock	$5,000,000	$250,000	$105,000	$137,000
Ledger assets beginning of year	129,879,208	345,624	1,415,326	6,511,722
INCOME.				
New premiums	7,042,308	175,870	107,268	755,316
New disability & double indem. prems.	262,857	8,018	938	53,531
Renewal premiums	19,486,823	171,932	455,211	1,315,451
Renewal dis. & double indem. prems.	398,844	1,332	1,505	9,137
Premiums paid by dividends	1,022,908	2,869	.....	40,607
Premiums paid by surrenders	350,545	.....	.....	20,766
Total new premiums	7,692,076	183,903	108,206	867,223
Total renewals	20,872,209	176,118	456,716	1,327,585
Consideration for annuities	795,373	.....	.....	2,398
Total premium income	29,359,658	360,021	564,922	2,197,206
Increase in year	5,788,252	137,084	13,691	517,672
Interest and dividends	6,454,785	14,650	70,201	415,842
Rental receipts	103,132	.....	10,955	48,998
Profit and loss account	.....	.....	4,190	.....
Supplementary contracts	166,699	.....	.....	2,500
Other receipts	265,336	101,393	128,958	70,119
Total interest and other income	6,989,952	116,043	214,304	537,459
Increase in year	—5,102	8,329	63,393	132,440
Total income	36,349,610	476,064	779,226	2,734,665
Increase in year	5,783,150	145,413	87,084	650,112
DISBURSEMENTS.				
Death claims paid	9,251,550	38,000	193,277	459,908
Matured endowments	4,759,167	.....	.....	47,269
Paid to annuitants	293,986	.....	.....	1,536
Lapsed, surrendered & purchased pols.	2,772,804	1,196	36,249	208,220
Dividends to policyholders	1,692,958	4,180	.....	40,810
Disability and double indemnity	143,719	2,087	4,695	2,560
Total paid policyholders	18,914,184	45,463	235,221	760,303
Increase in year	2,684,844	1,083	—1,974	41,775
Commissions—New	2,724,598	146,412	62,839	580,958
Commissions—Renewal	1,134,965	13,667	33,641	79,728
Commissions—Annuities	29,835	.....	.....	.....
Salaries and expenses of agents	753,148	8,060	55,379	46,681
Medical fees and inspections	279,234	22,957	13,861	51,536
Salaries of officers and employees	911,300	40,394	60,392	197,000
Rents	177,646	1,855	7,200	15,486
Real estate, repairs, etc.	110,081	.....	6,057	20,625
Other management expenses	721,420	15,152	36,916	141,445
Total management expenses	6,842,227	248,497	276,285	1,133,459
Paid on supplementary contracts	126,534	.....	990	2,939
Dividends to stockholders	500,000	14,000	.....	10,960
Insurance taxes, licenses, fees and fines	939,189	971	14,597	30,038
Real estate taxes	30,024	.....	1,448	7,154
Profit and loss, etc.	235,535	18,066	1,666	.....
Total expenses, etc.	8,673,509	281,534	294,986	1,184,550
Increase in year	1,890,253	59,083	16,470	396,134
Total disbursements	27,587,693	326,997	530,207	1,944,853
Increase in year	4,575,097	60,166	14,496	437,909
Income saved	8,761,917	149,067	249,019	789,912
Ledger assets end of year	138,656,620	544,693	1,663,017	7,301,530
ASSETS.			e	
Real estate owned	1,391,690	.....	140,862	500,478
Real estate mortgages	66,031,578	402,470	970,336	4,509,858
Bonds owned	46,871,491	21,000	74,237	948,650
Stocks owned	8,605,845	.....	11,000	.....
Collateral loans	564,739	.....	1,000	.....
Premium notes	60,166	4,406	6,052	.....
Loans to policyholders	13,621,354	4,354	171,017	1,256,034
Cash in office and bank	3,486,106	110,040	255,266	139,793
Deferred and Unpaid Premiums	3,040,798	15,741	51,697	197,488
All other assets	3,709,327	2,832	31,055	121,704
Total admitted assets	147,383,094	560,843	1,712,522	7,674,005
Increase in year	10,544,985	209,003	154,086	872,255
Not admitted items	365,570	19,568	49,932	66,434
Gross assets	147,748,664	580,411	1,762,454	7,740,439

e—Assets, liabilities and surplus include accident branch.

American Home. Topeka, Kan.	American Life, Denver, Col.	American Life, Des Moines, Ia.	American Life, Reinsurance, Dallas, Tex.	American Mut., Lake Charles, La.	American Nat., St. Louis, Mo.
.....	$100,000	$200,875	$250,000.	.....	$200,000
$526,088	688,738	2,621,571	384,727	186,139	728,722
23,178	139,776	289,883	104,896	44,992	117,765
.....	2,498	14,256	2,692	655	3,993
156,106	259,777	704,396	26,721	81,157	248,517
.....	5,248	16,365	700	1,057	5,387
.....	3,728	7,586	.....	.....	.....
891	.....	18,875	.....	.....	.....
24,069	142,274	323,677	107,588	45,647	121,758
156,106	268,753	727,684	27,421	82,214	253,904
.....	.....	.....	.....	.....	.....
180,175	411,027	1,051,361	135,009	127,861	375,662
—17,541	87,746	170,117	97,220	19,054	58,008
26,610	43,453	144,948	19,641	7,719	40,286
.....	230	.....	.....	.....	2,108
.....	.....	.....	.....	.....	16
.....	.....	5,696	.....	.....	.....
175	28,493	7,535	.....	1,507	4,877
26,785	72,176	158,179	19,641	9,226	47,287
—59,602	20,649	10,758	7,256	161	7,896
206,960	433,203	1,209,540	154,650	137,087	422,949
—77,143	108,395	180,875	104,476	19,215	65,904
27,841	64,553	168,427	55,176	22,146	83,865
.....	.....	1,000	.....	.....	.....
.....	.....	.....	.....	.....	.....
11,231	13,544	65,714	.....	7,076	6,803
.....	34,238	11,004	.....	.....	.....
.....	.....	2,187	.....	.....	54
39,072	112,335	248,332	55,176	29,222	90,722
—21,355	18,306	19,340	47,626	3,616	28,322
19,344	104,811	223,549	39,825	33,681	91,263
8,520	7,456	32,546	137	.....	26,830
.....	.....	.....	.....	.....	.....
313	21,265	25,181	1,963	8,944	686
1,617	9,275	24,927	27	4,599	16,467
7,835	31,383	69,995	20,000	12,351	30,235
979	1,980	4,340	835	1,400	3,610
.....	192	1,578	.....	.....	1,415
3,938	7,771	34,232	6,575	8,975	17,363
42,546	184,133	416,348	69,364	69,950	187,869
.....	.....	3,673	.....	.....	360
.....	.....	.....	.....	.....	.....
936	6,194	25,638	1,656	2,804	12,948
.....	215	117	365	.....	746
10,203	.....	4,699	.....	6,868	.....
53,685	190,542	450,475	71,385	79,622	201,923
—134,199	12,007	72,414	38,479	26,320	13,214
92,757	302,877	698,807	126,561	108,844	292,645
—155,554	30,313	91,754	86,105	29,936	41,536
114,203	180,326	510,733	28,089	28,243	130,304
637,428	869,064	3,130,127	412,816	214,382	859,025
.....	27,396	58,098	.....	.....	34,822
425,078	539,000	2,264,325	326,607	56,000	667,535
14,486	177,684	95,534	58,834	100,829	77,425
750	.....	.....	.....	.....	.....
.....	15,000	380	.....	.....	.....
69,134	11,247	73,555	.....	19,314	1,960
61,590	77,603	451,373	.....	25,914	28,884
39,694	6,081	141,630	27,375	3,964	37,330
21,086	25,028	65,646	16,840	7,606	37,379
9,125	18,983	76,357	9,876	3,997	20,199
640,943	898,022	3,226,898	439,532	217,624	905,534
129,838	185,554	536,811	43,830	31,722	143,778
32,391	24,010	59,353	.....	19,878	21,981
673,334	922,032	2,286,251	439,532	237,502	927,515

Year Ending December 31, 1920.		Ætna Life Hartford, Conn.	Agricultural, Bay City, Mich.	American Bankers, Chicago, Ill.	American Central, Indianapolis.
Liabilities.					
Reserves		$125,394,290	$277,181	$1,379,149	$6,977,066
Reserve on supplementary contracts		1,367,034	.....	8,368	27,678
Unpaid losses and claims		1,272,313	2,000	11,123	25,456
Losses and claims resisted		49,961	.....	.....	4,000
Dividends to accumulate		1,513,160	1,787	17,865	1,087
Unpaid dividends		132,337	232	.....	23
Dividends apportioned		1,905,539	.....	.....	1,977
Amounts set apart		545,527	.....	.....	20,000
All other liabilities		1,447,608	2,203	160,906	257,364
Total liabilities		133,627,769	283,403	1,577,411	7,314,651
Increase in year		9,414,942	172,498	229,870	861,899
Unassigned funds and capital		13,755,325	277,440	135,111	359,354
Surplus apportioned		2,451,066	.....	.....	21,977
Total surplus funds		16,206,391	277,440	135,111	381,331
Increase in year		1,230,631	46,515	—75,785	20,999
Gross surplus		16 571,961	297,008	184,043	447,765
New Business.		*c g*		*c g*	
New Issues	Policies	44,934	3,216	4,453	11,961
	Amount	206,838,146	4,953,250	4,318,220	40,096,577
Policies revived	Policies	225	53	195	236
	Amount	741,761	86,500	129,750	631,883
Policies increased	Policies	.....	.....	.....	13
	Amount	.....	.....	150,955	.....
Dividend additions		280	.....	.....	40,702
Total new issues	Policies	45,159	3,269	4,648	12,210
	Amount	207,580,187	5,039,750	4,598,925	40,769,162
Increase in year	Policies	5,904	352	681	3,155
	Amount	41,400,495	1,146,750	481,341	14,180,142
Terminations.					
By death	No	2,772	34	101	192
	Amount	7,360,418	40,500	109,629	452,090
By maturity	No	3,158	.....	.....	1
	Amount	4,797,183	.....	.....	46,836
By expiry	No	1,893	.....	77	161
	Amount	2,437,212	.....	177,945	351,935
By surrender	No	4,996	7	113	288
	Amount	15,293,760	13,500	161,400	651,053
By lapse	No	7,206	908	2,357	3,359
	Amount	28,237,448	1,184,000	2,092,559	8,758,716
By change	No	68	2	128	.....
	Amount	725,174	4,500	.....	1,708,290
By disability	No	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No	20,093	951	2,776	4,001
	Amount	58,851,195	1,242,500	2,541,533	11,968,920
Insurance in Force.					
Whole life policies	No	56,496	1,750	15,009	28,314
	Amount	252,015,247	3,024,733	14,954,929	62,763,083
Endowment policies	No	164,594	4,867	2,504	2,352
	Amount	383,113,591	6,311,700	1,692,705	4,320,225
All other policies	No	45,485	48	902	7,517
	Amount	166,694,745	219,855	1,592,987	33,992,856
Reversionary additions		301,693	.....	.....	54,556
Total in force	No	266,575	.....	18,415	38,183
	Amount	802,125,276	9,556,288	18,240,621	101,130,720
Increase in year	No	25,066	2,318	1,872	8,209
	Amount	148,728,992	3,797,250	2,057,392	28,800,242
Miscellaneous.					
Mean ledger assets		134,267,914	445,158	1,539,171	6,906,626
Mean admitted assets		142,110,601	456,336	1,635,479	7,237,877
Invested assets		138,622,958	327,905	1,627,922	7,255,578
Interest and rents earned		7,674,523	16,509	89,666	485,471
Net assets over all liabilities ex. reserve		141,600,681	554,621	1,514,260	7,358,397
Mean reserves		120,817,988	197,387	1,271,175	6,584,416
Mean insurance in force		727,760,780	7,657,663	17,211,925	86,730,599
Death claims paid plus net exp. of mgt.		16,093,777	286,497	469,562	1,593,367
7½ per cent of renewal premiums		1,565,416	13,209	34,254	97,569

c—Policy exhibit includes ordinary business only. *g*—Transacts group insurance.

American Home, Topeka, Kan.	American Life, Denver, Col	American Life, Des Moines, Ia	American Life, Reinsurance, Dallas, Tex.	American Mut., Lake Charles, La.	American Nat., St. Louis, Mo.
$609,480	$621,433	$2,826,793	$75,976	$182,708	$656,604
.....	.....	46,773	.....	156	4,574
4,034	3,649	21,196	12,715	1,000	3,000
.....	10,000	5,500	.....	.....	1,000
.....	109,361	12,934	.....	.....	.....
.....	.....	3,932	.....	.....	.....
.....	.....	2,352	.....	.....	.....
.....	.....	30,701	.....	.....	.....
2,460	15,254	44,849	6,997	4,509	8,665
615,974	759,697	2,995,030	95,688	188,373	673,843
105,066	196,345	526,643	65,357	43,806	171,374
24,969	138,325	231,868	343,844	29,251	231,691
.....	.....	33,053	.....	.....	.....
24,969	138,325	264,921	343,844	29,251	231,691
24,772	—10,791	11,624	—21,527	—12,084	—27,596
57,360	162,335	324,274	343,844	49,129	253,672
282	1,436	4,044	4,187	1,180	2,304
578,500	4,101,370	9,521,644	15,186,495	1,658,600	4,324,655
.....	97	131	13	37	173
.....	219,500	287,000	48,625	40,000	351,000
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	1,567	.....	.....	.....
282	1,533	4,175	4,200	1,217	2,477
578,500	4,320,870	9,810,211	15,235,120	1,698,600	4,675,655
—556	—161	371	3,032	572	—390
—1,175,185	571,370	1,654,891	9,922,199	603,100	—263,251
18	36	100	19	17	40
29,752	82,413	178,752	87,075	25,100	78,500
.....	.....	1	.....	1	.....
.....	.....	1,000	.....	1,000	.....
.....	2	85	.....	7	6
.....	3,500	107,100	.....	14,500	11,000
32	63	117	.....	6	23
59,000	113,500	214,895	.....	10,000	50,000
346	685	1,475	289	380	1,536
721,262	1,503,500	3,167,375	1,195,129	412,950	2,664,750
.....	.....	27	.....	4	.....
.....	87	126,010	217,952	6,000	18,500
.....	.....	2	.....	.....	.....
.....	.....	6,000	.....	.....	.....
396	786	1,807	308	415	1,605
810,014	1,703,000	3,801,131	1,500,156	469,550	2,822,750
3,243	4,944	16,511	1,329	2,151	5,278
5,361,346	10,594,537	30,752,746	2,198,450	3,388,031	9,884,364
73	434	787	64	314	1,032
112,984	1,049,540	1,166,756	195,000	418,000	1,741,112
132	4	1,158	3,665	398	244
319,608	9,500	2,725,130	16,631,895	657,150	667,809
.....	.....	24,915	.....	.....	.....
3,448	5,382	18,456	5,058	2,863	6,554
5,793,938	11,653,577	34,669,547	19,025,345	4,525,181	12,293,285
—114	747	2,368	3,892	802	872
—231,514	2,627,870	6,009,080	13,734,964	1,229,050	1,852,905
581,758	778,901	2,875,849	398,771	200,260	793,873
576,024	805,245	2,958,492	417,617	201,763	833,645
610,645	852,975	3,084,895	412,816	206,240	847,745
26,610	47,248	169,658	24,339	10,799	45,409
634,449	759,758	3,091,714	419,820	211,959	888,295
557,371	538,775	2,574,104	49,747	159,772	563,705
5,909,496	10,344,642	31,865,007	12,157,863	3,910,651	11,366,833
70,387	248,686	584,774	124,540	92,096	271,734
11,708	20,157	52,830	2,057	6,166	19,043

Year Ending December 31, 1920.	American National, Galveston, Tex.b	Amicable Life, Waco, Tex.	Atlantic Life, Richmond, Va.	Atlas Life, Tulsa, Okla.
Capital Stock	$500,000	$820,000	$300,000	$250,000
Ledger assets beginning of year	7,077,202	3,454,183	5,752,045	268,823
INCOME.				
New premiums	629,680	111,181	709,202	197,344
New disability & double indem. prems.	16,470	686	41,170	3,689
Renewal premiums	3,838,263	394,921	1,538,929	103,676
Renewal dis. & double indem. prems.	23,131	.....	37,308	183
Premiums paid by dividends	.....	79,811	175,647	.....
Premiums paid by surrenders	15,077	7,736	3,268	370
Total new premiums	660,529	119,581	777,518	201,402
Total renewals	1,048,877	474,754	1,728,006	103,860
Consideration for annuities	13,610	.....	9,567	.....
Total premium income	4,536,232	594,335	2,515,191	305,262
Increase in year	941,810	88,569	520,729	132,174
Interest and dividends	388,490	132,822	355,199	18,856
Rental receipts	108,092	101,746	11,511	.....
Profit and loss account	308	.....	.....	.....
Supplementary contracts	.....	.....	.....	.....
Other receipts	35,137	31,866	26,848	85,184
Total interest and other income	532,027	266,434	393,558	104,040
Increase in year	36,190	39,742	68,444	43,782
Total income	5,068,259	860,769	2,908,649	409,302
Increase in year	978,000	128,311	589,073	175,956
DISBURSEMENTS.				
Death claims paid	874,416	89,750	351,376	42,224
Matured endowments	212	1,000	13,085	.....
Paid to annuitants	3,900	.....	3,009	.....
Lapsed, surrendered & purchased pols.	63,458	19,247	82,828	382
Dividends to policyholders	43,718	12,499	219,901	104
Disability and double indemnity	45,565	257	12,058	62
Total paid policyholders	1,031,269	122,753	682,257	42,772
Increase in year	86,369	45,762	109,577	24,679
Commissions—New	413,546	84,813	443,695	148,023
Commissions—Renewal	51,799	2,448	114,757	5,699
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	1,102,693	1,919	82,738	8,076
Medical fees and inspections	104,104	12,731	53,463	14,248
Salaries of officers and employees	139,678	59,858	103,356	33,278
Rents	63,006	10,720	8,252	2,363
Real estate, repairs, etc	41,039	54,853	3,938	.....
Other management expenses	123,126	29,852	72,363	12,591
Total management expenses	2,038,991	257,194	882,562	224,278
Paid on supplementary contracts	5,062	2,000	800	.....
Dividends to stockholders	300,000	65,600	18,000	.....
Insurance taxes, licenses, fees and fines	91,220	6,284	76,720	9,576
Real estate taxes	18,680	53,045	2,478	.....
Profit and loss, etc	1,919	5,823	.....	3,815
Total expenses, etc	2,455,872	389,946	980,560	237,669
Increase in year	668,113	152,286	198,520	39,702
Total disbursements	3,487,141	512,699	1,662,817	280,441
Increase in year	754,482	106,524	308,097	64,381
Income saved	1,581,118	348,070	1,245,832	128,861
Ledger assets end of year	8,969,872	3,802,254	6,998,088	478,663
ASSETS.				
Real estate owned	865,500	934,619	205,685	.....
Real estate mortgages	3,794,020	1,125,557	4,833,135	227,440
Bonds owned	2,308,801	720,367	426,059	145,970
Stocks owned	.....	.....	.....	.....
Collateral loans	1,000	.....	51,900	.....
Premium notes	.....	81,869	111,371	2,563
Loans to policyholders	823,037	410,409	1,047,207	143
Cash in office and bank	1,061,568	519,430	259,363	85,040
Deferred and Unpaid Premiums	138,499	44,034	177,986	23,973
All other assets	312,940	62,947	113,752	4,700
Total admitted assets	9,305,365	3,899,232	7,226,458	489,829
Increase in year	1,979,866	360,066	1,372,219	217,069
Not admitted items	118,618	14,390	114,448	20,196
Gross assets	9,423,983	3,913,622	7,340,906	510,025

b—Transacts industrial business.

Baltimore Life, Baltimore, Md.b	Bankers Life, Des Moines, Iowa.	Bankers Life, Lincoln, Neb.	Bankers National, Orangeburg, S. C.	Bankers Reserve, Omaha, Neb.	Bank Savings, Topeka, Kan.
.....	.....	$100,000	$90,440	$100,000	$200,000
$4,755,464	$38,031,901	15,678,402	111,901	9,189,278	1,288,311
325,764	2,723,174	519,099	98,026	886,089	116,859
136	132,954	.....	.....	.....	.....
1,233,198	9,738,434	2,359,381	13,371	1,630,759	311,988
.....	58,765	.....	.....	.....	.....
34,053	606,538	5,927	.....	175,026	.....
30,833	592	16,039	.....	11,360	.....
356,751	2,966,422	541,065	98,026	952,060	116,859
1,267,233	10,294,035	2,359,381	13,371	1,751,174	311,988
.....	2,394	8,890	.....	.....	.....
1,623,984	13,262,851	2,909,336	111,397	2,703,234	428,847
260,661	2,237,786	292,715	64,745	626,595	81,696
220,042	2,118,863	858,270	4,094	490,260	87,623
21,029	3,285	16,200	.....	.....	.....
.....	.....	.....	700	.....	.....
.....	72,190	.....	.....	5,000	.....
5,312	49,406	16,575	40,973	41,603	10,058
246,383	2,243,744	891,045	45,767	536,863	97,681
36,991	276,213	103,304	—45,254	75,592	23,060
1,870,367	15,506,595	3,800,381	157,164	3,240,097	526,528
297,652	2,513,999	396,019	19,491	702,187	104,756
378,597	6,060,782	391,563	15,200	280,820	61,628
16,658	.....	281,333	.....	3,000	.....
.....	.....	1,500	.....	.....	735
63,900	174,387	37,908	.....	350,137	22,161
34,053	674,887	335,191	.....	252,848	.....
38,643	42,225	.....	.....	500	.....
531,851	6,952,281	1,047,495	15,200	887,305	84,524
50,886	482,543	—36,019	14,700	214,116	—2,579
155,058	1,403,197	307,584	66,988	663,200	86,577
199,682	498,300	103,664	1,003	43,020	9,458
.....	.....	.....	.....	159,367	.....
151,570	542,147	13,886	14,908	81,889	20,901
24,534	168,527	36,003	27,876	138,058	8,692
87,739	506,761	100,224	19,719	5,785	24,044
18,946	44,320	.....	363	.....	2,480
7,154	1,794	13,050	.....	79,455	.....
22,268	444,406	94,081	8,363	.....	8,449
666,951	3,609,452	668,492	139,220	1,170,774	160,601
.....	15,401	11,312	.....	1,615	1,080
.....	.....	8,000	.....	10,000	12,000
36,882	268,726	55,172	4,157	42,936	11,545
5,964	1,210	3,974	.....	.....	.....
182	1,273	553	9,263	.....	28
709,979	3,896,062	747,503	152,640	1,225,325	185,254
128,224	841,848	71,242	68,748	324,763	25,132
1,241,830	10,848,343	1,794,998	167,840	2,112,630	269,778
179,110	1,324,391	35,223	82,448	438,879	22,553
628,537	4,658,252	2,005,383	—10,676	1,127,467	256,750
5,422,717	42,695,358	17,699,349	133,045	10,306,954	1,545,062
436,520	35,000	164,362	10,000	.....	.....
828,050	36,575,005	14,249,345	84,600	1,176,400	1,221,747
3,821,189	3,721,336	1,765,414	11,850	6,814,313	46,524
5,713	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	118,479	.....	.....	119,387	23,073
152,031	1,263,224	1,242,053	.....	1,613,347	169,088
172,426	617,872	278,175	26,595	478,118	68,176
78,320	1,136,597	130,477	5,624	61,784	37,451
47,241	985,306	280,849	5,691	69,523	24,133
5,541,490	44,452,819	18,110,675	144,360	10,332,872	1,590,192
693,926	5,003,962	2,088,448	30,965	1,126,557	262,811
36,480	823,331	66,762	14,656	121,002	16,682
5,577,970	52,276,150	18,177,437	159,016	10,453,874	1,606,874

b—Transacts industrial business.

Year Ending December 31, 1920.	American National, Galveston, Tex.b	Amicable Life, Waco, Tex.	Atlantic Life, Richmond, Va.	Atlas Life, Tulsa, Okla.
LIABILITIES.				
Reserves	$7,418,476	$2,247,525	$6,002,394	$138,484
Reserve on supplementary contracts	59,098	12,515	22,083	.....
Unpaid losses and claims	78,751	5,000	56,461	5,000
Losses and claims resisted	11,627	.....	1,000	.....
Dividends to accumulate	1,376	.....	205,034	3,482
Unpaid dividends	15,232	.....	30,178	.....
Dividends apportioned	.....	.....	94,513	.....
Amounts set apart	213,379	.....	212,298	.....
All other liabilities	279,425	62,042	52,497	7,899
Total liabilities	8,077,364	2,327,082	6,676,458	154,865
Increase in year	1,759,330	340,354	1,349,316	100,684
Unassigned funds and capital	1,228,001	1,572,150	550,000	334,964
Surplus apportioned	213,379	.....	306,811	.....
Total surplus funds	1,441,380	1,572,150	856,811	334,964
Increase in year	248,368	19,712	99,115	116,385
Gross surplus	1,559,998	1,586,540	971,259	355,160
NEW BUSINESS.				
New Issues — Policies	c 15,186	1,925	8,103	2,766
New Issues — Amount	23,428,358	3,402,905	22,134,199	7,174,145
Policies revived — Policies	659	41	49	75
Policies revived — Amount	938,295	55,864	104,532	220,378
Policies increased — Policies	.....	.....	.....	.....
Policies increased — Amount	.....	.....	.....	.....
Dividend additions	.....	.....	.....	.....
Total new issues — Policies	15,845	1,966	8,152	2,841
Total new issues — Amount	24,366,653	3,458,769	22,238,731	7,394,523
Increase in year — Policies	4,088	1,032	846	976
Increase in year — Amount	7,476,504	1,865,287	4,291,003	1,088,240
TERMINATIONS.				
By death — No	233	43	178	19
By death — Amount	314,126	85,000	412,309	63,724
By maturity — No	.....	1	12	.....
By maturity — Amount	.....	1,000	16,142	.....
By expiry — No	77	88	117	.....
By expiry — Amount	56,989	119,000	218,005	.....
By surrender — No	233	74	266	1
By surrender — Amount	364,091	125,000	643,919	500
By lapse — No	6,024	283	1,603	854
By lapse — Amount	8,500,864	505,797	3,465,043	2,764,173
By change — No	.....	.....	7	.....
By change — Amount	65,699	.....	31,482	108,317
By disability — No	5	.....	.....	.....
By disability — Amount	14,254	.....	.....	.....
Total terminations — No	6,572	489	2,183	874
Total terminations — Amount	9,316,023	835,797	4,786,900	2,936,805
INSURANCE IN FORCE.				
Whole life policies — No	35,676	9,945	22,658	3,459
Whole life policies — Amount	52,522,630	16,412,356	47,763,261	9,469,735
Endowment policies — No	2,313	325	8,845	97
Endowment policies — Amount	2,709,923	513,044	18,228,306	351,250
All other policies — No	693	519	3,243	422
All other policies — Amount	378,615	1,256,909	10,521,396	1,747,877
Reversionary additions	130,337	.....	77,250	.....
Total in force — No	38,682	10,789	34,746	3,978
Total in force — Amount	55,741,505	18,182,309	76,590,213	11,568,862
Increase in year — No	9,273	1,477	5,969	1,967
Increase in year — Amount	15,051,630	2,622,972	17,451,831	4,457,718
MISCELLANEOUS.				
Mean ledger assets	8,023,537	3,628,218	6,375,067	373,743
Mean admitted assets	8,315,432	3,719,199	6,540,348	381,295
Invested assets	8,877,915	3,792,250	6,934,721	467,533
Interest and rents earned	496,582	245,336	388,905	20,683
Net assets over all liabilities ex. reserve	9,859,856	3,819,675	6,859,205	473,448
Mean reserves	6,589,232	2,062,685	5,407,679	91,895
Mean insurance in force	48,216,190	16,870,823	67,863,897	9,339,957
Death claims paid plus net exp. of mgt.	2,913,407	346,944	1,233,938	266,452
7½ per cent of renewal premiums	80,666	35,607	129,600	7,790

b—Transacts industrial business. c—Policy exhibit include ordinary business only.

Baltimore Life, Baltimore, Md.b	Bankers Life, Des Moines, Iowa.	Bankers Life, Lincoln, Neb.	Bankers National, Orangeburg, S. C.	Bankers Reserve, Omaha, Neb.	Bank Savings, Topeka, Kan.
$4,953,202	$25,999,175	$12,532,281	$20,989	$8,540,021	$1,184,730
.....	163,426	85,673	.....	21,207	10,374
6,211	548,293	30,805	1,000	28,882	.....
.....	21,500	.....	.....	.....	.....
.....	217,014	.....	.....	124,343	.....
7,941	66,313	736	.....	5,375	.....
39,928	600,000	460,266	.....	177,464	.....
.....	15,408,251	.....	.....	201,463	.....
59,118	389,161	226,849	1,406	119,279	42,641
5,066,400	43,413,133	13,336,610	23,395	9,218,034	1,237,745
598,853	4,599,077	1,310,354	—525	1,314,685	250,673
475,089	1,039,686	4,774,066	120,966	1,014,838	352,447
39,928	16,008,251	460,266	.....	378,927	.....
515,017	17,047,937	5,234,332	120,966	1,393,765	352,447
97,360	—287,138	618,451	31,491	—184,165	12,138
551,497	17,871,308	5,301,094	135,622	1,514,767	369,129
c					
3,525	28,861	7,778	1,772	11,393	1,771
3,271,750	92,304,069	16,769,295	1,935,000	27,257,450	4,170,992
245	1,168	239	.....	35	.....
131,000	3,098,358	424,500	.....	72,500	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
348	248,665	17,544	.....	122,150	.....
3,770	30,029	8,017	1,772	11,428	1,771
3,403,098	95,651,092	17,211,339	1,935,000	27,452,100	4,170,992
812	4,982	35	805	3,349	206
933,518	21,432,351	817,181	930,000	8,294,246	263,532
85	2,830	238	18	145	30
62,870	6,099,956	418,325	18,000	283,821	66,500
28	.....	418	.....	3	.....
16,647	.....	678,500	.....	3,000	.....
16	149	89	.....	23	10
10,750	364,370	142,000	.....	54,750	32,000
108	1,312	193	.....	298	68
89,892	2,858,757	312,900	.....	1,189,878	136,647
1,420	8,719	1,471	472	2,939	539
1,093,608	24,387,368	2,940,950	492,250	7,237,782	1,406,167
.....	.....	13	.....	.....	.....
.....	1,064,718	24,801	.....	23,759	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	500	.....
1,657	13,010	2,422	490	3,408	647
1,273,767	34,775,169	4,517,476	510,250	8,793,490	1,641,314
7,802	73,622	54,397	2,248	34,768	5,938
7,443,443	199,595,526	93,189,365	2,428,750	73,576,167	12,638,767
4,135	44,041	159	1	1,974	1,105
2,761,614	103,736,947	264,329	1,000	3,006,018	2,004,035
157	121,129	1,087	.....	69	211
112,000	251,302,014	2,252,900	.....	105,000	425,588
2,613	848,826	24,434	.....	708,510	.....
12,094	238,792	55,643	2,249	36,811	7,254
10,319,670	555,483,313	95,731,028	2,429,750	77,395,695	15,068,390
2,113	17,019	5,595	1,282	8,020	1,124
2,128,331	60,875,923	12,693,863	1,424,750	18,658,611	2,529,678
5,089,090	40,363,629	16,688,875	122,473	9,748,116	1,416,686
5,194,527	41,950,838	17,066,451	28,877	9,769,593	1,458,786
5,413,468	42,162,606	17,676,078	133,045	10,198,840	1,528,380
250,547	2,265,371	917,267	7,069	501,233	90,945
5,468,220	43,047,112	17,766,612	141,955	9,933,786	1,537,177
4,661,236	23,519,666	11,662,123	13,125	7,972,526	1,068,342
9,255,005	525,045,352	89,384,096	1,717,375	78,066,389	13,803,551
1,045,548	9,670,234	1,060,055	154,420	1,451,594	222,229
95,042	769,353	176,954	1,003	131,338	23,385

b—Transacts industrial business. c—Policy exhibit includes ordinary business only.

Year Ending December 31, 1920.	Beneficial, Salt Lake City, Utah.	Berkshire Life, Pittsfield, Mass.	Boston Mutual, Boston, Mass.*b*	Business Mens, Greensboro, N. C.
Capital Stock	$200,000	.....	$105,100	$100,000
Ledger assets beginning of year	2,799,698	$26,482,819	3,835,684	120,281
INCOME.				
New premiums	201,135	647,960	64,043	90,074
New disability & double indem. prems.	4,274	975	113	.....
Renewals	673,038	2,864,084	1,214,041	213,871
Renewal dis. & double indem. prems.	6,726	.....	303	.....
Premiums paid by dividends	7,999	541,940	292	.....
Premiums paid by surrenders	.....	.....	8,289	.....
Total new premiums	204,266	995,779	72,445	90,074
Total renewals	688,906	3,059,180	1,214,636	213,871
Consideration for annuities	.....	6,196	63	.....
Total premium income	893,172	4,061,155	1,287,144	303,945
Increase in year	103,037	479,196	130,289	137,679
Interest and dividends	158,907	1,291,895	191,801	1,179
Rental receipts	6,543	48,815	13,405	.....
Profit and loss account	.....	.....	7,991	.....
Supplementary contracts	.....	62,526	2,325	.....
Other receipts	19,086	9,883	93	26,805
Total interest and other income	184,536	1,413,119	215,615	27,984
Increase in year	9,795	87,099	17,875	27,075
Total income	1,077,708	5,474,274	1,502,759	331,929
Increase in year	112,832	566,295	148,164	168,814
DISBURSEMENTS.				
Death claims paid	187,517	1,442,177	321,907	18,412
Matured endowments	500	279,002	54,769	.....
Paid to annuitants	300	.....	.....	.....
Lapsed, surrendered & purchased pols.	57,737	547,512	95,918	.....
Dividends to policyholders	32,346	609,566	4,714	.....
Disability and double indemnity	3,123	.....	.....	60,805
Total paid policyholders	281,523	2,878,257	477,308	79,217
Increase in year	—54,015	238,383	52,646	39,201
Commissions—New	.....	308,300	30,248	153,918
Commissions—Renewal	115,654	173,566	219,334	.....
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	7,181	116,002	117,480	6,089
Medical fees and inspections	17,917	34,829	19,682	14,239
Salaries of officers and employees	59,662	156,219	57,405	28,596
Rents	3,850	57,817	10,800	2,643
Real estate, repairs, etc	.....	31,199	13,661	.....
Other management expenses	45,118	94,395	31,524	13,079
Total Management Expenses	249,382	972,327	500,134	218,564
Paid on supplementary contracts	251	17,255	2,073	.....
Dividends to stockholders	20,000	.....	16,553	.....
Insurance taxes, licenses, fees and fines	33,006	87,079	12,588	3,100
Real estate taxes	3,015	10,774	5,942	.....
Profit and loss, etc	51,860	158	3,507	.....
Total expenses, etc	357,514	1,087,593	540,797	221,664
Increase in year	107,252	113,100	65,804	115,489
Total disbursements	639,037	3,965,850	1,018,105	300,881
Increase in year	53,237	351,483	118,450	154,690
Income saved	438,671	1,508,424	484,654	31,048
Ledger assets end of year	3,238,369	27,883,751	4,283,820	151,329
ASSETS.				
Real estate owned	205,733	447,543	282,550	.....
Real estate mortgages	1,681,471	7,535,265	912,810	127,200
Bonds owned	151,252	14,591,878	2,612,650	174
Stocks owned	37,320	300,502	863	.....
Collateral loans	406,740	33,800	5,500	.....
Premium notes	58,277	2,932	2,143	230
Loans to policyholders	521,899	4,601,393	459,072	.....
Cash in office and bank	112,869	295,015	54,032	23,929
Deferred and Unpaid Premiums	107,688	493,491	95,108	8,881
All other assets	70,100	333,532	79,667	4,534
Total admitted assets	3,353,349	28,635,351	4,504,395	164,948
Increase in year	452,145	1,456,716	450,562	144,548
Not admitted items	92,078	300,879	33,924	.....
Gross assets	3,445,427	28,936,230	4,538,319	164,974

b—Transacts industrial business.

Business Mens, Kansas City, Mo.	California State, Sacramento, Cal.	Capitol Life, Denver, Colo.	Carolina Life, Columbia, S. C.*b*	Cedar Rapids, Cedar Rapids, Iowa.	Central Life, Des Moines, Iowa.
$150,000	$500,000	$100,000	$100,000	$100,000	.....
150,000	3,402,027	3,281,781	264,280	967,395	$7,803,499
55,693	345,620	473,411	15,231	87,063	987,902
1,934	15,309	.....	.....	1,362	63,134
.....	747,685	943,304	1,250,638	268,923	2,316,545
.....	35,712	.....	.....	5	69,159
.....	24,864	40	.....	4,364	27,050
.....	10,501	.....	.....	.....	35,831
57,627	372,441	473,411	15,231	88,425	1,094,024
.....	807,250	943,344	1,250,638	273,292	2,405,597
.....	.....	.....	.....	.....	85
57,627	1,179,691	1,416,755	1,265,869	361,717	3,499,706
57,627	243,837	312,647	239,673	61,517	746,167
.....	212,127	225,854	4,166	57,208	456,710
.....	187	396	7,558	.....	14,315
.....	.....	1,415	1,500	.....	.....
.....	.....	22,470	.....	.....	4,461
1,555	78,732	50,530	45,033	2,350	10,982
1,555	291,046	300,665	58,257	59,558	486,468
1,555	—17,427	40,146	43,625	14,220	36,869
59,182	1,470,767	1,717,419	1,324,126	421,275	3,986,174
59,182	226,410	352,793	283,298	75,737	783,036
2,000	203,572	277,744	103,989	52,500	479,759
.....	.....	21,123	.....	2,500	12,011
.....	2,000	533	.....	.....	.....
.....	41,792	72,578	7	6,226	212,302
.....	23,853	81,230	.....	7,188	98,406
.....	494	871	486,361	291	18,985
2,000	271,711	454,079	590,357	68,705	821,463
2,000	—45,722	14,883	198,953	12,166	—115,548
34,014	273,784	369,530	8,497	59,123	700,062
.....	37,746	43,535	474,230	16,724	139,063
.....	.....	.....	.....	.....	.....
.....	19,153	31,984	31,950	7,344	87,688
5,074	23,343	39,813	7,050	7,828	83,823
5,043	65,732	57,555	86,728	24,635	172,220
.....	4,517	5,429	11,737	1,620	14,038
.....	.....	295	1,790	.....	6,861
5,934	33,469	49,091	44,420	18,733	96,757
50,065	457,744	597,232	666,402	136,007	1,300,512
.....	40,000	32,926	.....	500	4,036
.....	6,300	.....	.....	8,000	.....
810	28,698	45,888	22,061	5,249	83,872
.....	112	736	1,794	.....	8,596
.....	3,798	9,820	1,166	.....	.....
50,875	536,652	686,602	691,423	149,756	1,397,016
50,875	212,424	145,337	89,171	23,325	168,978
52,875	808,363	1,140,681	1,281,780	218,461	2,218,479
52,875	166,702	160,220	288,124	35,491	53,430
6,307	662,404	576,738	42,346	202,814	1,767,695
1,111,812	4,064,429	3,910,514	306,625	1,170,207	9,571,199
.....	5,255	26,861	148,083	.....	250,000
661,395	3,094,591	2,384,482	37,935	937,336	7,060,723
177,262	195,031	620,354	43,186	105,646	690,038
.....	.....	.....	.....	.....	.....
.....	161	.....	10,615	.....	.....
.....	966	58,374	806	14,507	6,738
.....	416,288	627,347	2,076	84,758	1,107,223
233,885	147,899	185,522	50,395	18,813	327,065
1,364	215,112	117,015	6,614	23,553	233,675
43,041	225,628	57,278	3,250	30,247	198,801
1,116,947	4,300,931	4,077,233	302,960	1,214,860	9,874,263
1,116,947	787,369	686,547	44,256	210,464	1,891,364
82,822	207,095	26,868	16,998	12,558	193,658
1,199,769	4,508,026	4,104,101	319,958	1,227,418	10,067,921

b—Transacts industrial business.

Year Ending December 31, 1920.		Beneficial, Salt Lake City, Utah.	Berkshire Life, Pittsfield, Mass.	Boston Mutual, Boston, Mass.*b*	Business Mens Greensboro, N. C.
Liabilities.					
Reserves		$2,560,754	$26,610,074	$4,148,097	$41,272
Reserve on supplementary contracts		.....	177,315	7,664	.....
Unpaid losses and claims		8,785	123,329	36,374	.....
Losses and claims resisted		.....	.....	3,365	.....
Dividends to accumulate		106,329	16,571	17,077	.....
Unpaid dividends		4,020	8,603	4,097	.....
Dividends apportioned		16,794	313,841	4,366	.....
Amounts set apart		237,669	389,629	10,952	.....
All other liabilities		59,450	157,581	53,694	3,046
Total liabilities		2,993,801	27,796,943	4,285,686	42,733
Increase in year		421,967	1,640,323	461,965	26,222
Unassigned funds and capital		359,548	838,408	218,710	120,829
Surplus apportioned		254,463	703,470	15,318	.....
Total surplus funds		614,011	1,541,878	234,028	120,829
Increase in year		25,541	—190,673	3,916	118,525
Gross surplus		706,089	1,842,757	266,952	120,829
New Business.		*cg*		*c*	
New Issues	Policies	3,405	5,693	2,029	16,165
	Amount	6,174,556	20,383,963	1,672,000	2,788,109
Policies revived	Policies	178	39	161	.....
	Amount	353,860	154,553	104,238	.....
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	.....	3,295	.....
Dividend additions		1,094	640,404	.....	.....
Total new issues	Policies	3,583	5,732	2,190	16,165
	Amount	6,529,510	21,178,920	1,779,533	2,788,109
Increase in year	Policies	141	62	15	—2,740
	Amount	977,143	2,719,635	6,280	916,963
Terminations.					
By death	No	98	442	137	263
	Amount	159,288	1,457,867	146,163	17,338
By maturity	No	1	160	55	.....
	Amount	500	284,002	55,676	.....
By expiry	No	7	101	22	.....
	Amount	19,500	303,036	36,799	.....
By surrender	No	470	461	226	.....
	Amount	689,285	1,244,272	217,077	.....
By lapse	No	1,261	739	653	10,496
	Amount	2,054,465	2,207,943	496,751	1,002,973
By change	No	.....	.....	.....	.....
	Amount	52,372	686,095	.....	.....
By disability	No	.....	.....	.....	.....
	Amount	550	.....	.....	.....
Total terminations	No	1,837	1,903	1,093	10,759
	Amount	2,975,960	6,183,215	952,466	1,020,311
Insurance in Force.					
Whole life policies	No	17,860	39,015	5,606	4,818
	Amount	25,422,076	104,522,759	4,917,108	2,214,233
Endowment policies	No	1,913	4,985	6,403	438
	Amount	2,930,987	9,199,303	4,847,430	367,707
All other policies	No	296	1,514	593	15,989
	Amount	1,009,623	5,681,840	944,294	820,722
Reversionary additions		3,786	3,494,520	6,315	.....
Total in force	No	20,069	45,514	12,602	21,245
	Amount	29,366,472	122,898,422	10,715,147	3,402,662
Increase in year	No	1,746	3,829	1,097	5,406
	Amount	3,553,550	14,995,705	827,067	1,767,798
Miscellaneous.					
Mean ledger assets		3,019,034	27,183,285	4,059,752	135,805
Mean admitted assets		3,127,276	27,906,994	4,279,114	92,674
Invested assets		3,171,597	27,807,102	4,280,912	151,329
Interest and rents earned		191,277	1,306,041	205,206	3,435
Net assets over all liabilities ex. reserve		3,174,765	28,151,952	4,381,125	163,487
Mean reserves		2,345,680	25,831,306	3,938,557	26,781
Mean insurance in force		27,589,697	115,400,569	10,301,613	2,518,743
Death claims paid plus net exp. of mgt.		436,899	2,414,504	822,041	236,976
7½ per cent of renewal premiums		51,568	229,437	91,398	16,042

b—Transacts industrial insurance. *c*—Policy exhibit includes ordinary business only.
g—Transacts group insurance.

Business Mens, Kansas City, Mo.	California State, Sacramento, Cal.	Capitol Life, Denver, Colo.	Carolina Life, Columbia, S. C.*b*	Cedar Rapids, Cedar Rapids, Iowa.	Central Life, Des Moines, Iowa.
$13,256	$3,013,997	$3,310,431	$184,747	$1,016,883	$8,479,000
.....	31,972	34,262	.....	5,751	37,045
.....	52,664	50,297	1,145	.....	82,500
.....	.....	5,703	.....	.....	.....
.....	347,411	292,983	.....	15,935	18,577
.....	.....	.....	.....	377	11,471
.....	.....	.....	.....	.....	40,011
.....	.....	34,681	.....	5,000	309,337
861,532	170,733	103,850	10,230	9,843	203,206
874,788	3,616,777	3,832,207	196,122	1,053,789	9,181,147
874,788	767,403	672,104	43,913	209,114	1,611,742
242,159	684,154	245,026	106,838	161,071	693,116
.....	.....	34,681	.....	5,000	349,348
242,159	684,154	279,707	106,838	166,071	1,042,464
.....	19,966	15,817	343	1,350	286,466
324,981	891,249	306,575	123,836	180,629	1,236,122
		cg			
638	3,623	5,617	*c*	1,183	12,701
2,009,500	10,823,439	13,625,980	.....	3,036,038	30,685,992
.....	261	357	.....	33	894
.....	1,128,651	806,170	.....	74,416	1,954,638
.....	.....	.....	.....	.....	2
.....	.....	.....	.....	.....	.....
.....	2,411	987	.....	.....	.....
638	3,884	5,974	.....	1,216	13,597
2,009,500	11,954,501	14,433,137	.....	3,110,454	32,640,630
638	1,399	761	.....	1,008	906
2,009,500	3,550,594	1,204,040	.....	249,301	4,459,181
1	81	119	.....	28	327
2,000	250,984	304,038	.....	53,500	637,080
.....	.....	4	.....	1	9
.....	.....	21,000	.....	2,500	11,412
.....	38	8	.....	29	403
.....	62,500	20,000	.....	41,000	572,550
.....	135	262	.....	24	481
.....	361,893	482,645	.....	37,500	828,119
.....	806	2,559	.....	287	4,298
.....	2,301,549	5,568,733	.....	554,812	9,603,802
.....	.....	.....	.....	.....	.....
.....	525,249	183,727	.....	9,476	38,308
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
1	1,060	2,952	.....	369	5,518
2,000	3,502,175	6,580,143	.....	698,788	11,691,271
571	12,796	18,554	.....	5,557	42,153
1,868,000	36,135,053	36,892,309	.....	10,552,669	78,521,438
62	1,103	1,512	.....	295	9,601
113,500	1,918,742	2,808,931	.....	444,304	19,573,434
4	425	175	.....	503	3,008
26,000	721,838	715,233	.....	1,424,715	7,631,761
.....	6,638	25,407	.....	.....	.....
637	14,324	20,241	.....	6,355	54,762
2,007,500	38,782,271	40,441,880	.....	12,421,688	105,726,633
637	2,708	3,024	.....	1,847	8,079
2,007,500	8,452,326	7,852,994	.....	2,411,666	20,949,359
630,906	3,733,228	3,596,147	285,452	1,068,801	8,687,349
.....	3,907,257	3,733,959	280,832	1,109,628	8,928,581
1,067,280	3,961,330	3,897,924	293,097	1,159,852	9,428,028
.....	238,816	234,396	13,647	60,972	536,965
255,415	3,898,151	3,590,138	291,585	1,184,954	9,521,464
.....	2,699,508	3,030,845	164,595	912,620	7,720,008
.....	34,556,108	36,515,383	.....	11,215,855	95,251,953
52,065	661,316	874,976	770,391	188,507	1,780,271
.....	64,544	69,751	93,798	20,497	180,417

b—Transacts industrial insurance. *c*—Policy exhibit includes ordinary business only.
g Transacts group business.

Year Ending December 31, 1920.	Central Life, Ottawa, Ill.	Central Life, Fort Scott, Kan.	Central States, Crawfordsville, Ind.	Central States, St. Louis, Mo.
Capital Stock	$200,000	.....	$100,000	$350,000
Ledger assets beginning of year	2,827,026	$763,674	287,472	2,514,173
INCOME.				
New premiums	287,680	100,099	46,649	593,230
New disability & double indem. prems.	8,914	183	746	25,314
Renewal premiums	735,873	213,302	62,228	1,011,925
Renewal dis. & double indem. prems.	8,972	26	375	20,127
Premiums paid by dividends	42,032	5,405	995	12,775
Premiums paid by surrenders	.....	1,195	.....	942
Total new premiums	313,046	101,477	47,403	618,757
Total renewals	770,425	218,733	63,590	1,045,556
Consideration for annuities	.....	.....	.....	.....
Total premium income	1,083,471	320,210	110,993	1,664,313
Increase in year	198,979	68,905	26,524	372,989
Interest and dividends	137,963	52,732	14,943	153,339
Rental receipts	23,145	.....	.....	1,388
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	6,595	.....	.....	6,000
Other receipts	17,653	709	22,219	145,971
Total interest and other income	185,356	53,441	37,162	306,698
Increase in year	18,653	5,637	706	154,144
Total income	1,268,827	373,651	148,155	1,971,011
Increase in year	217,832	74,542	27,230	527,133
DISBURSEMENTS.				
Death claims paid	144,684	37,641	13,164	233,610
Matured endowments	21,819	1,000	.....	12,318
Paid to annuitants	.....	.....	.....	.....
Lapsed, surrendered & purchased pols.	44,129	11,183	947	35,220
Dividends to policyholders	68,306	5,734	1,587	20,309
Disability and double indemnity	2,000	.....	34	8,322
Total paid policyholders	280,938	55,558	15,732	309,779
Increase in year	78,962	6,207	2,774	—153,756
Commissions—New	164,265	88,995	35,072	444,289
Commissions—Renewal	25,967	32,688	2,948	76,286
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	50,612	3,600	8,641	62,816
Medical fees and inspections	19,826	10,077	5,503	46,146
Salaries of officers and employees	46,270	16,027	16,259	90,255
Rents	4,800	950	1,406	11,573
Real estate, repairs, etc.	11,194	.....	.....	965
Other management expenses	41,792	15,596	9,588	72,444
Total management expenses	364,726	167,933	79,417	804,774
Paid on supplementary contracts	1,900	.....	.....	1,866
Dividends to stockholders	16,000	55	1,000	.....
Insurance taxes, licenses, fees and fines	36,012	3,580	2,145	42,828
Real estate taxes	2,574	.....	.....	600
Profit and loss, etc.	1,425	.....	189	8,044
Total expenses, etc.	422,637	171,568	82,751	858,112
Increase in year	98,650	32,822	26,268	141,589
Total disbursements	703,575	227,126	98,483	1,167,891
Increase in year	177,612	39,029	29,042	—12,167
Income saved	565,252	146,525	49,672	803,120
Ledger assets end of year	3,392,279	910,194	347,360	3,416,716
ASSETS.				
Real estate owned	175,000	.....	.....	121,700
Real estate mortgages	2,584,580	614,858	150,150	2,543,300
Bonds owned	23,844	119,095	59,049	362,032
Stocks owned	4,875	.....	.....	.....
Collateral loans	21,033	.....	.....	.....
Premium notes	114,833	11,822	3,738	104,222
Loans to policyholders	246,748	147,026	35,205	160,462
Cash in office and bank	124,319	13,247	65,909	149,083
Deferred and Unpaid Premiums	66,083	15,708	13,547	77,878
All other assets	93,522	15,019	29,521	95,560
Total admitted assets	3,454,837	936,775	357,119	3,614,237
Increase in year	584,711	153,488	65,214	859,994
Not admitted items	114,916	8,843	20,578	43,116
Gross assets	3,569,753	945,618	377,697	3,657,353

Century Life, Indianapolis, Ind.	Chicago National, Chicago, Ill.	Cleveland Life, Cleveland, Ohio.	Clover Leaf, Jacksonville, Ill.	Colonial Life, Jersey City, N. J.*b*	Columbia Life Cincinnati, Ohio.
$200,000	$100,000	$250,000	$200,000	$250,000	$192,350
309,141	.....	2,862,166	509,214	4,374,649	1,657,532
91,099	.....	219,519	92,525	10,048	80,915
880	.....	14,075	.....	.....	534
71,566	.....	651,052	69,685	2,009,433	308,056
449	.....	6,101	.....	.....	1,883
.....	.....	22,021	120	.....	5,803
.....	.....	12	.....	.....	3,668
91,979	.....	234,685	92,525	10,048	85,121
72,015	.....	678,095	69,805	2,009,433	315,738
.....	.....	.....	.....	.....	.....
163,994	.....	912,780	162,330	2,019,481	400,859
53,542	.....	146,205	127,433	221,443	35,338
16,887	93	159,477	19,065	237,820	95,534
.....	.....	18,523	405	7,233	1,383
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
2,206	237,500	6,606	27	2,121	6,617
19,093	237,593	184,606	19,497	247,174	103,534
2,761	237,593	10,874	—217,653	21,115	—12,914
183,087	237,593	1,097,386	181,827	2,266,655	504,393
56,303	237,593	157,079	—90,220	242,558	22,424
16,850	.....	146,228	13,554	530,637	82,437
.....	.....	5,500	.....	33,025	3,000
.....	.....	540	.....	.....	86
624	.....	30,984	6,656	39,217	46,712
.....	.....	29,140	120	11,591	22,817
.....	.....	1,768	.....	8,753	25
17,474	.....	214,160	20,330	623,223	155,077
—1,606	.....	—79,451	10,366	15,246	20,186
78,017	.....	158,450	61,468	1,860	59,489
3,237	.....	16,706	1,823	1,833	9,137
.....	.....	.....	.....	.....	.....
2,078	.....	52,648	9,957	726,430	2,620
10,597	.....	24,513	13,030	10,177	8,145
20,773	.....	59,363	14,275	118,214	26,879
2,000	.....	6,300	1,339	26,635	2,100
.....	.....	9,727	.....	2,118	450
7,021	.....	30,074	12,841	31,075	17,563
123,723	.....	357,781	114,733	918,342	126,383
.....	.....	1,533	.....	.....	600
.....	.....	.....	.....	.....	.....
7,098	.....	17,362	4,601	35,832	15,079
.....	.....	2,955	.....	994	493
.....	60,553	2,757	839	75,000	28,494
130,821	60,553	382,388	120,173	1,030,168	171,049
40,843	60,553	44,627	95,243	191,786	44,509
148,295	60,553	596,548	140,503	1,653,391	326,126
39,237	60,553	—34,930	105,609	207,032	64,695
34,792	177,040	501,138	41,324	613,264	178,267
343,934	177,040	3,270,246	579,999	4,988,896	1,844,038
.....	.....	300,000	36,602	65,500	35,960
275,719	.....	1,664,345	455,461	3,048,033	1,320,320
42,750	103,027	954,607	10,156	1,461,361	214,500
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	235	.....	.....
1,254	.....	311,964	15,569	235,971	256,193
14,627	45,796	35,103	11,039	200,511	13,403
18,295	.....	79,209	9,648	26,342	56,564
5,240	23,684	36,081	36,766	55,635	40,385
357,885	172,507	3,381,309	575,476	5,093,353	1,937,325
39,927	172,507	431,426	67,872	618,434	198,403
15,835	6,997	9,908	38,839	2,927	21,075
373,720	179,504	3,391,217	614,315	5,096,280	1,958,400

b—Transacts industrial business.

Year Ending December 31, 1920.		Central Life, Ottawa, Ill.	Central Life, Fort Scott, Kan.	Central States, Crawfordsville, Ind.	Central States, St. Louis, Mo.
Liabilities.					
Reserves		$2,774,131	$827,435	$233,579	$2,923,189
Reserve on supplementary contracts		25,229	505	.....	11,478
Unpaid losses and claims		1,000	5,000	.....	17,177
Losses and claims resisted		.....	.....	.....	13,938
Dividends to accumulate		81,464	.....	3,083	46,869
Unpaid dividends		13,536	19,168	263	1,579
Dividends apportioned		94,951	.....	517	8,049
Amounts set apart		842	.....	.....	8,137
All other liabilities		82,622	8,267	18,673	209,252
Total liabilities		3,073,775	860,375	256,115	3,239,668
Increase in year		574,682	151,395	69,588	797,837
Unassigned funds and capital		381,061	76,400	101,004	374,569
Surplus apportioned		95,793	.....	517	16,186
Total surplus funds		476,854	76,400	101,521	390,755
Increase in year		28	2,092	—4,408	70,377
Gross surplus		591,770	85,243	122,099	433,871
New Business.					
New Issues	Policies	3,889	1,553	981	7,207
	Amount	10,772,464	2,798,750	1,726,750	18,824,277
Policies revived	Policies	41	23	8	676
	Amount	101,690	38,000	10,500	1,515,796
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	54,582	.....	.....
Dividend additions		40,667	.....	.....	.....
Total new issues	Policies	3,930	1,576	989	7,883
	Amount	10,914,821	2,891,332	1,737,250	20,340,073
Increase in year	Policies	34	191	424	363
	Amount	1,700,631	615,139	755,733	3,633,140
Terminations.					
By death	No.	95	20	13	122
	Amount	146,776	37,641	13,164	250,377
By maturity	No.	8	1	.....	2
	Amount	21,819	1,000	.....	3,500
By expiry	No.	102	3	5	162
	Amount	148,500	5,000	3,130	269,222
By surrender	No.	202	33	13	80
	Amount	577,710	57,500	17,000	143,300
By lapse	No.	868	454	153	3,774
	Amount	1,986,483	715,000	278,220	7,979,991
By change	No.	.....	.....	.....	4
	Amount	.....	.....	2,478	15,592
By disability	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No.	1,275	511	184	4,144
	Amount	2,881,288	816,141	313,992	8,661,982
Insurance in Force.					
Whole life policies	No.	15,319	5,158	2,434	26,073
	Amount	30,297,563	8,302,244	3,908,365	51,157,364
Endowment policies	No.	1,708	297	189	1,184
	Amount	2,995,576	486,912	246,000	2,008,249
All other policies	No.	983	49	51	1,451
	Amount	2,609,814	298,498	100,300	3,830,305
Reversionary additions		152,071	.....	22	7,719
Total in force	No.	18,010	5,504	2,674	28,708
	Amount	36,055,024	9,087,654	4,254,687	57,429,868
Increase in year	No.	2,655	1,065	805	3,739
	Amount	8,033,533	2,075,191	1,423,258	11,678,091
Miscellaneous.					
Mean ledger assets		3,109,652	836,936	317,416	2,965,445
Mean admitted assets		3,162,481	860,031	324,512	3,184,240
Invested assets		3,293,549	906,047	335,364	3,435,925
Interest and rents earned		190,555	55,467	15,352	174,207
Net assets over all liabilities ex. reserve		3,250,986	903,835	335,100	3,313,944
Mean reserves		2,514,111	755,879	204,310	2,576,524
Mean insurance in force		32,038,257	8,063,558	3,543,058	51,540,822
Death claims paid plus net exp. of mgt.		509,410	205,574	92,581	1,038,384
7½ per cent of renewal premiums		57,802	18,655	4,769	78,[illegible]17

Century Life, Indianapolis, Ind.	Chicago National, Chicago, Ill.	Cleveland Life, Cleveland, Ohio.	Clover Leaf, Jacksonville, Ill.	Colonial Life, Jersey City, N. J.*b*	Columbia Life, Cincinnati, Ohio.
$119,228	.....	$2,940,143	$281,980	$4,604,967	$1,587,592
.....	.....	12,866	.....	.....	3,796
.....	.....	11,500	1,933	34,647	4,350
.....	.....	.....	.....	3,500	2,000
.....	.....	23,603	.....	.....	16,149
.....	.....	1,728	.....	1,508	700
.....	.....	14,195	.....	.....	.....
.....	.....	.....	.....	.....	.....
10,073	.....	91,360	60,398	67,130	48,034
129,301	.....	3,095,395	344,311	4,711,752	1,662,621
53,849	.....	424,065	78,495	595,964	166,464
228,585	$172,507	285,914	231,165	381,601	274,704
.....	.....	14,195	.....	.....	.....
228,585	172,507	300,109	231,165	381,601	274,704
—13,925	.....	14,235	—10,623	22,471	31,939
244,420	179,504	310,017	270,004	384,528	295,479
				cg	
1,652	.....	3,753	3,273	200	1,328
3,688,639	.....	6,592,798	4,194,574	190,000	2,774,000
18	.....	112	.....	102	77
35,500	.....	175,205	.....	78,000	49,125
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	2,827	.....
.....	.....	.....	.....	.....	.....
1,670	.....	3,865	3,273	302	1,405
3,724,139	.....	6,768,003	4,191,574	270,827	2,823,125
533	.....	—163	2,765	40	—151
1,249,476	.....	193,153	3,339,496	58,827	419,083
6	.....	93	14	62	47
20,500	.....	141,500	16,054	87,222	76,154
.....	.....	5	.....	38	3
.....	.....	5,500	.....	35,450	3,000
.....	.....	100	14	9	45
.....	.....	168 557	21,500	2,528	89,000
7	.....	161	35	75	126
18,500	.....	255,329	41,050	130,500	184,850
542	.....	1,520	744	130	785
1,032,020	.....	2,756,625	559,566	119,828	866,810
23	.....	.....	.....	.....	.....
43,531	.....	26,553	.....	.....	11,750
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
578	.....	1,879	807	314	1,006
1,114,551	.....	3,354,064	638,170	375,528	1,231,564
2,810	.....	14,273	3,360	3,347	6,542
6,595,448	.....	23,475,927	5,064,323	3,109,746	10,226,155
66	.....	3,060	993	1,384	2,299
95,700	.....	4,262,315	1,000,782	1,119,111	2,138,290
191	.....	663	134	12	458
645,918	.....	1,442,244	210,499	5,343	1,568,394
.....	.....	.....	.....	.....	553
3,067	.....	17,996	4,487	4,743	9,299
7,337,066	.....	29,180,486	6,275,604	4,234,200	13,933,392
1,092	.....	1,986	2,466	—12	399
2,609,598	.....	3,413,939	3,553,404	—104,701	1,591,561
326,538	.....	3,066,206	544,506	4,681,773	1,750,785
337,921	.....	3,165,596	540,540	4,784,136	1,838,124
334,284	170,043	3,268,333	541,981	4,988,896	1,834,990
17,614	.....	181,987	16,738	251,965	96,167
347,813	.....	3,240,252	513,145	4,986,568	1,862,296
93,087	.....	2,706,083	251,138	4,323,624	1,504,336
6,032,272	.....	27,473,526	4,498,902	4,285,550	13,137,361
140,573	.....	504,009	128,287	1,448,979	206,820
5,400	.....	50,857	5,235	150,705	23,680

b—Transacts industrial business.
g—Transacts group insurance. *c*—Policy exhibit includes ordinary business only

Year Ending December 31, 1920.	Columbia Life, Fremont, Neb.	Columbian National, Boston, Mass.	Columbus Mutual, Columbus, Ohio.	Commonwealth, Louisville, Ky.*b*
Capital Stock	.....	$1,000,000	$200,000	$500,000
Ledger assets beginning of year	$134,984	16,564,453	1,713,230	2,383,953
INCOME.				
New premiums	14,595	871,536	388,880	271,333
New disability & double indem. prems.	262	13,708	15,804	2,226
Renewals	34,563	2,969,486	517,156	950,603
Renewal dis. & double indem. prems.	4,932	25,414	22,107	.....
Premiums paid by dividends	5,873	30,120	71,183	21,351
Premiums paid by surrenders	4,139	38,332	727	32,887
Total new premiums	23,125	916,562	412,802	274,304
Total renewals	41,239	3,032,034	603,055	1,003,896
Consideration for annuities	.....	1,193	.....	.....
Total premium income	64,364	3,949,789	1,015,857	1,278,200
Increase in year	11,132	622,143	361,410	265,260
Interest and dividends	7,571	791,385	100,919	112,855
Rental receipts	.....	97,317	2,800	9,600
Profit and loss account	.....	9,403	.....	.....
Supplementary contracts	.....	37,113	6,888	1,040
Other receipts	.....	1,115	87,193	4,412
Total interest and other income	7,571	936,333	197,800	127,907
Increase in year	1,169	102,344	63,053	6,638
Total income	71,935	4,886,122	1,213,657	1,406,107
Increase in year	12,301	724,487	424,463	271,898
DISBURSEMENTS.				
Death claims paid	1,110	731,650	62,273	217,278
Matured endowments	.....	115,197	3,000	26,000
Paid to annuitants	.....	7,400	976	.....
Lapsed, surrendered and purchased pols.	6,932	288,440	13,890	11,578
Dividends to policyholders	5,906	50,341	108,577	59,145
Disability and double indemnity	1,950	2,511	7,527	335
Total paid policyholders	15,898	1,195,539	196,243	314,336
Increase in year	—759	—130,993	30,929	—25,488
Commissions—New	10,944	373,398	279,773	187,728
Commissions—Renewal	1,033	167,597	27,961	20,022
Commissions—Annuities	.....	28	.....	.....
Salaries and expenses of agents	3,561	329,562	1,058	209,397
Medical fees and inspections	784	65,207	25,619	40,484
Salaries of officers and employees	6,267	156,055	49,794	77,977
Rents	600	49,231	1,400	14,751
Real estate, repairs, etc	.....	31,941	1,605	300
Other management expenses	1,632	112,378	15,669	32,465
Total management expenses	24,821	1,285,397	402,879	583,624
Paid on supplementary contracts	.....	13,393	2,100	3,201
Dividends to stockholders	.....	70,000	15,000	50,000
Insurance taxes, licenses, fees and fines.	824	87,004	11,408	28,868
Real estate taxes	.....	23,571	890	1,064
Profit and loss, etc	.....	24,603	1,071	.....
Total expenses, etc	25,645	1,503,968	433,348	666,757
Increase in year	5,384	178,748	154,007	160,431
Total disbursements	41,543	2,699,507	629,591	985,093
Increase in year	4,625	47,755	184,936	134,943
Income saved	30,392	2,186,615	584,066	421,014
Ledger assets end of year	165,376	18,751,834	2,348,403	2,813,388
ASSETS.				
Real estate owned	.....	1,076,448	35,000	198,703
Real estate mortgages	128,700	2,660,793	1,797,492	1,148,386
Bonds owned	11,066	11,035,715	346,818	653,084
Stocks owned	.....	135,626	.....	53,572
Collateral loans	.....	.....	.....	216,409
Premium notes	8,721	226,066	34,624	31,145
Loans to policyholders	12,285	2,732,084	96,025	335,522
Cash in office and bank	3,816	494,173	13,230	130,730
Deferred and Unpaid Premiums	2,683	389,233	42,527	169,902
All other assets	4,325	475,306	34,109	43,004
Total admitted assets	171,596	19,225,444	2,399,825	2,980,457
Increase in year	33,507	2,365,285	645,755	469,229
Not admitted items	1,135	413,637	53,479	98,331
Gross assets	172,731	19,639,081	2,453,304	3,078,788

b—Transacts industrial business.

Commonwealth, Omaha, Neb.	Connecticut General, Hartford, Conn.	Connecticut Mutual, Hartford, Conn.	Conservative Life, South Bend, Ind.	Conservative Life, Sioux City, Iowa.	Conservative Life, Wheeling, W. Va.
$100,000	$800,000	.....	$100,600	$100,000	$342,250
1,618,044	26,009,582	$82,975,012	318,629	183,659	1,157,273
384,942	2,159,009	2,117,739	86,127	11,331	269,402
40,897	18,134	46,349	1,876	433	1,691
772,359	5,548,394	8,295,917	157,841	.....	401,746
.....	44,928	19,688	.....	.....	2,675
.....	385,190	1,087,907	.....	.....	.....
.....	21,566	.....	.....	.....	.....
425,839	2,249,786	2,185,427	88,003	11,764	271,093
772,359	5,927,435	9,382,173	157,841	.....	404,421
.....	53,735	81,979	.....	.....	.....
1,198,198	8,230,956	11,649,579	245,844	11,764	675,514
229,991	1,628,300	1,474,885	67,348	11,764	201,873
108,410	1,397,552	4,024,742	15,956	1,367	49,190
.....	33,152	174,966	6,790	.....	20,746
.....	.....	37,142	.....	732	1,284
4,100	258,721	207,941	3,666	1	.....
1,212	25,347	55,761	50,277	.....	65,021
113,722	1,714,772	4,500,552	76,689	2,100	136,241
14,961	351,764	154,552	10,643	2,100	75,933
1,311,920	9,945,728	16,150,131	322,533	13,864	811,755
244,952	1,980,064	1,729,437	77,991	13,864	277,806
160,962	2,088,045	4,900,166	45,011	.....	102,000
.....	403,710	597,746	.....	.....	1,000
.....	78,515	72,723	.....	.....	.....
34,869	442,576	1,106,652	2,179	.....	9,894
3,809	440,465	1,783,632	.....	.....	.....
5,550	19,823	897	1,000	.....	5,728
205,190	3,473,134	8,825,516	48,190	.....	118,622
—265	634,869	333,464	5,613	.....	—9,955
345,706	843,980	895,445	54,800	6,470	226,313
39,947	372,697	590,193	20,875	.....	21,664
.....	5,270	3,931	.....	2	.....
15,559	190,264	153,775	36,488	983	19,730
31,513	90,813	146,324	7,462	815	28,733
55,209	324,734	369,783	26,985	14,541	32,619
4,524	13,590	87,347	3,000	1,260	3,000
.....	31,747	194,359	2,832	.....	5,131
33,403	181,450	227,368	21,100	6,617	14,453
525,861	2,054,545	2,668,525	173,542	30,688	351,643
1,775	129,857	90,818	440	.....	1,268
10,000	60,000	.....	.....	.....	.....
21,306	203,007	437,743	1,301	778	8,825
.....	8,585	61,454	193	.....	3,506
.....	29,243	.....	.....	22	.....
558,942	2,485,237	3,258,540	175,476	31,488	365,242
101,078	477,442	654,131	39,942	31,488	122,328
764,132	5,958,371	12,084,056	223,666	31,488	483,864
100,813	1,112,311	987,595	45,555	31,488	112,373
547,788	3,987,357	4,066,075	98,867	—17,624	327,891
2,165,831	30,127,915	87,364,589	417,497	166,034	1,539,702
.....	470,225	2,153,249	92,500	.....	355,176
1,419,900	15,232,375	37,384,324	95,922	128,120	466,250
301,509	10,521,247	36,538,726	113,739	34,025	403,562
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	2,000
57,455	84,859	81,718	391	.....	9,206
163,840	3,385,768	10,329,064	8,080	.....	68,432
208,100	345,104	936,223	100,443	3,310	204,353
92,116	1,367,312	1,436,433	45,779	454	49,561
45,789	851,162	1,725,997	2,310	6,484	16,805
2,288,709	32,258,052	90,585,734	459,164	172,393	1,575,345
592,745	4,661,283	4,735,964	109,764	172,393	397,038
25,126	188,163	447,947	39,881	939	41,702
2,313,835	32,446,215	91,033,681	499,045	173,332	1,617,047

Year Ending December 31, 1920.		Columbia Life, Fremont, Neb.	Columbian National, Boston, Mass.	Columbus Mutual, Columbus, Ohio.	Commonwealth Louisville, Ky.b
Liabilities.					
Reserves		$159,378	$16,904,693	$1,749,681	$2,356,079
Reserve on supplementary contracts		.....	191,638	20,089	15,732
Unpaid losses and claims		175	148,461	12,017	568
Losses and claims resisted		.....	24,000	1,000	500
Dividends to accumulate		.....	9,606	114,187	25,288
Unpaid dividends		391	2,557	4,190	.....
Dividends apportioned		.....	.....	9,171	.....
Amounts set apart		.....	200,000	822	.....
All other liabilities		1,340	530,466	31,700	22,023
Total liabilities		161,284	18,011,421	1,942,857	2,420,190
Increase in year		31,500	2,378,456	456,315	435,938
Unassigned funds and capital		10,312	1,214,023	456,968	560,267
Surplus apportioned		.....	200,000	9,993	.....
Total surplus funds		10,312	1,414,023	466,961	560,267
Increase in year		2,007	—13,171	92,423	32,261
Gross surplus		11,447	1,827,660	520,440	658,598
New Business.					
New Issues	Policies	163	10,627	5,330	6,007
	Amount	486,100	35,256,330	11,544,721	8,828,531
Policies revived	Policies	1	188	70	26
	Amount	1,000	447,711	126,500	25,605
Policies increased	Policies	.....	24	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		11,403	.....	14,973	.....
Total new issues	Policies	164	10,839	5,400	6,033
	Amount	498,503	35,704,041	11,686,194	8,854,136
Increase in year	Policies	—43	894	1,915	1,926
	Amount	11,345	4,173,744	4,559,775	2,897,636
Terminations.					
By death	No.	1	285	60	82
	Amount	1,109	836,056	72,859	109,205
By maturity	No.	.....	40	4	4
	Amount	.....	115,192	3,000	26,000
By expiry	No.	14	18	28	38
	Amount	22,000	62,079	33,968	67,500
By surrender	No.	8	464	48	63
	Amount	11,368	1,261,149	66,054	83,722
By lapse	No.	73	2,641	717	1,408
	Amount	152,200	8,313,850	1,405,579	1,817,656
By change	No.	.....	.....	.....	.....
	Amount	4,500	787,784	84,666	70,306
By disability	No.	.....	.....	3	.....
	Amount	.....	.....	8,000	.....
Total terminations	No.	96	3,448	860	1,595
	Amount	191,177	11,376,110	1,674,126	2,174,389
Insurance in Force.					
Whole life policies	No.	828	37,053	10,510	16,230
	Amount	1,325,001	97,675,862	20,223,719	22,645,479
Endowment policies	No.	58	8,277	4,500	1,123
	Amount	206,500	17,079,518	6,533,259	1,541,580
All other policies	No.	152	4,421	434	247
	Amount	340,800	23,986,232	1,224,652	725,075
Reversionary additions		48,300	356,299	81,146	.....
Total in force	No.	1,038	49,751	15,444	17,600
	Amount	1,921,601	139,097,911	28,062,776	24,912,134
Increase in year	No.	68	894	4,540	4,438
	Amount	307,326	4,173,744	10,012,068	5,712,747
Miscellaneous.					
Mean ledger assets		150,180	17,658,143	2,030,816	2,598,670
Mean admitted assets		154,842	18,042,801	2,076,947	2,745,873
Invested assets		164,619	18,414,358	2,319,250	2,771,352
Interest and rents earned		8,798	929,740	118,127	134,356
Net assets over all liabilities ex. reserve		169,690	18,318,716	2,216,642	2,916,346
Mean reserves		144,079	15,803,685	1,510,835	2,142,582
Mean insurance in force		1,767,938	126,933,945	23,056,742	21,572,260
Death claims paid plus net exp. of mgt.		25,931	2,017,047	465,152	800,902
7½ per cent of renewal premiums		4,124	227,403	45,228	100,388

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group insurance.

Commonwealth, Omaha, Neb.	Connecticut General, Hartford, Conn.	Connecticut Mutual, Hartford, Conn.	Conservative Life, South Bend, Ind.	Conservative Life, Sioux City, Iowa.	Conservative Life, Wheeling, W. Va.
$2,016,128	$27,751,941	$80,215,311	$329,645	$3,968	$1,168,136
46,257	623,971	932,999	3,329	.....	10,014
7,000	148,450	400,675	293	.....	13,800
.....	18,319	41,000	2,375	.....	.....
14,750	218,383	2,497,516	.....	.....	.....
.....	98,903	166,251	.....	.....	.....
.....	195,200	1,910,000	.....	.....	.....
7,217	100,000	.....	.....	.....	.....
34,303	999,129	641,116	10,052	1,100	16,158
2,125,655	30,154,296	86,804,868	345,694	5,068	1,208,108
555,338	4,664,804	4,556,741	115,241	5,068	379,513
163,054	2,103,756	3,780,866	113,470	167,325	367,236
7,217	295,200	1,910,000	.....	.....	.....
170,271	2,398,956	5,690,866	113,470	167,325	367,236
40,781	—12,140	379,223	—5,477	167,325	47,524
195,397	2,587,119	~~4,228,813~~ 6,135,713	153,351	168,264	408,938
	cg				
5,283	18,587	21,859	8,158	137	4,816
12,788,463	89,402,647	74,852,971	4,110,502	543,000	9,176,283
64	165	75	667	.....	880
142,390	620,776	222,855	244,363	.....	1,588,650
2	107	45	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	97,998	40,496	.....	.....	.....
5,349	18,859	21,979	8,825	137	5,696
12,930,853	90,121,421	75,116,322	4,354,865	543,000	10,764,933
287	2,205	2,581	301	137	2,155
169,972	12,870,383	11,599,590	856,275	543,000	4,093,726
60	546	1,681	249	.....	61
157,350	1,727,607	4,964,266	93,340	.....	107,000
.....	336	266	.....	.....	1
.....	405,410	595,771	.....	.....	1,000
49	424	257	13	.....	547
269,000	738,444	535,723	18,700	.....	1,028,385
137	1,260	1,961	52	.....	32
306,193	5,425,020	6,779,302	23,818	.....	69,655
2,010	2,664	3,829	4,394	3	1,910
4,721,195	11,099,174	10,659,809	1,546,280	6,500	3,546,251
.....	.....	.....	506	.....	.....
47,162	2,573,124	146,977	28,897	.....	27,417
7	.....	3	.....	.....	.....
9,500	.....	5,500	.....	.....	.....
2,263	5,230	7,997	5,214	3	2,551
5,510,400	21,968,779	23,687,348	1,711,035	6,500	4,779,708
16,334	48,290	64,362	17,060	111	5,519
33,135,132	143,477,515	179,244,658	8,850,359	389,000	10,474,261
497	25,270	74,753	4,451	19	3,267
1,048,450	48,502,408	182,299,429	1,072,158	85,500	5,224,477
1,070	15,600	5,748	65	4	2,916
2,883,994	97,017,994	20,974,547	153,966	62,000	6,206,916
379	613,619	190,894	.....	.....	.....
17,901	89,160	144,863	21,576	134	11,702
37,067,955	289,611,086	382,709,528	10,076,483	536,500	21,905,654
3,086	13,629	13,982	3,611	134	3,145
7,420,453	68,152,643	51,428,974	2,843,830	536,500	5,985,225
1,891,937	28,068,698	85,169,800	368,063	174,846	1,348,487
1,992,336	29,927,411	88,217,952	404,282	.....	1,376,826
2,151,154	30,075,294	87,328,230	404,490	165,455	1,706,801
119,586	1,530,315	4,225,338	19,947	7,852	74,868
2,186,399	30,150,897	85,906,177	443,115	171,293	1,535,372
1,751,467	25,642,897	78,191,229	276,662	.....	998,509
33,357,728	255,534,765	356,995,041	8,754,568	.....	18,741,416
686,823	4,142,590	7,568,691	218,553	30,688	453,643
57,927	444,558	703,662	11,838	.....	30,333

c—Policy exhibit includes ordinary business only. *g*—Transacts group business.

Year Ending December 31, 1920.	Continental Life, Wilmington, Del.	Continental Life, Chicago, Ill.	Continental Life, Kansas City, Mo.	Cotton States, Memphis, Tenn.*b*
Capital Stock	$654,490	$200,000	$490,000	$128,375
Ledger assets beginning of year	3,204,317	620,414	3,430,691	459,784
INCOME.				
New premiums	195,138	258,093	293,116	71,234
New disability & double indem. prems.	5,764	7,697	.....	533
Renewals	709,374	244,714	879,465	195,560
Renewal dis. & double indem. prems.	9,088	5,360	.....	666
Premiums paid by dividends	56,680	.....	20,325	.....
Premiums paid by surrenders	4,733	764	.....	667
Total new premiums	209,847	265,861	314,309	72,434
Total renewals	772,930	250,767	888,597	196,226
Consideration for annuities	.....	.....	383	.....
Total premium income	982,777	516,628	1,203,289	268,660
Increase in year	151,776	217,374	1,005,561	67,738
Interest and dividends	172,102	37,204	191,926	22,556
Rental receipts	.....	.....	3,100	.....
Profit and loss account	740	.....	4,092	.....
Supplementary contracts	10,582	.....	12,023	.....
Other receipts	4,935	30,000	11,644	8,805
Total interest and other income	188,359	67,204	222,785	31,361
Increase in year	1,039	19,781	—2,622,948	—47,330
Total income	1,171,136	583,832	1,426,074	300,021
Increase in year	152,815	237,155	—1,617,387	20,408
DISBURSEMENTS.				
Death claims paid	119,442	48,898	302,494	42,714
Matured endowments	.....	.....	16,000	.....
Paid to annuitants	.....	224	196	.....
Lapsed, surrendered and purchased pols.	41,094	5,950	45,759	6,972
Dividends to policyholders	58,126	.....	40,235	87
Disability and double indemnity	.....	.....	12,637	.....
Total paid policyholders	218,662	55,072	417,321	49,773
Increase in year	—28,024	6,008	348,180	16,445
Commissions—New	93,922	194,472	225,025	44,400
Commissions—Renewal	70,190	14,775	25,138	2,235
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	16,503	1,848	22,098	78,723
Medical fees and inspections	17,805	31,024	28,178	11,419
Salaries of officers and employees	56,806	2,170	73,404	31,854
Rents	4,990	.....	6,734	2,506
Real estate, repairs, etc	.....	.....	2,124	.....
Other management expenses	27,953	19,581	73,289	20,240
Total management expenses	288,169	263,870	455,990	191,377
Paid on supplementary contracts	600	360	1,248	1,482
Dividends to stockholders	53,620	8,000	.....	.....
Insurance taxes, licenses, fees and fines.	27,504	14,848	33,024	8,711
Real estate taxes	.....	.....	1,646	.....
Profit and loss, etc	.....	.....	.....	2,511
Total expenses, etc	369,893	287,078	491,908	204,081
Increase in year	21,427	115,774	375,407	32,645
Total disbursements	588,555	342,150	909,229	253,854
Increase in year	—6,597	121,782	723,587	49,090
Income saved	582,581	241,682	516,845	46,167
Ledger assets end of year	3,789,557	862,122	3,948,173	491,628
ASSETS.				
Real estate owned	.....	.....	57,682	.....
Real estate mortgages	1,284,950	551,675	2,718,047	281,264
Bonds owned	1,987,945	223,546	248,451	74,350
Stocks owned	.....	.....	.....	12,600
Collateral loans	1,500	.....	.....	9,796
Premium notes	167,749	2,753	6,353	13,091
Loans to policyholders	186,750	29,910	584,320	19,840
Cash in office and bank	105,567	48,469	283,232	67,693
Deferred and Unpaid Premiums	120,671	63,335	126,372	11,225
All other assets	61,724	17,014	111,112	4,871
Total admitted assets	3,916,856	936,702	4,135,569	494,730
Increase in year	580,686	267,035	569,265	44,866
Not admitted items	95,879	23,193	99,587	28,876
Gross assets	4,012,735	959,895	4,235,156	523,606

b—Transacts industrial business.

Crescent Life, Indianapolis, Ind.	Dakota Life, Watertown, S. D.	Des Moines L. & A., Des Moines, Iowa.	Detroit Life, Detroit, Mich.	Durham Life, Raleigh, N. C.*b*	Elgin Life, Elgin, Ill.
$100,000	$300,000	$500,000	$135,600	$25,000	$104,103
98,326	1,913,723	773,588	1,292,273	195,037	237,949
32,161	175,512	227,554	250,838	907,059	2,742
.....	1,758	12,638	3,051	.....	.....
9,721	425,180	209,289	497,751	6,228	30,348
.....	475	11,670	3,775	.....	.....
.....	4,950	1,848	2,493	.....	182
.....	556	.....	6,793	.....	.....
32,161	178,515	240,192	263,175	907,059	2,742
9,721	429,916	222,807	501,526	6,228	30,530
.....	.....	.....	.....	.....	.....
41,882	608,431	462,999	764,701	913,287	33,272
.....	58,888	176,990	192,403	266,851	50
4,583	93,222	41,834	78,787	9,824	14,357
.....	11,883	.....	.....	500	.....
.....	.....	.....	456	9,166	.....
.....	.....	.....	.....	.....	.....
83	59	19,282	16,243	14	357
4,666	105,164	61,116	95,486	19,504	14,714
.....	20,845	—1,465	19,612	10,815	—10,941
46,548	713,595	524,115	860,187	932,791	47,986
.....	79,733	175,525	212,016	277,666	—10,891
.....	83,216	28,150	93,646	97,717	13,650
.....	.....	.....	.....	.....	2,000
.....	.....	.....	.....	.....	.....
252	24,160	7,694	33,043	79	2,074
.....	12,014	19,227	2,927	.....	182
.....	10,348	8,225	1,039	270,212	100
252	129,738	63,296	130,655	368,008	18,006
.....	—53,227	50,480	12,561	120,917	—3,266
1,874	108,256	193,156	204,152	1,589	2,008
23,972	13,282	11,472	49,550	190	753
.....	.....	.....	.....	.....	.....
2,161	21,302	27,655	3,560	370,283	1,185
3,006	11,818	17,767	29,812	4,820	571
11,450	26,827	38,149	40,008	49,174	4,693
1,108	1,800	4,095	3,120	8,562	566
.....	3,892	.....	671	.....	.....
6,048	11,805	27,300	34,200	23,835	2,604
49,619	198,982	319,594	365,073	458,453	12,380
.....	.....	.....	345	.....	200
.....	24,000	2,695	40	5,000	.....
1,337	15,139	12,088	8,015	11,008	1,738
.....	2,021	.....	1,121	804	.....
.....	767	.....	1,312	775	2,803
50,956	240,909	334,377	375,906	476,040	17,121
.....	6,667	36,433	107,780	126,055	—946
51,208	370,647	397,673	506,561	844,048	35,127
.....	46,560	86,913	120,341	246,972	4,212
4,660	342,948	126,442	353,626	88,743	22,859
93,666	2,211,296	900,030	1,651,899	282,076	255,826
.....	86,025	.....	18,458	13,333	2,000
19,500	1,316,753	787,500	1,155,552	106,600	227,007
62,690	114,658	32,070	187,066	121,748	7,493
.....	.....	.....	77,375	.....	.....
.....	.....	.....	4,725	4,000	.....
264	.....	20,140	11,049	6,532	278
436	304,474	56	136,627	.....	10,623
794	355,219	17,435	33,100	26,729	2,384
1,707	50,724	16,496	70,747	9,865	4,391
1,761	71,375	20,953	14,946	6,967	4,619
87,152	2,299,228	894,650	1,709,645	295,774	258,795
.....	341,833	124,634	382,462	91,529	15,264
13,411	38,456	48,261	103,628	18,430	10,763
100,563	2,337,684	942,911	1,813,273	314,204	269,558

b—Transacts industrial business

Year Ending December 31, 1920.		Continental Life, Wilmington, Del.	Continental Life, Chicago, Ill.	Continental Life, Kansas City, Mo.	Cotton States, Memphis, Tenn.b
Liabilities.					
Reserves		$2,527,123	$640,487	$3,373,096	$247,287
Reserve on supplementary contracts		10,256	4,838	15,753	3,437
Unpaid losses and claims		8,000	14,500	45,515	1,206
Losses and claims resisted		.....	2,100	1,000	.....
Dividends to accumulate		.....	.....	34,704	19,264
Unpaid dividends		3,118	.....	2,000	.....
Dividends apportioned		4,816	.....	1,886	.....
Amounts set apart		.....	.....	79,359	.....
All other liabilities		35,905	23,885	61,841	16,303
Total liabilities		2,589,218	685,810	3,615,154	287,497
Increase in year		568,120	270,135	617,684	100,964
Unassigned funds and capital		1,327,638	250,892	520,415	207,233
Surplus apportioned		4,816	.....	81,245	.....
Total surplus funds		1,332,454	250,892	601,660	207,233
Increase in year		3,726	—3,110	49,332	—56,118
Gross surplus		1,428,333	274,085	701,247	236,109
New Business.					
New Issues	Policies	2,646	4,829	5,468	c 1,006
	Amount	7,020,654	9,327,850	10,379,261	2,112,669
Policies revived	Policies	30	146	196	1
	Amount	77,000	250,200	358,180	2,500
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		5,280	.....	49,343	.....
Total new issues	Policies	2,676	4,975	5,664	1,007
	Amount	7,102,934	9,578,050	10,786,784	2,115,169
Increase in year	Policies	—91	1,573	177	70
	Amount	—10,991	3,593,897	1,553,741	301,733
Terminations.					
By death	No.	53	41	165	14
	Amount	132,189	59,750	293,528	34,000
By maturity	No.	.....	.....	10	.....
	Amount	.....	.....	17,300	.....
By expiry	No.	22	16	42	7
	Amount	31,143	22,918	51,750	10,911
By surrender	No.	177	30	229	31
	Amount	537,496	33,500	406,768	42,000
By lapse	No.	446	1,209	2,787	296
	Amount	1,247,555	2,173,248	4,930,595	611,892
By change	No.	.....	.....	.....	.....
	Amount	53,355	49,428	10,076	.....
By disability	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No.	698	1,296	3,233	348
	Amount	2,001,738	2,337,844	5,710,017	698,803
Insurance in Force.					
Whole life policies	No.	7,248	8,419	13,721	2,946
	Amount	17,508,334	14,963,414	23,109,936	5,340,259
Endowment policies	No.	5,878	1,820	6,970	56
	Amount	12,263,310	2,363,250	12,079,067	112,500
All other policies	No.	387	212	423	47
	Amount	1,773,133	400,921	1,051,021	115,623
Reversionary additions		29,211	.....	170,521	.....
Total in force	No.	13,513	10,451	21,114	3,049
	Amount	31,573,988	17,727,585	36,410,545	5,568,382
Increase in year	No.	1,978	3,679	2,432	659
	Amount	5,101,196	7,240,206	5,076,777	1,416,366
Miscellaneous.					
Mean ledger assets		3,496,937	741,268	3,688,432	475,706
Mean admitted assets		3,636,513	803,184	3,850,936	472,297
Invested assets		3,734,461	856,056	3,900,178	464,458
Interest and rents earned		172,817	40,609	219,001	27,617
Net assets over all liabilities ex. reserve		3,859,577	931,379	3,974,756	454,520
Mean reserves		2,251,306	514,695	3,059,685	210,406
Mean insurance in force		29,023,390	14,107,482	33,872,161	4,889,949
Death claims paid plus net exp. of mgt.		407,611	312,768	758,484	234,091
7½ per cent of renewal premiums		57,970	18,808	66,645	14,717

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Crescent Life, Indianapolis, Ind.	Dakota Life, Watertown, S. D.	Des Moines L. & A., Des Moines, Iowa	Detroit Life, Detroit, Mich.	Durham Life, Raleigh, N. C.*b*	Elgin Life, Elgin, Ill.
19,793	$1,776,343	$252,714	$1,524,949	$238,588	$144,468
.....	.....	2,880	4,589	.....	739
1,000	2,500	.....	3,100	287	600
.....	.....	.....	2,000	.....	.....
.....	23,289	22,921	.....	.....	.....
.....	.....	.....	139	.....	.....
.....	13,000	.....	284	.....	.....
.....	20,000	.....	.....	.....	.....
2,362	26,243	12,736	12,353	28,897	5,700
23,155	1,861,375	291,251	1,547,414	267,772	151,507
.....	323,931	179,321	364,242	90,474	12,517
63,997	437,852	603,399	162,231	28,002	107,288
.....	33,000	.....	284	.....	.....
63,997	470,852	603,399	162,515	28,002	107,288
.....	27,974	—54,687	18,505	1,056	2,747
77,404	509,308	651,660	266,343	46,432	118,051
				c	
.....	2,038	2,916	4,390	451	73
.....	6,735,875	7,448,003	7,571,442	222,500	104,500
458	226	395	149	24	.....
1,148,478	597,500	1,070,225	227,000	9,650	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	12,434	.....	.....
458	2,264	3,311	4,539	475	73
1,148,378	7,333,375	8,518 228	7,810,876	232,150	104,500
.....	—341	505	987	238	—49
.....	223,332	1,629,295	2,402,510	126,350	—90,000
.....	35	14	64	8	8
.....	73,848	31,000	94,389	3,500	11,000
.....	.....	.....	.....	.....	1
.....	.....	.....	.....	.....	2,000
.....	80	.....	48	.....	22
.....	156,644	.....	63,626	.....	34,500
4	54	1	143	.....	14
9,000	78,032	1,000	217,646	.....	17,000
30	1,084	1,162	1,461	171	46
74,391	3,001,732	2,854,497	2,279,920	73,500	76,500
.....	5	.....	.....	.....	.....
.....	32,799	.....	.....	.....	922
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
34	1,258	1,177	1,716	179	91
83,391	3,343,055	2,897,496	2,653,581	77,000	141,922
620	9,121	5,585	8,309	896	689
1,464,965	19,851,697	13,688,314	13,916,223	377,200	950,218
19	455	138	5,171	.....	65
23,750	896,410	263,650	6,535,839	.....	68,200
26	875	50	508	.....	85
94,000	2,589,509	256,000	1,461,555	.....	111,156
.....	17,722	.....	121,349	.....	69
665	10,451	5,773	13,988	896	839
1,582,715	23,355,388	14,207,964	22,034,966	377,200	1,129,643
424	1,006	2,134	2,823	296	—18
1,065,087	3,990,320	5,620,732	5,157,295	155,150	—37,427
95,996	2,062,510	836,809	1,472,086	238,556	246,938
.....	2,128,312	832,333	1,518,414	250,009	251,163
82,190	2,179,661	856,278	1,569,774	281,382	249,785
4,583	127,040	45,966	85,728	10,287	14,520
83,790	2,247,195	856,113	1,687,464	266,590	251,756
.....	1,602,785	173,653	1,342,379	193,979	138,632
1,050,171	21,360,228	11,397,599	19,456,268	299,625	1,148,355
49,619	282,198	347,744	458,719	556,170	26,030
769	32,244	16,711	37,614	4,671	2,290

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Year Ending December 31, 1920.	Elkhorn L. & A., Norfolk, Neb.	Equitable Assur., New York, N. Y.	Equitable, Washington, D. C.*b*	Equitable, Des Moines, Iowa.
Capital Stock	.....	$100,000	$120,000	$500,000
Ledger assets beginning of year	$328,927	587,308,203	1,032,599	27,629,022
INCOME.				
New premiums	39,157	17,619,297	134,059	1,787,672
New disability & double indem. prems.	460	804,759	137	75,543
Renewals	91,540	64,825,462	681,626	5,441,928
Renewal dis. & double indem. prems.	11	1,018,343	270	50,876
Premiums paid by dividends	2,634	6,519,731	40	602,329
Premiums paid by surrenders	155	61,251	6,593	17,184
Total new premiums	40,936	20,078,364	140,829	2,036,537
Total renewals	93,021	70,770,479	681,896	5,938,995
Consideration for annuities	.....	4,505,943	.....	24,048
Total premium income	133,957	95,354,786	822,725	7,999,580
Increase in year	19,550	13,858,907	169,427	1,365,934
Interest and dividends	17,660	26,827,483	45,676	1,463,574
Rental receipts	2,155	1,395,734	21,761	43,208
Profit and loss account	.....	.....	796	.....
Supplementary contracts	.....	2,412,431	.....	50,745
Other receipts	1,710	4,105,927	439	66,005
Total interest and other income	21,525	34,741,575	68,672	1,623,532
Increase in year	3,830	2,592,796	—12,581	98,014
Total income	155,482	130,096,361	891,397	9,623,112
Increase in year	23,380	16,451,703	156,846	1,463,948
DISBURSEMENTS.				
Death claims paid	17,242	27,435,292	155,249	1,170,858
Matured endowments	.....	15,263,522	623	402,545
Paid to annuitants	193	1,712,463	.....	2,919
Lapsed, surrendered and purchased pols.	5,754	11,184,420	14,228	414,346
Dividends to policyholders	2,669	16,840,620	560	708,766
Disability and double indemnity	9,766	247,233	.....	22,539
Total paid policyholders	35,624	72,683,550	170,660	2,721,973
Increase in year	—12,694	—1,306,646	26,522	115,649
Commissions—New	30,215	8,012,494	115,473	907,497
Commissions—Renewal	1,848	3,356,801	85,597	355,398
Commissions—Annuities	.....	266,168	.....	758
Salaries and expenses of agents	6,258	2,157,358	55,612	251,625
Medical fees and inspections	2,984	838,464	11,605	145,775
Salaries of officers and employees	9,549	2,855,376	42,393	320,563
Rents	1,800	842,018	8,652	40,412
Real estate, repairs, etc	.....	1,249,583	6,789	5,819
Other management expenses	5,094	1,837,599	26,352	123,077
Total management expenses	57,748	21,415,861	352,473	2,150,924
Paid on supplementary contracts	8	2,276,861	300	13,801
Dividends to stockholders	.....	7,000	7,200	31,500
Insurance taxes, licenses, fees and fines.	1,058	2,357,125	17,941	173,413
Real eatate taxes	233	254,152	2,215	14,380
Profit and loss, etc	43	80,729	2,558	1,966
Total expenses, etc	59,090	26,391,728	382,687	2,385,990
Increase in year	9,481	5,166,136	45,760	166,323
Total disbursements	94,714	99,075,278	553,347	5,107,963
Increase in year	—3,213	3,859,490	72,282	281,974
Income saved	60,768	31,021,083	338,050	4,515,149
Ledger assets end of year	331,692	613,045,781	1,359,649	32,345,621
ASSETS.				
Real estate owned	28,267	12,631,544	220,092	800,000
Real estate mortgages	275,400	126,716,995	469,575	25,411,070
Bonds owned	11,286	369,197,579	585,480	2,727,111
Stocks owned	.....	.....	18,499	.....
Collateral loans	4,000	4,161,029	2,625	10,000
Premium notes	7,405	47,433	.....	200,746
Loans to policyholders	23,684	90,323,379	31,469	2,803,966
Cash in office and bank	21,949	7,555,542	32,480	214,314
Deferred and Unpaid Premiums	6,170	8,464,577	53,919	655,349
All other assets	4,274	8,043,659	19,927	853,538
Total admitted assets	382,435	627,141,737	1,434,066	33,876,094
Increase in year	50,401	27,717,818	322,763	5,027,027
Not admitted items	12,970	4,931,568	64,394	390,227
Gross assets	395,405	632,073,305	1,498,460	34,066,321

b—Transacts industrial business.

Equity Life, Great Falls, Mont.	Eureka Life, Baltimore, Md.*b*	Farmers & Bankers, Wichita, Kan.	Farmers & Traders, Syracuse, N. Y.	Farmers Life, Denver, Colo.	Farmers National, Chicago, Ill.
$142,125	$100,000	$275,000	$300,000	$100,377	$200,000
89,360	809,248	1,984,924	509,301	2,506,093	855,482
2,213	156,278	243,980	70,786	77,333	186,872
53	.....	.....	781	4,479	10,936
.....	459,336	749,823	166,332	350,102	292,146
.....	.....	.....	1,835	3,748	13,968
.....	.....	787	.....	38,548	1,869
.....	.....	5,853	.....	.....	.....
2,266	156,278	244,463	71,567	81,999	197,808
.....	459,336	759,720	168,167	392,211	307,983
.....	.....	.....	.....	.....	.....
2,266	615,614	1,004,183	239,734	474,210	505,791
2,266	91,888	88,587	59,179	33,267	124,186
3,040	40,747	124,082	28,912	94,798	35,983
.....	2,400	.....	.....	126,713	9,233
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
10,110	102	48,418	66,398	1,454	11,940
13,150	43,249	172,500	95,310	222,965	57,156
13,150	11,024	36,700	71,097	47,592	—227,644
15,416	658,863	1,176,683	335,044	697,175	562,947
15,416	102,912	125,287	130,276	80,859	—103,458
.....	128,266	110,596	25,000	126,970	74,481
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	1,133	32,737	4,153	20,924	2,872
.....	.....	55,733	.....	38,548	9,680
.....	12,208	2,000	30	2,458	4,584
.....	141,607	201,066	29,183	188,900	91,617
.....	17,297	—13,542	1,628	—41,259	22,267
592	55,275	194,201	25,332	49,005	169,319
.....	88,815	46,380	7,228	15,866	24,834
.....	.....	.....	.....	.....	.....
6,923	53,995	7,199	19,265	32,012	12,347
128	6,258	21,476	7,884	7,024	19,432
4,681	43,547	52,104	16,946	31,025	35,456
1,005	6,971	3,937	1,600	1,525	8,040
.....	39	.....	.....	50,027	2,850
9,393	18,489	27,425	8,946	36,919	24,727
22,722	273,389	352,722	87,201	223,403	297,005
.....	.....	.....	.....	1,850	.....
.....	50,000	.....	.....	.....	.....
268	12,165	18,102	5,338	6,937	15,881
.....	468	.....	.....	16,278	787
6,903	50	.....	.....	2,967	.....
29,893	336,072	370,824	92,539	251,435	313,673
29,893	75,377	—41,964	15,033	37,925	53,451
29,893	477,679	571,890	121,722	440,335	405,290
29,893	92,674	55,506	16,661	—3,334	75,718
—14,477	181,184	604,793	213,322	256,840	157,657
75,654	1,005,643	2,595,061	803,517	2,708,371	1,013,138
.....	40,000	.....	.....	1,230,248	75,411
7,450	158,912	1,416,450	549,553	622,666	696,525
40,995	633,334	600,564	158,255	219,280	143,750
.....	24,374	.....	.....	14,903	.....
.....	.....	9,000	.....	188	.....
.....	.....	55,958	.....	62,780	.....
.....	3,709	200,859	4,814	461,382	17,844
25,013	142,984	264,561	81,859	59,695	70,982
9	6,820	100,958	35,153	39,694	60,650
108,815	10,732	38,511	13,039	54,312	19,965
182,282	1,020,865	2,686,861	842,673	2,765,148	1,085,127
182,282	183,524	619,568	313,143	188,162	184,954
2,876	19,495	77,148	12,072	48,475	28,688
185,158	1,040,360	2,764,009	854,745	2,813,623	1,113,815

b—Transacts industrial business.

Year Ending December 31, 1920.		Elkhorn L. & A., Norfolk, Neb.	Equitable Assur., New York, N. Y.	Equitable, Washington, D C. *b*	Equitable, Des Moines, Iowa.
Liabilities.					
Reserves		$354,686	$513,893,100	$1,232,897	$29,679,446
Reserve on supplementary contracts		1,538	5,648,019	4,013	143,770
Unpaid losses and claims		2,227	5,834,124	4,852	95,950
Losses and claims resisted		.....	114,566	.....	27,146
Dividends to accumulate		.....	2,934,588	361	355,955
Unpaid dividends		12,893	1,345,917	.....	68,529
Dividends apportioned		4,158	18,790,678	85	1,116,560
Amounts set apart		.....	46,882,132	.....	220,000
All other liabilities		2,292	9,270,481	42,645	274,449
Total liabilities		377,794	604,713,605	1,284,853	31,981,805
Increase in year		57,313	22,513,094	308,739	5,026,636
Unassigned funds and capital		4,641	22,428,132	149,213	1,694,289
Surplus apportioned		4,158	65,672,810	85	1,336,560
Total surplus funds		8,799	88,100,942	149,298	3,030,849
Increase in year		—18,008	—613,635	14,109	642,951
Gross surplus		21,769	93,032,510	613,692	3,421,076
New Business.					
New Issues	Policies	529	*cg* 138,701	*c* 2,465	23,908
	Amount	1,155,644	477,099,227	2,515,500	62,006,950
Policies revived	Policies	3	1,209	83	384
	Amount	8,042	2,235,089	64,300	724,236
Policies increased	Policies	.....	.....	.....	2
	Amount	.....	.....	.....	.....
Dividend additions		3,486	2,614,324	53	392,298
Total new issues	Policies	532	139,910	2,548	24,294
	Amount	1,167,172	481,948,640	2,579,853	63,123,484
Increase in year	Policies	26	22,484	425	1,243
	Amount	220,459	101,679,700	585,788	5,176,873
Terminations.					
By death	No.	15	8,265	39	574
	Amount	19,243	24,762,854	27,169	1,132,325
By maturity	No.	.....	6,403	.....	276
	Amount	.....	14,802,124	.....	408,375
By expiry	No.	3	6,185	59	104
	Amount	3,000	22,567,633	57,340	348,729
By surrender	No.	20	12,012	24	1,010
	Amount	22,443	32,417,725	20,914	1,499,610
By lapse	No.	204	24,825	799	4,479
	Amount	350,861	70,528,933	757,500	10,456,479
By change	No.	.....	.....	.....	.....
	Amount	40,379	3,802,802	5,885	1,292,962
By disability	No.	.....	.....	.....	.....
	Amount	313	.....	.....	.....
Total terminations	No.	242	57,690	921	6,443
	Amount	436,239	168,882,071	868,808	15,138,480
Insurance in Force.					
Whole life policies	No.	2,893	627,261	3,464	104,958
	Amount	3,901,539	1,789,576,750	3,470,728	206,576,603
Endowment policies	No.	32	156,915	2,997	18,829
	Amount	95,972	293,898,133	2,454,150	29,701,956
All other policies	No.	42	57,943	245	3,598
	Amount	58,500	156,611,702	224,388	15,558,431
Reversionary additions		19,959	17,927,240	578	2,701,417
Total in force	No.	2,967	842,119	6,706	127,385
	Amount	4,075,970	2,258,013,825	6,149,844	254,538,407
Increase in year	No.	290	82,220	1,627	17,851
	Amount	730,933	313,066,569	1,711,045	47,985,004
Miscellaneous.					
Mean ledger assets		330,310	600,176,989	1,196,124	29,987,322
Mean admitted assets		357,234	613,282,828	1,272,684	31,162,580
Invested assets		320,766	610,714,443	1,318,599	32,137,210
Interest and rents earned		20,881	28,717,060	70,690	1,640,020
Net assets over all liabilities ex. reserve		363,485	601,994,042	1,382,195	32,710,295
Mean reserves		327,269	501,117,609	1,085,013	27,582,537
Mean insurance in force		3,711,478	2,101,480,540	5,294,321	230,545,905
Death claims paid plus net exp. of mgt.		74,990	48,851,153	507,722	3,321,781
7½ per cent of renewal premiums		6,977	5,307,783	51,144	445,425

c—Policy exhibit includes ordinary business only. *g*—Transacts group insurance.
b—Transacts industrial business.

Equity Life, Great Falls, Mont.	Eureka Life, Baltimore, Md.b	Farmers & Bankers, Wichita, Kan.	Farmers & Traders, Syracuse, N. Y.	Farmers Life, Denver, Colo.	Farmers National, Chicago, Ill.
$519	$830,914	$1,808,468	$450,652	$2,140,148	$621,674
.....	.....	.....	518	17,213	336
.....	3,000	25,206	1,000	16,000	1,000
.....	.....	.....	.....	.....	2,000
.....	.....	174,300	.....	22,576	20,534
.....	.....	.....	.....	.....	400
.....	.....	.....	.....	.....	.....
.....	.....	200,761	.....	152,261	.....
862	6,900	121,949	12,940	54,130	15,580
1,381	840,814	2,330,684	465,110	2,402,328	661,424
1,381	177,374	613,450	164,530	204,385	229,346
180,901	180,051	356,177	377,563	362,821	423,704
.....	.....	200,761	.....	152,261	.....
180,901	180,051	556,938	377,563	515,082	423,704
180,901	6,150	55,858	148,613	2,894	—44,391
183,777	199,546	634,086	389,635	563,557	452,392
	cg				
28	1,097	3,169	1,901	1,023	3,283
78,000	1,308,500	7,295,783	3,109,500	2,372,980	6,865,850
.....	.....	409	103	116	332
.....	.....	1,013,198	152,500	283,110	590,500
.....	.....	.....	.....	.....	.....
.....	.....	76,877	.....	776	.....
.....	.....	.....	.....	.....	.....
28	1,097	3,578	2,004	1,139	3,615
78,000	1,308,500	8,385,858	3,262,000	2,656,866	7,456,350
28	821	—87	—13	442	330
78,000	1,059,500	—651,303	139,000	1,201,066	1,387,250
.....	5	65	16	52	45
.....	2,125	128,577	25,000	140,645	77,500
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	5	5	59	46	14
.....	2,419	25,000	95,000	55,455	28,500
.....	1	165	42	145	29
.....	500	273,087	47,500	352,359	43,000
.....	180	1,929	509	243	1,037
.....	165,703	5,078,307	753,500	501,690	1,712,500
.....	.....	8	.....	.....	17
.....	.....	.....	.....	.....	36,821
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	191	2,172	626	486	1,142
.....	170,747	5,504,971	921,000	1,050,149	1,898,321
27	1,147	14,054	2,660	6,098	9,175
73,000	1,278,422	27,535,370	5,392,928	13,224,653	17,029,954
.....	367	937	3,399	162	269
.....	309,000	1,657,800	3,789,449	308,831	374,000
1	5	450	17	837	166
5,000	2,581	1,824,546	35,000	1,597,813	605,500
.....	.....	934	.....	6,627	.....
28	1,519	15,441	6,076	7,097	9,610
78,000	1,590,003	31,018,650	9,217,377	15,137,924	18,009,454
28	906	1,396	1,378	653	2,473
78,000	1,137,753	2,880,887	2,341,000	1,606,717	5,558,029
82,507	907,445	2,289,994	656,409	2,607,232	934,310
.....	929,103	2,377,077	686,101	2,671,067	992,650
72,809	1,003,313	2,547,629	792,481	2,631,126	1,004,522
4,426	42,444	132,273	34,854	229,321	55,232
181,420	1,010,965	2,365,406	828,215	2,655,230	1,045,378
.....	739,757	1,591,323	369,214	2,035,485	514,639
.....	1,590,003	29,578,206	8,057,712	14,334,570	15,269,659
22,722	401,655	453,318	112,201	350,373	371,486
.....	34,452	56,979	12,613	29,416	23,100

b—Transacts industrial business. c—Policy exhibit includes ordinary business only.
g—Transacts group insurance.

Year Ending December 31, 1920.	Federal Life Chicago, Ill.*b*	Federal Reserve, Kansas City, Kan.	Federal Union Cincinnati, O.*b*	Fidelity Mutual, Philadelphia, Pa.
Capital Stock	$300,000	$100,000	$225,000	.....
Ledger assets beginning of year	4,539,065	100,000	513,636	38,844,732
INCOME.				
New premiums	375,311	298,465	157,583	1,484,042
New disability & double indem. prems.	4,510	.....	.....	58,993
Renewals	843,667	.....	352,255	5,262,349
Renewal dis. & double indem. prems.	5,350	.....	.....	144,316
Premiums paid by dividends	15,842	.....	.....	441,500
Premiums paid by surrenders	871	.....	.....	9,180
Total new premiums	380,745	298,465	157,583	1,586,607
Total renewals	864,806	.....	352,255	5,813,773
Consideration for annuities	.....	.....	.....	48,739
Total premium income	1,245,551	298,465	509,838	7,449,119
Increase in year	227,355	298,465	164,979	943,660
Interest and dividends	208,860	4,998	14,488	2,027,351
Rental receipts	77,848	.....	11,728	135,915
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	4,318	.....	.....	42,843
Other receipts	28,781	50,000	4,440	39,752
Total interest and other income	319,807	54,998	30,656	2,245,861
Increase in year	26,061	54,998	—42,431	45,050
Total income	1,565,358	353,463	540,494	9,694,980
Increase in year	253,416	353,463	122,548	988,710
DISBURSEMENTS.				
Death claims paid	229,239	1,000	133,258	1,842,118
Matured endowments	35,700	.....	.....	361,136
Paid to annuitants	.....	.....	100	24,668
Lapsed, surrendered and purchased pols.	170,973	.....	2,481	748,392
Dividends to policyholders	25,321	.....	.....	609,360
Disability and double indemnity	7,159	.....	.....	1,905
Total paid policyholders	468,392	1,000	135,839	3,587,579
Increase in year	—71,435	1,000	8,532	—415,047
Commissions—New	239,232	264,508	91,474	654,226
Commissions—Renewal	50,484	.....	25,426	326,877
Commissions—Annuities	.....	.....	.....	571
Salaries and expenses of agents	45,714	.....	30,264	184,398
Medical fees and inspections	30,130	4,441	14,490	87,195
Salaries of officers and employees	94,221	20,432	41,917	298,894
Rents	21,000	1,371	8,480	92,007
Real estate, repairs, etc.	49,485	.....	4,025	89,964
Other management expenses	78,196	3,121	13,953	173,522
Total management expenses	608,462	293,873	230,029	1,907,654
Paid on supplementary contracts	9,662	.....	.....	70,124
Dividends to stockholders	12,000	.....	.....	.....
Insurance taxes, licenses, fees and fines	23,123	1,577	5,515	149,734
Real estate taxes	8,276	1,124	1,124	41,325
Profit and loss, etc.	.....	.....	80	102,973
Total expenses, etc.	661,523	296,574	236,748	2,271,810
Increase in year	135,847	296,574	10,823	515,041
Total disbursements	1,129,915	297,574	372,587	5,859,389
Increase in year	64,412	297,574	19,355	99,994
Income saved	453,443	55,889	167,907	3,835,591
Ledger assets end of year	5,037,662	155,889	715,572	42,565,396
ASSETS.				
Real estate owned	543,078	.....	200,000	1,675,082
Real estate mortgages	2,433,558	15,200	147,901	16,093,079
Bonds owned	631,959	50,500	259,714	15,777,923
Stocks owned	2,175	.....	.....	244,271
Collateral loans	12,246	10,655	.....	106,000
Premium notes	4,698	.....	.....	690,841
Loans to policyholders	1,177,678	.....	9,403	7,113,757
Cash in office and bank	124,162	79,534	27,743	416,307
Deferred and Unpaid Premiums	98,199	.....	124,040	637,794
All other assets	151,351	425	7,427	539,910
Total admitted assets	5,179,104	156,314	776,228	43,294,964
Increase in year	538,095	156,314	202,343	4,095,464
Not admitted items	71,603	.....	99,953	870,323
Gross assets	5,250,707	156,314	876,181	44,165,287

b Transacts industrial business ¶ Including fire and miscellaneous branch.

Fidelity Reserve, North Platte, Neb.	First National, Pierre, S. D.	First-Reinsurance, Hartford, Conn.¶	First Texas Prudential, Galveston, Tex.*b*	Fort Worth, Fort Worth, Tex.	Franklin Life, Springfield, Ill.
.....	$250,000	$500,000	$100,000	$107,700	$100,000
$127,357	1,320,121	3,063,678	297,575	1,424,007	10,357,828
100,874	134,740	.....	19,715	119,710	1,096,090
2,217	3,000	.....	.....	.....	6,570
112,404	286,357	.....	214,604	348,782	2,200,893
111,188	557	.....	.....	.....	11,150
1,216	11,597	.....	.....	35	36,782
.....	.....	.....	.....	.....	71,562
103,081	137,740	.....	19,715	119,745	1,181,252
112,404	298,511	.....	214,604	348,782	2,241,795
.....	.....	.....	.....	.....	15,524
215,485	436,251	615,410	234,319	468,527	3,438,571
52,358	53,794	.....	39,785	79,852	845,547
8,233	75,823	123,250	7,051	90,320	540,378
.....	1,305	.....	22,119	.....	30,000
.....	.....	.....	.....	.....	140
.....	.....	.....	.....	.....	1,470
.....	5,068	¶1,417,447	.....	1,550	607
8,233	82,196	1,540,697	29,170	91,870	572,595
3,861	—23,237	.....	5,746	—11,700	33,030
223,718	518,447	2,156,107	263,489	560,397	4,011,166
56,219	30,557	.....	45,531	68,152	878,577
20,000	47,296	81,000	46,713	45,555	656,275
	1,000	.....	.....	.....	199,621
.....	.....	.....	.....	210	1,254
3,785	54,853	36,500	1,567	15,026	287,868
.....	11,597	.....	.....	7,866	153,498
25,419	.....	.....	.....	704	814
49,204	114,746	117,500	48,280	69,361	1,299,330
23,861	—69,852	.....	4,845	—39,700	258,231
62,918	104,929	584,265	10,903	92,085	734,540
6,639	12,834	.....	69,617	9,170	112,180
.....	.....	.....	.....	.....	.....
8,186	9,625	.....	32,556	8,092	123,543
5,701	10,750	.....	10,516	12,667	108,567
19,699	22,233	45,793	23,049	33,743	222,821
159	803	3,374	1,447	1,950	49,993
.....	325	.....	10,204	.....	10,528
5,707	7,974	9,684	5,415	17,141	112,035
109,009	169,473	643,116	163,707	174,848	1,474,207
.....	.....	.....	.....	1,780	4,345
.....	.....	25,000	.....	10,738	5,000
75	9,876	42,313	1,601	16,242	95,456
.....	437	.....	4,199	.....	.....
.....	7,464	703,052	.....	1,299	.....
109,084	187,250	1,413,481	169,507	204,907	1,579,008
19,112	—8,154	.....	40,243	52,833	557,740
158,288	301,996	1,530,981	217,787	274,268	2,878,338
92,973	78,006	.....	45,088	13,133	815,971
65,430	216,451	625,126	45,701	286,129	1,132,828
192,817	1,538,158	3,758,285	355,439	1,710,457	11,490,587
15,229	19,105	.....	162,865	.....	240,000
79,098	932,584	.....	338	1,122,369	7,043,836
21,100	105,856	1,944,436	146,634	115,500	1,103,282
.....	.....	99,410	.....	.....	.....
2,587	1,200	.....	.....	35,000	254,698
16,119	16,440	.....	475	33,598	114,433
29,788	193,750	.....	14,502	360,454	2,434,591
6,566	215,564	140,070	23,402	24,747	213,768
2,020	40,641	.....	12,140	27,691	232,970
56,902	43,010	1,422,406	3,417	47,613	298,702
172,510	1,568,150	3,606,322	363,773	1,768,972	11,936,280
.....	215,266	.....	61,115	312,242	1,247,420
31,450	62,437	197,887	11,952	22,688	124,991
203,960	1,630,587	3,804,209	375,725	1,791,660	12,061,271

b Transacts industrial business. ¶ Including fire and miscellaneous branch.

Year ending December, 31, 1920	Federal Life Chicago, Ill.*b*	Federal Reserve, Kansas City, Kan.	Federal Union Cincinnati, O.*b*	Fidelity Mutual, Philadelphia, Pa.
LIABILITIES.				
Reserves	$4,266,075	$9,883	$487,308	$37,543,364
Reserve on supplementary contracts	54,573	.....	6,345	473,082
Unpaid losses and claims	32,843	.....	3,500	159,438
Losses and claims resisted	6,483	.....	.....	8,000
Dividends to accumulate	22,575	.....	.....	310,235
Unpaid dividends	.....	.....	.....	27,998
Dividends apportioned	36,707	.....	.....	1,141,328
Amounts set apart	95,479	.....	.....	1,660,633
All other liabilities	272,172	3,711	33,616	495,587
Total liabilities	4,786,907	13,594	530,769	41,819,665
Increase in year	483,488	13,594	182,479	3,895,642
Unassigned funds and capital	392,197	142,720	245,460	1,475,299
Surplus apportioned	132,186	.....	.....	2,801,961
Total surplus funds	524,383	142,720	245,460	4,277,260
Increase in year	73,994	142,720	19,895	398,419
Gross surplus	595,986	142,720	345,413	5,147,583
NEW BUSINESS.	*c*		*c*	
New Issues — Policies	5,726	1,295	4,256	13,027
New Issues — Amount	16,370,563	1,456,000	4,090,637	43,648,666
Policies revived — Policies	217	.....	448	327
Policies revived — Amount	674,842	.....	319,304	836,758
Policies increased — Policies	.....	.....	.....	6
Policies increased — Amount	.....	.....	.....	.....
Dividend additions	.....	.....	.....	.....
Total new issues — Policies	5,943	1,295	4,704	13,360
Total new issues — Amount	17,045,405	1,456,000	4,409,941	44,485,424
Increase in year — Policies	427	1,295	—354	2,508
Increase in year — Amount	3,102,832	1,456,000	233,117	9,848,038
TERMINATIONS.				
By death — No.	112	1	207	759
By death — Amount	255,889	1,000	126,708	1,873,534
By maturity — No.	18	.....	.....	224
By maturity — Amount	26,700	.....	.....	358,473
By expiry — No.	107	.....	.....	282
By expiry — Amount	143,805	.....	.....	598,696
By surrender — No.	217	.....	28	829
By surrender — Amount	468,627	.....	27,500	2,120,971
By lapse — No.	2,030	.....	2,650	2,812
By lapse — Amount	5,627,150	.....	2,078,118	8,208,045
By change — No.	.....	.....	.....	.....
By change — Amount	232,362	.....	66,762	438,005
By disability — No.	.....	.....	.....	.....
By disability — Amount	.....	.....	.....	.....
Total terminations — No.	2,484	1	2,885	4,906
Total terminations — Amount	6,754,533	1,000	2,299,088	13,597,724
INSURANCE IN FORCE.				
Whole life policies — No.	14,084	1,177	6,230	41,131
Whole life policies — Amount	29,044,660	1,320,000	6,081,959	98,375,296
Endowment policies — No.	2,393	117	2,066	35,318
Endowment policies — Amount	3,902,345	135,000	1,817,443	85,871,823
All other policies — No.	4,388	.....	15,406	6,896
All other policies — Amount	13,480,357	.....	8,620,335	19,280,237
Reversionary additions	.....	.....	.....	452,700
Total in force — No.	20,865	1,294	23,702	83,345
Total in force — Amount	46,427,362	1,455,000	16,519,737	203,980,056
Increase in year — No.	3,459	1,294	1,819	8,454
Increase in year — Amount	10,290,872	1,455,000	2,110,853	30,887,700
MISCELLANEOUS.				
Mean ledger assets	4,288,363	127,945	614,604	40,705,064
Mean admitted assets	4,910,096	.....	675,056	41,242,232
Invested assets	4,988,894	155,889	644,762	41,870,195
Interest and rents earned	312,956	5,422	27,529	2,244,550
Net assets over all liabilities ex. reserve	4,790,458	152,603	732,768	39,018,663
Mean reserves	4,071,685	.....	395,092	35,750,601
Mean insurance in force	41,281,926	.....	15,464,310	188,536,206
Death claims paid plus net exp. of mgt.	837,701	294,873	363,287	3,749,772
7½ per cent of renewal premiums	64,581	.....	26,421	436,032

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Fidelity Reserve, North Platte, Neb.	First National, Pierre, S. D.	First-Reinsurance, Hartford, Conn.	First Texas Prudential, Galveston, Tex.*b*	Fort Worth, Fort Worth, Tex.	Franklin Life, Springfield, Ill.
$142,304	$1,130,277	$1,024,694	$242,687	$1,444,567	$10,399,839
.....	21,230	.....	.....	16,214	48,368
5,158	5,500	25,000	8,261	7,983	63,441
1,000	2,000	.....	.....	2,500	.....
.....	41,720	.....	.....	.....	5,208
.....	.....	.....	.....	.....	2,933
6,348	.....	.....	.....	388	188,410
.....	.....	.....	.....	25,000	220,807
3,907	27,464	1,414,832	4,930	28,314	265,244
155,770	1,228,191	2,464,526	255,878	1,524,966	11,194,250
56,302	204,589	.....	59,392	287,211	1,285,324
6,348	339,959	1,141,796	107,895	244,006	742,030
16,740	.....	.....	.....	25,388	409,217
23,088	339,959	1,141,796	107,895	269,394	1,151,247
2,477	10,677	.....	1,723	—9,622	—34,727
54,538	402,396	1,339,682	119,847	292,082	1,276,238
			c		
650	1,458	375	706	1,877	15,719
2,288,000	4,178,076	6,610,152	804,000	4,067,419	39,898,954
.....	159	.....	14	152	669
.....	307,274	.....	.....	368,750	1,932,179
.....	9	.....	.....	4	63
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	1,160	.....
650	1,626	375	720	2,033	16,451
2,288,000	4,485,350	6,610,152	804,000	4,437,329	41,831,133
10	—97	.....	187	637	6,131
96,000	354,797	.....	197,714	682,068	12,863,640
7	29	6	11	33	346
23,000	44,500	100,000	9,250	67,483	677,004
.....	1	.....	.....	.....	147
.....	1,000	.....	.....	.....	288,791
.....	49	41	12	17	712
.....	79,241	535,387	20,392	47,000	2,454,639
10	69	15	5	72	501
28,000	165,500	228,695	6,000	180,750	1,043,166
345	848	31	246	531	3,248
1,091,000	1,987,500	844,107	259,750	1,323,235	8,087,993
.....	.....	.....	4	.....	.....
.....	35,810	59,198	4,297	10,639	634,752
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
362	996	93	278	653	4,954
1,142,000	2,314,551	1,770,240	299,689	1,629,107	13,186,345
389	5,960	881	1,395	6,434	42,319
979,500	12,821,264	15,017,233	1,708,220	13,967,923	85,365,945
1,148	246	79	161	551	5,177
3,996,500	487,326	1,182,341	165,500	870,500	9,259,984
.....	675	392	49	167	6,374
.....	1,266,842	7,408,454	48,635	637,739	26,128,143
.....	66,264	7,174	.....	4,348	.....
1,537	6,881	1,352	1,605	7,152	53,870
4,976,000	14,641,696	23,615,202	1,922,353	15,480,510	120,754,072
288	630	282	442	1,380	11,497
1,146,000	2,170,799	4,842,765	504,311	2,808,222	28,644,788
160,087	1,429,139	3,410,981	326,507	1,567,232	10,924,207
144,559	1,460,517	.....	333,215	1,612,851	11,312,570
163,307	1,483,998	3,758,285	349,169	1,590,961	8,641,816
9,649	85,225	.....	29,676	108,202	634,539
159,044	1,470,216	2,166,490	350,582	1,713,961	11,551,086
113,740	1,033,036	.....	215,212	1,310,833	9,771,333
4,403,000	13,556,297	21,193,820	1,670,197	14,076,399	106,431,678
133,584	216,769	.....	210,420	220,403	2,130,482
8,430	22,388	.....	16,095	26,159	168,133

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Year Ending December 31, 1920.	Gary National, Gary, Ind.	Gate City, Greensboro, N. C.b	Gem City Dayton, O.	Geo. Washington, Charleston, W. Va.
Capital Stock	$200,000	$75,000	$106,550	$250,000
Ledger assets beginning of year	277,627	118,935	291,138	1,946,402
INCOME.				
New premiums	53,465	.....	33,652	107,799
New disability & double indem. prems.	1,894	.....	.....	777
Renewals	58,643	.....	83,818	384,757
Renewal dis. & double indem. prems.	493	.....	243	3,095
Premiums paid by dividends	636	.....	.....	7,939
Premiums paid by surrenders	.....	.....	.....	233
Total new premiums	55,368	.....	33,652	111,447
Total renewals	59,763	.....	84,061	393,153
Consideration for annuities	688	.....	.....	9,101
Total premium income	115,819	374,389	117,713	513,701
Increase in year	39,432	72,357	21,140	61,186
Interest and dividends	16,459	6,096	15,927	111,025
Rental receipts	.....	.....	.....	3,662
Profit and loss account	.....	.....	.....	917
Supplementary contracts	.....	.....	.....	.....
Other receipts	1,679	205	800	23,816
Total interest and other income	18,138	6,301	16,727	139,420
Increase in year	14,631	1,107	—2,061	77,508
Total income	133,957	380,690	134,440	653,121
Increase in year	54,063	73,464	19,079	38,694
DISBURSEMENTS.				
Death claims paid	11,500	33,400	9,075	72,557
Matured endowments	.....	.....	.....	5,023
Paid to annuitants	25	.....	.....	12,503
Lapsed, surrendered & purchased pols.	557	..	2,887	62,067
Dividends to policyholders	1,777	.....	.....	8,564
Disability and double indemnity	.....	111,272	.....	44
Total paid policyholders	13,859	144,672	11,962	160,758
Increase in year	10,756	26,091	—8,771	—4,529
Commissions—New	33,644	148,511	23,332	77,217
Commissions—Renewal	7,761	.....	3,650	16,509
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	20,645	13,074	2,226	17,724
Medical fees and inspections	5,903	1,166	3,324	12,731
Salaries of officers and employees	17,452	34,158	13,055	45,392
Rents	2,495	898	1,917	2,400
Real estate, repairs, etc.	.....	.....	.....	259
Other management expenses	15,831	11,407	6,895	26,686
Total management expenses	103,731	209,214	54,399	198,918
Paid on supplementary contracts	.....	.....	.....	244
Dividends to stockholders	.....	32,500	.....	12,500
Insurance taxes, licenses, fees and fines	1,710	11,007	1,381	8,994
Real estate taxes	.....	.....	.....	.....
Profit and loss, etc.	110	31	.....	798
Total expenses, etc.	105,551	252,752	55,780	221,454
Increase in year	17,257	97,878	6,337	22,630
Total disbursements	119,410	397,424	67,742	382,212
Increase in year	28,013	123,969	2,434	18,101
Income saved	14,547	—16,734	66,658	270,909
Ledger assets end of year	293,673	127,200	361,452	2,217,309
ASSETS.				
Real estate owned	.....	.....	.....	72,475
Real estate mortgages	128,900	108,890	231,500	1,092,078
Bonds owned	1,423	10,000	88,230	344,533
Stocks owned	.....	.....	.....	.....
Collateral loans	100,000	.....	.....	293,965
Premium notes	5,278	.....	5,043	42,794
Loans to policyholders	434	.....	19,422	281,632
Cash in office and bank	3,162	5,310	8,880	22,325
Deferred and Unpaid Premiums	6,374	8,520	14,363	45,802
All other assets	2,322	1,726	4,110	70,760
Total admitted assets	239,894	134,446	371,548	2,266,364
Increase in year	—42,936	4,614	74,144	279,788
Not admitted items	69,775	5,130	11,062	42,969
Gross assets	309,669	139,576	382,610	2,309,333

b—Transacts industrial business.

Girard Life, Philadelphia, Pa.	Grange Life, Lansing, Mich.	Great American, Hutchinson, Kan.	Great Northern, Grand Forks, N. D.	Great Northern, Wausau, Wis.	Great Republic, Los Angeles, Cal.
$419,040	$190,879	$171,900	$200,000	$112,275	$500,000
2,142,970	717,315	328,975	465,665	1,167,080	1,249,698
126,671	149,552	94,355	74,533	75,075	159,773
785	3,631	2,916	1,433	1,857	11,830
364,184	188,902	92,668	117,714	295,009	289,273
1,106	2,514	3,011	1,276	3,590	17,263
14,497	.....	1,124	4,421	.....	12,187
2,842	99	.....	.....	.....	.....
144,335	153,282	97,271	76,559	76,933	177,837
365,750	191,416	96,803	122,818	298,599	312,489
.....	.....	.....	.....	.....	.....
510,085	344,698	194,074	199,377	375,532	490,326
88,385	101,438	54,063	49,271	61,492	108,576
92,864	46,247	10,946	27,605	68,889	75,660
9,500	.....	5,370	.....	.....	403
.....	612	.....	.....	614	.....
689	.....	.....	.....	.....	4,781
2,313	8,896	8,799	994	380	83
105,366	55,755	25,115	28,599	69,883	80,927
12,473	10,125	2,636	3,033	4,654	—8,589
615,451	400,453	219,189	227,976	445,415	571,253
100,858	111,563	56,699	52,304	66,146	99,987
131,621	50,791	9,780	28,250	81,967	86,774
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
26,274	5,348	275	8,170	13,759	21,048
43,439	.....	8,484	6,516	.....	8,884
.....	501	462	79	183	6,486
201,334	56,640	19,001	43,015	95,909	123,192
61,042	34,206	—4,206	7,175	—38,711	—1,704
73,721	97,706	74,768	52,229	42,939	138,068
19,883	7,053	3,510	2,465	14,551	13,732
.....	.....	.....	.....	.....	.....
33,215	10,786	7,123	2,927	19,405	20,757
9,755	16,828	6,924	4,550	7,031	16,094
32,259	17,424	26,465	12,971	27,734	33,654
9,500	1,140	3,000	910	1,518	4,130
2,098	.....	2,461	.....	.....	239
14,508	6,048	13,291	5,559	9,380	22,292
194,939	156,985	137,452	81,611	122,558	248,966
953	.....	255	.....	7,044	2,611
.....	5,994	.....	.....	.....	.....
12,028	5,911	666	8,520	4,504	13,738
2,257	.....	2,277	3,672	.....	1,335
1,358	.....	.....	.....	.....	1,693
211,535	168,890	140,650	93,803	134,106	268,343
37,613	48,394	4,712	31,092	25,558	75,114
412,869	225,530	159,651	136,818	230,015	391,535
98,655	82,600	506	38,267	—13,153	73,410
202,582	174,923	59,538	91,158	215,400	179,718
2,142,970	891,237	388,511	614,919	1,383,897	1,429,488
150,871	2,609	60,000	560	.....	185,830
531,800	820,189	167,312	407,053	681,255	805,142
1,090,858	11,903	53,856	51,496	559,581	186,432
3,355	.....	.....	.....	.....	.....
.....	1,428	.....	.....	.....	25
37,424	2,884	1,763	26,932	5,680	16,134
172,009	13,643	956	62,262	120,891	91,313
103,046	25,859	22,615	61,034	15,568	123,008
70,946	23,312	14,678	11,933	32,362	34,404
13,698	16,282	3,524	18,947	23,051	25,844
2,174,007	918,109	324,704	640,217	1,438,388	1,468,132
220,899	185,996	45,623	161,823	222,236	92,495
90,098	13,321	85,627	6,552	10,332	32,552
2,264,105	931,430	410,331	646,769	1,448,720	1,500,684

Year Ending December 31, 1920.		Gary National, Gary, Ind.	Gate City, Greensboro, N. C.*b*	Gem City, Dayton, O.	Geo. Washington, Charleston, W. Va.
Liabilities.					
Reserves		$86,119	$57,351	$250,129	$1,890,423
Reserve on supplementary contracts		.....	.....	.....	.....
Unpaid losses and claims		.....	648	.....	.....
Losses and claims resisted		1,000	.....	.....	9,508
Dividends to accumulate		.....	.....	.....	.....
Unpaid dividends		.....	.....	.....	.....
Dividends apportioned		410	.....	.....	10,000
Amounts set apart		.....	.....	.....	.....
All other liabilities		7,071	9,831	3,526	49,671
Total liabilities		94,600	67,830	253,655	1,959,602
Increase in year		67,584	14,771	65,558	273,026
Unassigned funds and capital		410	66,616	117,892	306,762
Surplus apportioned		145,294	.....	.....	10,000
Total surplus funds		145,704	66,616	117,892	316,762
Increase in year		—90,520	—10,157	8,585	16,762
Gross surplus		215,479	71,746	128,954	359,731
New Business.			*b*		
New Issues	Policies	967	.....	643	1,929
	Amount	2,044,947	.....	1,103,754	4,005,450
Policies revived	Policies	25	.....	41	172
	Amount	42,500	.....	75,500	314,948
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	.....	.....	12,565
Dividend additions		1,700	.....	.....	.....
Total new issues	Policies	992	.....	684	2,101
	Amount	2,089,147	.....	1,179,254	4,332,963
Increase in year	Policies	—260	.....	16	80
	Amount	401,387	.....	183,533	790,275
Terminations.					
By death	No.	11	.....	5	39
	Amount	19,500	.....	12,000	72,706
By maturity	No.	.....	.....	.....	6
	Amount	.....	.....	.....	5,484
By expiry	No.	.....	.....	.....	5
	Amount	.....	.....	.....	4,056
By surrender	No.	8	.....	17	210
	Amount	28,913	.....	20,963	496,020
By lapse	No.	327	.....	245	828
	Amount	479,500	.....	462,950	1,396,200
By change	No.	3	.....	.....	.....
	Amount	6,000	.....	10,226	11,911
By disability	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No.	349	.....	267	1,088
	Amount	533,913	.....	506,139	1,986,377
Insurance in Force.					
Whole life policies	No.	4,042	.....	465	.....
	Amount	3,449,185	.....	668,583	.....
Endowment policies	No.	226	.....	2,030	.....
	Amount	317,000	.....	2,881,990	.....
All other policies	No.	40	.....	103	.....
	Amount	182,500	.....	372,058	.....
Reversionary additions		6,300	.....	.....	.....
Total in force	No.	2,308	.....	2,598	8,461
	Amount	3,948,748	.....	3,922,631	16,071,871
Increase in year	No.	643	.....	617	1,013
	Amount	1,555,234	.....	673,115	2,346,646
Miscellaneous.					
Mean ledger assets		285,650	.....	326,295	2,081,855
Mean admitted assets		261,362	.....	336,476	2,126,470
Invested assets		231,742	.....	352,991	.....
Interest and rents earned		18,234	.....	17,454	.....
Net assets over all liabilities ex. reserve		231,823	.....	368,021	.....
Mean reserves		61,086	.....	217,267	.....
Mean insurance in force		3,171,131	.....	3,586,073	.....
Death claims paid plus net exp. of mgt.		11,523	.....	63,474	.....
7½ per cent of renewal premiums		4,482	.....	6,303	.....

b— ransacts industrial business.

Girard Life, Philadelphia, Pa.	Grange Life, Lansing, Mich.*b*	Great American, Hutchinson, Kan.	Great Northern, Grand Forks, N. D.	Great Northern, Wausau, Wis.	Great Republic Los Angeles, Cal.
$1,630,404	$498,434	$119,645	$389,940	$1,196,075	$734,184
11,261	455	7,604	.....	11,564	35,492
3,577	.....	41	.....	4,500	6,537
.....	.....	12,387	.....	116	.....
3,946	.....	.....	994	.....	100,887
510	.....	.....	.....	.....	.....
9,698	.....	.....	10,482	.....	.....
11,647	.....	.....	.....	.....	.....
27,708	8,476	3,230	4,056	8,847	25,815
1,698,751	507,365	142,907	405,472	1,221,102	902,915
230,064	165,387	71,767	102,445	217,300	202,003
475,256	410,744	181,797	234,745	217,286	565,217
21,345	.....	.....	10,482	.....	.....
496,601	410,744	181,797	245,227	217,286	565,217
—14,890	20,609	—26,143	69,860	4,936	—17,012
586,699	424,065	267,424	251,779	227,618	597,769
	c				
1,625	2,960	1,132	783	1,222	2,388
4,279,679	4,846,104	2,806,745	1,550,000	2,723,258	5,338,322
5	66	117	96	6	31
11,897	113,944	3,145	232,000	10,500	66,504
.....	.....	.....	.....	.....	2
1,407	.....	.....	.....	.....	24,403
32,181	.....	.....	1,591	.....	.....
1,630	3,026	1,249	879	1,228	2,421
4,325,164	4,960,048	2,809,890	1,783,591	2,733,758	5,429,229
248	1,297	65	294	351	883
854,212	2,172,834	9,868	249,591	964,899	2,250,092
48	37	5	12	30	38
179,369	53,000	11,500	41,000	71,000	87,168
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
2	9	.....	.....	3	96
6,000	32,875	.....	.....	11,700	216,764
44	28	1	32	57	68
157,325	43,892	5,000	58,500	112,862	175,205
322	676	659	233	276	529
907,982	1,174,474	1,671,125	578,500	349,391	1,060,295
.....	.....	.....	1	.....	.....
.....	67,079	16,875	1,500	5,771	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
416	750	665	278	366	731
1,250,676	1,371,320	1,704,500	679,500	550,724	1,539,432
5,347	4,322	2,232	2,273	3,235	6,565
14,192,712	6,939,479	5,399,625	4,966,000	7,291,757	13,638,477
616	2,821	54	345	2,428	301
1,236,500	3,691,126	75,000	812,500	3,855,958	511,500
211	185	10	226	432	200
346,027	550,050	81,892	855,400	1,530,715	730,428
90,880	.....	.....	2,739	.....	.....
6,174	7,328	2,296	2,844	6,095	7,066
15,866,119	11,180,655	5,556,517	6,636,639	12,678,430	14,880,405
1,214	2,276	584	601	862	1,690
3,074,388	3,588,728	1,105,390	1,104,091	2,183,034	3,889,797
2,040,780	804,276	358,743	540,292	1,275,488	1,339,593
2,063,567	825,111	301,892	559,305	1,327,270	1,400,600
2,086,540	878,367	305,535	608,319	1,380,698	1,329,388
103,822	50,725	16,513	33,049	70,370	72,060
2,127,005	909,178	301,742	635,167	1,413,361	1,299,401
1,515,382	414,680	87,291	338,825	1,081,460	647,966
14,328,925	9,386,291	4,848,145	5,782,093	11,584,634	12,935,506
326,560	207,776	147,232	109,861	204,525	335,740
27,432	14,359	7,260	9,213	22,395	23,443

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Year Ending December 31, 1920.	Great Southern, Birmingham, Ala.	Great Southern, Dallas, Tex.	Great State, Wichita, Kan.	Guaranty Life, Davenport, Iowa.
Capital Stock	$156,588	$600,000	.....	$100,000
Ledger assets beginning of year	912,617	8,638,690	$124,140	1,051,975
INCOME.				
New premiums	73,970	697,332	124,196	158,345
New disability & double indem. prems.	1,457	9,938	.....	2,197
Renewals	217,039	2,123,844	29,191	338,215
Renewal dis. & double indem. prems.	353	330	.....	1,977
Premiums paid by dividends	.....	.....	586	1,005
Premiums paid by surrenders	.....	.....	.....	14,846
Total new premiums	75,427	707,270	124,196	175,388
Total renewals	217,392	2,124,174	29,777	341,197
Consideration for annuities	.....	.....	.....	.....
Total premium income	292,819	2,831,444	153,973	516,585
Increase in year	33,937	457,793	91,185	127,031
Interest and dividends	61,094	430,403	6,006	65,707
Rental receipts	195	38,973	.....	.....
Profit and loss account	2,820	976	.....	.....
Supplementary contracts	.....	39,736	.....	.....
Other receipts	13,806	236,708	28,500	.....
Total interest and other income	77,915	746,796	34,506	65,707
Increase in year	14,602	—108,225	—138,176	17,377
Total income	370,734	3,578,240	188,479	582,292
Increase in year	48,539	349,568	—46,991	144,408
DISBURSEMENTS.				
Death claims paid	52,500	587,076	11,252	44,069
Matured endowments	.....	.....	.....	5,084
Paid to annuitants	.....	1,522	.....	2
Lapsed, surrendered and purchased pols.	8,087	168,411	.....	41,325
Dividends to policyholders	25,300	.....	.....	3,407
Disability and double indemnity	100	2,338	.....	4,543
Total paid policyholders	85,987	759,347	11,252	98,430
Increase in year	1,252	—35,470	11,252	—10,084
Commissions—New	56,170	614,060	110,036	131,872
Commissions—Renewal	18,709	35,129	2,598	16,455
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	1,229	76,531	.....	12,054
Medical fees and inspections	8,363	52,842	8,943	12,108
Salaries of officers and employees	13,171	168,124	10,862	24,757
Rents	1,799	5,860	1,501	2,008
Real estate, repairs, etc	60	13,315	.....	.....
Other management expenses	6,079	114,263	13,009	16,768
Total management expenses	105,580	1,080,124	146,949	216,022
Paid on supplementary contracts	700	16,438	.....	318
Dividends to stockholders	12,527	72,000	.....	.....
Insurance taxes, licenses, fees and fines	10,026	27,797	469	11,930
Real estate taxes	15	22,057	.....	.....
Profit and loss, etc	1,812	55,850	20,623	.....
Total expenses, etc	130,660	1,274,266	168,041	228,270
Increase in year	9,588	143,633	55,635	73,464
Total disbursements	216,647	2,033,613	179,293	326,700
Increase in year	10,840	108,163	66,887	62,380
Income saved	154,087	1,544,627	9,186	255,592
Ledger assets end of year	1,066,706	10,048,859	133,326	1,307,566
ASSETS.				
Real estate owned	22,626	395,427	.....	.....
Real estate mortgages	692,827	5,929,277	15,500	1,018,800
Bonds owned	99,032	1,132,050	66,534	90,117
Stocks owned	.....	.....	.....	.....
Collateral loans	7,250	1,500	.....	.....
Premium notes	20,050	99,528	2,878	23,337
Loans to policyholders	184,649	1,733,607	.....	105,283
Cash in office and bank	33,208	657,238	23,495	60,608
Deferred and Unpaid Premiums	25,800	251,442	16,096	34,853
All other assets	13,537	148,441	2,436	33,930
Total admitted assets	1,098,979	10,348,510	126,939	1,366,928
Increase in year	164,571	1,352,570	6,346	246,908
Not admitted items	16,801	123,108	37,018	18,544
Gross assets	1,115,780	10,471,618	163,957	1,385,472

Guardian Life, New York, N. Y.	Gulf Coast, Gulfport, Miss.	Hawkeye Life, Des Moines, Iowa.	Home Beneficial Richmond, Va. *b*	Home Fund, Greenville, S. C.	Home L. & A., Fordyce, Ark.
$200,000	$164,150	$100,350	$100,000	$3,000	$250,000
57,434,456	345,425	150,700	1,201,423	24,266	1,505,680
1,400,575	55,476	109,189	.....	.....	125,726
88,522	.....	.....	.....	.....	4,410
6,325,173	103,361	.....	.....	.....	212,219
121,123	4,231	.....	.....	.....	4,894
579,877	.....	.....	.....	.....	6,382
110.335	.....	.....	.....	.....	787
1,691,521	55,476	109,189	.....	.....	130,923
6,934,084	107,592	.....	.....	.....	223,495
6,879	4,325	.....	.....	.....	.....
8,632,484	167,393	109,189	2,311,043	.....	354,418
819,812	23,366	109,189	324,654	.....	84,155
2,553,253	25,512	392	53,426	1,395	91,972
388,241	1,868	.....	9,595	.....	3,850
.....	159	.....	185	.....	2,310
42,138	.....	.....	.....	.....	.....
457,402	.....	935	194	317	926
3,441,034	27,539	1,327	64,400	1,712	99,058
273,134	7,200	1,327	11,287	162	28,937
12,073,518	194,932	110,516	2,375,443	1,712	453,476
546,828	30,566	110,516	336,941	—149	113,092
1,845,880	36,325	.....	967,862	320	66,275
1,961,563	5,000	.....	.....	.....	.....
36,206	.....	.....	.....	.....	.....
1,137,493	13,288	.....	143	.....	24,601
1,114,206	.....	.....	.....	.....	8,843
18,636	.....	.....	.....	.....	89
6,113,984	54,613	.....	968,005	320	99,808
—535,694	40,060	.....	193,745	—685	39,608
718,217	50,058	60,054	574,421	.....	94,034
362,772	5,649	.....	.....	.....	7,824
1,281	.....	.....	.....	.....	.....
596,125	6,116	32,757	133,324	300	15,581
108,782	7,663	3,184	20,240	.....	25,452
321,325	12,037	4,308	140,348	.....	30,541
59,520	1,800	2,000	7,728	.....	1,000
192,085	930	.....	701	.....	2,494
222,646	4,541	6,102	26,351	15	12,590
2,582,753	88,794	108,405	903,113	315	189,516
43,591	926	.....	.....	.....	50
24,000	.....	.....	230,000	300	15,015
168,669	3,331	461	113,763	50	12,867
66,947	49	.....	1,198	.....	801
172,385	308	.....	.....	.....	594
3,058,345	93,408	108,866	1,248,064	655	218,843
673,565	—1,988	108,866	244,679	—956	53,311
9,172,329	148,021	108,866	2,216,069	985	318,651
137,871	38,072	108,866	438,424	—1,641	92,919
2,901,189	46,911	1,650	159,374	727	134,825
60,287,280	392,336	152,350	1,430,787	24,994	1,664,564
3,319,779	31,094	.....	111,450	.....	39.473
27,609,906	220,023	52,800	806,360	11,770	486,308
17,997,862	56,509	51,044	189,034	.....	320,676
20,700	1,217	.....	.....	.....	160,451
100,000	8,427	.....	.....	.....	36,798
.....	19,063	.....	.....	9,000	18,203
6,980,372	30,410	.....	.....	.....	197,311
2,376,004	10,217	48,506	314,950	4,244	103,530
1,617,280	36,743	.....	54,451	.....	7,410
698,248	9,847	3,388	11,329	786	311,124
60,720,151	423,550	155,738	1,487,574	25,881	1,681,284
2,504,622	60,806	155,738	240,687	1,111	191,771
2,370,037	42,423	.....	11,156	.....	50,097
63,090,188	465,973	155,738	1,498,730	25,881	1,731,381

Year Ending December 31, 1920		Great Southern, Birmingham, Ala.	Great Southern, Dallas, Tex.	Great State, Wichita, Kan.	Guaranty Life, Davenport, Iowa.
Liabilities.					
Reserves		$736,414	$8,175,595	$46,902	$1,213,839
Reserve on supplementary contracts		5,279	159,934	.....	1,023
Unpaid losses and claims		1,055	113,659	.....	7,000
Losses and claims resisted		.....	.....	.....	.....
Dividends to accumulate		69,298	.....	.....	.....
Unpaid dividends		.....	.....	.....	93
Dividends apportioned		.....	.....	.....	.....
Amounts set apart		.....	.....	.....	1,250
All other liabilities		7,986	1,135,323	995	13,417
Total liabilities		820,032	9,584,511	47,897	1,236,622
Increase in year		146,507	1,395,077	32,444	238,404
Unassigned funds and capital		278,947	763,999	79,042	130,305
Surplus apportioned		.....	.....	.....	1,250
Total surplus funds		278,947	763,999	79,042	131,555
Increase in year		17,064	—22,507	—26,098	9,754
Gross surplus		295,748	887,107	116,060	150,099
New Business.					
New Issues	Policies	1,107	8,638	1,309	2,098
	Amount	1,976,500	26,789,550	3,768,210	5,424,255
Policies revived	Policies	19	484	.....	27
	Amount	49,500	1,632,111	.....	56,750
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		.....	.....	.....	.....
Total new issues	Policies	1,126	9,122	1,309	2,125
	Amount	2,026,000	28,421,661	3,768,210	5,481,005
Increase in year	Policies	—125	2,978	767	719
	Amount	—229,500	8,876,778	1,720,870	1,832,530
Terminations.					
By death	No.	34	250	3	36
	Amount	52,500	782,031	12,252	49,309
By maturity	No.	.....	1	.....	5
	Amount	.....	8,000	.....	5,000
By expiry	No.	1	110	.....	49
	Amount	2,500	156,500	.....	58,051
By surrender	No.	49	211	.....	69
	Amount	60,000	498,680	.....	175,912
By lapse	No.	473	2,557	187	380
	Amount	863,500	8,791,864	771,278	788,882
By change	No.	.....	.....	.....	.....
	Amount	.....	302,586	.....	19,000
By disability	No.	.....	1	.....	.....
	Amount	100	2,000	.....	.....
Total terminations	No.	557	3,130	190	539
	Amount	978,600	10,541,661	783,530	1,096,154
Insurance in Force.					
Whole life policies	No.	5,057	35,919	1,532	7,482
	Amount	7,929,269	92,445,753	4,366,020	15,303,606
Endowment policies	No.	94	1,887	91	252
	Amount	146,500	4,223,619	474,500	468,072
All other policies	No.	93	2,739	38	526
	Amount	373,000	8,904,310	191,500	1,433,164
Reversionary additions		.....	.....	.....	1,340
Total in force	No.	5,244	40,545	305	8,260
	Amount	8,448,769	105,573,682	5,032,020	17,206,182
Increase in year	No.	569	5,992	1,119	1,586
	Amount	1,047,400	17,880,000	2,984,680	4,384,851
Miscellaneous.					
Mean ledger assets		989,661	9,343,775	128,733	1,179,770
Mean admitted assets		1,026,693	9,672,225	123,766	1,243,474
Invested assets		1,056,426	9,949,510	104,284	1,297,997
Interest and rents earned		64,140	481,942	5,872	75,340
Net assets over all liabilities ex. reserve		1,015,411	8,939,594	125,946	1,345,394
Mean reserves		696,762	7,456,607	28,613	1,087,173
Mean insurance in force		7,925,069	96,633,682	3,539,680	15,013,757
Death claims paid plus net exp. of mgt.		158,080	1,667,210	158,201	260,091
7½ per cent of renewal premiums		16,303	159,315	2,235	25,587

c—Policy exhibit includes ordinary business only. *g*—Transacts group business.

Guardian Life, New York, N. Y.	Gulf Coast, Gulfport, Miss.	Hawkeye Life, Des Moines, Iowa.	Home Beneficial, Richmond, Va.*b*	Home Fund, Greenville, S. C.	Home L. & A., Fordyce, Ark.
$52,754,337	$221,945	$12,792	$775,339	$23,649	$807,283
232,377	10,681	.....	.....	.....	755
1,092,824	.....	.....	4,666	.....	5,500
22,207	.....	.....	.....	.....	3,000
102,695	.....	.....	.....	.....	20,927
234,071	.....	.....	.....	.....	.....
996,401	.....	.....	.....	.....	4,521
3,224,915	.....	.....	.....	.....	.....
457,412	5,450	1,264	142,105	.....	468,016
59,117,239	238,076	14,056	922,110	23,649	1,310,002
3,624,149	63,691	14,056	283,093	34	174,486
1,602,912	185,474	141,682	565,464	.....	371,282
4,221,316	.....	.....	.....	3,000	4,521
5,824,228	185,474	141,682	565,464	3,000	375,803
—258,056	—2,885	141,682	—38,406	1,845	16,176
8,194,265	227,897	141,682	576,620	3,000	425,900
cg			*b*		
15,753	635	5,372	.....	.....	2,365
45,676,528	2,041,700	2,685,000	.....	.....	4,394,500
135	11	.....	.....	.....	146
276,952	30,610	.....	.....	.....	241,500
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
15,898	646	5,372	.....	.....	2,511
45,933,480	2,072,310	2,685,000	.....	.....	4,636,000
2,076	18	5,372	.....	.....	832
9,042,906	—393,495	2,685,000	.....	.....	1,877,867
891	12	.....	.....	.....	52
1,884,709	41,325	.....	.....	.....	76,735
1,484	1	.....	.....	.....	.....
2,204,873	5,000	.....	.....	.....	.....
416	13	.....	.....	.....	22
1,469,649	17,825	.....	.....	.....	46,000
1,784	13	.....	.....	.....	27
3,140,615	24,125	.....	.....	.....	46,000
3,019	286	.....	.....	.....	865
7,405,745	921,900	.....	.....	.....	1,410,000
.....	.....	.....	.....	.....	.....
1,354,519	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
7,594	325	.....	.....	.....	966
17,460,110	1,010,175	.....	.....	.....	1,578,735
65,407	1,554	5,372	.....	.....	6,301
152,832,326	4,864,400	2,685,000	.....	.....	10,749,895
36,527	414	.....	.....	.....	382
65,847,038	1,129,889	.....	.....	.....	552,707
1,915	159	.....	.....	.....	197
8,294,519	387,971	.....	.....	.....	524,627
945,067	.....	.....	.....	.....	351
103,849	2,127	5,372	.....	.....	6,880
227,918,950	6,382,260	2,685,000	.....	.....	11,827,580
8,304	321	5,372	.....	.....	1,545
28,493,370	1,062,135	2,685,000	.....	.....	3,057,265
58,860,868	368,880	151,525	1,316,105	.....	1,585,122
59,467,840	393,147	.....	1,367,230	.....	1,586,398
58,360,193	377,191	152,350	1,419,632	.....	1,615,502
2,888,733	29,564	3,781	66,801	.....	94,504
58,578,565	407,419	154,474	1,340,803	.....	1,182,086
51,592,649	191,743	.....	646,195	.....	729,516
213,672,265	5,851,193	.....	22,460,804	.....	10,296,447
4,428,633	125,119	.....	1,870,975	.....	255,791
520,098	8,069	.....	.....	.....	17,764

c—Policy exhibit includes ordinary business only. *g*—Transacts group business

Year Ending December 31, 1920.	Home Life, of Amer., Phila., Pa.*b*	Home Life, New York, N. Y.	Idaho State, Boise, Idaho.	Illinois Life, Chicago, Ill.
Capital Stock	$165,000	.....	$200,000	$1,000,000
Ledger assets beginning of year	1,467,674	$37,774,338	1,257,216	15,655,240
INCOME.				
New premiums	183,272	1,246,612	203,887	931,073
New disability and double indem. prems.	1,514	31,932	5,758	16,851
Renewals	1,140,116	4,794,818	490,297	2,623,682
Renewal dis. and double indem. prems.	1,163	38,878	12,106	28,638
Premiums paid by dividends	5,337	551,223	8,637	14,073
Premiums paid by surrenders	6,481	17,412	408	25,424
Total new premiums	191,401	1,434,960	210,053	978,226
Total renewals	1,146,482	5,245,915	511,040	2,661,515
Consideration for annuities	.....	61,219	.....	23,068
Total premium income	1,337,883	6,742,094	721,093	3,662,809
Increase in year	256,331	742,021	104,688	375,304
Interest and dividends	58,971	1,807,430	84,546	867,157
Rental receipts	18,114	142,183	1,289	38,600
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	.....	122,558	.....	19,439
Other receipts	2,868	73,892	56,105	.....
Total interest and other income	79,953	2,146,063	141,940	925,196
Increase in year	—33,995	225,380	14,685	113,906
Total income	1,417,836	8,888,157	863,033	4,588,005
Increase in year	222,336	967,401	119,373	489,210
DISBURSEMENTS.				
Death claims paid	302,466	1,642,689	75,512	928,150
Matured endowments	.....	1,009,910	.....	156,634
Paid to annuitants	.....	48,037	50	1,894
Lapsed, surrendered and purchased pols.	32,344	849,782	28,092	320,203
Dividends to policyholders	12,352	643,226	66,342	64,854
Disability and double indemnity	355	3,101	1,051	.....
Total paid policyholders	347,517	4,196,745	171,047	1,471,735
Increase in year	47,834	—191,636	—16,161	—311,257
Commissions—New	135,253	583,604	170,951	637,219
Commissions—Renewal	40,378	344,467	14,778	212,478
Commissions—Annuities	.....	509	.....	.....
Salaries and expenses pf agents	311,500	203,070	9,328	52,299
Medical fees and inspections	29,416	78,550	14,095	79,917
Salaries of officers and employees	77,342	305,489	46,487	281,322
Rents	21,998	38,000	1,590	30,122
Real estate, repairs, etc	5,205	65,668	1,475	105
Other management expenses	32,472	88,987	19,211	100,980
Total management expenses	653,564	1,708,344	277,915	1,394,442
Paid on supplementary contracts	.....	108,652	1,145	9,563
Dividends to stockholders	.....	.....	.....	595,000
Insurance taxes, licenses, fees and fines	32,859	141,962	16,416	56,746
Real estate taxes	6,054	23,560	750	129
Profit and loss, etc	768	92,025	2,892	25,841
Total expenses, etc	693,245	2,074,543	299,118	2,081,721
Increase in year	70,816	327,791	11,785	825,362
Total disbursements	1,040,762	6,271,288	470,165	3,553,456
Increase in year	118,650	136,155	4,376	514,105
Income saved	377,074	2,616,869	392,868	1,034,549
Ledger assets end of year	1,845,473	40,397,084	1,649,414	17,193,119
ASSETS.				
Real estate owned	225,178	1,500,000	91,973	960,000
Real estate mortgages	278,200	7,592,805	670,475	5,048,666
Bonds owned	964,550	22,290,936	425,837	1,922,582
Stocks owned	.....	773,980	.....	3,585,123
Collateral loans	90,000	.....	.....	3,612,740
Premium notes	1,153	771,880	68,873	2,979
Loans to policyholders	153,631	6,059,180	210,728	1,746,142
Cash in office and bank	197,410	302,898	174,177	209,731
Deferred and Unpaid Premiums	106,152	823,125	48,889	405,903
All other assets	19,696	350,704	25,733	146,006
Total admitted assets	2,035,970	40,465,508	1,716,685	17,639,872
Increase in year	435,706	2,684,773	411,442	1,422,378
Not admitted items	83,972	1,331,266	23,671	332,258
Gross assets	2,119,942	41,796,774	1,740,356	17,972,130

b—Transacts industrial business.

Independent Life, Nashville, Tenn.	Indiana Nat., Indianapolis, Ind.	Indianapolis Life, Indianapolis, Ind.	Inter-Mountain, Salt Lake City, Utah.	International, St. Louis, Mo.	Internat'l L. & T. Moline. Ill.
$201,695	$210,000	.....	$124,510	$637,500	$100,000
597,661	1,888,828	$1,667,491	809,501	12,712,983	231,941
22,395	100,390	245,274	144,734	1,302,638	54,701
.....	.....	2,905	6,225	277	2,745
279,167	358,151	499,447	275,923	2,693,317	70,924
.....	.....	395	16,619	82,154	286
.....	17,431	27,848	5,032	131,355	1,901
.....	7,292	43	287	27,058	.....
22,395	107,682	248,412	152,523	1,302,945	57,962
279,167	375,582	527,500	296,297	2,933,854	72,595
.....	.....	.....	.....	.....	.....
301,562	483,264	775,912	448,820	4,236,799	130,557
52,978	38,077	217,442	85,592	822,674	39,523
11,836	80,010	108,204	58,161	642,811	10,837
63,213	19,510	524	.....	170,081	.....
595	14,805	.....	.....	.....	.....
.....	3,899	7,000	7,360	5,907	.....
487	15,720	1,665	24,487	166,288	833
76,101	133,944	117,393	90,008	985,087	11,670
18,592	20,184	4,592	17,897	19,769	1,921
377,663	617,208	893,305	538,828	5,221,886	142,233
71,560	58,261	222,034	103,489	802,907	41,444
60,084	109,582	115,625	45,069	650,658	15,892
175	1,000	8,000	.....	9,209	.....
.....	.....	.....	.....	373	.....
4,594	24,114	17,931	20,565	169,955	3,387
311	29,162	35,030	29,764	343,463	2,556
288	71	23	7,636	6,619	.....
65,452	163,929	176,609	103,034	1,180,277	21,835
—30,940	—22,694	34,735	—22,204	—90,296	16,634
10,535	79,817	171,474	106,774	937,806	32,135
106,843	21,904	19,137	12,175	152,997	4,819
.....	.....	.....	.....	.....	.....
18,143	9,587	33,541	14,401	96,509	11,615
4,316	11,799	16,778	14,855	81,148	3,651
19,369	31,832	61,344	27,341	190,558	13,532
2,965	4,200	3,802	2,334	16,634	1,273
34,786	9,437	207	.....	126,548	.....
16,785	17,292	20,782	14,246	92,711	9,005
213,743	185,868	327,065	192,126	1,694,911	76,029
.....	225	1,278	1,020	10,478	.....
9,595	.....	4,645	7,471	62,695	6,000
8,277	6,929	17,290	7,870	103,128	2,464
7,845	5,316	42	.....	27,087	.....
540	1,054	16,113	.....	21,145	338
240,000	199,392	366,433	208,487	1,919,444	84,831
44,718	—14,501	128,015	44,721	128,246	9,070
305,452	363,321	543,042	311,521	3,099,721	106,666
13,778	—37,195	162,750	22,517	37,950	26,604
72,211	253,887	350,263	227,307	2,122,165	35,567
733,445	2,142,712	2,016,405	1,036,807	14,680,303	306,504
445,492	380,500	7,900	.....	1,137,811	27,637
78,384	968,922	1,363,748	639,476	7,803,809	215,150
.....	134,589	216,651	99,700	1,107,013	9,407
.....	.....	.....	.....	.....	.....
22,647	51,000	.....	2,000	935,452	.....
2,892	35,303	.....	8,849	30,759	7,014
36,130	381,562	210,553	120,207	2,872,844	927
19,579	38,504	206,004	155,921	586,316	7,395
14,666	36,499	69,057	29,261	221,974	11,909
102,997	154,458	23,977	18,986	690,580	2,127
722,787	2,181,337	2,097,890	1,074,400	15,386,558	281,566
130,866	368,471	378,502	235,725	2,146,614	82,554
39,879	39,120	39,560	21,775	279,026	46,244
762,666	2,220,457	2,137,450	1,096,175	15,665,584	327,810

b—Transacts industrial business.

Year Ending December 31, 1920.	Home Life, of Amer., Phila., Pa.b	Home Life, New York, N. Y.	Idaho State, Boise, Idaho.	Illinois Life, Chicago, Ill.
LIABILITIES.				
Reserves	$1,674,549	$38,084,952	$1,211,906	$14,763,575
Reserve on supplementary contracts	.....	365,788	16,868	86,200
Unpaid losses and claims	13,249	243,711	16,000	42,048
Losses and claims resisted	3,288	1,000	.....	.....
Dividends to accumulate	31,822	245,133	196,663	41,889
Unpaid dividends	.....	41,466	8,080	10,209
Dividends apportioned	.....	500,000	.....	61,791
Amounts set apart	.....	.....	.....	1,174,275
All other liabilities	45,154	335,700	35,488	169,371
Total liabilities	1,768,062	39,817,750	1,485,005	16,349,358
Increase in year	437,583	2,574,909	401,054	1,385,548
Unassigned funds and capital	267,908	647,758	231,680	1,290,514
Surplus apportioned	.....	500,000	.....	1,236,066
Total surplus funds	267,908	1,147,758	231,680	2,526,580
Increase in year	—1,876	209,864	10,388	206,325
Gross surplus	351,880	2,479,024	255,351	2,858,838
NEW BUSINESS.				
	cg			
New Issues — Policies	5,843	13,595	2,075	11,702
New Issues — Amount	7,725,608	40,271,820	6,817,955	33,079,649
Policies revived — Policies	195	708	354	234
Policies revived — Amount	218,500	1,780,151	1,075,545	600,690
Policies increased — Policies	.....	.....	.....	29
Policies increased — Amount	.....	.....	.....	.....
Dividend additions	151	447,163	.....	4,956
Total new issues — Policies	6,038	14,303	2,429	11,965
Total new issues — Amount	7,944,259	42,499,134	7,893,500	33,685,295
Increase in year — Policies	995	215	—216	1,053
Increase in year — Amount	1,691,795	2,758,353	—193,976	4,610,121
TERMINATIONS.				
By death — No.	143	742	46	463
By death — Amount	191,183	1,742,689	92,262	923,807
By maturity — No.	.....	406	.....	152
By maturity — Amount	.....	1,009,910	.....	156,330
By expiry — No.	16	232	.....	244
By expiry — Amount	23,000	620,759	.....	1,339,908
By surrender — No.	98	1,723	172	730
By surrender — Amount	141,892	3,913,925	405,536	1,426,321
By lapse — No.	1,877	3,284	1,308	2,825
By lapse — Amount	2,128,733	8,122,732	3,966,277	7,190,631
By change — No.	.....	.....	.....	.....
By change — Amount	8,580	361,838	37,431	1,108,007
By disability — No.	.....	.....	.....	.....
By disability — Amount	.....	.....	.....	.....
Total terminations — No.	2,134	6,387	1,526	4,414
Total terminations — Amount	2,493,388	15,771,853	4,501,506	12,145,004
INSURANCE IN FORCE.				
Whole life policies — No.	11,079	69,747	9,291	48,513
Whole life policies — Amount	13,244,025	162,498,422	23,138,755	86,615,877
Endowment policies — No.	3,309	13,376	302	9,284
Endowment policies — Amount	3,495,906	23,325,323	470,000	17,590,562
All other policies — No.	4,312	6,304	1	5,480
All other policies — Amount	6,787,210	23,461,283	10,000	23,430,452
Reversionary additions	5,587	3,198,072	.....	945,485
Total in force — No.	18,700	89,427	9,594	63,277
Total in force — Amount	23,532,728	212,483,100	23,618,755	128,582,376
Increase in year — No.	3,904	7,916	903	7,551
Increase in year — Amount	5,450,871	26,727,281	3,391,994	21,540,291
MISCELLANEOUS.				
Mean ledger assets	1,656,523	39,085,711	1,453,315	16,924,179
Mean admitted assets	1,818,117	39,123,121	1,510,964	16,928,683
Invested assets	1,819,734	39,291,153	1,630,115	16,940,669
Interest and rents earned	83,996	1,961,261	96,398	928,686
Net assets over all liabilities ex. reserve	1,942,457	39,232,710	2,443,586	17,290,155
Mean reserves	1,476,007	36,848,868	1,054,790	14,032,613
Mean insurance in force	20,807,293	199,119,459	21,922,763	117,812,230
Death claims paid plus net exp. of mgt.	956,030	3,351,033	353,427	2,322,592
7½ per cent of renewal premiums	85,986	393,444	38,328	199,613

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Independent Life, Nashville, Tenn.	Indiana Nat., Indianapolis, Ind.	Indianapolis. Life, Indianapolis, Ind.	Inter-Mountain, Salt Lake City, Utah.	International St. Louis, Mo.	Internat'l L. & T. Moline, Ill.
$382,550	$1,873,439	$1,867,643	$723,002	$12,674,249	$110,865
104	.....	28,582	9,953	88,870	.....
4,655	3,000	10,786	3,265	57,689	.....
.....	.....	.....	.....	32,350	.....
.....	48,986	43,605	112,166	1,009,178	792
.....	.....	9,960	.....	11,091	365
.....	.....	.....	.....	37,612	1,708
.....	.....	.....	15,000	84,504	.....
35,815	26,788	30,145	19,696	341,496	44,287
423,124	1,952,213	1,990,721	883,082	14,337,039	158,017
119,461	263,925	372,683	218,025	1,873,460	97,354
299,663	229,124	107,169	191,319	1,049,519	123,549
.....	.....	.....	15,000	122,116	1,708
299,663	229,124	107,169	206,319	1,171,635	125,257
11,404	4,546	5,819	31,701	185,533	—14,065
339,542	268,244	146,729	228,094	1,450,661	171,501
c				cg	
1,285	1,759	3,655	1,887	14,089	833
1,157,750	3,793,860	8,507,234	4,393,060	40,467,575	2,005,052
48	21	15	219	1,087	23
55,000	48,000	20,000	562,550	3,471,907	34,500
.....	.....	.....	.....	.....	.....
.....	.....	.....	91,356	.....	363
.....	.....	488	.....	.....	1,235
1,333	1,780	3,670	2,106	15,176	856
1,212,750	3,841,860	8,527,722	5,046,966	43,939,482	2,041,150
647	489	737	239	3,215	—103
557,542	728,160	2,761,369	1,172,855	8,034,709	238,238
6	65	63	29	295	7
11,000	108,912	116,044	45,200	842,426	17,500
.....	3	7	.....	6	.....
.....	3,500	7,500	.....	10,000	.....
1	53	237	1	217	.....
1,000	79,861	701,200	1,000	449,831	.....
4	87	63	89	575	8
4,000	152,361	97,548	155,860	1,328,782	8,612
543	472	532	955	4,808	229
576,000	1,061,900	901,346	2,157,440	10,940,077	469,500
.....	.....	1	.....	.....	.....
.....	29,500	172,335	.....	341,348	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
554	680	903	1,074	5,901	244
592,000	1,436,034	1,995,973	2,359,500	13,910,464	495,612
1,807	8,598	9,590	6,146	48,375	1,699
2,223,061	15,032,413	17,364,018	11,982,972	103,852,026	3,372,500
145	291	4,072	606	4,488	409
116,500	383,422	6,918,554	884,000	7,826,433	613,500
547	701	829	60	4,298	157
440,723	1,140,844	2,153,395	339,126	18,673,616	525,415
.....	.....	2,177	5,365	.....	2,035
2,499	9,590	14,491	6,812	57,161	2,265
2,780,284	16,556,679	26,438,144	13,211,464	130,352,075	4,513,451
779	1,100	2,767	1,032	9,275	612
646,248	2,405,826	6,531,750	2,687,464	30,029,018	1,545,538
665,553	2,015,770	1,841,948	923,154	13,696,643	269,222
657,354	2,097,101	1,908,639	956,537	14,313,251	240,289
701,982	2,107,648	378,502	1,023,677	14,450,639	265,588
73,629	106,775	108,799	62,638	915,124	11,357
682,213	2,102,563	1,974,812	929,321	13,845,884	236,122
335,393	1,754,754	1,681,752	641,617	11,746,270	83,839
2,457,159	15,355,888	23,172,269	11,867,732	115,337,566	3,740,682
273,827	296,450	442,690	237,195	2,345,569	91,921
20,937	29,169	39,561	22,223	220,040	5,445

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Year Ending December 31, 1920.	Inter-Southern, Louisville, Ky.	Interstate L. & A., Chattanooga, Tenn. *b*	Iowa Life, Waterloo, Iowa	Jefferson Standard, G'nsboro, N.C.
Capital Stock	$712,264	$182,419	$100,000	$350,000
Ledger assets beginning of year	5,425,895	290,291	442,809	11,238,462
INCOME				
New premiums	569,630	39,494	28,311	1,816,489
New disability & double indem. prems.	.....	1,010	609	112,546
Renewals	1,132,091	122,297	97,119	2,860,475
Renewal dis. & double indem. prems.	726	1,694	698	151,292
Premiums paid by dividends	34,547	.....	408	220,864
Premiums paid by surrenders	43	.....	.....	.....
Total new premiums	570,064	40,504	28,973	1,929,470
Total renewals	1,166,973	123,991	98,172	3,232,196
Consideration for annuities	.....	.....	.....	5,678
Total premium income	1,737,037	164,495	127,145	5,167,344
Increase in year	392,918	45,440	15,198	1,272,137
Interest and dividends	265,255	14,515	22,634	648,790
Rental receipts	97,167	.....	.....	11,342
Profit and loss account	429	.....	.....	3,091
Supplementary contracts	10,085	.....	.....	25,593
Other receipts	10,130	78	5,814	6,543
Total interest and other income	383,066	14,593	28,448	695,359
Increase in year	—53,477	—22,104	5,687	55,523
Total income	2,120,103	179,088	155,593	5,862,703
Increase in year	319,441	23,336	20,885	1,327,660
DISBURSEMENTS.				
Death claims paid	441,969	42,942	18,000	886,086
Matured endowments	40,000	.....	.....	12,615
Paid to annuitants	413	.....	.....	1,611
Lapsed, surrendered and purchased pols.	101,948	143	3,701	134,135
Dividends to policyholders	34,582	.....	408	259,326
Disability and double indemnity	268	.....	267	54,598
Total paid policyholders	619,180	43,085	22,376	1,348,371
Increase in year	60,166	11,487	—6,019	167,539
Commissions—New	434,319	23,086	18,265	1,223,403
Commissions—Renewal	51,158	24,144	1,245	195,622
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	35,203	31,339	5,866	124,188
Medical fees and inspections	48,383	6,730	3,790	187,081
Salaries of officers and employees	102,404	10,647	19,352	194,105
Rents	11,400	506	2,320	11,733
Real estate, repairs, etc.	64,851	.....	.....	1,287
Other management expenses	87,097	5,731	10,230	163,573
Total management expenses	834,815	102,183	61,068	2,100,992
Paid on supplementary contracts	18,916	.....	.....	8,675
Dividends to stockholders	52	.....	.....	70,000
Insurance taxes, licenses, fees and fines	20,728	4,486	2,286	90,383
Real estate taxes	19,173	.....	.....	3,346
Profit and loss, etc.	7,993	959	.....	.....
Total expenses, etc.	901,677	107,628	63,354	2,273,396
Increase in year	202,128	19,585	6,665	635,416
Total disbursements	1,529,857	150,713	85,730	3,621,767
Increase in year	262,294	31,072	646	802,955
Income saved	590,246	28,375	69,863	2,240,936
Ledger assets end of year	5,916,915	296,350	512,671	13,490,840
ASSETS.				
Real estate owned	1,550,772	357	.....	208,118
Real estate mortgages	1,122,115	162,945	295,300	8,212,261
Bonds owned	320,618	66,808	82,945	1,042,860
Stocks owned	73,000	.....	.....	157,274
Collateral loans	96,115	.....	.....	320,570
Premium notes	49,254	.....	2,223	443,617
Loans to policyholders	1,617,494	1,786	76,973	2,083,084
Cash in office and bank	889,886	37,289	50,566	923,238
Deferred and Unpaid Premiums	149,512	9,585	10,570	623,680
All other assets	274,303	13,008	11,008	213,745
Total admitted assets	6,143,069	291,778	529,585	14,228,447
Increase in year	648,771	—1,884	76,184	2,785,529
Not admitted items	46,238	24,059	12,233	266,180
Gross assets	6,189,307	315,837	541,818	14,494,627

b—Transacts industrial business.

John Hancock, Boston, Mass *b*	Kansas City, Kansas City, Mo.	Kansas Life, Topeka, Kan.	Knights Life, Pittsburgh, Pa.*b*	Lafayette Life, Lafayette, Ind.	Lafayette Mutual, Lumberton, N. C.
.....	$200,000	$416,790	$200,000	.....	.....
$179,034,426	12,900,288	950,224	291,154	$1,789,709	$111,030
5,223,817	1,887,980	146,705	52,285	113,937	20,298
41,494	33,866	1,342	.....	528	55
40,495,005	4,699,896	196,092	180,604	341,504	39,886
66,572	88,472	5,070	.....	6	.....
2,116,596	110,976	1,230	.....	32,427	266
322,655	5,573	137	.....	4,591	.....
5,710,407	1,935,980	148,184	52,285	119,809	20,353
42,555,732	4,890,783	202,392	180,604	373,184	40,152
.....	7,463	.....	.....	.....	.....
48,266,139	6,834,226	350,576	232,889	492,993	60,505
6,059,402	1,101,496	91,648	80,785	74,796	3,983
9,127,418	784,253	51,578	12,898	80,458	4,977
18,938	2,261	.....	.....	36,660	1,285
.....	.....	.....	.....	.....	.....
82,816	54,205	5,100	.....	.....	.....
141,468	240,090	15,158	.....	4,452	835
9,370,640	1,080,809	71,836	12,898	121,570	7,097
759,967	197,968	4,126	1,525	8,647	—3,808
57,636,779	7,915,035	422,412	245,787	614,563	67,602
6,819,369	1,299,464	95,774	82,310	83,443	175
11,842,697	1,036,488	36,850	30,095	45,821	18,646
763,867	8,500	.....	.....	4,000	.....
197	314	.....	.....	.....	.....
3,512,014	191,315	2,944	.....	15,588	1,913
2,422,689	365,329	1,599	.....	38,063	267
4,436	75,048	3,023	.....	.....	.....
18,545,900	1,676,994	44,416	30,095	103,472	20,826
—1,617,259	—127,278	—9,813	5,370	—24,557	8,117
2,174,995	1,450,794	121,218	25,429	77,534	13,771
1,119,181	267,050	4,402	5,762	14,648	677
.....	4,810	.....	.....	.....	.....
7,133,371	92,982	14,970	92,096	17,530	969
689,551	163,136	14,673	4,051	9,542	4,212
1,875,890	155,314	24,001	17,912	41,078	2,680
382,553	15,360	1,640	3,291	3,205	600
1,008	2,650	.....	.....	20,402	.....
1,129,517	87,085	12,907	8,399	17,469	2,950
14,506,066	2,239,181	193,811	156,940	201,408	25,859
95,678	8,389	1,150	.....	1,200	.....
.....	32,000	.....	.....	.....	.....
842,571	159,324	17,595	6,316	7,979	1,181
.....	2,745	.....	.....	4,933	395
30,258	11,273	16,753	.....	76	1,007
15,474,573	2,452,912	229,309	163,256	215,596	28,442
2,120,598	150,368	60,095	40,935	31,643	6,996
34,020,473	4,129,906	273,725	193,351	319,068	49,268
503,339	23,090	50,282	46,305	7,086	15,113
23,616,306	3,785,129	148,687	52,436	295,495	18,334
202,691,568	16,686,716	1,111,763	362,055	2,076,575	147,758
3,891,400	142,472	.....	.....	438,111	22,500
111,058,465	12,003,561	703,125	.....	1,155,491	92,152
.....	1,621,486	225,582	340,460	85,369	5,800
70,395,425	10,200	.....	.....	.....	.....
329,716	11,288	.....	.....	.....	.....
279,888	260,701	1,698	.....	22,180	.....
15,899,739	1,966,301	7,817	.....	290,233	10,184
1,373,089	590,585	133,650	21,547	74,679	1,424
4,886,952	536,558	25,357	17,407	26,051	8,130
4,016,809	347,444	26,540	4,147	25,540	21,912
211,631,483	17,490,596	1,123,769	383,561	2,117,654	162,102
25,067,816	3,741,446	190,834	84,955	289,292	45,534
2,048,957	142,914	42,853	17,118	20,302	1,256
213,680,440	17,633,510	1,166,622	400,679	2,137,956	163,358

b—Transacts industrial business.

Year Ending December 31, 1920.	Inter-S'thern, Louisville, Ky.	Interstate L. & A., Chattanooga, Tenn.	Iowa Life, Waterloo, Iowa.	Jefferson Standard, G'nsboro, N.C
Liabilities.		*b*		
Reserves	$4,939,885	$70,786	$419,222	$11,960,758
Reserve on supplementary contracts	124,473	1,522	3,424	154,417
Unpaid losses and claims	25,043	2,277	.....	181,626
Losses and claims resisted	2,000	1,000	.....	20,000
Dividends to accumulate	.....	.....	.....	20,162
Unpaid dividends	.....	.....	.....	27,361
Dividends apportioned	.....	.....	.....	207,652
Amounts set apart	.....	.....	.....	482,526
All other liabilities	251,626	33,774	3,346	593,945
Total liabilities	5,343,027	109,359	425,992	13,648,447
Increase in year	672,342	17,824	76,484	2,785,529
Unassigned funds and capital	800,042	182,419	103,593	580,000
Surplus apportioned	.....	.....	.....	690,178
Total surplus funds	800,042	182,419	103,593	1,270,178
Increase in year	—23,571	—19,709	—300	—21,839
Gross surplus	846,280	206,478	116,816	1,536,358
New Business.		*cg*		
New Issues — Policies	7,786	957	536	25,046
New Issues — Amount	18,711,653	1,242,692	1,236,699	64,865,462
Policies revived — Policies	530	70	22	739
Policies revived — Amount	1,093,468	103,500	52,500	1,815,500
Policies increased — Policies	.....	.....	.....	.....
Policies increased — Amount	.....	.....	.....	.....
Dividend additions	.....	.....	.....	.....
Total new issues — Policies	8,316	1,027	558	25,785
Total new issues — Amount	19,805,121	1,346,192	1,289,199	66,680,962
Increase in year — Policies	2,048	289	48	5,919
Increase in year — Amount	6,040,603	450,422	33,591	17,887,457
Terminations.				
By death — No.	218	8	9	493
By death — Amount	474,373	8,250	25,000	1,047,631
By maturity — No.	6	.....	.....	8
By maturity — Amount	40,000	.....	.....	11,500
By expiry — No.	296	.....	2	38
By expiry — Amount	501,654	.....	4,000	88,632
By surrender — No.	737	1	25	370
By surrender — Amount	1,648,209	750	30,500	708,778
By lapse — No.	2,584	540	201	8,348
By lapse — Amount	5,550,607	670,943	500,222	19,968,634
By change — No.	.....	.....	.....	.....
By change — Amount	.....	3,318	17,597	417,748
By disability — No.	.....	.....	1	10
By disability — Amount	.....	.....	5,000	14,000
Total terminations — No.	3,841	549	238	9,267
Total terminations — Amount	8,214,843	683,261	582,319	22,256,923
Insurance in Force.				
Whole life policies — No.	22,279	1,361	2,313	71,266
Whole life policies — Amount	44,521,172	1,698,453	3,749,354	146,537,057
Endowment policies — No.	2,875	68	141	2,474
Endowment policies — Amount	4,881,941	69,750	289,055	7,141,217
All other policies — No.	3,127	20	204	2,297
All other policies — Amount	8,498,158	34,388	810,173	9,584,286
Reversionary additions	.....	.....	.....	7,713
Total in force — No.	28,281	1,449	2,658	76,037
Total in force — Amount	57,901,271	1,802,591	4,848,582	163,270,273
Increase in year — No.	4,475	478	320	16,518
Increase in year — Amount	11,590,278	662,931	706,880	44,424,039
Miscellaneous.				
Mean ledger assets	5,671,405	293,320	477,740	12,367,651
Mean admitted assets	5,818,683	292,720	491,493	12,635,682
Invested assets	5,891,703	277,465	508,007	13,363,450
Interest and rents earned	383,207	15,400	25,037	712,160
Net assets over all liabilities ex. reserve	5,739,927	253,205	522,615	13,230,936
Mean reserves	4,631,345	57,195	382,678	10,670,551
Mean insurance in force	51,735,561	1,471,125	4,495,142	141,058,254
Death claims paid plus net exp. of mgt.	1,276,784	145,125	79,000	2,987,078
7½ per cent of renewal premiums	117,525	9,300	14,113	242,415

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group insurance.

John Hancock, Boston, Mass. *b*	Kansas City, Kansas City, Mo.	Kansas Life, Topeka, Kan.	Knights Life, Pittsburgh, Pa. *b*	Lafayette Life, Lafayette, Ind	Lafayette Mutual, Lumberton, N. C.
$190,064,611	$15,240,653	$366,404	$149,068	$1,832,516	$132,205
573,980	130,739	4,709	.....	16,114	.....
630,198	45,850	23,139	285	4	.....
44,062	122,126	27,375	.....	101	.....
871,981	1,191,787	.....	.....	18,179	.....
453,449	21,791	.....	.....	2,810	.....
3,200,000	54,310	.....	.....	7,047	.....
179,649	75,089	.....	.....	38,694	.....
5,500,262	206,536	21,441	9,756	48,351	20,142
201,518,192	17,088,881	443,068	159,109	1,963,816	152,347
23,661,533	3,697,747	154,597	95,781	158,456	52,266
10,113,291	401,715	680,700	224,452	153,838	9,754
3,379,649	129,399	.....	.....	45,741	.....
13,492,940	531,114	680,700	224,452	199,579	9,754
2,322,810	56,332	35,236	—10,826	49,833	—6,733
15,541,897	674,028	723,553	241,570	219,881	11,010
cg			*c*		
112,733	26,021	2,175	2,653	1,859	456
166,476,652	63,036,028	4,796,146	1,719,750	3,601,535	441,430
2,228	333	122	.....	266	.....
2,218,444	677,190	272,950	.....	507,766	.....
29	.....	.....	.....	1	.....
.....	49,643	.....	.....	.....	.....
.....	.....	.....	.....	2,085	.....
114,990	26,354	2,297	2,653	2,126	456
168,948,504	63,762,861	5,069,096	1,719,750	4,111,386	441,430
—2,642	1,037	329	426	415	—24
8,658,434	2,191,171	925,646	301,000	1,236,887	—28,170
3,267	536	16	36	25	28
5,177,604	1,092,173	38,350	6,131	38,052	18,646
457	10	.....	.....	2	.....
755,615	8,500	.....	.....	4,000	.....
249	267	.....	.....	74	.....
770,260	526,620	938	.....	113,233	.....
4,101	593	15	.....	26	21
6,844,508	1,068,981	25,500	.....	43,607	14,948
21,825	9,994	904	474	767	212
25,924,910	23,233,065	1,917,942	258,369	1,321,125	157,736
.....	.....	.....	.....	.....	.....
3,209,085	.....	12,874	.....	37,103	.....
.....	4	.....	.....	.....	.....
2,550	13,000	.....	.....	.....	.....
29,899	11,404	935	510	894	261
42,684,532	25,942,339	1,995,604	264,500	1,557,120	191,330
432,286	99,554	5,120	3,248	6,254	1,096
634,478,675	203,866,310	10,646,780	2,265,000	11,221,206	742,128
86,643	4,513	261	1,225	1,274	810
86,384,153	7,234,442	443,500	744,000	1,705,635	745,227
10,357	3,533	81	8	1,090	.....
43,363,796	9,235,415	246,400	14,000	2,089,769	.....
2,769,369	.....	.....	.....	8,104	.....
529,286	107,600	5,462	4,481	8,618	1,906
766,995,993	220,336,167	11,336,680	3,023,000	15,024,714	1,487,355
85,091	14,949	1,362	2,143	1,232	195
126,263,972	37,820,522	3,073,492	1,455,250	2,554,266	250,100
190,812,997	14,793,502	1,030,993	326,605	1,933,142	129,394
199,097,575	15,619,873	1,048,510	341,083	1,972,008	139,335
202,361,915	16,597,654	1,071,873	362,006	2,064,898	147,758
9,605,744	869,582	55,497	13,690	122,989	7,839
203,557,551	15,771,767	1,047,104	373,520	2,032,095	141,959
179,759,282	13,594,573	295,890	101,566	1,709,403	115,675
703,864,007	201,425,906	9,800,434	2,295,375	13,747,581	1,361,805
26,348,763	3,275,669	230,661	187,035	246,229	44,505
3,191,679	366,807	15,177	13,545	27,989	3,012

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Year Ending December 31, 1920.	Lamar Life, Jackson, Miss.	Liberty Life, Des Moines, Iowa.	Liberty Life, Greenville, S. C.	Liberty Life, Lincoln, Neb.
Capital Stock	$130,000	101,000	$100,000	$100.000
Ledger assets beginning of year	1,040,506	213,532	102,845	149,355
INCOME.				
New premiums	212,692	.....	271,152	146,426
New disability and double indem. prems	2,506	.....	.....	3,079
Renewals	297,539	.....	.....	22,376
Renewal dis. and double indem. prems	.....	.....	.....	686
Premiums paid by dividends	.....	.....	.....	.....
Premiums paid by surrenders	.....	.....	.....	.....
Total new premiums	215,198	.....	271,152	149,505
Total renewals	297,539	.....	.....	23,062
Consideration for annuities	31	.....	.....	.....
Total premium income	512,768	59,003	271,152	172,567
Increase in year	166,650	29,118	271,152	136,489
Interest and dividends	63,047	.....	5,281	7,131
Rental receipts	2,398	.....	.....	.....
Profit and loss account	.....	.....	4,218	.....
Supplementary contracts	1,497	.....	.....	.....
Other receipts	29,677	.....	14,902	.....
Total interest and other income	96,619	9,411	24,401	7,131
Increase in year	33,406	.....	24,401	—45,429
Total income	609,387	68,414	295,553	179,698
Increase in year	200,056	33,359	295,553	91,060
DISBURSEMENTS.				
Death claims paid	109,137	41,420	9,749	4,500
Matured endowments	.....	.....	.....	.....
Paid to annuitants	.....	.....	.....	.....
Lapsed, surrendered and purchased pols.	9,452	.....	.....	551
Dividends to policyholders	2,273	.....	.....	.....
Disability and double indemnity	2,244	.....	87,369	.....
Total paid policyholders	123,106	41,420	97,118	5,051
Increase in year	56,678	30,925	97,118	5,051
Commissions—New	133,868	.....	335	110,144
Commissions—Renewal	13,824	.....	.....	1,232
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	140	.....	193,536	3,701
Medical fees and inspections	27,734	.....	190	7,602
Salaries of officers and employees	37,046	.....	18,351	11,877
Rents	1,480	.....	2,942	915
Real estate, repairs, etc	1,421	.....	.....	.....
Other management expenses	28,193	.....	12,291	6,251
Total management expenses	243,706	83,576	227,645	141,722
Paid on supplementary contracts	2,225	.....	.....	.....
Dividends to stockholders	10,474	.....	.....	.....
Insurance taxes, licenses, fees and fines	8,106	488	7,115	718
Real estate taxes	2	.....	.....	.....
Profit and loss, etc	1,550	.....	.....	.....
Total expenses, etc	266,063	34,064	234,760	142,440
Increase in year	99,494	—81,373	234,760	63,157
Total disbursements	389,169	75,484	331,878	147,491
Increase in year	156,172	—50,448	331,878	68,208
Income saved	220,218	—7,070	—36,325	32,207
Ledger assets end of year	1,285,985	.....	102,845	181,562
ASSETS.				
Real estate owned	34,694	.....	49,300	.....
Real estate mortgages	520,211	188,663	33,900	11,000
Bonds owned	292,181	.....	.....	93,211
Stocks owned	.....	.....	.....	.....
Collateral loans	163,901	.....	.....	.....
Premium notes	.....	.....	.....	474
Loans to policyholders	226,992	.....	.....	.....
Cash in office and bank	41,639	.....	19,288	68,133
Deferred and Unpaid Premiums	65,356	.....	5,293	3,542
All other assets	21,292	27,015	1,847	1,418
Total admitted assets	1,366,266	215,678	109,628	177,778
Increase in year	273,182	—4,220	109,628	30,143
Not admitted items	25,253	.....	2,566	9,355
Gross assets	1,391,519	.....	112,193	187,133

b Transacts industrial business.

Liberty Life, Topeka, Kan.	Life & Casualty, Nashville, Tenn. *b*	Life Ins. Co. of Va., Richmond, Va. *b*	Lincoln Nat., Fort Wayne, Ind.	Lincoln Res, Birmingham, Ala.	Louisiana State, Shreveport, La.
$100,000	$350,000	$1,200,000	$500,000	$135,760	$250,000
136,103	982,797	20,144,358	7,780,442	561,179	593,012
206,847	263,105	647,029	1,705,717	149,213	93,660
117	.....	8,869	54,548	.....	.....
160,745	1,240,778	6,104,004	2,550,133	310,639	148,418
.....	.....	9,505	50,904	.....	4,088
.....	.....	8,173	72,365	.....	.....
.....	.....	44,591	1,348	.....	.....
206,964	263,105	700,978	1,794,060	149,213	93,660
160,745	1,240,778	6,121,193	2,640,955	310,639	152,506
.....	.....	2,685	49,006	.....	.....
367,709	1,503,883	6,824,856	4,484,021	459,852	246,166
158,177	666,727	1,083,710	1,446,829	—11,347	58,737
6,480	54,028	1,202,790	457,554	27,921	36,157
.....	26,469	35,974	41,611	5,114	.....
.....	.....	3,070	.....	1,343	.....
.....	.....	15,252	17,300	.....	.....
200	11,498	21,798	27,933	487	40
6,680	91,995	1,278,884	544,398	34,865	36,197
3,968	28,169	197,245	—213,868	—45,526	1,136
374,389	1,595,878	8,103,740	5,028,419	494,717	282,363
162,145	694,896	1,280,955	1,232,961	—56,873	59,873
3,000	324,757	1,717,025	729,094	90,506	56,000
.....	.....	25,951	15,664	.....	.....
.....	.....	3,130	1,928	.....	.....
.....	1,859	157,972	94,995	26,779	4,548
.....	.....	28,938	99,990	.....	.....
.....	.....	10,504	33,922	.....	.....
3,000	326,616	1,943,520	975,593	117,285	60,548
3,000	112,688	112,182	185,558	—10,574	9,966
176,149	52,352	341,750	1,010,611	84,638	67,570
12,046	3,135	83,802	124,028	21,344	4,511
.....	.....	.....	.....	.....	.....
.....	377,886	1,293,386	128,688	10,413	6,798
8,252	28,145	110,522	108,587	23,597	11,522
18,446	135,202	384,722	279,427	41,401	22,901
880	50,053	70,435	36,117	3,718	3,549
.....	18,416	2,886	24,853	2,970	.....
13,480	144,502	168,931	241,727	24,063	11,860
229,253	809,691	2,456,434	1,954,038	212,144	128,711
.....	.....	.....	1,676	.....	.....
.....	70,000	564,000	75,000	.....	.....
3,665	38,425	203,966	83,632	16,506	5,336
.....	2,446	9,697	2,291	966	.....
.....	3,035	3,396	2,724	1,498	.....
232,918	923,597	3,237,493	2,119,361	231,114	134,047
31,776	370,457	840,976	791,010	—55,067	25,729
235,918	1,250,213	5,181,013	3,094,954	348,399	194,595
34,776	483,145	953,158	976,568	—66,641	35,695
138,471	345,665	2,922,727	1,933,465	146,318	87,768
274,574	1,339,102	23,440,952	9,811,402	702,535	680,780
.....	112,798	503,318	341,344	138,750	.....
130,680	572,179	18,540,526	7,064,278	200,170	411,500
67,485	468,708	2,707,512	553,209	250,931	194,562
.....	.....	88,075	.....	.....	.....
.....	5,473	151,500	.....	1,935	.....
.....	574	1,362	96,945	33,716	1,641
.....	74	777,459	802,451	44,961	48,625
65,294	164,396	653,383	893,901	30,028	18,426
25,210	37,688	285,333	350,055	36,659	27,217
2,843	3,472	435,043	184,276	13,947	9,882
291,512	1,365,362	24,143,511	10,286,459	751,097	711,853
154,314	369,203	3,443,387	2,229,712	176,300	102,569
21,416	128,152	148,767	219,608	60,095	13,335
312,928	1,493,514	24,292,278	10,506,067	811,182	725,188

b—Transacts industrial business.

Year Ending December 31, 1920.		Lamar Life, Jackson, Miss.	Liberty Life, Des Moines, Iowa.	Liberty Life, Greenville, S. C.	Liberty Life, Lincoln, Neb.
Liabilities.					
Reserves		$1,137,369	24,817	$3,738	$34,678
Reserve on supplementary contracts		15,421	.....	.....	.....
Unpaid losses and claims		.....	3,540	.....	.....
Losses and claims resisted		8,510	.....	.....	.....
Dividends to accumulate		.....	.....	.....	.....
Unpaid dividends		.....	.....	.....	.....
Dividends apportioned		.....	.....	.....	.....
Amounts set apart		.....	.....	.....	7,000
All other liabilities		36,537	4,987	.....	3,480
Total liabilities		1,197,837	33,344	3,738	45,158
Increase in year		263,130	5,572	3,738	38,138
Unassigned funds and capital		168,429	182,334	105,890	132,620
Surplus apportioned		.....	.....	.....	7,000
Total surplus funds		168,429	182,334	105,890	139,620
Increase in year		10,052	—9,792	105,890	—995
Gross surplus		193,682	.....	108,456	141,975
New Business.					
New Issues	Policies	3,937	.....	.....	1,480
	Amount	6,926,314	.....	.....	4,327,500
Policies revived	Policies	3	.....	.....	.....
	Amount	3,000	.....	.....	.....
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		49,647	.....	.....	.....
Total new issues	Policies	3,940	1,648	.....	1,480
	Amount	6,978,961	1,957,745	.....	4,327,500
Increase in year	Policies	1,133	—120	.....	1,008
	Amount	1,966,643	—25,190	.....	3,255,500
Terminations.					
By death	No.	62	.....	.....	2
	Amount	106,858	.....	.....	7,000
By maturity	No.	5	.....	.....	.....
	Amount	7,000	.....	.....	.....
By expiry	No.	26	.....	.....	.....
	Amount	32,935	.....	.....	.....
By surrender	No.	50	.....	.....	.....
	Amount	64,857	.....	.....	.....
By lapse	No.	768	.....	.....	131
	Amount	1,143,340	.....	.....	277,500
By change	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
By disability	No.	1	.....	.....	.....
	Amount	4,000	.....	.....	.....
Total terminations	No.	912	1,736	.....	133
	Amount	1,358,990	1,957,350	.....	284,500
Insurance in Force.					
Whole life policies	No.	9,666	.....	.....	1,808
	Amount	15,352,159	.....	.....	5,102,000
Endowment policies	No.	651	.....	.....	11
	Amount	1,098,639	.....	.....	13,000
All other policies	No.	866	.....	.....	.....
	Amount	2,116,028	.....	.....	.....
Reversionary additions		160,145	.....	.....	.....
Total in force	No.	11,183	1,494	.....	1,819
	Amount	18,726,971	1,808,195	.....	5,115,000
Increase in year	No.	3,028	—88	.....	1,347
	Amount	5,619,971	395	.....	4,043,000
Miscellaneous.					
Mean ledger assets		1,163,245	.....	121,008	165,458
Mean admitted assets		1,229,675	217,788	.....	162,707
Invested assets		1,280,700	.....	102,462	172,818
Interest and rents earned		71,126	.....	7,154	6,743
Net assets over all liabilities ex. reserve		1,305,798	20,0151	109,628	167,298
Mean reserves		1,005,617	25,029	.....	19,899
Mean insurance in force		15,916,985	1,808,393	.....	3,093,500
Death claims paid plus net exp. of mgt.		352,843	74,996	137,394	146,222
7½ per cent of renewal premiums		22,316	4,557	.....	1,731

Lincoln Life, Topeka, Kan.	Life & Casualty, Nashville, Tenn. *b*	Life Ins. Co. of Va., Richmond, Va. *b*	Lincoln Nat., Fort Wayne, Ind.	Lincoln Res., Birmingham, Ala.	Louisiana State, Shreveport, La
$144,183	$547,316	$20,591,946	$8,618,419	$544,559	$430,529
.....	.....	30,726	84,722	.....	.....
.....	10,456	90,153	37,078	22,000	5,000
.....	2,000	.....	30,905	.....	.....
.....	.....	.....	185,198	.....	.....
.....	.....	20,610	2,065	.....	.....
.....	.....	17,088	7,411	.....	.....
.....	.....	450,000	66,507	.....	.....
21,556	412,779	602,929	170,356	12,907	4,365
165,739	972,551	21,803,452	9,202,661	579,466	439,894
159,087	352,890	3,153,248	2,161,974	152,932	110,613
125,773	392,811	2,340,058	1,083,798	171,632	271,959
.....	.....	467,088	73,918	.....	.....
125,773	392,811	2,807,146	1,157,716	171,632	271,959
—4,773	16,313	423,713	78,991	23,369	—8,044
147,179	520,964	2,955,913	1,377,324	231,727	285,294
	c	*c*	*cg*		
1,071	3,388	14,998	25,129	2,973	1,790
1,296,500	4,998,500	25,162,110	68,308,639	3,779,450	3,236,000
.....	.....	370	250	104	5
.....	.....	595,000	641,500	114,500	7,000
.....	.....	.....	.....	.....	.....
2,098,000	.....	.....	.....	.....	.....
.....	.....	826	.....	.....	.....
1,071	3,388	15,368	25,379	3,077	1,795
3,394,500	4,998,500	25,757,936	68,950,139	3,893,950	3,243,000
22	1,396	3,638	8,962	—1,401	465
2,345,500	2,285,650	6,408,034	25,074,373	—1,101,282	181,250
3	12	376	309	103	25
3,000	16,000	541,506	740,709	102,013	61,000
.....	.....	18	12	—....	1
.....	.....	14,000	14,500	.....	10,000
.....	.....	161	1,123	15	27
.....	.....	161,874	4,028,200	15,500	38,500
.....	.....	281	1,540	139	6
.....	.....	341,350	4,398,848	131,400	6,500
75	982	2,742	3,727	2,716	342
75,000	1,325,500	4,005,286	8,516,300	2,983,800	763,850
.....	.....	.....	1	.....	.....
.....	.....	187,757	1,003,948	237,092	19,701
.....	.....	6	2	.....	.....
.....	.....	8,000	2,000	.....	.....
78	994	3,584	6,714	2,973	401
78,000	1,341,500	5,259,873	18,704,505	3,469,805	899,551
.....	2,875	47,532	23,858	8,678	4,581
.....	3,917,000	67,795,560	50,498,800	9,638,457	9,270,674
.....	1,252	3,925	33,086	1,025	203
.....	2,113,850	4,504,736	66,369,100	731,520	409,450
2,042	200	1,068	11,731	175	150
4,365,500	262,500	2,267,669	41,152,707	148,600	244,000
.....	.....	7,525	553,771	.....	.....
2,042	4,327	52,525	68,675	9,878	4,934
4,365,500	6,293,350	74,575,490	158,574,378	10,518,577	9,924,124
993	2,394	11,784	18,665	104	1,394
3,316,500	3,657,000	20,498,063	50,008,635	418,508	2,333,449
205,338	1,160,949	21,792,650	8,705,922	631,857	636,896
214,355	1,180,760	22,421,827	9,171,603	662,947	660,569
263,459	1,317,942	23,331,882	9,758,839	668,051	673,870
8,227	82,317	1,328,274	557,385	33,806	36,744
269,956	939,127	23,399,092	9,776,133	716,191	702,488
74,630	494,234	19,174,000	3,739,830	467,725	373,270
2,707,250	4,464,850	64,326,458	133,570,061	10,306,505	8,752,399
232,253	1,134,448	4,173,459	2,683,132	302,650	184,711
12,059	93,057	459,405	198,072	23,398	11,438

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Year Ending December 31, 1920	Manhattan Life, New York, N. Y.	Manhattan Mut., Manhattan, Kan.	Marquette Life, Springfield, Ill.	Maryland Assur., Baltimore, Md.
Capital Stock	$100,000	.....	$254,742	$500,000
Ledger assets beginning of year	18,846,419	$37,862	897,150	1,859,014
INCOME.				
New premiums	474,814	10,912	51,229	78,274
New disability & double indem. prems.	6,297	164	90	1,674
Renewals	1,500,609	15,742	159,404	67,664
Renewal dis. & double indem. prems.	7,641	227	136	1,107
Premiums paid by dividends	21,049	297	.....	.....
Premiums paid by surrenders	112	85	1,518	65
Total new premiums	483,330	11,076	52,837	79,948
Total renewals	1,527,192	16,351	159,540	68,836
Consideration for annuities	2,500	.....	.....	.....
Total premium income	2,013,022	27,427	212,377	148,784
Increase in year	284,998	5,763	36,935	69,678
Interest and dividends	723,557	1,340	50,510	62,614
Rental receipts	337,006	.....	904	.....
Profit and loss account	19,759	.....	4,976	.....
Supplementary contracts	11,731	.....	.....	.....
Other receipts	3,214	280	2,538	9
Total interest and other income	1,095,267	1,620	58,928	62,623
Increase in year	3,963	15	15,822	—295,815
Total income	3,108,289	29,047	271,305	211,407
Increase in year	288,961	5,778	52,757	—226,137
DISBURSEMENTS.				
Death claims paid	1,069,783	5,000	55,584	15,743
Matured endowments	234,153	.....	1,000	.....
Paid to annuitants	9,864	.....	.....	.....
Lapsed, surrendered and purchased pol.	558,380	.....	11,534	807
Dividends to policyholders	44,926	382	.....	.....
Disability and double indemnity	414	.....	.....	.....
Total paid policyholders	1,917,520	5,382	68,118	16,550
Increase in year	—78,265	5,382	—1,449	6,040
Commissions—New	213,282	9,146	33,052	30,564
Commissions—Renewal	87,911		8,075	3,756
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	85,066	54	10,299	18,728
Medical fees and inspections	31,643	1,490	5,600	9,188
Salaries of officers and employees	132,665	3,823	11,472	37,982
Rents	10,304	125	1,384	1,516
Real estate, repairs, etc.	164,736	.....	641	.....
Other management expenses	71,256	1,675	5,614	11,812
Total management expenses	796,863	16,313	76,137	113,546
Paid on supplementary contracts	7,585	1,555	.....	.....
Dividends to stockholders	14,847	.....	.....	.....
Insurance taxes, licenses, fees and fines	44,968	339	10,227	11,819
Real estate taxes	94,798	.....	795	.....
Profit and loss, etc.	5,412	1,090	708	.....
Total expenses, etc.	964,473	19,297	87,867	125,365
Increase in year	107,175	298	19,507	29,292
Total disbursements	2,881,993	24,679	155,985	141,915
Increase in year	28,910	5,680	18,058	35,332
Income saved	226,296	4,368	115,320	69,492
Ledger assets end of year	19,072,880	53,129	1,012,148	738,479
ASSETS.				
Real estate owned	4,428,582	.....	3,000	.....
Real estate mortgages	6,047,966	35,300	829,298	.....
Bonds owned	3,970,260	2,000	75,939	660,804
Stocks owned	127,192	.....	.....	.....
Collateral loans	2,400	8,910	.....	.....
Premium notes	141,481	.....	2,639	.....
Loans to policyholders	3,743,521	.....	77,794	.....
Cash in office and bank	509,137	1,937	14,561	73,509
Deferred and Unpaid Premiums	163,823	2,936	21,419	25,959
All other assets	399,140	1,566	6,453	8,003
Total admitted assets	19,533,502	52,649	1,031,103	768,275
Increase in year	279,720	13,839	111,791	—1,105,295
Not admitted items	144,314	11,279	28,671	9,049
Gross assets	19,677,814	63,928	1,059,774	777,324

b Transacts group insurance.

Maryland Life, Baltimore, Md.	Massachusetts Mutual, Springfield, Mass.	Merchants Life, Des Moines, Iowa.	Methodist Ministers, Boston, Mass.	Metropolitan Life, New York, N Y.*b*	Michigan Mutual, Detroit, Mich.
$100,000	.....	$40,000	.....	.....	$250,000
3,865,212	$114,494,743	3,442,103	$224,592	$835,685,472	13,926,376
88,251	4,725,059	753,253	6,826	27,249,575	494,859
1,732	138,397	48,276	.....	555,713	2,564
424,242	15,239,117	1,276,302	68,161	188,163,722	1,827,976
2,111	141,495	15,100	.....	482,285	4,908
32,674	2,322,613	.....	.....	1,025,566	15,895
61	.....	263	371	26,499	.....
91,180	5,027,481	801,529	6,826	27,927,741	505,271
457,891	17,539,200	1,291,665	68,532	189,575,619	1,840,931
8,000	140,046	.....	.....	317,624	8,222
557,071	22,706,727	2,093,194	75,358	217,820,984	2,354,424
28,030	3,885,533	587,780	3,314	35,331,051	287,377
178,306	5,801,027	207,116	12,191	40,413,296	743,323
25,568	100,278	.....	.....	2,950,348	10,000
230	870	.....	.....	187,524	20,439
.....	508,260	4,325	.....	606,180	.....
5,533	976,678	103,847	.....	290,462	.....
209,637	7,387,113	315,288	12,191	44,447,810	773,762
251	866,581	131,778	—24,074	1,695,842	60,747
766,708	30,093,840	2,408,482	87,549	262,268,794	3,128,186
28,281	4,752,114	719,558	—20,760	37,026,893	348,124
150,715	5,828,023	615,251	40,784	48,272,377	793,282
86,138	480,019	4,610	.....	16,994,179	252,217
6,416	15,499	.....	400	472,701	191
69,170	1,704,901	24,570	4,638	8,804,105	332,824
78,021	4,137,711	.....	.....	6,498,543	69,558
.....	9,006	5,939	.....	215,489	5,188
390,460	12,175,159	650,370	45,822	81,257,394	1,453,260
—54,107	1,147,642	40,823	—6,261	7,675,634	122,121
50,930	2,126,374	668,660	.....	8,861,165	300,185
20,870	1,174,032	46,085	.....	5,641,112	87,826
200	4,040	.....	.....	4,240	.....
20,694	301,625	15,211	.....	30,640,499	118,214
10,263	286,673	72,923	386	2,530,389	62,623
32,344	640,738	125,574	5,287	8,222,083	144,698
5,640	144,491	12,093	600	2,122,051	31,928
6,783	52,070	.....	.....	1,315,781	1,580
15,740	323,428	100,728	4,921	4,168,648	51,921
163,464	5,053,471	1,041,274	11,194	63,505,968	798,975
338	217,197	700	.....	448,919	9,314
7,000	.....	.....	.....	.....	40,000
11,678	501,701	56,364	268	3,877,176	55,839
6,063	32,898	.....	.....	585,698	2,406
19	.....	939	2,599	3,229,720	.....
188,562	5,805,267	1,099,277	14,061	71,647,481	906,534
—651	924,745	510,808	3,222	11,606,552	96,078
579,022	17,980,426	1,749,647	59,883	152,904,875	2,359,794
—54,758	2,072,387	551,631	—3,039	19,282,186	218,199
187,686	12,113,414	658,835	27,666	109,363,919	768,392
4,050,854	126,642,435	4,100,938	252,257	945,536,128	14,694,767
232,500	1,029,400	.....	.....	28,560,590	100,000
116,000	44,692,941	3,063,156	99,150	357,703,046	12,103,114
2,945,888	58,876,164	333,257	96,180	.....	362,512
195,765	229,775	.....	.....	.....	.....
7,900	.....	.....	2,000	483,912,728	.....
26,525	1,671,921	3,611	182	6,302,507	71,375
523,004	17,873,066	188,214	43,938	55,421,245	1,909,399
33,116	1,912,885	464,987	5,982	9,914,858	152,817
54,224	3,225,480	167,011	15,416	23,416,731	190,306
38,276	2,210,845	86,708	4,121	15,681,382	220,020
4,173,198	131,722,477	4,306,944	266,969	980,913,087	15,109,543
183,154	13,056,104	734,356	25,178	116,091,262	833,482
36,317	1,275,038	109,022	7,144	6,715,172	41,539
4,209,515	132,997,515	4,415,966	274,113	987,628,259	15,151,082

b—Transacts industrial business.

Year Ending December 31, 1920		Manhattan Life, New York, N. Y.	Manhattan Mut., Manhattan, Kan.	Marquette Life, Springfield, Ill.	Maryland Assur., Baltimore, Md.
Liabilities.					
Reserves		$18,240,322	$17,523	$761,147	$134,764
Reserve on supplementary contracts		153,639	.....	1,200	.....
Unpaid losses and claims		101,349	2,000	.....	6,500
Losses and claims resisted		1,761	.....	.....	.....
Dividends to accumulate		11,827	.....	.....	.....
Unpaid dividends		18,549	7	.....	.....
Dividends apportioned		15,871	.....	.....	.....
Amounts set apart		352,897	.....	.....	.....
All other liabilities		194,854	4,984	11,793	77,801
Total liabilities		19,091,069	24,514	774,140	219,065
Increase in year		156,959	15,121	111,469	—920,678
Unassigned funds and capital		442,433	28,135	256,963	549,210
Surplus apportioned		368,768	.....	.....	.....
Total surplus funds		811,201	28,135	256,963	549,210
Increase in year		137,320	—1,282	322	—184,617
Gross surplus		955,515	39,414	285,634	558,259
New Business.					
New Issues	Policies	5,348	265	1,258	cg 1,202
	Amount	14,796,811	650,500	1,684,100	3,409,577
Policies revived	Policies	113	.....	13	10
	Amount	238,364	.....	14,500	18,000
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		3,655	.....	.....	.....
Total new issues	Policies	5,461	265	1,271	1,212
	Amount	15,038,830	650,500	1,698,600	3,427,577
Increase in year	Policies	2,559	—92	411	248
	Amount	7,244,276	—119,000	605,805	719,477
Terminations.					
By death	No.	474	2	54	7
	Amount	1,033,581	5,000	54,100	32,010
By maturity	No.	176	.....	1	.....
	Amount	207,891	.....	1,000	.....
By expiry	No.	110	.....	36	5
	Amount	278,901	.....	35,500	9,000
By surrender	No.	742	19	44	.....
	Amount	1,358 353	42,500	64,295	.....
By lapse	No.	934	93	164	207
	Amount	2,182,482	212,500	217,600	512,000
By change	No.	.....	.....	.....	.....
	Amount	110,837	.....	6,500	5,000
By disability	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No.	2,436	114	299	219
	Amount	5,172,045	260,000	378,995	558,010
Insurance in Force.					
Whole life policies	No.	29,001	355	4,418	1,482
	Amount	58,798,232	612,500	5,261,199	4,227,197
Endowment policies	No.	4,233	24	980	393
	Amount	6,703,409	34,500	1,092,200	698,880
All other policies	No.	1,304	213	3	238
	Amount	3,978,957	720,000	12,000	1,182,000
Reversionary additions		76,104	.....	.....	.....
Total in force	No.	34,538	592	5,401	2,113
	Amount	69,556,702	1,367,000	6,365,399	6,108,077
Increase in year	No.	3,025	151	972	993
	Amount	9,866,785	390,500	1,319,605	2,869,567
Miscellaneous					
Mean ledger assets		18,959,649	45,495	954,649	1,298,747
Mean admitted assets		19,393,642	45,730	975,207	1,320,922
Invested assets		18,967,294	48,177	990,225	736,641
Interest and rents earned		1,072,185	2,207	54,325	56,332
Net assets over all liabilities ex. reserve		19,051,523	45,658	1,018,110	683,974
Mean reserves		18,162,918	12,680	704,373	94,035
Mean insurance in force		64,623,310	1,171,750	5,710,097	4,673,294
Death claims paid plus net exp. of mgt.		1,866,646	21,313	131,721	129,289
7½ per cent of renewal premiums		114,539	1,226	11,965	5,163

c Policy exhibit includes ordinary business only. *g* Transacts group insurance.

Maryland Life, Baltimore, Md.	Massachusetts Mutual, Springfield, Mass.	Merchants Life, Des Moines, Iowa.	Methodist Ministers, New York, N. Y	Metropolitan Life, New York, N. Y.*b*	Michigan Mutual, Detroit, Mich.
$3,633,908	$116,321,268	$3,053,126	$244,458	$917,915,780	$13,881,659
.....	2,353,046	11,430	.....	1,740,419	75,699
35,608	406,604	44,724	5,000	3,120,858	59,172
.....	19,222	.....	.....	320,663	5,000
13,903	4,789,927	.....	.....	438,270	.....
17,249	174,968	.....	.....	749,234	6,926
12,576	2,138,719	.....	.....	10,819,369	65,914
214,013	.....	.....	.....	1,569,096	130,932
14,818	611,070	707,428	5,460	10,791,545	92,563
3,942,075	126,814,824	3,816,708	254,918	947,465,234	14,317,865
162,408	13,479,792	723,765	31,879	111,728,746	899,441
231,123	4,907,654	490,236	12,051	33,447,853	791,678
226,589	2,138,719	.....	.....	12,388,465	196,846
457,712	7,046,373	490,236	12,051	45,836,318	988,524
18,419	—37,246	10,592	—6,701	9,067,768	—91,743
494,029	8,321,411	599,258	19,195	15,782,940	1,030,063
				c g	
1,349	41,739	11,355	159	702,464	7,955
2,606,866	157,428,778	26,395,034	259,000	790,763,673	18,511,825
12	586	603	.....	48,275	43
30,000	1,795,246	1,243,486	.....	52,298,917	82,204
.....	.....	27	.....	.....	.....
.....	.....	.....	.....	.....	.....
1,398	371,779	.....	.....	196,653	124
1,361	42,325	11,985	159	750,739	7,998
2,638,264	159,595,803	27,638,520	259,000	843,259,243	18,594,153
—414	6,167	5,148	49	94,460	615
—418,511	27,515,015	12,873,675	8,750	72,586,741	2,660,657
82	1,981	332	24	19,067	517
151,734	5,959,378	629,393	36,784	19,202,842	810,215
34	304	3	.....	15,664	212
91,500	481,237	4,610	.....	10,414,338	293,658
18	430	378	1	2,959	107
29,382	1,153,040	1,556,172	1,000	21,339,549	160,840
90	3,163	117	13	27,238	596
147,037	9,509,174	191,963	15,209	27,358,669	1,028,699
615	4,517	2,895	34	165,875	2,016
982,618	12,939,849	5,788,604	53,000	159,646,050	4,142,187
.....	.....	.....	.....	.....	.....
18,330	1,877,939	370,748	818	14,036,908	148,113
.....	.....	3	.....	.....	.....
.....	.....	4,206	.....	22,875	.....
839	10,395	3,728	72	230,803	3,448
1,420,601	31,920,617	8,545,696	106,811	252,021,231	6,583,712
7,533	226,460	25,247	267	1,574,093	33,149
12,589,497	631,384,639	48,713,311	342,671	1,777,162,450	55,095,678
2,647	30,740	1,252	758	1,397,210	10,778
4,099,958	56,153,789	1,772,061	1,028,406	1,261,314,400	18,477,058
340	8,471	15,952	395	46,107	4,167
664,073	38,491,388	34,682,665	677,750	179,511,177	12,023,239
25,022	2,713,530	34,007	.....	2,345,756	141,698
10,520	265,671	42,451	1,420	3,017,410	48,094
17,378,550	728,743,346	85,202,045	2,048,827	3,220,333,783	85,737,673
522	31,930	8,257	87	519,936	4,550
1,217,663	127,675,186	19,092,824	152,189	591,238,012	12,010,442
3,958,033	120,568,589	3,771,520	238,425	890,610,800	14,310,572
4,081,261	125,194,425	3,939,766	254,380	922,867,456	14,692,802
4,029,059	126,286,122	4,008,724	247,004	942,603,811	14,682,953
207,000	6,070,412	216,233	13,031	45,506,919	773,811
4,091,620	123,367,641	3,543,362	256,509	963,752,098	14,869,183
3,549,099	110,546,082	2,690,774	227,536	865,122,068	13,437,124
16,769,643	664,905,753	75,655,633	1,972,733	2,924,714,777	79,729,453
314,179	10,881,494	1,656,525	51,978	111,773,345	1,592,257
34,343	1,315,440	96,875	5,140	14,218,173	138,069

b Transacts industrial business. *c* Policy exhibit includes ordinary business only.
g Transacts group insurance.

Year Ending December 31, 1920.	Mid-Continent, Okla. City, Okla.	Midland, St. Paul, Minn.	Midland Life, Kansas City, Mo.	Midland Mut., Columbus, Ohio.
Capital Stock	$100,584	$167,553	$100,000	$225,000
Ledger assets beginning of year	492,620	689,201	1,414,741	3,785,662
INCOME.				
New premiums	435,158	96,658	231,505	301,236
New disability & double indem. prems.	22,445	.....	9,002	15,915
Renewals	146,514	160,754	488,570	969,102
Renewal dis. & double indem. prems.	5,886	.....	.....	22,080
Premiums paid by dividends	.....	.....	16,787	110,164
Premiums paid by surrenders	.....	.....	.....	2,505
Total new premiums	457,603	96,658	240,774	357,241
Total renewals	152,400	160,754	505,090	1,063,761
Consideration for annuities	.....	.....	.....	2,445
Total premium income	610,003	257,412	745,864	1,423,447
Increase in year	361,856	56,825	134,542	296,609
Interest and dividends	41,838	25,048	78,761	228,520
Rental receipts	.....	4,253	.....	.....
Profit and loss account	55,556	.....	.....	.....
Supplementary contracts	.....	.....	.....	10,014
Other receipts	2,600	3,253	23,847	8,393
Total interest and other income	99,994	32,554	102,608	246,927
Increase in year	68,688	—21,008	—32,026	49,761
Total income	709,997	289,966	848,472	1,670,374
Increase in year	430,544	35,817	102,516	346,370
DISBURSEMENTS.				
Death claims paid	31,700	23,979	155,520	139,929
Matured endowments	.....	.....	.....	.....
Paid to annuitants	.....	.....	.....	.....
Lapsed, surrendered and purchased pols.	5,089	11,272	19,657	49,269
Dividends to policyholders	.....	.....	51,589	122,904
Disability and double indemnity	2,000	.....	250	3,457
Total paid policyholders	38,789	35,251	227,016	315,559
Increase in year	3,639	—26,525	42,004	—12,023
Commissions—New	383,961	73,098	173,199	171,896
Commissions—Renewal	6,779	4,828	17,759	92,539
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	11,356	11,816	14,514	41,841
Medical fees and inspections	35,542	7,947	22,539	25,635
Salaries of officers and employees	18,009	17,613	34,272	59,864
Rents	447	3,112	4,830	5,561
Real estate, repairs, etc.	.....	1,737	.....	.....
Other management expenses	16,865	6,954	23,524	25,978
Total management expenses	472,959	127,105	290,637	423,314
Paid on supplementary contracts	1,200	.....	600	1,381
Dividends to stockholders	.....	.....	.....	45,000
Insurances taxes, licensee, fees and fines	5,997	7,829	16,997	17,751
Real estate taxes	44	780	.....	.....
Profit and loss, etc.	10,204	939	9,560	.....
Total expenses, etc.	490,404	136,653	317,794	487,446
Increase in year	308,013	9,393	55,874	81,671
Total disbursements	529,193	171,904	544,810	803,005
Increase in year	311,652	—17,132	97,878	93,798
Income saved	180,804	118,062	303,662	867,369
Ledger assets end of year	673,425	831,837	1,696,078	4,654,157
ASSETS.				
Real estate owned	17,500	39,746	.....	.....
Real estate mortgages	302,241	421,595	1,101,915	3,403,471
Bonds owned	51,505	136,317	256,824	580,268
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	.....	.....	152,500
Premiums notes	.....	15,744	56,035	47,248
Loans to policyholders	48,120	69,170	66,152	430,733
Cash in office and bank	240,297	139,563	27,267	11,675
Deferred and unpaid premiums	36,478	11,824	81,787	102,004
All other assets	20,853	32,163	114,612	46,438
Total admitted assets	716,994	866,122	1,803,592	4,774,337
Increase in year	183,894	153,416	337,079	895,589
Not admitted items	26,831	22,146	48,641	61,118
Gross assets	743,825	888,268	1,852,233	4,835,455

b—Transacts industrial business.

Midwest Life, Lincoln, Neb.	Minnesota Mut., St. Paul, Minn.	Mississippi Life, Memphis, Tenn. *b*	Missouri State, St. Louis, Mo.	Montana Life, Helena, Mont.	Morris Plan, New York, N. Y. *b*
$200,000	.....	100,000	$1,000,000	$250,000	$100,000
1,378,005	$6,874,546	206,134	22,023,428	2,668,563	215,284
108,357	733,632	86,339	2,885,570	363,871	123,505
9,326	21,178	.....	115,879	19,449	.....
318,432	1,353,618	785,853	6,003,580	804,468	.....
15,131	19,310	.....	36,718	36,937	.....
3,834	179,613	.....	136,683	16,743	.....
.....	18,552	1,285	11,448	.....	.....
118,037	792,928	87,624	3,008,239	383,443	123,505
337,043	1,532,975	785,853	6,181,645	858,025	.....
.....	3,000	.....	14,558	.....	.....
455,080	2,328,903	873,477	9,204,442	1,241,468	123,505
71,682	361 127	329,288	2,080,990	101,763	26 271
73 480	355 960	5,958	1,548,683	168,244	9,479
.....	.....	1,000	78,122	.....	.....
.....	.....	.....	16,275	.....	.....
.....	.....	.....	12,000	.....	.....
38,300	5,537	683	86,480	68,091	.....
111,780	361,497	7,641	1,741,560	236,335	9,479
37,965	4,096	—271	128,445	6,278	1,112
566,860	2,690,400	881,118	10,946,002	1,477,803	132,984
109,647	365,223	329,017	2,209,435	108,041	27,383
69,043	486,303	72,607	1,525,332	168,500	20,313
.....	3,500	.....	98,857	.....	.....
1,426	.....	.....	7,712	.....	.....
18,499	70,492	1,959	430,742	37,289	.....
4,130	216,030	.....	373,019	104,289	.....
3,353	2,424	250,065	18,159	14,330	.....
96,451	778,749	324,631	2,453,821	324,408	20,313
1,610	—21,286	149,122	—224,459	—19,581	2,503
68,274	458,156	58,775	1,894,432	292,761	35,017
14,167	91,236	246,431	408,069	33,224	.....
.....	150	.....	351	17,317	.....
29,546	94,051	109,986	170,874	32,901	1,323
9,676	57,704	21,847	213,870	55,785	1,974
33,647	115,800	23,042	413,742	3,575	27,617
5,178	11,315	6,672	60,000	.....	41,67
.....	.....	294	37,092	.....	.....
32,467	66,979	43,228	309,646	38,332	8,189
192,955	894,391	510,275	3,508,076	473,895	78,287
125	2,767	.....	8,159	1,500	.....
20,000	.....	.....	100,000	25,000	.....
7,169	57,320	19,692	215,086	39,644	5,642
.....	.....	82	12,959	37	.....
.....	3,224	101	14,632	1,917	.....
220,249	957,702	530,150	3,858,912	541,993	83,929
83,662	154,426	213 467	1,105,743	18,686	8,412
316,700	1,736,451	854,781	6,312,733	866,401	104,242
85,272	133,140	362,589	881,284	—895	10,915
250,160	953,949	26,337	4,633,269	611,402	28,742
1,682,428	7,829,000	246,190	26,656,630	3,282,539	244,046
.....	.....	49,868	470,401	33,770	.....
1,075,863	4,804,148	142,161	19,301,465	1,617,134	.....
188,849	1,200,884	9,900	1,964,426	738,059	160,465
.....	.....	.....	.....	.....	.....
4,930	.....	350	.....	.....	.....
30,094	72,266	.....	221,015	25,386	763
136,233	1,187,101	7,142	4,117,572	404,898	.....
136,772	292,326	46,718	539,147	434,911	76,817
50,881	288,900	40,673	856,891	99,218	1,955
80,258	206,567	8,003	742,350	49,845	9,205
1,703,880	8,052,192	304,815	28,213,267	3,403,221	249,205
317,165	1,064,012	88,912	5,117,194	657,369	28,265
83,556	325,796	20,528	358,599	67,838	2,161
1,787,436	8,377,988	325,343	28,571,866	3,471,059	251,366

b Transacts industrial business.

Year Ending December 31 1920.		Mid-Continent, Okla. City, Okla.	Midland, St. Paul, Minn.	Midland Life, Kansas City, Mo.	Midland Mut., Columbus, Ohio.
Liabilities.					
Reserves		$473,666	$602,466	$1,476,760	$4,081,509
Reserve on supplementary contracts		12,821	.....	9,294	25,750
Unpaid losses and claims		8,837	2,957	1,000	4,000
Losses and claims resisted		.....	.....	1,000	.....
Dividends to accumulate		.....	10,648	177,647	62,910
Unpaid dividends		.....	.....	.....	6,911
Dividends apportioned		.....	.....	.....	78,137
Amounts set apart		.....	.....	.....	.....
All other liabilities		44,009	39,294	17,659	110,930
Total liabilities		539,333	655,365	1,683,360	4,370,147
Increase in year		175,843	140,879	365,859	880,852
Unassigned funds and capital		177,661	210,757	120,232	404,190
Surplus apportioned		.....	.....	.....	78,137
Total surplus funds		177,661	210,757	120,232	482,327
Increase in year		8,050	12,537	—28,780	41,382
Gross surplus		204,392	232,903	168,873	543,445
New Business.					
New Issues	Policies	5,431	1,286	3,091	4,619
	Amount	13,488,120	3,003,503	8,417,000	9,814,989
Policies revived	Policies	12	5	18	152
	Amount	22,500	7,500	40,500	289,237
Policies increased	Policies	.....	.....	.....	2
	Amount	.....	.....	.....	.....
Dividend additions		.....	.....	487	72,035
Total new issues	Policies	5,443	1,291	3,109	4,773
	Amount	13,510,620	3,011,003	8,457,987	10,176,261
Increase in year	Policies	3,473	164	169	621
	Amount	8,302,121	884,474	1,765,990	1,936,906
Terminations.					
By death	No	19	16	63	104
	Amount	44,500	28,000	159,500	139,837
By maturity	No	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
By expiry	No	902	19	38	107
	Amount	2,411,293	31,000	65,400	155,543
By surrender	No	24	33	47	130
	Amount	44,500	65,000	79,500	246,602
By lapse	No	.....	567	1,061	852
	Amount	.....	1,074,985	2,451,500	1,499.333
By change	No	.....	.....	.....	.....
	Amount	18,304	5,369	23,000	119,559
By disability	No	.....	.....	.....	5
	Amount	.....	.....	.....	5,000
Total terminations	No	945	635	1,209	1,198
	Amount	2,518,597	1,204,354	2,778,900	2,165,874
Insurance in Force.					
Whole life policies	No	7,707	3,699	10,322	12,453
	Amount	17,657,670	7,309,704	22,075,490	22,812,831
Endowment policies	No	82	158	557	10,458
	Amount	208,500	280,000	949,500	15,053,213
All other policies	No	426	158	213	1,426
	Amount	1,316,208	242,500	399,500	2,693,458
Reversionary additions		.....	.....	6,661	272,114
Total in force	No	8,215	4,015	11,092	24,337
	Amount	19,182,378	7,832,204	23,431,151	40,831,616
Increase in year	No	4,498	656	1,900	3,575
	Amount	10,992,023	1,806,649	5,679,087	8,010,387
Miscellaneous.					
Mean ledger assets		583,022	760,519	1,555,415	4,219,909
Mean admitted assets		625,047	789,414	1,635,052	4,326,543
Invested assets		650,490	811,642	1,676,989	4,625,387
Interest and rents earned		24,400	45,500	85,804	241,898
Net assets over all liabilities ex. reserve		651,327	713,223	1,596,992	4,563,836
Mean reserves		394,840	547,643	1,293,497	3,689,161
Mean insurance in force		13,686,366	6,928,879	20,591,607	36,826,423
Death claims paid plus net exp. of mgt.		504,659	151,084	446,157	563,243
7½ per cent of renewal premiums		11,430	12,057	37,883	79,783

Midwest Life, Lincoln, Neb.	Minnesota Mut., St. Paul, Minn.	Mississippi Life, Memphis, Tenn. *b*	Missouri State, St. Louis, Mo.	Montana Life, Helena, Mont.	Morris Plan, New York, N. Y.
$1,448,387	$6,894,377	$174,171	$23,731,405	$2,308,689	$14,492
2,650	13,910	.....	94,802	33,546	.....
3,000	43,446	4,888	135,674	21,904	1,307
1,300	1,000	.....	36,279	.....	.....
.....	31,283	.....	328,933	367,007	.....
270	44,667	.....	44,394	.....	.....
4,224	210,356	.....	345,871	.....	.....
16,000	219,333	.....	1,207,409	.....	.....
6,549	141,042	23,586	458,201	62,758	10,947
1,482,380	7,599,414	202,645	26,382,968	2,793,904	26,746
262,945	1,011,916	95,401	5,575,417	628,400	—18,708
221,500	452,778	102,170	1,830,298	609,317	222,459
20,224	429,689	.....	1,553,280	.....	.....
241,724	882,467	102,170	3,383,578	609,317	222,459
62,075	131,863	—6,489	391,844	28,969	46,973
325,280	1,208,263	122,698	3,742,177	677,155	224,620
	c g	*c*	*c g*		*b c*
2,269	7,459	2,740	34,933	3,520	.....
4,592,000	24,636,942	2,805,750	97,803,536	10,524,802	.....
86	146	.....	1,157	44	.....
155,500	501,907	.....	2,948,933	114,500	.....
.....	5	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
750	1,074	.....	654,384	.....	.....
2,355	7,610	2,740	36,090	3,564	.....
4,748,250	25,139,923	2,805,750	101,406,853	10,639,302	.....
333	952	1,851	10,165	—797	.....
1,181,416	4,051,508	1,934,250	37,670,171	—1,597,628	.....
38	217	26	738	61	.....
65,250	444,920	20,976	1,609,485	173,500	.....
.....	2	.....	83	.....	.....
.....	3,500	.....	101,757	.....	.....
41	103	.....	1,027	12	.....
54,250	168,624	.....	1,997,077	30,000	.....
58	122	.....	1,315	160	.....
99,000	236,872	.....	3,318,427	385,500	.....
747	2,358	900	8,036	2,044	.....
1,251,811	7,240,085	964,924	19,142,956	5,403,040	.....
.....	.....	.....	.....	.....	.....
.....	291,585	.....	.....	15,237	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
884	2,802	926	11,199	2,277	.....
1,470,311	8,385,586	985,900	26,169,702	6,007,277	.....
7,016	27,048	544	114,475	12,544	.....
12,305,075	67,592,873	533,000	247,654,743	33,700,401	.....
2,268	1,418	2,744	13,092	754	.....
3,822,250	2,809,850	2,660,950	19,725,829	1,581,540	.....
494	2,131	.....	6,599	36	.....
1,151,500	6,081,606	.....	26,322,933	96,500	.....
11,641	175,051	.....	51,847	820	.....
9,778	30,597	3,288	134,166	13,334	.....
17,290,466	76,659,380	3,213,950	293,755,352	35,379,261	.....
1,471	4,808	1,814	24,982	1,287	.....
3,277,939	16,754,337	1,819,850	75,237,151	4,632,025	.....
1,530,221	7,351,773	226,162	24,340,029	2,975,551	229,665
1,545,297	7,520,186	260,359	25,654,670	3,074,537	235,072
1,600,126	7,597,309	245,075	26,436,330	3,249,959	244,046
90,637	402,971	11,770	1,838,691	178,051	9,791
1,690,111	7,776,844	276,341	27,114,983	2,918,006	236,951
1,320,645	6,437,885	132,156	21,526,780	2,039,134	12,783
15,651,497	68,281,862	2,304,025	256,136,777	33,063,248	.....
261,998	1,380,694	582,882	5,033,407	642,395	98,600
25,278	114,972	58,938	463,625	64,353	.....

c Policy exhibit includes ordinary business only. *g* Transacts group insurance.
b Transacts industrial business.

Year Ending December 31, 1920.	Mutual Benefit, Newark, N. J.	Mutual Benefit Soc., Balt., Md.	Mutual Life, Baltimore, Md. *b*	Mutual Life, New York, N. Y.
Capital Stock	.....	.....	.....	.....
Ledger assets beginning of year	$248,735,513	$135,146	$2,290,485	$654,063,519
INCOME				
New premiums	6,971,642	28,732	312,909	14,645,754
New disability & double indem. prems.	.....	.....	.....	649,792
Renewals	29,408,795	234,494	816,668	58,028,396
Renewal dis. & double indem. prems.	.....	.....	.....	663,767
Premiums paid by dividends	7,551,992	.....	.....	10,611,668
Premiums paid by surrenders	17,425	.....	.....	513,716
Total new premiums	7,688,398	28,732	312,909	18,702,166
Total renewals	36,261,456	234,494	816,668	66,410,927
Consideration for annuities	88,084	.....	.....	1,712,372
Total premium income	44,037,938	263,226	1,129,577	86,825,465
Increase in year	5,420,473	35,462	271,813	8,908,198
Interest and dividends	12,185,666	6,071	113,650	29,679,791
Rental receipts	135,835	3,433	8,391	1,252,140
Profit and loss account	10,617	.....	.....	.....
Supplementary contracts	1,503,148	.....	.....	612,337
Other receipts	314	1,158	8,274	6,811,065
Total interest and other income	13,835,580	10,662	130,315	38,355,333
Increase in year	562,250	—2,327	24,987	4,500,952
Total income	57,873,518	273,888	1,259,892	125,180,798
Increase in year	5,982,723	33,135	296,800	13,409,150
DISBURSEMENTS.				
Death claims paid	10,999,385	30,888	199,885	30,397,483
Matured endowments	2,760,569	1,262	709	8,789,260
Paid to annuitants	136,524	.....	.....	2,644,772
Lapsed, surrendered and purchased pols.	4,122,835	.....	8,318	23,457,969
Dividends to policyholders	8,397,170	.....	.....	21,976,566
Disability and double indemnity	.....	95,147	7,201	257,110
Total paid policyholders	26,416,483	127,927	216,113	87,523,160
Increase in year	1,434,140	20,403	13,759	6,409,955
Commissions—New	3,148,990	9,71 5	416,722	7,043,605
Commissions—Renewal	2,113,336	55,946	.....	3,002,974
Commissions—Annuities	3,812	.....	.....	24,787
Salaries and expenses of agents	118,193	11,386	88,601	3,336,433
Medical fees and inspections	323,224	254	24,822	816,689
Salaries of officers and employees	890,155	17,838	57,148	2,439,705
Rents	90,512	1,500	6,000	641,181
Real estate, repairs, etc.	62,555	3,422	2,748	470,101
Other management expenses	545,574	7,855	37,630	1,352,013
Total management expenses	7,296,351	107,916	633,671	19,127,488
Paid on supplementary contracts	1,504,658	.....	.....	842,872
Dividends to stockholders	.....	.....	.....	.....
Insurance taxes, licenses, fees and fines	1,011,997	4,634	14,283	2,381,633
Real estate taxes	119,858	.....	3,461	325,648
Profit and loss, etc.	.....	1,866	25	4,842,124
Total expenses, etc.	9,932,864	114,416	651,440	27,519,765
Increase in year	1,723,127	5,749	246,453	6,455,622
Total disbursements	36,349,347	241,713	867,553	115,042,925
Increase in year	3,157,267	26,152	260,212	12,865,577
Income saved	21,524,171	32,175	392,339	10,137,873
Ledger assets end of year	270,204,117	166,321	2,682,126	664,547,191
ASSETS.				
Real estate owned	2,697,134	39,000	105,634	11,706,468
Real estate mortgages	113,687,950	72,242	1,406,857	104,307,541
Bonds owned	99,887,935	7,305	644,957	443,836,213
Stocks owned	17,250	6,950	109,541	.....
Collateral loans	4,827,000	.....	.....	.....
Premium notes	.....	.....	.....	.....
Loans to policyholders	47,695,173	.....	3,423	87,411,119
Cash in office and bank	2,058,689	40,825	185,298	9,790,186
Deferred and Unpaid Premiums	4,610,878	.....	.....	5,671,240
All other assets	5,160,435	257	166,431	8,277,414
Total admitted assets	280,642,444	166,579	2,622,141	671,000,181
Increase in year	28,989,575	30,319	370,728	8,609,906
Not admitted items	1,293,831	.....	101,881	9,488,262
Gross assets	281,936,275	166,579	1,724,022	680,488,443

b Transacts industrial business.

Mutual Life, Springfield, Ill.	Mutual Trust, Chicago, Ill.	Nat'l Amer., Washington, D. C.	Nat'l Benefit, Washington, D. C. *b*	Nat'l Fidelity, Sioux City, Iowa.	Nat'l Guardian, Madison, Wis.
$155,293	.....	$100,950	$100,000	$100,000	$100,000
380,520	$4,449,784	451,300	531,729	715,854	927,566
71,056	639,033	77,528	11,165	167,012	140,237
2,393	29,435	1,293	53	8,720	3,972
49,773	1,514,144	162,135	477,580	299,035	310,405
57	22,542	626	7	8,451	2,636
.....	59,425	2,867	.....	.....	7,836
.....	105	.....	.....	600	.....
73,450	669,580	78,833	11,218	176,332	152,045
49,829	1,595,104	165,616	477,587	307,486	313,041
.....	.....	.....	.....	.....	4,000
123,279	2,264,684	244,449	488,805	483,818	469,086
123,279	500,070	42,974	64,518	138,956	114,125
9,789	259,968	23,296	24,195	41,380	53,325
.....	.....	.....	10,141	.....	.....
.....	.....	.....	.....	2,156	.....
.....	.....	.....	.....	.....	.....
14,516	15,095	102,601	7,529	35,545	143
24,305	275,063	125,897	41,865	79,081	53,468
24,305	50,449	96,840	8,252	—79,283	7,279
147,584	2,539,747	370,346	530,670	562,899	522,554
147,584	550,519	139,814	72,770	59,673	121,404
17,404	421,568	28,000	53,739	46,401	39,714
.....	15,000	.....	.....	.....	.....
.....	15	.....	.....	.....	1,303
829	46,245	21,150	.....	9,350	17,229
.....	84,782	4,878	.....	37,902	9,661
.....	7,174	.....	69,489	1,938	173
18,233	574,784	54,028	123,228	95,591	68,080
18,233	82,651	—38,506	28,482	48,451	—8,517
33,926	357,498	74,467	1,678	120,952	69,298
2,754	78,383	15,044	104,780	4,134	14,174
.....	.....	.....	.....	.....	90
10,298	41,513	6,653	103,527	25,577	10,750
3,970	41,884	5,514	7,791	12,581	14,407
12,100	100,249	21,276	54,043	35,678	34,366
1,350	10,440	840	8,164	3,941	5,090
.....	274	.....	10,936	.....	.....
17,297	42,045	12,500	29,667	37,841	22,695
81,695	672,286	136,294	320,586	240,704	170,870
.....	240	.....	.....	.....	1,200
.....	.....	.....	5,731	.....	.....
2,506	52,661	2,171	16,486	10,972	6,311
.....	92	.....	1,397	.....	.....
30,631	1,456	3,141	1,668	.....	12,219
114,832	726,735	141,606	345,868	251,676	190,600
114,832	206,167	61,607	62,928	108,215	58,374
133,065	1,301,519	195,634	469,096	347,267	258,680
133,065	206,167	23,101	91,410	156,666	49,857
14,519	1,238,228	174,712	61,574	215,632	263,874
395,023	5,688,011	727,199	593,312	931,542	1,191,439
.....	11,602	.....	90,150	68,472	.....
166,000	3,721,484	399,850	.....	681,471	946,954
39,158	1,261,778	28,639	424,158	34,281	134,158
.....	.....	.....	12,980	.....	.....
.....	.....	.....	175	.....	.....
.....	36,220	7,140	104	18,273	.....
23,740	462,345	141,151	.....	31,447	96,320
33,374	114,962	74,420	4,721	57,642	14,008
4,822	227,494	22,774	5,235	27,120	42,351
2,905	103,178	12,280	12,342	23,256	20,614
269,999	5,939,063	686,254	549,865	941,962	1,254,405
269,999	1,303,060	203,292	60,551	216,620	269,797
136,479	145,015	91,180	100,815	41,124	12,960
406,478	6,084,078	777,434	650,680	983,086	1,267,365

b—Transacts industrial business.

Year Ending December 31, 1920.		Mutual Benefit, Newark, N. J.	Mutual Benefit Soc., Balt., Md.	Mutual Life, Baltimore, Md. *b*	Mutual Life, New York, N. Y.
Liabilities.					
Reserves		$248,623,399	$127,610	$2,200,837	$561,969,485
Reserve on supplementary contracts		5,976,537	.....	.....	4,476,247
Unpaid losses and claims		990,292	.....	.....	6,275,432
Losses and claims resisted		139,770	.....	.....	720,725
Dividends to accumulate		.....	.....	.....	1,051,257
Unpaid dividends		901,687	.....	.....	1,201,569
Dividends apportioned		9,665,385	.....	.....	26,183,937
Amounts set apart		12,755,420	.....	.....	39,720,257
All other liabilities		1,589,954	13,015	17,079	6,342,729
Total liabilities		280,642,444	140,625	2,217,916	647,941,638
Increase in year		28,989,575	24,241	422,323	9,602,578
Unassigned funds and capital		.....	25,953	404,225	23,058,543
Surplus apportioned		22,421,805	.....	.....	65,904,194
Total surplus funds		22,421,805	25,953	404,225	88,962,737
Increase in year		8,431,723	6,077	—50,595	—3,542,585
Gross surplus		23,715,636	25,953	506,106	98,450,999
New Business.			*bc*	*bc*	
New Issues	Policies	54,729	.....	.....	121,950
	Amount	221,624,940	.....	.....	409,244,872
Policies revived	Policies	96	.....	.....	1,040
	Amount	213,393	.....	.....	3,064,062
Policies increased	Policies	101	.....	.....	.....
	Amount	.....	.....	.....	2,657,978
Dividend additions		1,255,293	.....	.....	6,439,537
Total new issues	Policies	54,926	.....	.....	122,990
	Amount	223,093,626	.....	.....	421,406,449
Increase in year	Policies	3,424	.....	.....	12,900
	Amount	37,096,064	.....	.....	68,598,991
Terminations					
By death	No.	3,784	.....	.....	9,757
	Amount	11,011,529	.....	.....	29,577,900
By maturity	No.	1,126	.....	.....	4,494
	Amount	2,674,046	.....	.....	8,288,250
By expiry	No.	4,190	.....	.....	4,077
	Amount	8,937,963	.....	.....	14,033,933
By surrender	No.	3,598	.....	.....	22,201
	Amount	11,080,681	.....	.....	57,663,230
By lapse	No.	3,399	.....	.....	17,139
	Amount	10,430,075	.....	.....	43,041,372
By change	No.	.....	.....	.....	350
	Amount	1,051,016	.....	.....	.....
By disability	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No.	16,097	.....	.....	58,018
	Amount	45,185,310	.....	.....	152,604,685
Insurance in Force.					
Whole life policies	No.	409,789	.....	.....	782,964
	Amount	1,187,995,248	.....	.....	1,997,401,970
Endowment policies	No.	32,124	.....	.....	113,526
	Amount	70,792,251	.....	.....	200,254,215
All other policies	No.	14,131	.....	.....	33,021
	Amount	40,163,899	.....	.....	120,134,266
Reversionary additions		12,101,153	.....	.....	40,182,670
Total in force	No.	456,044	.....	.....	929,511
	Amount	1,311,052,551	.....	.....	2,357,973,121
Increase in year	No.	38,829	.....	.....	64,972
	Amount	177,908,316	.....	.....	268,801,764
Miscellaneous.					
Mean ledger assets		259,469,815	150,733	2,486,305	659,305,355
Mean admitted assets		266,147,656	151,419	2,386,777	666,695,228
Invested assets		270,063,007	166,327	2,585,528	657,253,338
Interest and rents earned		12,947,173	9,646	124,826	30,868,097
Net assets over all liabilities ex. reserve		257,045,204	153,563	2,605,062	650,932,222
Mean reserves		238,635,294	116,075	1,991,810	555,861,050
Mean insurance in force		1,222,098,393	.....	.....	2,223,572,239
Death claims paid plus net exp. of mgt.		18,295,746	138,804	833,556	49,760,971
7½ per cent of renewal premiums		2,719,608	17,586	61,252	4,980,819

b Transacts industrial business. *c* Policy exhibit includes ordinary business only.

Mutual Life, Springfield, Ill.	Mutual Trust, Chicago, Ill.	Nat'l Amer., Washington, D. C.	Nat'l Benefit, Washington, D. C.	Nat'l Fidelity, Sioux City, Iowa.	Nat'l Guardian, Madison, Wis.
			b		
$70,124	$5,249,310	$541,295	$310,013	$624,366	$1,050,958
.....	9,374	.....	1,461	1,971	16,635
.....	38,835	1,000	3,728	.....	5,000
.....	.....	.....	148	4,478	.....
.....	91,660	1,589	.....	104,802	.....
.....	10,189	.....	.....	.....	.....
.....	39,311	4,500	.....	.....	.....
.....	60,334	.....	.....	.....	10,000
18,777	66,315	3,743	32,841	14,183	6,413
88,901	5,565,328	552,127	348,191	749,800	1,089,006
88,901	1,310,124	72,617	64,755	238,583	260,504
181,088	373,735	134,127	201,674	192,163	165,399
.....	99,645	4,500	.....	.....	10,000
181,088	473,380	138,627	201,674	192,163	175,399
181,088	3,684	135,175	—4,204	—21,961	19,293
317,567	618,395	229,807	302,489	233,287	188,359
			bc		
2,922	9,147	779	385	1,842	2,366
6,195,000	21,204,908	2,079,030	306,000	5,209,778	5,025,232
41	49	.....	.....	51	8
75,000	81,430	.....	.....	110,215	16,231
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	2,909	.....	.....	.....	.....
2,963	9,196	779	385	1,893	2,374
6,270,000	21,289,247	2,079,030	306,000	5,319,993	5,041,463
2,963	1,094	—88	324	752	563
6,270,000	3,730,973	226,942	259,500	2,195,068	1,316,885
9	333	22	2	26	25
23,000	427,382	28,000	3,000	79,450	44,057
.....	18	.....	.....	.....	.....
.....	15,000	.....	.....	.....	.....
.....	93	.....	.....	1	41
.....	175,838	.....	.....	3,000	75,000
.....	263	46	.....	60	68
.....	390,026	82,193	.....	144,350	172,581
334	2,075	570	25	430	337
647,000	4,903,615	1,848,923	16,250	1,137,615	651,481
.....	.....	.....	.....	.....	.....
8,500	431,711	.....	.....	32,481	77,448
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
343	2,782	638	27	517	471
678,500	6,343,572	1,959,116	19,250	1,396,896	1,000,567
1,991	23,073	740	101	5,461	3,587
4,081,500	42,534,251	1,331,690	90,500	14,201,430	6,567,778
253	14,500	301	318	140	4,803
490,000	19,481,806	494,000	242,750	261,000	8,129,020
376	959	2,868	.....	189	324
1,020,000	4,148,102	5,603,283	.....	544,986	1,007,788
.....	11,526	17,438	.....	.....	.....
2,620	38,532	3,909	419	5,790	8,714
5,591,500	66,175,685	7,446,411	333,250	15,007,416	15,704,586
2,620	6,414	141	358	1,376	1,903
5,591,500	14,940,595	119,914	286,750	3,923,512	4,038,896
387,772	5,068,897	589,249	562,520	823,698	1,191,439
.....	5,287,533	584,608	519,589	833,652	1,119,506
260,139	5,604,084	651,200	499,606	892,238	1,191,439
14,826	292,768	25,887	40,747	46,350	59,619
251,212	5,722,690	679,922	511,687	816,529	1,226,357
.....	4,619,762	509,544	282,036	523,758	920,904
.....	58,702,847	7,386,454	189,875	13,045,866	13,684,138
99,099	1,093,854	164,294	374,325	287,105	210,584
3,737	118,133	12,420	35,819	23,065	23,478

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Year Ending December 31, 1920.	Nat'l L. & A., Nashville, Tenn.*b*	National, Montpelier, Vt.	National of S. W., Albuquerque, N. M.	National of U. S. A., Chicago, Ill.
Capital Stock	*b*$300,000	.....	$181,260	$500,000
Ledger assets beginning of year	4,345,252	71,194,952	303,596	16,892,292
INCOME.				
New premiums	109,178	1,954,505	52,075	877,042
New disability & double indem. prems.	.....	11,613	2,724	22,580
Renewals	11,017,393	7,044,058	71,645	3,042,064
Renewal dis. & double indem. prems.	.....	7,018	892	24,697
Premiums paid by dividends	.....	1,329,144	.....	35,623
Premiums paid by surrenders	.....	206	.....	41,540
Total new premiums	109,178	2,149,020	54,799	949,440
Total renewals	11,017,393	8,197,524	72,537	3,094,106
Consideration for annuities	.....	420,462	.....	633
Total premium income	11,126,571	10,767,006	127,336	4,044,179
Increase in year	.....	1,219,509	8,521	544,483
Interest and dividends	201,822	3,604,885	19,844	940,389
Rental receipts	10,748	33,019	.....	1,475
Profit and loss account	.....	.....	.....	1,754
Supplementary contracts	.....	136,795	.....	18,067
Other receipts	27,126	55,122	38,098	22,050
Total interest and other income	239,196	3,829,821	57,942	983,735
Increase in year	.....	180,292	—44,560	83,020
Total income	11,366,267	14,596,827	185,278	5,027,914
Increase in year	.....	1,399,801	—36,039	627,503
DISBURSEMENTS.				
Death claims paid	778,698	2,749,312	14,786	1,032,649
Matured endowments	.....	2,197,731	.....	82,487
Paid to annuitants	.....	687,068	.....	27,072
Lapsed, surrendered & purchased pols.	.....	1,052,008	1,290	419,889
Dividends to policyholders	.....	2,403,938	302	81,415
Disability and double indemnity	3,682,988	.....	264	543
Total paid policyholders	4,461,686	9,090,057	16,642	1,644,055
Increase in year	.....	668,787	5,137	—224,554
Commissions—New	36,980	947,506	46,904	540,640
Commissions—Renewal	3,176,515	535,153	3,816	212,970
Commissions—Annuities	.....	19,582	.....	.....
Salaries and expenses of agents	1,314,278	266,425	12,216	88,627
Medical fees and inspections	25,831	125,600	4,961	74,977
Salaries of officers and employees	235,717	315,429	19,431	283,200
Rents	81,488	90,426	2,700	31,127
Real estate, repairs, etc	6,317	17,963	23	213
Other management expenses	207,058	250,628	13,460	143,242
Total management expenses	5,084,184	2,568,712	103,511	1,374,996
Paid on supplementary contracts	.....	65,253	1,200	23,914
Dividends to stockholders	120,000	.....	.....	70,000
Insurance taxes, licenses, fees and fines	276,820	303,645	5,184	92,803
Real estate taxes	18,621	8,587	.....	588
Profit and loss, etc	86,549	9,331	26,344	.....
Total expenses, etc	5,586,174	2,955,528	136,239	1,562,301
Increase in year	.....	423,595	21,561	358,574
Total disbursements	10,047,860	12,045,585	152,881	3,206,356
Increase in year	.....	1,092,382	26,698	34,020
Income saved	1,318,407	2,551,242	32,397	1,821,558
Ledger assets end of year	5,663,199	73,793,547	368,303	18,776,231
ASSETS.				
Real estate owned	195,525	258,500	25,500	44,111
Real estate mortgages	2,072,188	34,476,883	224,451	7,834,658
Bonds owned	2,772,310	25,526,745	.....	3,355,335
Stocks owned	1,000	.....	.....	3,586,320
Collateral loans	174,150	.....	9,207	.....
Premium notes	.....	2,005,372	10,647	357,024
Loans to policyholders	.....	8,762,274	4,846	3,103,831
Cash in office and bank	463,963	500,450	68,100	588,631
Deferred and Unpaid Premiums	65,243	1,280,944	17,804	367,855
All other assets	91,349	1,786,971	5,550	340,991
Total admitted assets	5,835,728	74,598,139	366,105	19,578,756
Increase in year	1,360,639	1,540,143	73,195	2,141,965
Not admitted items	89,020	2,639,128	179,783	243,167
Gross assets	5,924,748	77,237,267	545,888	19,821,923

b—Transacts industrial business.

Nevada State, Reno, Nevada	New Eng. Mut., Boston, Mass.	New Jersey Life, Newark, N. J.	New World Life, Spokane, Wash.	New York Life, New York, N. Y.	Niagara Life, Buffalo, N. Y.
$77,381	.....	$154,590	$1,134,500	.....	$150,000
104,882	$94,193,442	204,296	3,137,695	$936,509,948	.....
.....	3,483,641	154	303,715	26,039,700	.....
.....	108,455	.....	879	1,215,281	.....
.....	11,856,925	15,476	605,871	101,114,540	.....
.....	85,929	.....	.....	1,935,590	.....
.....	2,693,866	44	35,224	11,854,700	.....
.....	.....	.....	10,348	295,266	.....
.....	4,112,326	154	346,879	30,311,863	.....
.....	14,116,490	15,520	609,158	112,143,214	.....
.....	113,893	.....	223	707,643	.....
27,526	18,342,709	15,674	956,260	143,162,720	320,716
13,085	2,933,435	—8,012	178,457	18,433,244	44,353
2,865	4,437,855	8,459	202,755	43,293,693	.....
.....	194,361	.....	1,569	1,041,311	.....
.....	11,622	1,684	1,500	.....	.....
.....	311,223	.....	.....	1,434,723	.....
9,047	32,362	218	5,040	3,661,448	.....
11,912	4,987,423	10,361	210,864	49,431,175	183,933
—3,612	321,654	—9,335	9,110	x 2,445,231	106,192
39,438	23,330,132	26,035	1,167,124	192,593,895	504,649
9,473	3,255,089	—17,347	187,567	20,878,475	150,545
.....	4,892,347	7,100	105,755	35,036,558	142,866
.....	969,110	.....	2,017	23,843,933	10,960
.....	5,633	.....	.....	1,400,300	.....
445	1,312,548	798	25,004	22,032,112	79,803
1,333	3,048,831	262	39,774	31,981,555	419
.....	35,885	.....	.....	555,139	.....
1,778	10,264,354	8,060	172,550	114,849,597	234,048
—1,796	946,864	4,912	—96,070	—1,325,025	—7,961
.....	1,762,502	105	236,207	13,208,084	.....
.....	844,726	338	20,820	3,628,088	.....
.....	.....	.....	.....	11,243	.....
.....	241,770	.....	27,222	4,430,809	.....
.....	228,038	24	22,501	1,085,762	.....
.....	500,211	5,121	63,858	3,406,596	.....
.....	65,950	1,467	6,675	746,710	.....
.....	117,055	.....	1,654	394,796	.....
.....	204,644	2,350	36,462	1,801,246	.....
24,054	3,964,896	9,405	415,399	28,713,334	.....
.....	155,794	.....	2,186	1,283,365	.....
.....	.....	.....	68,070	.....	.....
.....	378,981	2,258	22,256	3,931,593	.....
.....	84,512	.....	863	201,381	.....
9,480	.....	.....	731	866,864	.....
33,534	4,584,183	11,663	509,505	34,996,537	.....
9,085	884,355	—3,574	123,471	7,653,753	.....
35,312	14,848,537	19,723	682,055	149,846,134	370,981
7,289	1,831,219	1,338	27,401	6,328,728	60,195
4,126	8,481,595	6,312	485,066	42,747,761	133,668
.....	102,631,561	210,608	3,590,321	939,328,504	.....
475	3,120,933	.....	97,757	8,407,481	.....
350	19,490,705	.....	2,347,611	164,796,226	.....
7,225	61,458,604	166,011	506,081	602,665,509	.....
87,166	.....	.....	.....	305,736	.....
.....	128,100	.....	.....	6,565,500	.....
1,576	1,192,661	.....	39,348	4,605,483	.....
.....	15,893,956	300	242,915	142,894,951	.....
.....	336,002	37,374	315,517	11,053,529	.....
.....	1,580,449	1,697	80,054	13,711,710	.....
66,744	1,386,303	2,377	125,666	11,658,272	.....
163,536	104,587,713	207,759	3,754,949	966,664,397	1,921,324
—64,175	7,864,729	5,863	506,155	5,642,277	56,249
106,638	1,515,653	7,167	47,393	5,117,895	.....
270,174	106,103,366	214,926	3,802,342	971,782,292	.....

b—Transacts industrial business.

Year Ending December 31, 1920.		Nat'l. L. & A., Nashville, Tenn.*b*	National Life, Montpelier, Vt.	National of W., Albuquerque, N. M.	National of U. S. A., Chicago, Ill.
Liabilities.					
Reserves		$1,854,796	$64,869,420	$137,891	$17,195,374
Reserve on supplementary contracts		.....	619,429	.....	155,853
Unpaid losses and claims		71,934	306,666	.....	176,134
Losses and claims resisted		2,146	11,000	.....	1,000
Dividends to accumulate		.....	130,262	.....	.....
Unpaid dividends		.....	92,645	.....	6,140
Dividends apportioned		.....	2,695,798	.....	37,589
Amounts set apart		1,900,000	3,304,008	.....	514,251
All other liabilities		998,426	494,179	11,190	471,926
Total liabilities		4,827,302	72,523,407	149,081	18,558,267
Increase in year		1,209,443	2,885,451	38,103	1,827,582
Unassigned funds and capital		1,008,426	2,074,732	217,024	1,020,489
Surplus apportioned		1,900,000	5,999,806	.....	551,840
Total surplus funds		2,908,426	8,074,538	217,024	1,572,329
Increase in year		911,196	1,468,271	35,092	301,090
Gross surplus		2,997,446	10,713,766	396,807	1,815,496
New Business.		*c g*			
New Issues	Policies	3,224	19,376	557	12,717
	Amount	5,203,100	60,560,736	1,939,180	31,149,016
Policies revived	Policies	.....	288	22	115
	Amount	.....	682,784	47,000	190,168
Policies increased	Policies	.....	.....	.....	15
	Amount	.....	.....	49,343	.....
Dividend-additions		.....	356,208	.....	.....
Total new issues	Policies	3,224	19,664	579	12,847
	Amount	5,203,100	61,599,728	2,035,523	31,339,184
Increase in year	Policies	3,224	2,746	—200	2,568
	Amount	5,203,100	11,386,138	—303,252	8,559,689
Terminations.					
By death	No	4	1,131	6	600
	Amount	5,000	2,743,242	16,000	1,091,440
By maturity	No	.....	1,334	.....	60
	Amount	.....	2,207,094	.....	81,198
By expiry	No	.....	739	.....	2,955
	Amount	.....	1,429,898	.....	5,604,561
By surrender	No	.....	1,374	5	537
	Amount	.....	3,300,666	6,500	932,157
By lapse	No	88	2,162	306	1,253
	Amount	133,000	5,460,362	758,390	2,859,971
By change	No	.....	1,456	.....	2
	Amount	.....	4,804,722	.....	304,732
By disability	No	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No	92	8,196	317	5,407
	Amount	138,000	19,945,984	780,890	10,874,059
Insurance in Force.					
Whole life policies	No	2,959	89,424	1,314	30,642
	Amount	4,804,600	216,720,867	4,363,726	49,584,133
Endowment policies	No	173	30,261	208	24,442
	Amount	260,500	52,591,259	467,500	47,094,032
All other policies	No	.....	14,004	71	15,236
	Amount	.....	38,659,737	576,500	37,389,717
Reversionary additions		.....	1,483,441	.....	18,250
Total in force	No	3,132	133,689	1,593	70,320
	Amount	5,065,100	309,455,304	5,407,726	134,086,132
Increase in year	No	3,132	11,468	262	7,444
	Amount	5,065,100	41,653,744	1,254,633	20,465,125
Miscellaneous.					
Mean ledger assets		5,004,226	72,494,250	335,949	17,834,262
Mean admitted assets		5,155,408	73,828,067	329,507	18,507,773
Invested assets		5,632,884	71,529,595	342,751	18,591,612
Interest and rents earned		250,132	3,756,698	22,100	1,034,692
Net assets over all liabilities ex. reserve		4,763,222	72,943,958	354,915	18,767,703
Mean reserves		1,660,583	63,459,255	107,436	16,335,028
Mean insurance in force		.....	288,628,432	4,780,410	123,853,569
Death claims paid plus net exp. of mgt.		5,863,882	5,317,024	118,297	2,407,645
7½ per cent of renewal premiums		826,305	614,814	5,440	232,058

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Nevada State, Reno, Nevada	New Eng. Mut., Boston, Mass.	New Jersey Life, Newark, N. J.	New World Life, Spokane, Wash.	New York Life, New York, N. Y.	Niagara Life, Buffalo, N. Y.
$18,523	$95,268,084	$39,373	$1,999,493	$759,017,764	$1,712,187
.....	1,398,219	.....	25,440	7,626,943	.....
.....	571,915	.....	6,750	9,716,049	.....
.....	8,270	5,000	7,500	403,438	.....
.....	88,916	506	32,626	6,247,821	.....
.....	159,451	.....	.....	2,039,587	.....
.....	3,505,949	.....	.....	37,446,655	.....
.....	228,031	.....	.....	76,176,646	.....
43,562	624,033	800	45,521	17,887,100	84,453
62,085	101,852,868	45,679	2,117,330	916,562,003	1,796,640
—5,936	9,379,499	—9	421,180	—1,562,129	119,468
101,451	2,734,845	162,080	1,637,619	50,102,394	124,684
.....	3,733,980	.....	.....	113,623,301	.....
101,451	6,468,825	162,080	1,637,619	163,725,695	124,684
—58,239	—994,598	5,872	85,975	—776,013	—63,219
208,087	6,983,478	169,247	1,685,012	168,843,590	.....
.....	28,441	12	3,354	241,486	.....
.....	106,300,574	7,000	8,986,500	693,979,400	.....
.....	309	.....	393	5,738	.....
.....	838,075	.....	972,282	9,371,400	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	63,641	.....	.....
.....	1,017,169	.....	.....	3,455,723	.....
.....	28,750	12	3,747	247,224	1,676
446,500	108,155,818	7,000	10,022,423	706,806,523	1,906,500
.....	3,975	—57	326	35,176	373
269,500	19,446,663	—57,500	1,508,573	163,321,928	174,236
.....	1,608	5	60	14,548	.....
.....	5,063,628	7,000	108,345	34,567,859	.....
.....	476	.....	2	14,332	.....
.....	980,643	.....	2,000	23,090,354	.....
.....	535	.....	25	7,660	.....
.....	1,308,704	.....	54,500	20,897,706	.....
.....	1,713	9	188	20,140	.....
.....	3,976,859	8,500	374,715	46,947,223	.....
.....	3,327	25	1,779	41,703	.....
.....	9,659,253	32,000	4,417,254	94,804,300	.....
.....	.....	.....	.....	.....	.....
.....	1,572,249	.....	.....	77,060,111	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	60,300	.....
.....	7,659	39	2,054	98,383	.....
500	22,561,336	47,500	4,956,814	297,427,853	.....
.....	156,683	182	12,476	1,122,980	.....
.....	439,662,544	273,500	27,044,497	2,696,096,614	.....
.....	31,794	34	506	440,177	.....
.....	64,281,742	53,000	805,925	720,534,890	.....
.....	11,317	491	365	41,878	.....
.....	50,855,701	313,000	836,450	103,440,065	.....
.....	5,973,249	.....	334,218	17,227,187	.....
.....	199,794	707	13,347	1,605,035	6,489
904,500	560,773,236	639,500	29,021,091	3,537,298,756	9,699,053
.....	21,091	—27	1,693	148,841	803
446,000	85,594,482	—40,500	5,065,609	409,378,670	659,151
.....	98,412,501	207,454	3,364,358	937,919,226	.....
195,623	100,655,348	204,837	3,500,871	963,843,258	1,893,199
.....	101,617,461	203,685	3,551,693	938,781,179	.....
.....	4,741,693	8,838	240,574	44,573,212	.....
119,984	100,736,909	201,453	3,636,112	809,120,158	.....
14,403	91,080,773	39,530	1,800,404	758,058,033	.....
681,500	517,975,995	659,750	26,486,787	3,332,609,416	1,819,382
24,054	8,857,243	16,405	521,154	63,749,892	.....
999	1,058,736	1,164	45,687	8,411,740	.....

Year Ending December 31, 1920.	No. Amer. L. & C., Minneapolis, Minn.	No. Amer., Chicago, Ill.	No. Amer., Omaha, Neb.	No. Carolina, Durham, N. C.b
Capital Stock	$125,000	$700,000	.....	.....
Ledger assets beginning of year	279,448	4,966,888	$1,023,969	$623,620
INCOME.				
New premiums	17,549	491,995	99,217	368,541
New disability & double indem. prems.	.....	30,048	1,221	.....
Renewals	15,033	1,156,998	300,447	1,200,410
Renewal dis. & double indem. prems.	.....	15,643	537	.....
Premiums paid by dividends	74	.....	34,281	.....
Premiums paid by surrenders	.....	18,542	.....	.....
Total new premiums	17,549	540,585	100,438	368,541
Total renewals	15,107	1,172,641	335,265	1,200,410
Consideration for annuities	.....	.....	.....	.....
Total premium income	32,656	1,713,226	435,703	1,568,951
Increase in year	13,461	337,658	51,765	344,409
Interest and dividends	9,913	271,675	61,923	26,928
Rental receipts	.....	34,757	.....	7,575
Profit and loss account	.....	.....	.....	8,500
Supplementary contracts	.....	7,664	.....	.....
Other receipts	20	72,953	9,816	911
Total interest and other income	9,933	387,049	71,739	43,914
Increase in year	150	65,877	14,755	17,610
Total income	42,589	2,100,275	507,442	1,612,865
Increase in year	13,611	403,535	66,520	362,019
DISBURSEMENTS.				
Death claims paid	2,500	368,618	42,409	284,217
Matured endowments	463	7,500	.....	681
Paid to annuitants	.....	120	.....	.....
Lapsed, surrendered and purchased pols.	193	104,927	10,169	6,218
Dividends to policyholders	91	.....	34,327	.....
Disability and double indemnity	.....	11,420	.....	244,006
Total paid policyholders	3,247	492,585	86,905	535,122
Increase in year	—49	103,723	—33,315	133,881
Commissions—New	11,589	317,235	70,323	247,918
Commissions—Renewal	282	68,184	8,677	29,753
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	1,417	96,965	24,923	295,682
Medical fees and inspections	2,198	45,158	6,240	85,844
Salaries of officers and employees	13,892	100,748	52,372	54,243
Rents	3,738	14,782	4,143	2,500
Real estate, repairs, etc.	.....	13,434	.....	3,805
Other management expenses	3,605	85,701	18,956	41,250
Total management expenses	26,721	742,207	185,634	760,995
Paid on supplementary contracts	.....	5,610	.....	.....
Dividends to stockholders	.....	139,960	.....	.....
Insurance taxes, licenses, fees and fines	3,666	54,652	3,414	35,479
Real estate taxes	.....	3,142	.....	1,491
Profit and loss, etc.	.....	3,870	.....	.....
Total expenses, etc.	30,387	949,441	189,048	797,965
Increase in year	—1,117	382,778	33,359	160,568
Total disbursements	33,634	1,442,026	275,953	1,333,087
Increase in year	—1,166	486,501	44	294,449
Income saved	8,955	658,249	231,489	279,778
Ledger assets end of year	287,239	5,625,136	1,255,460	898,270
ASSETS.				
Real estate owned	1,200	167,000	.....	165,890
Real estate mortgages	54,375	3,925,325	949,117	257,840
Bonds owned	134,736	363,303	.....	460,300
Stocks owned	.....	9,250	.....	8,175
Collateral loans	.....	2,000	44,627	.....
Premium notes	21	51,016	10,089	75
Loans to policyholders	1,332	688,767	151,214	16,085
Cash in office and bank	17,651	366,910	65,674	20,293
Deferred and Unpaid Premiums	2,179	153,706	11,251	173,605
All other assets	802	133,411	23,058	13,050
Total admitted assets	212,296	5,860,688	1,255,030	1,115,313
Increase in year	7,401	732,533	227,690	359,569
Not admitted items	82,272	90,049	45,804	99,962
Gross assets	294,568	5,950,737	1,300,834	1,215,275

b—Transacts industrial business.

Nothern Assur., Detroit, Mich	Northern Life, Seattle, Wash.	Nor. States, Hammond, Ind.	Nor. States, Minneapolis, Minn.	Northwestern, Omaha, Neb.	Northwestern Mutual, Milwaukee, Wis.
$100,000	$200,000	$162,000	$100,000	.....	.....
1,987,411	2,116,257	921,389	151,583	$21,187	$427,899,461
251,418	248,082	71,555	116,941	209,377	11,062,227
17,963	.....	2,407	1,894	.....	17,864
570,799	664,523	228,261	79,959	27,437	47,657,089
8,030	.....	1,056	946	.....	31,862
.....	22,100	4,272	.....	.....	14,052,768
.....	10,628	4,561	.....	.....	.....
269,381	257,152	75,808	118,835	209,377	13,415,746
578,829	688,181	236,304	80,905	27,437	59,406,064
.....	355	.....	.....	.....	191,285
848,210	945,688	312,112	199,740	236,814	73,013,095
207,531	171,458	42,967	50,759	236,814	8,319,366
134,662	110,500	60,410	5,989	1,500	21,377,492
28,995	8,400	.....	.....	.....	377,112
431	.....	.....	.....	.....	.....
19,130	312	.....	.....	.....	1,675,054
1,897	79,997	1,608	14,091	4,999	158,769
185,115	199,209	62,018	20,080	6,499	23,588,427
46,764	49,375	11,528	13,899	6,499	994,033
1,033,325	1,144,897	374,130	219,820	243,313	96,601,522
254,295	220,833	54,495	64,658	243,313	9,313,399
129,692	91,630	63,184	24,600	1,000	18,763,858
2,500	51,802	1,000	.....	.....	8,277,829
1,075	.....	.....	.....	.....	250,093
35,190	45,182	48,554	.....	.....	7,195,761
.....	84,658	5,502	.....	.....	16,182,033
247	479	119	.....	.....	2,132
168,704	273,751	118,359	24,600	1,000	50,671,706
—5,453	—9,310	1,646	19,600	1,000	1,831,288
156,883	140,841	51,946	93,508	177,969	5,341,338
43,589	29,497	6,908	4,255	2,195	4,138,051
.....	.....	.....	.....	.....	736
38,424	35,728	6,256	1,598	922	4,807
21,557	15,069	6,365	12,184	6,824	484,982
52,447	66,992	26,924	11,443	3,323	1,334,886
7,210	7,200	1,387	1,970	1,036	281,063
11,900	33	.....	.....	.....	198,876
45,004	33,305	20,421	5,221	4,131	695,978
377,014	328,665	120,207	130,179	196,400	12,480,717
1,670	2,208	.....	.....	.....	1,075,504
.....	15,000	12,150	.....	.....	.....
8,970	14,496	8,212	7,046	1,141	1,816,510
7,171	8,086	.....	.....	.....	141,083
.....	.....	660	.....	1,750	128,129
394,825	368,455	141,229	137,225	199,291	15,641,943
95,432	86,047	43,541	—13,685	199,291	2,452,620
563,539	642,206	259,588	161,825	200,291	66,313,649
89,979	76,737	45,187	5,915	200,291	4,283,908
469,786	502,691	114,542	57,995	43,022	30,287,873
2,462,819	2,667,774	1,050,131	209,585	64,208	458,132,003
471,972	262,590	.....	.....	.....	3,871,857
1,650,312	907,416	911,423	44,975	15,700	212,542,120
.....	854,392	90,951	114,550	315	172,285,180
.....	.....	.....	.....	.....	426,976
.....	.....	.....	.....	.....	.....
26,864	61,383	6,528	.....	1,645	1,597,362
252,688	389,763	30,686	.....	.....	64,607,378
54,702	152,204	417	39,969	43,259	3,340,608
40,024	38,986	41,600	11,695	3,658	6,832,765
8,652	42,812	21,327	1,736	657	7,189,116
2,505,214	2,709,546	1,102,932	212,925	65,234	472,693,362
482,856	568,728	143,526	72,737	65,234	31,831,586
21,652	53,057	21,096	17,940	5,821	2,289,316
2,526,866	2,762,603	1,124,028	230,865	71,055	474,982,698

b—Transacts industrial business.

Year Ending December 31, 1920.		No. Amer. L. & C., Minneapolis, Minn.	No. Amer., Chicago, Ill.	No. Amer., Omaha, Neb.	No. Carolina, Durham, N. C. *b*
Liabilities.					
Reserves		$36,426	$4,877,243	$1,207,804	$982,140
Reserve on supplementary contracts		.....	75,494	.....	.....
Unpaid losses and claims		.....	9,128	323	1,285
Losses and claims resisted		.....	2,607	1,740	.....
Dividends to accumulate		248	.....	.....	.....
Unpaid dividends		.....	.....	.....	.....
Dividends apportioned		.....	.....	5,618	.....
Amounts set apart		.....	.....	.....	.....
All other liabilities		37,484	79,918	9,686	10,850
Total liabilities		74,158	5,044,390	1,225,171	994,275
Increase in year		13,911	789,051	214,911	354,997
Unassigned funds and capital		138,138	816,298	29,859	121,038
Surplus apportioned		.....	.....	.....	.....
Total surplus funds		138,138	816,298	29,859	121,038
Increase in year		—6,510	—56,518	12,779	4,572
Gross surplus		220,410	906,347	75,663	221,000
New Business.					*c*
New Issues	Policies	351	6,644	1,040	8,895
	Amount	616,500	18,435,139	2,779,000	7,732,342
Policies revived	Policies	1	272	6	2,892
	Amount	1,000	692,885	25,000	3,854,082
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		.....	.....	.....	.....
Total new issues	Policies	352	6,916	1,046	11,787
	Amount	617,500	19,128,024	2,804,000	11,586,424
Increase in year	Policies	184	1,409	67	855
	Amount	361,500	4,697,744	317,692	1,738,609
Terminations.					
By death	No.	2	149	18	186
	Amount	2,500	334,836	44,900	139,700
By maturity	No.	5	3	.....	.....
	Amount	9,000	7,500	.....	.....
By expiry	No.	.....	111	12	.....
	Amount	.....	197,221	29,733	.....
By surrender	No.	1	228	32	17
	Amount	1,000	764,294	72,775	7,500
By lapse	No.	66	2,036	522	4,705
	Amount	93,000	5,412,033	1,156,010	4,337,292
By change	No.	.....	.....	.....	.....
	Amount	.....	41,328	33,916	.....
By disability	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No.	74	2,527	584	4,908
	Amount	105,500	6,757,212	1,337,334	4,484,492
Insurance in Force.					
Whole life policies	No.	472	18,136	4,220	10,155
	Amount	790,262	43,231,447	11,042,856	7,591,968
Endowment policies	No.	203	7,002	245	7,417
	Amount	267,265	13,072,419	567,500	6,269,124
All other policies	No.	188	1,235	1,263	6,432
	Amount	244,500	3,760,951	3,215,923	6,203,420
Reversionary additions		.....	.....	.....	.....
Total in force	No.	863	26,373	5,728	24,004
	Amount	1,302,027	60,064,817	14,826,279	20,064 512
Increase in year	No.	278	4,389	464	6,878
	Amount	512,000	12,370,812	1,466,666	7,101 932
Miscellaneous.					
Mean ledger assets		283,343	5,296,012	1,139,714	760,945
Mean admitted assets		208,595	5,294,421	1,141,185	935,528
Invested assets		207,534	5,568,215	1,224,317	878,377
Interest and rents earned		7,554	321,396	66,984	39,210
Net assets over all liabilities ex. reserve		174,564	5,693,541	1,237,663	1,103,178
Mean reserves		30,089	4,477,109	1,101,806	798,772
Mean insurance in force		1,046,027	53,879,411	14,092,946	16,663,546
Death claims paid plus net exp. of mgt.		29,221	1,110,825	228,043	1,045,212
7½ per cent of renewal premiums		1,134	87,948	25,146	90,030

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Northern Assur, Detroit, Mich.	Northern Life, Seattle, Wash.	Nor. States, Hammond, Ind.	Nor. States, Minneapolis, Minn.	Northwestern, Omaha, Neb.	Northwestern Mutual, Milwaukee, Wis.
$2,306,517	$2,105,096	$815,328	$97,340	$25,456	$417,832,680
45,683	.....	.....	2	.....	9,773,932
10,500	31,446	3,515	1,900	.....	1,526,438
5,000	.....	.....	.....	.....	90,541
.....	85,783	1,775	.....	.....	349,744
.....	.....	.....	.....	.....	852,288
.....	49,412	5,000	.....	.....	18,266,525
.....	81,656	14,000	1,516	.....	648,122
17,197	35,606	37,151	4,529	10,214	2,598,683
2,384,897	2,388,999	876,769	105,287	35,670	451,938,953
478,154	473,958	137,431	71,426	35,670	30,824,159
120,317	320,547	226,163	107,638	29,564	20,754,409
.....	131,068	19,000	1,516	.....	18,914,647
120,317	451,615	245,163	109,154	29,564	39,669,056
4,702	175,838	21,595	2,826	29,564	2,811,243
141,969	504,672	266,259	127,094	35,385	41,958,372
3,334	2,143	1,219	1,601	1,101	86,455
9,495,385	5,839,000	2,753,259	4,167,579	1,101,000	354,316,180
36	33	24	.....	.....	645
77,150	70,000	42,000	.....	.....	1,866,080
2	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	4,860	.....	166,000	4,388,773
3,372	2,176	1,243	1,601	1,101	87,100
9,572,535	5,909,000	2,800,119	4,167,579	1,267,000	360,571,033
286	96	—55	—519	723	9,213
1,859,386	2,721,084	483,920	—368,521	889,000	57,858,953
66	53	51	12	1	5,882
147,506	101,500	56,421	27,500	1,000	18,795,164
2	.....	1	.....	.....	3,567
2,500	.....	1,000	.....	.....	8,193,597
45	7	59	.....	190	3,216
74,620	14,250	81,000	.....	190,000	8,765,931
58	48	118	.....	.....	5,688
140,650	90,500	275,807	.....	.....	15,754,482
718	722	380	807	21	8,878
1,777,672	1,579,250	756,000	1,818,723	21,000	27,051,330
.....	.....	.....	.....	.....	54
83,063	38,881	5,678	4,500	.....	1,572,579
142	.....	.....	.....	.....	.....
424,856	.....	.....	.....	.....	.....
1,031	830	609	819	212	27,285
2,650,867	1,824,381	1,175,906	1,850,723	212,000	80,133,083
3,012	9,281	4,037	2,989	1,267	586,846
5,287,107	19,201,944	5,744,446	6,813,219	1,433,000	1,774,473,258
9,109	1,434	1,756	77	.....	96,255
22,627,622	1,965,416	3,998,195	119,000	.....	208,702,508
1,129	675	720	53	.....	46,614
2,914,364	1,623,360	1,554,777	263,960	.....	182,101,395
.....	122	12,868	.....	.....	31,395,871
13,250	11,390	6,513	3,119	1,267	729,715
30,829,093	22,790,842	11,310,286	7,196,179	1,433,000	2,196,673,032
2,341	1,348	634	782	889	59,815
6,921,668	4,074,619	1,624,213	2,316,856	1,055,000	280,437,950
2,225,116	2,392,015	985,760	180,584	42,697	443,015,732
2,263,786	2,415,182	1,031,169	176,556	.....	456,777,569
2,446,645	2,625,080	1,038,409	198,221	60,919	458,118,351
164,572	126,804	59,479	7,564	2,157	22,190,195
2,426,834	2,556,711	1,060,491	206,494	55,020	457,501,736
2,076,222	1,923,723	758,911	75,448	.....	404,070,110
27,368,259	20,748,779	10,498,179	6,037,751	905,500	2,056,454,057
506,706	420,295	183,391	154,779	197,400	31,244,575
44,413	51,615	17,724	6,069	2,058	4,455,453

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Year Ending December 31, 1920.	Northwestern Nat'l, Minneapolis, Minn.	Occidental Life, Los Angeles, Cal.	Occidental Life, Albuquerque, N.M.	Ohio National, Cincinnati, Ohio. *b*
Capital Stock	.....	$250,000	$100,000	$447,210
Ledger assets beginning of year	$8,090,410	2,352,603	1,182,003	.....
INCOME.				
New premiums	1,324,308	421,715	163,747	370,972
New disability & double indem. prems.	.....	14,732	.....	10,589
Renewals	2,483,780	685,644	310,501	589,721
Renewal dis. & double indem. prems.	.....	11,148	.....	10,559
Premiums paid by dividends	223,431	30,134	.....	.....
Premiums paid by surrenders	88	171	3,091	5,241
Total new premiums	1,338,853	460,997	166,838	386,802
Total renewals	2,692,754	702,547	310,501	600,280
Consideration for annuities	.....	266	.....	.....
Total premium income	4,031,607	1,163,810	477,339	987,082
Increase in year	933,355	301,773	106,845	322,971
Interest and dividends	447,923	137,754	62,345	119,500
Rental receipts	.....	1,764	11,502	.....
Profit and loss account	163	4,516	.....	1,597
Supplementary contracts	.....	.....	.....	.....
Other receipts	13,999	89,044	3,299	92
Total interest and other income	462,085	233,078	77,156	121,189
Increase in year	—34,176	72,541	—2,402	17,536
Total income	4,493,692	1,396,888	554,485	1,108,271
Increase in year	899,179	374,314	104,443	340,507
DISBURSEMENTS.				
Death claims paid	681,359	161,285	90,862	140,025
Matured endowments	11,907	1,000	.....	.....
Paid to annuitants	1,260	512	1,177	.....
Lapsed, surrendered and purchased pols	100,610	34,908	.....	23,462
Dividends to policyholders	274,732	50,136	31,324	.....
Disability and double indemnity	12,450	550	52	623
Total paid policyholders	1,082,318	248,391	123,415	164,110
Increase in year	118,797	—7,846	—13,512	41,918
Commissions—New	787,399	317,918	141,108	290,710
Commissions—Renewal	166,619	44,916	14,895	34,084
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	79,365	38,928	10,384	45,639
Medical fees and inspections	82,533	32,440	15,133	33,310
Salaries of officers and employees	191,959	93,477	38,479	34,705
Rents	60,298	7,584	5,544	1,800
Real estate, repairs, etc.	.....	364	331	.....
Other management expenses	123,812	50,910	13,893	29,307
Total management expenses	1,491,985	586,537	239,767	469,555
Paid on supplementary contracts	8,630	855	.....	1,702
Dividends to stockholders	.....	.....	10,000	.....
Insurance taxes, licenses, fees and fines	107,765	30,217	13,780	19,461
Real estate taxes	.....	1,123	1,883	.....
Profit and loss, etc.	2,769	24,752	7,012	7,191
Total expenses, etc.	1,611,149	643,484	272,442	497,909
Increase in year	319,155	188,016	99,122	125,934
Total disbursements	2,693,467	891,875	395,857	662,019
Increase in year	437,952	180,170	85,610	167,852
Income saved	1,800,225	505,013	158,628	446,252
Ledger assets end of year	9,886,835	2,892,514	1,356,492	2,388,048
ASSETS.				
Real estate owned	.....	102,460	121,766	5,152
Real estate mortgages	7,148,640	1,744,576	392,819	1,871,821
Bonds owned	881,548	546,112	393,981	328,999
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	.....	.....	4,500
Premium notes	70,833	.....	3,645	28,552
Loans to policyholders	1,233,411	380,867	239,001	104,193
Cash in office and bank	445,361	118,500	100,739	36,321
Deferred and Unpaid Premiums	330,791	96,468	77,896	97,718
All other assets	290,607	64,950	108,047	41,228
Total admitted assets	10,401,191	3,053,933	1,437,894	2,518,484
Increase in year	1,916,460	603,991	191,357	575,284
Not admitted items	239,346	32,156	43,704	34,615
Gross assets	10,640,537	3,086,089	1,481,598	2,553,099

b—Transacts industrial business.

Ohio State, Columbus, Ohio.	Old Colony, Chicago, Ill.	Old Line, Lincoln, Neb.	Old Line Life, Milwaukee, Wis.	Omaha Life, Omaha, Neb.	Oregon Life, Portland, Ore.
$225,000	$126,552	$200,000	$672,635	$150,000	$100,000
1,964,367	1,359,158	491,814	2,295,950	484,690	2,038,528
249,865	272,995	263,810	398,792	78,153	179,986
1,799	13,408	6,551	18,244	2,038	3,101
611,089	382,111	172,444	618,475	285,282	561,235
3,365	8,987	.....	.....	1,981	18,377
23,042	2,697	.....	.....	.....	4,598
2,469	15,467	.....	.....	170	941
262,504	302,387	270,361	417,036	80,361	187,685
629,125	393,278	172,444	618,475	287,263	580,553
.....	.....	.....	.....	.....	.....
891,629	695,665	442,805	1,035,511	367,624	768,238
203,813	174,624	.....	362,560	36,811	126,621
120,201	27,564	14,308	120,676	22,627	115,025
.....	84,262	.....	.....	.....	600
.....	.....	.....	.....	.....	.....
.....	.....	.....	4,774	.....	.....
1,285	3,246	14,564	210	263	969
121,486	115,072	28,872	125,660	22,890	116,594
29,202	—12,773	.....	—4,941	10,703	4.189
1,013,115	810,737	471,677	1,161,171	390,514	884,832
233,015	161,851	.....	357,619	47,514	130,810
91,573	143,606	16,600	78,207	15,431	66,212
5,325	4,500	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
18,430	44,122	5,321	12,411	3,360	17,279
24,528	5,999	.....	.....	.....	21,072
30	.....	100	641	.....	320
139,886	198,227	22,021	91,259	18,791	104,883
—1,739	14,653	.....	—17,431	2,036	—43,132
158,776	223,715	217,827	234,101	71,814	91,493
44,893	16,644	13,828	25,811	16,788	31,177
.....	.....	.....	.....	153	.....
30,504	11,535	3,110	9,909	13,668	28,973
24,390	31,127	15,650	34,154	5,687	11,746
45,156	48,227	13,010	59,000	21,004	30,997
2,400	12,500	.....	4,532	1,588	4,254
.....	62,270	.....	681	.....	.....
29,830	47,190	734	33,079	15,463	21,589
335,949	453,208	264,159	401,267	146,165	220,229
500	2,320	.....	1,871	.....	600
18,000	.....	.....	53,811	.....	7,000
10,890	15,903	416	21,584	4,228	5,404
.....	22,765	.....	.....	.....	746
5,927	970	374	7,930	7,034	.....
371,266	495,166	264,949	486,463	157,427	233,979
74,977	142,586	.....	167,517	15,690	30,714
511,152	693,393	286,970	577,722	176,218	338,862
73,238	157,239	.....	150,086	17,726	—12,418
501,963	117,344	184,707	583,449	214,296	545,970
2,481,858	1,665,523	671,675	2,878,019	698,987	2,582,674
.....	1,261,193	48,325	8,000	.....	15,095
1,757,632	156,000	239,450	1,687,216	403,412	702,879
512,436	124,926	25,750	961,752	54,158	1,492,814
.....	.....	.....	.....	.....	.....
.....	.....	800	.....	.....	.....
6,527	1,445	12,340	7,231	37,985	38,453
138,984	187,631	1,198	88,403	27,775	278,226
43,416	55,718	305,835	87,242	109,143	27,837
62,876	58,426	18,425	65,293	7,588	47,954
42,015	362	13,718	72,275	63,139	30,119
2,563,886	1,845,701	665,841	2,977,412	703,200	2,633,377
546,651	308,651	.....	735,957	218,145	539,733
32,402	50,768	37,224	53,454	21,268	36,172
2,596,288	1,896,469	703,065	3,030,866	724,468	2,669,549

b—Transacts industrial business.

Year Ending December 31, 1920.		Northwestern Nat'l, Minneapolis, Minn.	Occidental Life, Los Angeles, Cal.	Occidental Life, Albuquerque, N.M.	Ohio National, Cincinnati, Ohio *b*
Liabilities.					
Reserves		$8,916,078	$2,408,550	$1,178,004	$1,665,527
Reserve on supplementary contracts		28,141	13,834	1,926	18,698
Unpaid losses and claims		109,846	13,533	5,500	4,500
Losses and claims resisted		5,000	.....	.....	.....
Dividends to accumulate		50,854	54.396	19,689	.....
Unpaid dividends		42,065	9,845	.....	.....
Dividends apportioned		226,379	3,960	.....	.....
Amounts set apart		203,288	.....	.....	.....
All other liabilities		183,875	175,807	55,180	164,469
Total liabilities		9,765,526	2,679,925	1,260,299	1,853,194
Increase in year		1,786,090	540,841	195,299	571,550
Unassigned funds and capital		635,665	374,009	177,595	665,290
Surplus apportioned		429,667	3,960	.....	.....
Total surplus funds		1,065,332	377,969	177,595	665,290
Increase in year		174,012	62,979	—3,942	4,020
Gross surplus		1,304,678	410,125	221,299	699,905
New Business.		*cg*			*c*
New Issues	Policies	14,260	4,493	2,607	6,085
	Amount	41,850,325	13,315,872	5,811,036	11,954,036
Policies revived	Policies	1,013	210	73	62
	Amount	2,415,240	549,588	128,000	112,250
Policies increased	Policies	.....	.....	.....	.....
	Amount	383,903	106,834	.....	.....
Dividend additions		.....	.....	.....	.....
Total new issues	Policies	15,273	4,703	2,680	6,147
	Amount	44,649,468	13,972,294	5,939,036	12,066,286
Increase in year	Policies	3,402	752	714	1,371
	Amount	3,463,373	3,160,367	1,834,664	3,485,802
Terminations.					
By death	No.	350	63	36	85
	Amount	671,980	157,078	87,500	139,250
By maturity	No.	10	1	.....	.....
	Amount	11,844	1,000	.....	.....
By expiry	No.	107	112	37	22
	Amount	177,241	204,431	94,500	26,000
By surrender	No.	1,747	110	86	76
	Amount	3,055,280	225,453	186,000	132,800
By lapse	No.	5,326	1,283	1,158	1,147
	Amount	12,384,746	3,662,034	2,525,016	1,973,675
By change	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	148,243
By disability	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No.	7,540	1,569	1,317	1,330
	Amount	16,301,091	4,249,996	2,893,016	2,419,968
Insurance in Force.					
Whole life policies	No.	39,548	10,318	5,938	10,602
	Amount	88,461,226	23,812,222	12,660,115	18,619,646
Endowment policies	No.	8,696	2,008	1,064	5,848
	Amount	16,375,283	3,915,084	1,852,358	8,267,391
All other policies	No.	5,063	2,982	450	1,096
	Amount	14,739,271	9,972,655	1,771,202	3,479,594
Reversionary additions		1,656,550	158,631	.....	.....
Total in force	No.	53,307	15,308	7,452	17,546
	Amount	121,232,330	37,858,592	16,283,675	30,366,631
Increase in year	No.	7,733	3,134	1,357	4,817
	Amount	28,348,377	9,722,298	3,038,884	9,646,318
Miscellaneous.					
Mean ledger assets		8,988,622	2,622,558	1,269,246	2,121,878
Mean admitted assets		9,442,961	2,751,937	1,342,215	2,230,558
Invested assets		9,777,766	2,892,514	1,336,453	2,379,538
Interest and rents earned		516,270	160,566	74,715	127,847
Net assets over all liabilities ex. reserve		9,981,410	2,786,519	1,355,599	2,330,817
Mean reserves		8,077,359	2,157,869	1,084,208	1,431,557
Mean insurance in force		107,058,141	32,997,443	14,764,233	25,543,472
Death claims paid plus net exp. of mgt.		2,173,344	747,822	330,629	609,580
7½ per cent of renewal premiums		201,957	52,691	23,288	45,021

c Policy exhibit includes ordinary business only. *g*—Transacts group insurance.
b—Transacts industrial insurance.

Ohio State, Columbus, Ohio.	Old Colony, Chicago, Ill.	Old Line, Lincoln, Neb.	Old Line Life, Milwaukee, Wis.	Omaha Life, Omaha, Neb.	Oregon Life, Portland, Ore.
$2,175,974	$1,534,865	$274,556	$1,984,207	$487,688	$2,276,750
1,869	12,875	99,350	32,285	.....	8,826
6,213	12,193	4,550	7,500	.....	.....
1,000	115	5,000	.....	.....	.....
7,393	5,452	.....	.....	.....	169
2,961	352	.....	.....	.....	1,463
.....	1,137	.....	.....	.....	.....
.....	.....	25,000	.....	38,093	.....
36,155	63,205	30,471	54,218	4,382	34,672
2,231,565	1,630,194	438,927	2,078,210	530,163	2,321,880
504,270	315,072	.....	611,843	217,870	533,493
332,321	215,507	226,914	899,202	173,037	311,497
.....	1,137	25,000	.....	38,093	.....
332,321	216,644	251,914	899,202	211,130	311,497
42,381	—5,794	.....	24,114	—863	6,240
364,723	267,412	289,138	952,656	232,398	347,669
4,349	6,185	2,958	5,758	719	2,010
7,691,294	9,022,386	8,019,500	13,216,472	2,670,896	5,708,778
67	60	.....	221	13	205
113,845	72,950	.....	580,881	46,000	570,101
1	.....	.....	.....	.....	.....
.....	.....	.....	1,893	1,228,500	.....
168,934	.....	.....	.....	.....	8,681
4,417	6,245	2,958	5,979	732	2,215
7,974,073	9,095,336	8,019,500	13,799,246	3,945,396	6,287,560
381	1,050	.....	1,992	68	—98
1,258,883	2,144,369	.....	5,570,495	95,896	—142,956
69	121	12	46	8	31
92,599	157,547	25,500	84,357	22,000	77,076
4	3	.....	.....	.....	.....
5,325	4,500	.....	.....	.....	.....
125	105	.....	66	.....	5
302,505	135,853	.....	104,340	.....	19,000
73	130	12	49	.....	67
106,294	156,169	26,000	84,932	.....	71,263
655	1,881	858	992	155	755
1,042,604	2,574,800	1,959,500	2,269,919	611,500	2,056,641
.....	.....	.....	.....	.....	.....
69,800	43,044	.....	42,741	.....	31,400
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
916	2,240	882	1,153	163	858
1,619,127	3,071,913	2,011,000	2,586,289	633,500	2,255,380
13,051	9,044	5,439	3,179	2,513	6,370
19,794,761	13,577,646	13,271,500	7,884,397	9,379,000	14,969,569
2,913	6,694	24	12,302	33	3,905
4,021,687	7,352,040	49,000	21,602,313	70,050	9,094,256
1,062	839	23	870	19	78
2,346,761	1,306,864	137,000	3,501,839	76,346	385,000
520,351	.....	.....	.....	.....	59,281
17,026	16,577	5,486	16,351	2,565	10,353
26,683,560	22,236,550	13,457,500	32,988,549	9,525,396	24,508,106
3,501	4,005	2,076	4,826	569	1,443
6,354,946	6,022,403	6,008,500	11,212,957	3,311,896	4,045,480
2,223,112	1,512,340	581,744	2,586,984	591,838	2,310,601
2,290,560	1,691,375	.....	2,709,433	594,127	2'363,510
2,475,072	1,627,147	636,779	2,836,901	680,351	2,554,763
124,957	110,604	.....	136,605	28,825	122,519
2,508,295	1,751,509	526,470	2,883,409	698,818	2,588,247
1,930,960	1,390,270	.....	1,689,485	367,676	2,012,147
23,506,087	19,224,839	10,453,250	27,382,071	7,869,448	22,485,400
427,522	596,814	280,759	479,474	156,596	286,441
47,229	29,496	12,933	47,886	21,545	43,541

Year Ending December 31, 1920.	Our Home Washington, D. C.	Pacific Mut., Los Angeles, Cal.	Pan American, New Orleans, La.	Penn Mutual, Philadelphia, Pa.
Capital Stock	$101,126	$300,000	$1,000,000	.....
Ledger assets beginning of year	.....	46,201,384	7,243,360	$200,285,349
INCOME.				
New premiums	.....	3,421,374	1,014,861	5,385,734
New disability & double indem. prems.	.....	22,352	6,997	72,566
Renewals	.....	7,865,360	1,809,136	25,504,899
Renewal dis. & double indem. prems	.....	66,990	6,790	182,387
Premiums paid by dividends	.....	618,250	2,747	4,021,100
Premiums paid by surrenders	.....	22,921	43,236	317,897
Total new premiums	.....	3,712,727	1,067,459	6,030,042
Total renewals	.....	8,344,525	1,816,308	29,454,541
Consideration for annuities	.....	36,540	.....	266,306
Total premium income	118,094	12,093,787	2,883,767	35,750,889
Increase in year	28,213	2,748,822	719,719	2,992,516
Interest and dividends	.....	2,714,212	425,33 6	10,295,452
Rental receipts	.....	116,262	146	161,309
Profit and loss account	.....	.....	.....	124,553
Supplementary contracts	.....	126,992	96,834	1,111,280
Other receipts	.....	79,330	36,780	553,864
Total interest and other income	21,981	3,036,796	559,096	12,246,458
Increase in year	—44,441	338,182	38,536	1,101,626
Total income	140,075	15,130,583	3,442,863	47,997,347
Increase in year	—16,368	3,087,004	758,255	4,093,142
DISBURSEMENTS.				
Death claims paid	10,150	1,979,796	463,102	11,128,054
Matured endowments	200	498,740	5,000	3,697,571
Paid to annuitants	.....	29,026	720	608,236
Lapsed, surrendered & purchased pols.	31,136	932,176	232,976	3,762,824
Dividends to policyholders	764	846,409	112,712	6,508,812
Disability and double indemnity	.....	42,174	9,878	5,595
Total paid policyholders	42,250	4,328,321	824,388	25,711,092
Increase in year	13,134	222,258	140,756	1,947,550
Commissions—New	.....	2,142,505	682,319	2,572,358
Commissions—Renewal	.....	555,250	104,122	2,006,642
Commissions—Annuities	.....	663	.....	8,627
Salaries and expenses of agents	.....	73,311	134,186	292,298
Medical fees and inspections	.....	227,255	83,178	285,064
Salaries of officers and employees	.....	566,171	146,483	939,234
Rents	.....	85,313	14,428	219,258
Real estate, repairs, etc.	.....	75,686	10	140,481
Other management expenses	.....	459,206	136,068	385,740
Total management expenses	.....	4,185,360	1,300,794	6,849,702
Paid on supplementary contracts	.....	45,072	6,650	614,915
Dividends to stockholders	.....	.....	100,000	.....
Insurance taxes, licenses, fees and fines	.....	285,987	80,565	749,832
Real estate taxes	.....	43,495	.....	44,811
Profit and loss, etc.	.....	80,660	16,449	.....
Total expenses, etc.	.....	4,640,574	1,504,458	8,259,260
Increase in year	.....	1,098,345	447,547	459,222
Total disbursements	127,892	8,968,895	2,328,846	33,970,353
Increase in year	9,867	1,320,603	588,303	2,406,772
Income saved	12,183	6,161,688	1,114,017	14,026,994
Ledger assets end of year	.....	52,415,932	8,357,374	213,717,433
ASSETS.				
Real estate owned	.....	3,892,499	.....	2,006,034
Real estate mortgages	.....	23,817,146	5,258,993	82,604,051
Bonds owned	.....	8,704,793	1,552,095	83,569,543
Stocks owned	.....	.....	42,500	509,060
Collateral loans	.....	5,664,024	89,400	916,750
Premium notes	.....	1,069,300	62,617	7,661,628
Loans to policyholders	.....	7,780,048	774,485	29,142,032
Cash in office and bank	.....	1,478,639	373,193	1,777,310
Deferred and Unpaid Premiums	.....	1,173,937	210,747	5,181,438
All other assets	.....	740,228	237,597	3,260,100
Total admitted assets	813,769	54,320,614	8,601,627	216,627,946
Increase in year	—11,102	6,625,446	1,170,343	12,907,111
Not admitted items	.....	417,128	253,840	6,819,272
Gross assets	.....	54,737,742	8,855,467	223,447,218

b—Transacts industrial business.

Pennsylvania Mutual, Philadelphia, Pa. *b*	Peoples Life, Chicago, Ill. *b*	Peoples Life, Frankfort, Ind.	Peoples Life, Baltimore, Md.	Peoria Life, Peoria, Ill.	Philadelphia Life, Philadelphia, Pa.
.....	$101,737	$100,000	.....	$200,000	$560,320
$417,506	667,369	1,445,236	$12,552	2,787,897	6,554,407
18,903	1,832	173,189	.....	667,761	504,971
.....	.....	3,873	.....	43,786	17,345
336,283	107,286	370,587	.....	1,125,999	1,209,413
.....	20	457	.....	7,674	9,821
140	.....	14,886	.....	18,477	91,807
.....	131	.....	.....	9,562	7,981
19,043	1,832	177,061	.....	723,736	539,476
336,283	107,437	385,931	.....	1,149,523	1,301,862
.....	.....	.....	.....	.....	.....
355,326	109,269	562,992	.....	1,873,259	1,841,338
57,097	—96,507	110,151	.....	572,064	339,947
1,200	20,865	83,050	.....	170,564	342,836
6,488	.....	9,837	.....	58,494	38,031
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	29,516	11,222
632	6,374	4,311	.....	217,192	92
8,320	27,239	97,198	.....	475,766	392,181
—9,256	—69,370	19,952	.....	157,032	—7,692
363,646	136,508	660,190	17,803	2,349,025	2,233,519
47,841	—165,877	130,103	.....	729,096	332,255
110,038	40,664	89,478	.....	194,396	483,246
.....	19,000	.....	.....	1,000	.....
.....	.....	.....	.....	2,484	.....
2,101	10,482	25,248	.....	40,840	104,280
4	1,581	15,023	.....	41,274	108,095
.....	.....	668	.....	6,272	5,036
112,143	71,727	130,417	.....	286,266	700,657
—2,048	—116,017	43,147	.....	11,447	35,865
8,502	999	139,084	.....	492,497	337,248
1,205	817	10,842	.....	42,887	76,215
.....	.....	.....	.....	.....	.....
119,281	.....	10,987	.....	70,489	15,640
9,587	169	17,193	.....	51,196	46,792
34,881	17,329	24,441	.....	118,992	134,971
11,078	3,146	1,350	.....	10,236	29,000
2,168	.....	7,620	.....	39,586	13,173
20,911	9,904	16,610	.....	169,767	58,380
207,512	32,364	228,127	.....	995,650	711,419
.....	.....	.....	.....	8,066	5,506
.....	.....	6,000	.....	.....	33,619
1,729	803	7,776	.....	16,792	43,541
7,558	258	1,372	.....	3,648	7,010
3,150	.....	339	.....	.....	3,399
219,949	33,425	243,614	.....	1,024,156	804,494
26,163	—123,732	38,660	.....	317,018	216,960
332,092	105,152	374,031	16,650	1,310,422	1,505,151
24,115	—239,749	81,807	.....	328,465	252,825
31,554	31,356	286,159	1,153	1,038,603	728,368
417,057	696,725	1,731,395	.....	3,926,498	7,281,990
305,000	6,750	100,000	.....	2,174,621	353,171
.....	122,175	1,313,450	.....	1,149,315	2,645,150
46,654	490,500	50,000	.....	.....	2,300,428
36,235	15,000	.....	.....	.....	35,971
.....	4,000	.....	.....	.....	.....
6	109	17,279	.....	151,538	41,396
12,571	42,910	232,069	.....	274,718	1,273,554
7,519	8,878	5,745	.....	68,982	583,116
10,985	12,906	53,619	.....	103,937	122,543
332	29,884	26,513	.....	31,234	127,633
420,302	733,112	1,798,675	13,912	3,954,345	7,482,962
8,660	49,090	304,022	.....	1,168,334	782,966
30,642	5,409	20,810	.....	124,159	93,627
450,944	738,521	1,819,485	13,912	4,078,504	7,576,589

b—Transacts industrial business.

Year Ending December 31, 1920.		Our Home Washington, D. C.	Pacific Mut., Los Angeles, Cal.	Pan-American, New Orleans, La.	Penn Mutual, Philadelphia, Pa.
Liabilities.					
Reserves		$188,277	$47,670,691	$6,421,425	$185,994,341
Reserve on supplementary contracts		.....	318,795	61,563	5,864,130
Unpaid losses and claims		.....	189,193	62,508	939,948
Losses and claims resisted		.....	21,259	6,970	5,000
Dividends to accumulate		.....	256,467	.....	4,206,801
Unpaid dividends		.....	2,278	969	978,752
Dividends apportioned		.....	1,003,564	1,958	7,950,246
Amounts set apart		.....	3,102,405	48,392	5,979,742
All other liabilities		.....	665,473	598,817	1,771,367
Total liabilities		.....	53,230,125	7,202,602	213,690,327
Increase in year		.....	6,637,930	1,222,886	13,813,790
Unassigned funds and capital		120,301	1,090,489	1,399,025	2,937,619
Surplus apportioned		.....	4,105,969	50,350	13,929,988
Total surplus funds		120,301	5,196,458	1,449,375	16,867,607
Increase in year		—18,808	593,460	—66,930	—4,068,845
Gross surplus		.....	5,613,586	1,703,215	23,686,879
New Business.					
New Issues	Policies	.....	c g 34,993	11,865	42,939
	Amount	.....	103,065,073	31,180,726	173,979,102
Policies revived	Policies	.....	265	744	156
	Amount	.....	726,812	1,750,586	516,933
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		.....	569,951	.....	107
Total new issues	Policies	632	35,258	12,609	43,095
	Amount	918,500	104,361,836	32,931,312	174,496,142
Increase in year	Policies	—439	9,148	4,232	2,068
	Amount	—463,133	33,368,087	11,472,652	15,268,389
Terminations.					
By death	No	.....	924	214	3,188
	Amount	.....	2,022,617	605,843	11,142,539
By maturity	No	.....	337	3	1,789
	Amount	.....	498,993	4,000	3,704,883
By expiry	No	.....	2,877	243	2,177
	Amount	.....	6,764,878	713,519	6,077,005
By surrender	No	.....	1,375	329	3,776
	Amount	.....	2,894,001	778,801	12,799,277
By lapse	No	.....	3,103	3,898	5,456
	Amount	.....	7,238,205	8,990,364	15,100,418
By change	No	.....	.....	.....	1,957
	Amount	.....	230,057	134,009	9,181,949
By disability	No	.....	25	.....	.....
	Amount	.....	100,921	.....	.....
Total terminations	No	.....	8,641	4,687	18,343
	Amount	.....	19,749,672	11,226,536	58,006,071
Insurance in Force.					
Whole life policies	No	.....	92,011	29,688	255,842
	Amount	.....	202,734,810	63,748,496	824,051,247
Endowment policies	No	.....	31,111	4,237	39,601
	Amount	.....	62,611,362	12,791,611	82,725,745
All other policies	No	.....	26,511	2,859	31,358
	Amount	.....	81,072,832	10,018,428	118,760,134
Reversionary additions		.....	3,989,947	.....	3,666,031
Total in force	No	2,339	149,633	36,784	326,801
	Amount	3,341,374	350,408,951	86,558,535	1,029,203,157
Increase in year	No	103	26,617	7,922	24,752
	Amount	123,841	84,612,164	21,704,776	116,490,071
Miscellaneous.					
Mean ledger assets		.....	49,308,658	7,800,367	207,001,391
Mean admitted assets		319,320	51,007,891	8,016,455	210,174,390
Invested assets		.....	52,365,459	8,171,116	208,185,434
Interest and rents earned		.....	2,906,028	466,385	10,796,758
Net assets over all liabilities ex. reserve		.....	52,867,149	7,870,800	202,861,948
Mean reserves		.....	44,739,035	5,851,308	179,819,527
Mean insurance in force		3,279,453	308,102,869	75,904,497	970,958,122
Death claims paid plus net exp. of mgt.		.....	6,165,156	1,763,896	17,977,756
7½ per cent of renewal premiums		.....	625,840	136,223	2,209,092

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Pennsylvania Mutual, Philadelphia, Pa.	Peoples Life, Chicago, Ill.b	Peoples Life, Frankfort, Ind.	Peoples Life, Baltimore, Md.	Peoria Life, Peoria, Ill.	Philadelphia Life, Philadelphia, Pa.
$268,428	$579,102	$1,521,626	$6,686	$3,293,744	$6,353,983
.....	.....	.....	.....	90,112	23,233
10,477	7,543	4,443	.....	7,880	60,783
.....	.....	.....	.....	.....	16,250
.....	.....	1,359	.....	43,532	84,769
.....	.....	.....	.....	.....	.....
.....	251	2,400	.....	25,580	73,194
.....	2,030	.....	.....	71,240	59,430
35,718	19,397	68,847	1,260	113,779	80,704
314,623	608,323	1,598,675	7,946	3,645,867	6,752,346
61,652	28,867	310,177	7,946	982,435	811,820
105,679	124,789	200,000	5,966	308,478	730,616
.....	2,281	2,400	.....	96,820	132,624
105,679	127,070	202,400	5,966	405,298	863,240
—52,991	19,758	—6,255	5,966	186,812	—4,311
136,321	132,479	223,210	5,966	528,465	956,867
c	c				cg
751	139	3,165	1,898	8,832	6,945
688,750	55,685	6,365,524	128,873	21,279,186	19,021,811
116	18	20	.....	17	67
93,500	4,250	26,000	.....	31,500	191,617
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	27,155	.....
.....	.....	.....	.....	6,014	16,858
867	157	3,185	1,898	8,849	7,012
782,250	59,935	6,391,524	128,873	21,343,855	19,230,286
146	—1,911	545	1,898	1,654	1,600
174,750	—797,413	1,033,842	128,873	4,287,815	5,828,096
50	63	53	30	101	196
39,664	31,230	89,500	1,051	211,746	526,721
.....	17	.....	.....	1	.....
.....	19,000	.....	.....	1,000	.....
277,586	497	19	.....	86	67
1	162,655	21,048	.....	130,021	96,511
500	139	76	.....	114	121
4	88,885	137,500	.....	217,901	318,748
2,000	438	623	1,458	1,448	2,621
370	134,195	1,122,273	100,002	3,084,108	6,190,454
.....	.....	.....	.....	.....	.....
.....	1,305	54,186	.....	.....	955,155
.....	.....	1	.....	.....	.....
.....	.....	1,000	.....	.....	.....
425	1,154	772	1,488	1,750	3,005
319,750	437,270	1,425,507	101,053	3,644,776	8,087,589
2,415	4,836	10,405	2,713	24,902	16,369
2,160,071	2,997,850	17,801,785	166,417	53,152,225	36,213,050
346	2,090	1,207	320	931	2,565
240,586	881,402	1,724,560	14,964	1,548,215	4,703,639
.....	1,627	611	.....	1,040	4,616
.....	538,505	1,015,226	.....	4,296,267	18,699,658
.....	.....	.....	.....	12,335	107,249
2,761	8,553	12,223	3,033	26,873	23,550
2,400,657	4,417,757	20,541,571	181,381	59,009,042	59,723,596
442	997	2,413	410	7,099	4,007
462,500	377,335	4,966,017	27,820	17,699,079	11,142,697
417,281	682,047	1,588,315	13,232	3,357,197	6,918,198
415,972	708,567	1,646,664	.....	3,370,128	7,091,479
391,170	692,886	1,718,542	.....	3,817,476	7,237,145
5,620	45,836	98,352	.....	234,656	397,963
374,107	706,172	1,724,026	12,652	3,698,050	7,217,223
135,254	539,439	1,375,831	.....	2,855,031	5,991,741
2,169,407	4,606,425	18,058,562	167,471	50,159,502	54,152,224
317,550	73,028	317,605	.....	1,190,046	1,194,665
25,224	8 058	28,944	.....	86,214	97,641

b—Transacts industrial business. c—Policy exhibit includes ordinary business only.
g—Transacts group business.

Year Ending December 31, 1920.	Phoenix Mut., Hartford, Conn.	Phoenix National, Phoenix, Ariz.	Policyholders Life, Sioux Falls, S. D.	Postal Life, New York, N. Y. *b*
Capital Stock	.....	$125,100	.....	$100,000
Ledger assets beginning of year	$50,776,468	.....	$456	9,797,848
INCOME.				
New premiums	1,822,953	.....	84,116	135,948
New disability & double indem. prems.	75,101	.....	.....	.....
Renewals	6,753,445	.....	2,944	1,180,967
Renewal dis. & double indem. prems.	116,601	.....	.....	.....
Premiums paid by dividends	923,960	.....	.....	38,633
Premiums paid by surrenders	148,246	.....	.....	8,531
Total new premiums	2,149,655	.....	84,116	149,455
Total renewals	7,689,651	.....	2,944	1,214,624
Consideration for annuities	369,297	.....	.....	2,000
Total premium income	10,208,603	.....	87,060	1,366,079
Increase in year	1,228,143	.....	79,943	25,387
Interest and dividends	2,610,844	.....	2	264,561
Rental receipts	86,737	.....	.....	258,617
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	139,135	.....	.....	13,578
Other receipts	419,958	.....	374	8,259
Total interest and other income	3,256,674	.....	376	545,015
Increase in year	123,590	.....	363	—92,613
Total income	13,465,277	.....	87,436	1,911,094
Increase in year	1,351,733	.....	80,306	—67,226
DISBURSEMENTS.				
Death claims paid	2,298,088	.....	.....	866,395
Matured endowments	1,452,493	.....	.....	181,792
Paid to annuitants	194,870	.....	.....	3,702
Lapsed, surrendered and purchased pols.	726,874	.....	.....	264,905
Dividends to policyholders	1,506,187	.....	.....	60,007
Disability and double indemnity	25,779	.....	.....	321
Total paid policyholders	6,204,291	.....	.....	1,377,122
Increase in year	49,762	.....	.....	189,576
Commissions—New	807,869	.....	41,999	.....
Commissions—Renewal	429,419	.....	.....	6,394
Commissions—Annuities	11,156	.....	.....	.....
Salaries and expenses of agents	375,926	.....	28,370	.....
Medical fees and inspections	100,431	.....	2,554	12,537
Salaries of officers and employees	403,102	.....	2,492	110,145
Rents	60,000	.....	847	35,009
Real estate, repairs, etc.	44,159	.....	.....	61,985
Other management expenses	256,781	.....	3,569	184,798
Total management expenses	2,488,843	.....	79,831	410,868
Paid on supplementary contracts	81,149	.....	.....	22,666
Dividends to stockholders	.....	.....	.....	.....
Insurance taxes, license fees and fines	299,494	.....	785	5,516
Real estate taxes	22,776	.....	.....	64,678
Profit and loss, etc.	20,987	.....	.....	5,568
Total expenses, etc.	2,913,249	.....	80,616	509,296
Increase in year	357,845	.....	73,943	—62,514
Total disbursements	9,117,540	.....	80,616	1,886,418
Increase in year	407,607	.....	73,943	127,062
Income saved	4,347,737	.....	6,820	24,676
Ledger assets end of year	55,035,600	.....	7,276	9,822,760
ASSETS.				
Real estate owned	2,350,000	80,000	.....	3,995,074
Real estate mortgages	31,394,943	7,900	.....	1,296,525
Bonds owned	12,295,406	12,750	333	2,020,094
Stocks owned	657,941	.....	.....	.....
Collateral loans	.....	.....	.....	.....
Premium notes	23,192	1,934	58	237,771
Loans to policyholders	7,504,459	.....	.....	2,092,433
Cash in office and bank	912,414	20,500	6,868	145,192
Deferred and unpaid premiums	946,894	.....	1,463	167,660
All other assets	1,083,681	43,075	38	50,374
Total admitted assets	57,168,930	166,159	8,760	10,005,123
Increase in year	4,707,391	166,159	8,242	62,376
Not admitted items	375,094	4,187	383	142,695
Gross assets	57,544,024	170,347	9,143	10,147,818

b—Transacts industrial business.

Prairie Life, Omaha, Neb.	Preferred Risk, Des Moines, Iowa.	Presby. Min., Philadelphia, Pa.	Protective Life, Birmingham, Ala.	Provident Ins., Bismarck, N. D.	Prov. L. & A., Chattanooga, Tenn.
$100,000	$103,450	.....	$141,680	$125,000	$200,000
370,535	137,766	$9,519,826	1,150,070	415,555	641,303
40,437	29,351	229,442	141,047	155,985	234,898
24	817	.....	.....	10,905	1,410
108,927	19,663	1,041,177	282,761	233,358	165,436
.....	81	.....	.....	4,788	1,033
.....	.....	217,228	6,847	3,236	.....
.....	.....	43,930	4,635	.....	.....
40,461	30,168	490,600	145,682	166,890	236,308
108,927	19,744	1,040,177	289,608	241,382	166,469
.....	.....	3,450	.....	.....	.....
149,388	49,912	1,534,227	435,290	408,272	402,777
15,507	21,689	148,433	67,480	89,238	135,626
20,903	6,042	424,632	74,170	.....	30,058
.....	.....	.....	3,418	24,233	.....
.....	.....	.....	1,063	.....	.....
.....	.....	.....	.....	.....	.....
.....	174	81,974	245	17,272	.....
20,903	6,216	506,606	78,896	41,585	30,058
1,030	—10,354	123,419	14,348	17,258	7,048
170,291	56,128	2,040,833	514,186	449,777	432,835
16,537	11,335	271,852	81,828	106,496	142,674
22,593	1,000	216,688	58,523	39,500	58,808
.....	.....	322,206	.....	.....	.....
.....	.....	7,013	.....	.....	.....
11,942	106	329,789	15,917	6,576	3,273
.....	.....	217,228	7,401	3,830	.....
.....	.....	.....	.....	4,000	.....
34,535	1,106	1,092,924	81,841	53,906	62,081
1,970	1,020	134,657	—11,948	—107	41,235
27,389	21,436	.....	99,079	131,780	160,408
3,198	587	.....	11,583	14,756	16,339
.....	.....	.....	.....	.....	.....
1,847	5,318	240	7,644	5,272	4,422
3,522	2,497	4,971	16,175	15,897	34,461
15,484	11,320	63,417	33,009	24,816	26,112
1,348	2,160	6,024	2,711	2,116	1,662
.....	.....	.....	.....	.....	.....
5,398	3,612	24,721	17,581	11,531	13,826
58,186	46,930	99,373	187,782	206,168	257,230
.....	.....	.....	.....	.....	.....
.....	.....	.....	14,168	.....	.....
3,355	1,385	3,667	10,463	5,122	10,471
179	.....	.....	.....	.....	.....
.....	1,777	.....	.....	92	.....
61,720	50,092	103,040	212,413	211,382	267,701
836	—3,592	2,580	27,327	—8,507	72,300
96,255	51,198	1,195,964	294,254	265,288	329,782
2,806	—2,572	137,237	15,379	—8,614	113,535
74,036	4,930	844,869	219,932	184,489	103,053
444,570	142,697	10,364,696	1,368,669	600,043	872,370
4,800	.....	45,350	31,138	.....	.....
334,840	74,400	201,210	825,369	411,271	216,850
8,890	48,840	7,094,175	198,943	32,404	402,978
.....	.....	33,815	.....	.....	.....
.....	.....	923	.....	.....	15,000
12,438	.....	.....	57,162	14,785	5,591
30,742	.....	2,188,138	193,367	11,921	22,993
41,129	6,959	72,475	32,092	105,356	69,793
3,848	1,954	567,950	47,126	41,873	46,220
9,035	1,830	68,868	29,195	9,730	104,513
445,722	133,983	10,272,904	1,414,392	627,340	883,938
72,821	7,466	578,439	227,601	197,676	245,138
12,451	12,833	791,715	43,336	28,303	56,525
458,173	146,816	11,064,619	1,457,728	655,643	940,463

b—Transacts industrial business.

Year Ending December 31, 1920.		Phoenix Mut., Hartford, Conn.	Phoenix National, Phoenix, Ariz.	Policyholders Life, Sioux Falls, S. D.	Postal Life, New York, N. Y. *b*
Liabilities.					
Reserves		$50,341,501	$6,662	$3,167	$9,260,203
Reserve on supplementary contracts		648,180	.....	.....	131,150
Unpaid losses and claims		101,963	.....	.....	156,436
Losses and claims resisted		5,000	.....	.....	.....
Dividends to accumulate		2,139,044	.....	.....	39,571
Unpaid dividends		83,362	.....	.....	56,356
Dividends apportioned		1,440,018	.....	.....	.....
Amounts set apart		.....	.....	.....	.....
All other liabilities		617,875	26,096	1,294	90,311
Total liabilities		55,376,943	32,758	4,461	9,734,027
Increase in year		4,245,359	32,758	4,213	71,329
Unassigned funds and capital		1,791,987	133,402	4,299	271,096
Surplus apportioned		1,440,018	.....	.....	.....
Total surplus funds		3,232,005	132,402	4,299	271,096
Increase in year		386,738	133,402	4,030	—8,953
Gross surplus		3,607,099	133,402	4,682	413,791
New Business.					
New Issues	Policies	17,156	.....	428	*cg* 1,901
	Amount	56,838,426	.....	428,000	4,217,593
Policies revived	Policies	92	.....	.....	61
	Amount	242,740	.....	.....	141,750
Policies increased	Policies	.....	.....	.....	1
	Amount	.....	.....	.....	.....
Dividend additions		214,493	.....	24,000	9,706
Total new issues	Policies	17,248	.....	428	1,963
	Amount	57,295,659	1,006,500	452,000	4,369,049
Increase in year	Policies	—503	.....	172	171
	Amount	4,193,309	1,006,500	196,000	637,185
Terminations					
By death	No	1,067	.....	.....	366
	Amount	2,325,162	.....	.....	773,779
By maturity	No	889	.....	.....	113
	Amount	1,455,061	.....	.....	178,016
By expiry	No	1,000	.....	232	125
	Amount	1,741,891	.....	232,000	192,934
By surrender	No	1,354	.....	.....	398
	Amount	4,349,452	.....	.....	747,940
By lapse	No	2,268	.....	.....	230
	Amount	6,195,355	.....	.....	582,604
By change	No	.....	.....	.....	.....
	Amount	229,368	.....	.....	456,226
By disability	No	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Total terminations	No	6,578	.....	232	1,232
	Amount	16,296,289	.....	232,000	2,931,499
Insurance in Force.					
Whole life policies	No	9,524	.....	.....	16,937
	Amount	20,013,566	.....	.....	30,785,890
Endowment policies	No	104,073	.....	.....	2,441
	Amount	229,388,451	.....	.....	3,445,896
All other policies	No	11,568	.....	452	2,245
	Amount	43,075,131	.....	476,000	5,343,859
Reversionary additions		1,871,665	.....	.....	50,613
Total in force	No	125,165	.....	452	21,623
	Amount	294,348,813	668,000	476,000	39,626,258
Increase in year	No	10,670	.....	196	731
	Amount	40,999,370	668,000	220,000	1,666,450
Miscellaneous.					
Mean ledger assets		52,906,034	.....	3,866	9,810,304
Mean admitted assets		54,815,234	.....	4,739	9,973,935
Invested assets		55,013,158	.....	7,259	9,739,788
Interest and rents earned		2,786,648	.....	40	525,539
Net assets over all liabilities ex. reserve		8,266,506	140,065	7,466	9,531,299
Mean reserves		48,486,690	.....	1,665	9,216,564
Mean insurance in force		273,849,128	.....	366,000	38,793,022
Death claims paid plus net exp. of mgt.		4,786,931	.....	79,831	1,277,263
7½ per cent of renewal premiums		576,817	.....	221	93,222

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group insurance.

Prairie Life, Omaha, Neb.	Preferred Risk, Des Moines, Iowa.	Presby. Min., Philadelphia, Pa.	Protective Life, Birmingham, Ala.	Provident Ins., Bismarck, N. D.	Prov. L. & A., Chattanooga, Tenn.
$301,473	$23,912	$9,376,748	$1,138,757	$378,904	$320,560
.....	.....	808	.....	.....	.....
2,000	.....	54,339	2,045	2,577	8,500
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	30,552	.....
.....	.....	.....	.....	6,407	.....
.....	.....	232,186	9,569	.....	.....
.....	.....	.....	5,348	.....	.....
4,822	453	91,285	14,290	10,651	281,747
308,295	24,365	9,755,366	1,170,009	429,091	610,807
68,062	16,072	437,024	227,047	196,879	227,824
137,427	109,618	517,537	244,383	198,249	273,131
.....	.....	232,186	14,917	.....	.....
137,427	109,618	749,723	259,300	198,249	273,131
4,759	—8,606	159,260	5,011	797	17,314
149,878	122,451	1,541,438	302,636	226,552	329,656
					cg
476	440	1,499	2,453	2,092	3,581
1,184,250	937,208	3,906,016	4,855,282	4,874,000	6,252,069
49	.....	25	165	10	211
120,000	.....	51,500	347,800	12,500	302,000
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
525	440	1,524	2,618	2,102	3,792
1,304,250	937,208	3,957,516	5,203,082	4,886,500	6,554,069
—66	—114	94	8	—320	—329
—16,552	52,656	212,373	303,782	—623,492	1,004,874
11	1	114	38	20	46
24,000	1,000	218,814	64,500	50,500	59,000
.....	.....	219	.....	.....	.....
.....	.....	316,308	.....	.....	.....
.....	.....	2	.....	.....	.....
.....	.....	6,000	.....	.....	.....
35	.....	322	111	12	12
78,000	.....	731,293	195,218	23,000	18,000
269	108	367	1,068	908	1,875
687,729	180,000	884,000	1,566,000	1,917,000	2,226,147
.....	.....	.....	.....	9	.....
18,598	.....	17,642	135,266	17,000	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
315	109	1,024	1,217	949	1,933
808,327	181,000	2,174,057	1,960,984	2,007,500	2,303,147
2,196	807	8,872	7,508	5,991	4,911
4,353,322	1,485,760	17,605,841	13,602,341	12,974,622	6,806,364
13	64	8,189	643	171	2,529
20,500	124,500	14,019,985	1,234,650	269,000	5,277,162
223	11	.....	182	137	13
563,918	26,500	.....	686,149	339,000	63,500
.....	.....	.....	.....	56	.....
2,432	882	17,061	8,333	6,299	7,453
4,937,740	1,636,760	31,625,826	15,523,140	13,582,622	12,147,026
210	331	400	1,401	1,153	1,859
495,923	756,208	1,773,460	3,242,098	2,879,000	4,250,922
407,552	140,231	9,942,261	1,259,369	507,799	756,836
409,311	130,250	9,983,684	1,300,591	528,502	761,369
432,400	130,093	9,636,086	1,339,822	575,517	828,048
23,293	6,151	390,548	83,350	26,447	34,409
438,900	133,530	10,126,471	1,398,057	577,153	593,691
267,524	14,528	9,171,084	1,027,088	294,249	247,286
4,689,778	1,258,656	30,734,096	13,902,091	12,143,175	10,021,740
80,779	47,930	316,061	246,305	245,668	316,038
8,169	1,482	78,015	21,722	18,105	12,486

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group insurance.

Year Ending December 31, 1920.	Prov. L.& T., Philadelphia, Pa.	Providers Chicago, Ill.*b*	Prudential, Newark, N. J. *b*	Public Savings, Indianapolis, Ind.*b*
Capital Stock	$2,000,000	$145,430	$2,000,000	$144,505
Ledger assets beginning of year	99,452,295	357,727	583,034,872	936,597
INCOME.				
New premiums	3,271,746	96,145	13,932,748	111,068
New disability & double indem. prems.	.....	5	253,029	.....
Renewals	13,850,852	162,672	153,449,599	852,576
Renewal dis. & double indem. prems.	.....	15	277,358	.....
Premiums paid by dividends	1,586,164	.....	963,826	.....
Premiums paid by surrenders	184,474	.....	.....	5,186
Total new premiums	3,716,878	96,150	14,399,972	116,254
Total renewals	15,176,358	162,687	154,476,586	852,576
Consideration for annuities	98,923	.....	238,043	.....
Total premium income	18,992,159	258,837	169,114,601	968,830
Increase in year	2,185,028	47,134	20,053,236	205,974
Interest and dividends	5,213,471	18,021	27,578,291	45,078
Rental receipts	89,790	.....	1,496,539	17,957
Profit and loss account	81,026	.....	.....	.....
Supplementary contracts	208,417	.....	1,152,251	.....
Other receipts	31,043	70,733	17,925	638
Total interest and other income	5,623,747	88,754	30,245,006	63,673
Increase in year	398,228	20,055	2,322,784	19,520
Total income	24,615,906	347,591	199,359,607	1,032,503
Increase in year	2,583,256	67,189	22,376,020	224,494
DISBURSEMENTS.				
Death claims paid	3,714,332	44,136	38,764,686	162,624
Matured endowments	3,703,255	.....	5,934,557	.....
Paid to annuitants	154,302	.....	284,858	.....
Lapsed, surrendered and purchased pols.	2,092,815	28,497	5,954,541	9,902
Dividends to policyholders	1,884,694	.....	12,424,406	.....
Disability and double indemnity	.....	.....	314,648	100
Total paid policyholders	11,549,398	72,633	63,677,696	172,626
Increase in year	—63,618	31,005	—2,937,718	11,813
Commissions—New	1,256,258	58,251	4,939,363	58,524
Commissions—Renewal	991,653	7,792	2,200,097	198,170
Commissions—Annuities	4,089	.....	2,243	.....
Salaries and expenses of agents	244,598	16,271	25,383,556	98,320
Medical fees and inspections	146,714	5,638	1,258,202	19,816
Salaries of officers and employees	895,761	29,116	5,544,133	56,210
Rents	96,409	3,318	1,494,172	12,572
Real estate, repairs, etc	50,667	.....	687,869	8,548
Other management expenses	333,532	20,620	2,439,752	49,343
Total management expenses	4,019,681	141,006	43,949,387	501,503
Paid on supplementary contracts	239,638	.....	977,730	150
Dividends to stockholders	.....	.....	350,000	.....
Insurance taxes, licenses, fees and fines	512,875	4,858	3,480,000	13,006
Real estate taxes	46,846	.....	585,122	4,165
Profit and loss, etc	6,582	32,986	14,441	.....
Total expenses, etc	4,825,622	178,850	49,356,680	518,824
Increase in year	655,062	37,713	5,178,161	127,857
Total disbursements	16,375,020	251,483	113,034,376	691,450
Increase in year	591,444	68,718	2,240,443	139,670
Income saved	8,240,886	96,108	86,325,231	341,053
Ledger assets end of year	107,671,219	471,484	669,674,020	1,277,653
ASSETS.				
Real estate owned	819,716	.....	17,405,928	304,750
Real estate mortgages	21,390,293	108,440	198,508,262	788,000
Bonds owned	76,185,825	334,113	1,032,000	144,629
Stocks owned	.....	.....	388,699,994	.....
Collateral loans	4,443,712	.....	4,478,149	.....
Premium notes	20	.....	.....	.....
Loans to policyholders	13,400,014	3,451	46,160,259	14,032
Cash in office and bank	234,528	11,221	8,826,546	24,151
Deferred and Unpaid Premiums	2,615,055	16,017	11,658,762	49,788
All other assets	1,595,111	10,418	9,557,403	15,032
Total admitted assets	120,684,274	483,660	686,327,303	1,340,382
Increase in year	8,559,260	110,837	88,234,677	363,855
Not admitted items	588,680	17,561	6,822,031	22,964
Gross assets	121,272,954	501,221	693,149,334	1,363,346

b—Transacts industrial business.

Puritan Life, Providence, R. I.	Quick Payment, Bonne Terre, Mo.	Register Life, Davenport, Iowa.	Reinsurance, Des Moines, Iowa.	Reliance Life, Pittsburgh, Pa.	Reserve Loan, Indianapolis. Ind.
$200,000	$20,000	.....	$500,000	$1,000,000	$100,000
703,871	97,049	$2,537,623	827,329	10,504,200	4,436,936
19,479	56,770	137,605	125,019	2,301,449	595,935
.....	.....	369	8,634	20,000	16,844
109,107	96,504	409,680	62,622	3,751,224	904,063
.....	.....	542	1,008	15,000	14,199
1,594	47	93,727	.....	59,288	3,362
4,179	.....	.....	.....	.....	298,640
23,692	56,817	144,117	133,653	2,380,737	911,584
110,667	96,504	497,806	63,630	3,766,224	921,459
.....	.....	.....	.....	9,000	.....
134,359	153,321	641,923	197,283	6,155,961	1,833,043
18,425	46,568	95,318	120,167	1,754,011	485,802
36,737	7,723	137,017	27,603	554,636	285,690
.....	165	2,500	.....	11,395	12,060
.....	.....	.....	41	3,045	.....
.....	.....	.....	7,000	2,349	716
25,935	148	1,431	13,000	68,268	37,478
62,672	8,036	140,948	47,644	639,693	335,944
32,211	5,416	76	—361,894	95,430	54,408
197,031	161,357	782,871	244,927	6,795,654	2,168,987
216,636	51,984	95,394	—241,727	1,849,441	640,210
23,000	32,928	89,149	67,372	731,358	204,718
1,000	.....	48,739	.....	12,291	.....
284	.....	.....	.....	4,998	.....
13,454	75	68,426	.....	114,332	491,494
2,384	.....	106,323	.....	295,246	6,043
.....	.....	.....	.....	7,226	2,978
40,122	33,003	312,637	67,372	1,165,451	755,233
11,310	6,662	51,926	61,447	113,909	28,333
2,155	23,141	84,708	30,742	1,679,567	441,609
3,596	20,717	23,802	4,314	197,878	37,073
.....	.....	.....	.....	326	.....
12,918	18,224	9,482	4,883	275,632	25,697
2,310	3,401	10,589	40	204,740	59,019
16,006	7,569	38,360	26,905	175,709	105,655
3,405	1,446	2,500	780	30,168	12,000
.....	.....	104	.....	.....	4,003
8,958	4,854	14,832	9,950	144,900	39,477
49,348	79,352	184,377	77,614	2,708,920	724,533
.....	.....	772	700	7,825	7,880
.....	.....	.....	.....	60,000	.....
3,108	1,568	8,236	3,329	163,028	26,914
.....	104	1,101	.....	4,075	4,969
7,272	898	.....	5,750	.....	233
59,728	81,922	194,486	87,393	2,943,848	764,529
16,522	26,015	35,047	—209,119	1,039,493	204,080
99,850	114,925	507,123	154,765	4,109,299	1,519,762
27,832	32,677	86,973	—147,672	1,153,402	232,213
97,181	46,342	275,748	90,162	2,686,355	649,225
843,471	145,456	2,809,795	929,240	13,304,785	5,085,676
.....	2,000	47,597	.....	190,000	98,003
42,275	124,411	2,201,641	570,900	1,043,482	3,529,451
633,054	13,046	147,450	126,193	9,303,731	222,911
50,240	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	16,472	.....	727,533	2,835
78,609	579	343,126	.....	1,296,082	1,058,706
14,822	5,419	31,883	228,639	558,101	112,332
26,127	1,065	36,050	29,809	683,556	150,715
8,762	3,081	83,712	25,152	280,063	116,300
853,889	149,601	2,907,931	980,693	14,082,548	5,291,253
137,413	47,776	302,397	98,411	3,134,623	667,660
30,517	945	30,178	17,547	430,780	122,215
884,406	150,546	2,938,109	998,240	14,513,328	5,413,468

b—Transacts industrial business.

Year Ending December 31, 1920.		Prov. L.& T., Philadelphia, Pa.	Providers, Chicago, Ill.*b*	Prudential, Newark, N. J.*b*	Public Savings, Indianapolis, Ind. *b*
Liabilities.					
Reserves		$105,583,592	$297,521	$619,877,217	$1,037,746
Reserve on supplementary contracts		1,184,255	.....	3,329,043	1,935
Unpaid losses and claims		325,223	7,737	2,732,360	3,224
Losses and claims resisted		.....	.....	95,946	1,342
Dividends to accumulate		204,424	.....	92,090	.....
Unpaid dividends		185,947	.....	658,792	.....
Dividends apportioned		2,892,700	.....	12,124,814	.....
Amounts set apart		.....	.....	5,209,277	.....
All other liabilities		1,193,591	5,969	11,306,853	51,389
Total liabilities		111,569,732	311,227	655,426,392	1,095,636
Increase in year		3,669,548	83,483	82,113,981	322,159
Unassigned funds and capital		9,114,542	172,434	30,900,911	244,746
Surplus apportioned		2,892,700	.....	17,334,091	.....
Total surplus funds		12,007,242	172,434	48,235,002	244,746
Increase in year		1,316,280	27,355	5,879,627	41,696
Gross surplus		12,595,922	189,995	37,722,942	267,710
New Business.					
New Issues	Policies	31,797	*c* 9,065	*c g* 351,346	*c* 7,016
	Amount	101,248,152	2,777,300	463,314,092	5,131,190
Policies revived	Policies	574	106	19,803	132
	Amount	1,725,496	52,050	26,432,348	100,250
Policies increased	Policies	154	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		413,342	.....	367,851	.....
Total new issues	Policies	32,525	9,171	371,149	7,148
	Amount	103,386,990	2,829,350	490,114,291	5,231,440
Increase in year	Policies	4,878	2,659	48,137	2,122
	Amount	19,318,601	648,950	67,877,389	1,691,152
Terminations.					
By death	No.	1,184	143	11,836	84
	Amount	3,665,994	46,261	14,957,693	53,000
By maturity	No.	1,507	.....	4,751	.....
	Amount	3,620,187	.....	5,901,645	.....
By expiry	No.	20	9	45,642	40
	Amount	41,592	4,500	54,224,078	40,500
By surrender	No.	3,555	69	11,137	10
	Amount	11,445,584	42,639	14,106,128	8,500
By lapse	No.	5,109	1,716	45,928	2,192
	Amount	15,200,957	602,550	60,366,921	1,547,652
By change	No.	.....	9	.....	.....
	Amount	2,650,795	17,937	1,201,456	22,000
By disability	No.	.....	.....	202	.....
	Amount	.....	.....	394,100	.....
Total terminations	No.	11,375	1,946	119,496	2,326
	Amount	36,625,109	713,887	151,152,021	1,671,652
Insurance in Force.					
Whole life policies	No.	32,629	9,111	1,257,326	10,748
	Amount	118,379,237	5,064,519	1,603,082,058	9,031,488
Endowment policies	No.	150,414	8,963	435,428	1,364
	Amount	346,985,273	1,655,094	395,767,239	1,009,500
All other policies	No.	15,374	199	106,904	2,280
	Amount	65,106,250	109,045	254,180,835	667,000
Reversionary additions		4,533,193	.....	2,378,054	.....
Total in force	No.	198,417	18,273	1,799,658	14,392
	Amount	535,003,953	6,828,658	2,255,408,186	10,707,988
Increase in year	No.	21,150	7,225	251,653	4,822
	Amount	66,761,881	2,115,463	338,962,270	3,559,788
Miscellaneous.					
Mean ledger assets		103,561,757	414,605	626,354,446	1,107,125
Mean admitted assets		116,414,644	428,241	642,209,964	1,158,454
Invested assets		107,671,219	459,011	665,111,137	1,275,470
Interest and rents earned		5,409,994	23,211	30,698,090	69,198
Net assets over all liabilities ex. reserve		117,590,834	469,955	668,112,219	1,282,492
Mean reserves		101,818,392	256,135	580,208,891	886,677
Mean insurance in force		501,623,013	5,809,401	2,085,926,051	8,937,305
Death claims paid plus net exp. of mgt.		7,734,013	185,142	82,714,073	664,127
7½ per cent of renewal premiums		1,138,227	12,201	11,585,745	63,942

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Puritan Life, Providence, R. I.	Quick Payment, Bonne Terre, Mo. *b*	Register Life, Davenport, Iowa.	Reinsurance, Des Moines, Iowa.	Reliance Life, Pittsburgh, Pa.	Reserve Loan, Indianapolis, Ind.
$612,116	$103,918	$2,575,286	$101,450	$11,915,843	$4,583,300
.....	.....	11,457	6,300	112,750	7,641
.....	1,844	2,000	.....	40,690	33,250
.....	.....	.....	.....	.....	24,854
3,175	.....	29,379	.....	135,755	5,878
160	.....	7,637	.....	.....	114
1,016	.....	122,649	.....	36,914	9,916
5,710	.....	6,271	.....	157,483	72,286
8,052	13,705	33,148	13,362	366,397	283,519
630,229	119,467	2,787,827	121,112	12,765,832	5,020,758
73,671	38,541	254,320	16,452	3,092,663	659,698
223,660	30,134	120,104	859,581	1,316,716	270,494
6,726	.....	128,920	.....	194,397	82,202
230,386	30,134	249,024	859,581	1,511,113	352,696
66,368	9,235	41,187	81,959	81,429	11,326
260,903	31,079	279,202	877,128	1,941,893	474,911
	b				
328	.....	1,626	3,451	30,143	8,042
726,282	.....	5,186,953	16,710,359	72,150,558	17,062,295
.....	.....	30	.....	119	156
.....	.....	22,937	.....	328,700	323,135
.....	.....	.....	.....	13	.....
.....	.....	.....	.....	.....	.....
95	.....	11,954	.....	.....	.....
328	.....	1,656	3,451	30,275	8,198
726,377	.....	5,221,844	16,710,359	72,479,258	17,385,430
15	.....	106	—5,591	9,298	1,621
139,697	.....	917,251	2,411,678	24,501,836	4,336,270
5	.....	47	15	449	240
15,000	.....	78,615	84,372	860,875	274,955
1	.....	40	.....	11	.....
1,000	.....	48,740	.....	17,969	.....
7	.....	48	.....	364	96
12,000	.....	64,740	.....	926,695	160,160
19	.....	180	.....	264	327
40,000	.....	340,179	.....	536,877	806,644
57	.....	172	7,762	5,465	2,885
111,000	.....	525,870	8,970,844	10,785,707	6,127,128
.....	.....	.....	.....	.....	.....
7,700	.....	5,560	.....	158,110	22,201
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
89	.....	487	7,777	6,553	3,554
186,700	.....	1,063,704	9,055,216	13,286,233	7,391,088
929	.....	8,295	.....	75,653	25,653
2,111,168	.....	15,928,810	.....	159,413,685	46,966,143
902	.....	1,811	.....	11,196	358
1,411,404	.....	4,010,929	.....	18,941,523	697,016
109	.....	814	4,718	3,578	883
360,506	.....	2,585,914	21,969,076	17,558,636	2,453,564
951	.....	77,349	.....	358,241	16,552
1,940	.....	10,920	4,718	90,427	26,894
3,884,029	.....	22,603,002	21,969,076	196,272,085	50,133,275
238	.....	487	—4,326	23,722	4,744
538,677	.....	1,063,704	7,655,143	59,193,025	9,987,008
773,671	121,252	2,673,709	878,284	11,904,492	4,761,306
785,182	125,713	2,756,732	931,487	12,515,236	4,957,423
819,000	145,456	2,788,087	914,670	13,180,385	5,041,120
38,348	7,179	159,971	46,345	619,258	296,427
842,502	134,052	2,824,310	961,031	13,426,956	4,935,996
569,752	87,159	2,443,122	87,369	10,510,896	4,291,498
3,614,690	.....	20,523,932	18,141,515	166,675,572	45,136,104
72,348	112,280	273,526	144,986	3,440,278	979,251
8,301	7,239	37,333	4,773	282,465	69,111

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Year Ending December 31, 1920.	Rockford Life, Rockford, Ill:	Roman Standard, Manistee, Mich.	Royal Union, Des Moines, Iowa.	St. Joseph Life, St. Joseph, Mo.
Capital Stock	$175,650	$100,000	.....	$100,000
Ledger assets beginning of year	604,580	165,503	$8,693,826	695,677
INCOME.				
New premiums	84,281	8,487	386,481	153,068
New disability & double indem. prems.	884	.....	2,435	.....
Renewals	156,239	25,144	1,821,395	249,517
Renewal dis. & double indem. prems.	688	.....	4,423	.....
Premiums paid by dividends	.....	.....	100,783	410
Premiums paid by surrenders	.....	.....	46,638	.....
Total new premiums	85,165	8,487	460,645	153,068
Total renewals	156,927	25,144	1,901,510	249,927
Consideration for annuities	.....	.....	7,205	.....
Total premium income	242,092	33,631	2,369,360	402,995
Increase in year	64,542	7,681	231,354	120,788
Interest and dividends	34,314	.....	462,888	36,976
Rental receipts	.....	.....	1,764	.....
Profit and loss account	.....	.....	2,606	.....
Supplementary contracts	.....	.....	6,496	.....
Other receipts	.....	.....	53,978	70
Total interest and other income	34,314	9,399	527,732	37,046
Increase in year	—41,270	—48	—11,535	12,757
Total income	276,406	43,030	2,897,092	440,041
Increase in year	23,272	7,633	219,819	133,545
DISBURSEMENTS.				
Death claims paid	31,922	15,000	413,769	25,224
Matured endowments	.....	.....	112,221	.....
Paid to annuitants	.....	.....	600	.....
Lapsed, surrendered and purchased pols.	10,313	139	432,073	5,654
Dividends to policyholders	1,352	717	356,264	480
Disability and double indemnity	.....	.....	832	.....
Total paid policyholders	43,587	15,856	1,315,759	31,358
Increase in year	564	6,720	148,465	7,297
Commissions—New	59,553	6,264	289,126	83,553
Commissions—Renewal	6,894	1,666	117,288	13,321
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	9,526	236	54,772	7,048
Medical fees and inspections	6,844	265	35,237	11,797
Salaries of officers and employees	13,244	2,390	132,866	19,003
Rents	1,694	210	16,139	1,080
Real estate, repairs, etc	.....	.....	.....	.....
Other management expenses	6,298	669	35,860	9,327
Total management expenses	104,053	11,700	681,288	145,129
Paid on supplementary contracts	.....	.....	13,433	.....
Dividends to stockholders	.....	5,000	5,820	6,000
Insurance taxes, licenses, fees and fines	4,281	1,396	42,339	20,894
Real estate taxes	.....	.....	1,486	.....
Profit and loss, etc	.....	.....	.....	.....
Total expenses, etc	108,334	18,096	744,366	172,023
Increase in year	28,165	3,880	66,092	61,386
Total disbursements	151,921	33,952	2,060,125	203,381
Increase in year	28,729	10,600	214,557	68,683
Income saved	124,485	9,078	836,967	236,660
Ledger assets end of year	729,065	174,581	9,530,794	932,337
ASSETS.				
Real estate owned	.....	1,858	71,012	.....
Real estate mortgages	620,715	113,284	7,654,753	823,950
Bonds owned	57,326	56,312	125,000	19,165
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	.....	.....	.....
Premium notes	3,228	1,588	57,735	22,335
Loans to policyholders	28,130	.....	1,474,082	29,157
Cash in office and bank	5,619	1,489	123,769	804
Deferred and Unpaid Premiums	22,050	10,583	96,614	11,247
All other assets	10,416	4,665	301,935	19,257
Total admitted assets	747,484	189,779	9,904,900	925,915
Increase in year	121,042	10,654	938,379	206,111
Not admitted items	20,180	.....	59,914	46,088
Gross assets	767,664	189,779	9,964,814	972,003

St. Louis Mut., St. Louis, Mo.	San Jacinto, Beaumont, Tex.	Scranton Life, Scranton, Pa.	Security of America, Chicago, Ill.	Security L.& T., Greensboro, N. C.	Security Mut., Binghamton, N. Y.
.....	$200,000	$340,000	$220,000	$150,000	.....
$1,431,836	363,739	3,517,205	3,674,700	150,000	$9,769,707
45,553	131,180	183,518	358,062	70,201	286,809
124	551	.....	9,314	4,201	10,068
197,245	131,296	721,099	694,963	.....	1,820,114
371	.....	.....	5,019	.....	1,224
31,856	855	43,073	.....	.....	48,157
.....	3,480	4,830	667	.....	45,148
47,415	135,210	189,260	367,376	74,402	335,043
227,734	132,152	763,260	700,649	.....	1,876,537
.....	.....	149	.....	.....	110
275,149	267,362	952,669	1,068,025	74,402	2,211,690
22,959	83,313	140,689	248,230	74,402	76,643
82,778	18,440	138,464	174,227	3,770	451,685
4,057	13,022	63,513	225	.....	64,404
3,630	.....	.....	2,191	.....	.....
.....	.....	.....	9,000	.....	10,973
1,151	2,679	22,575	5,462	75,000	2,480
91,616	34,141	224,552	191,105	78,770	529,542
10,271	8,462	1,391	9,252	78,770	65,252
366,765	301,503	1,177,221	1,259,130	153,172	2,741,232
33,230	91,775	142,080	257,482	153,172	141,895
99,429	19,138	187,806	210,667	.....	638,234
10,000	.....	10,500	.....	.....	64,871
.....	.....	.....	1,594	.....	571
17,114	8,674	35,493	311,343	.....	234,156
37,907	1,081	80,767	389	.....	62,364
11	.....	862	750	.....	.....
164,461	28,893	315,428	524,743	.....	1,000,196
—18,513	—3,951	60,980	264,661	.....	—76,944
26,769	99,722	129,227	268,053	49,674	132,396
6,730	3,150	49,900	25,604	.....	111,056
.....	.....	.....	.....	.....	.....
9,589	3,267	28,473	21,653	525	136,537
5,758	13,338	13,368	46,673	5,475	32,933
21,040	28,792	52,552	73,695	11,913	138,665
3,060	2,410	10,000	10,786	475	39,505
1,856	9,443	23,150	24	.....	31,087
7,132	15,337	22,497	79,081	13,523	58,499
81,934	175,459	329,167	525,569	81,585	680,678
100	.....	725	3,595	.....	4,612
.....	.....	.....	.....	.....	.....
828	5,943	12,579	19,360	2,029	45,001
1,856	.....	10,505	165	.....	17,714
544	1,595	1,336	.....	.....	15,804
85,262	182,997	354,312	548,689	83,614	763,809
5,546	35,656	19,989	166,490	83,614	68,022
249,723	211,890	669,740	1,073,432	83,614	1,764,005
12,967	31,705	80,969	431,151	83,614	—8,922
117,042	89,613	507,481	185,698	69,558	977,227
1,578,877	453,351	4,028,789	3,860,396	219,557	10,750,717
.....	125,000	711,510	12,000	.....	862,000
1,107,885	166,287	522,401	1,428,273	170,500	3,836,103
179,713	23,132	1,906,738	1,313,043	10,000	3,961,044
.....	.....	25,060	.....	.....	26,350
.....	.....	79,490	35,500	8,000	.....
.....	15,309	8,631	34,292	.....	53,051
260,069	20,275	479,744	853,801	.....	1,818,233
30,209	104,983	243,399	93,813	22,799	268,183
26,262	23,838	89,032	86,806	.....	277,330
19,332	30,027	51,035	69,168	4,000	229,140
1,623,470	508,851	4,117,040	3,926,696	215,299	11,331,434
154,911	100,290	497,173	199,570	215,299	1,091,104
7,982	26,133	87,106	102,669	15,758	122,039
1,631,452	534,984	4,204,146	4,029,365	231,057	11,453,473

Year Ending December 31, 1920.		Rockford Life, Rockford, Ill.	Roman Standard, Manistee, Mich.	Royal Union, Des Moines, Iowa.	St. Joseph Life St. Joseph, Mo.
Liabilities.					
Reserves		$496,979	$78,552	$8,585,902	$641,791
Reserve on supplementary contracts		.....	.....	133,201	.....
Unpaid losses and claims		4,750	.....	55,591	6,674
Losses and claims resisted		.....	.....	.....	.....
Dividends to accumulate		.....	.....	352,049	72
Unpaid dividends		.....	.....	33,605	.....
Dividends apportioned		.....	.....	226,540	647
Amounts set apart		.....	.....	.....	.....
All other liabilities		6,038	5,269	72,475	25,620
Total liabilities		507,767	83,821	9,459,363	674,804
Increase in year		113,329	9,604	783,617	219,293
Unassigned funds and capital		239,717	105,958	445,537	251,111
Surplus apportioned		.....	.....	226,540	647
Total surplus funds		239,717	105,958	672,077	251,758
Increase in year		7,713	—6,854	121,219	—13,007
Gross surplus		259,897	105,958	731,991	297,846
New Business.					
New Issues	Policies	1,678	208	4,938	1,955
	Amount	2,987,098	775,570	10,624,626	4,024,500
Policies revived	Policies	40	6	57	30
	Amount	93,166	19,000	111,200	59,500
Policies increased	Policies	.....	.....	.....	.....
	Amount	.....	398	.....	.....
Dividend additions		13,178	.....	16,271	.....
Total new issues	Policies	1,718	214	4,995	1,985
	Amount	3,093,442	794,968	10,752,097	4,084,000
Increase in year	Policies	535	45	119	826
	Amount	1,280,005	197,349	546,436	1,492,800
Terminations.					
By death	No.	19	8	249	19
	Amount	30,000	15,000	424,068	36,000
By maturity	No.	.....	.....	75	.....
	Amount	.....	.....	111,105	.....
By expiry	No.	9	2	31	.....
	Amount	34,500	4,949	110,967	.....
By surrender	No.	49	3	576	20
	Amount	81,272	4,000	930,084	43,500
By lapse	No.	563	44	1,535	351
	Amount	899,350	168,603	2,966,093	715,000
By change	No.	.....	.....	.....	.....
	Amount	13,717	.....	493,281	21,570
By disability	No.	.....	.....	1	.....
	Amount	.....	.....	832	.....
Total terminations	No.	640	57	2,467	390
	Amount	1,058,839	192,552	5,036,430	816,070
Insurance in Force.					
Whole life policies	No.	4,351	.....	30,835	4,541
	Amount	6,778,331	.....	51,442,506	10,138,165
Endowment policies	No.	398	.....	6,017	153
	Amount	527,875	.....	10,475,790	322,418
All other policies	No.	205	.....	694	4
	Amount	716,931	.....	1,705,752	25,000
Reversionary additions		38,699	.....	177,234	.....
Total in force	No.	4,954	924	37,546	4,698
	Amount	8,061,836	2,268,736	63,801,282	10,485,583
Increase in year	No.	1,078	154	2,528	1,595
	Amount	2,034,603	602,416	5,715,667	3,267,930
Miscellaneous.					
Mean ledger assets		666,822	170,012	9,112,310	814,007
Mean admitted assets		686,963	184,452	9,435,710	822,859
Invested assets		714,455	173,042	9,507,182	888,801
Interest and rents earned		37,966	9,329	557,089	36,721
Net assets over all liabilities ex. reserve		736,696	184,510	9,257,979	893,549
Mean reserve		440,675	71,935	8,228,170	541,028
Mean insurance in force		7,044,534	1,967,528	60,943,448	8,851,618
Death claims paid plus net exp. of mgt.		135,975	26,700	1,095,057	170,353
7½ per cent of renewal premiums		11,769	1,885	143,364	18,744

St. Louis Mut., St. Louis, Mo.	San Jacinto, Beaumont, Tex.	Scranton Life, Scranton, Pa.	Security of Amer., Chicago, Ill.	Security L. & T., Greensboro, N. C.	Security Mut., Binghamton, N. Y.
$1,439,060	$271,893	$3,543,505	$3,427,189	$18,064	$10,499,906
956	.....	14,541	61,722	.....	47,329
11,000	1,065	12,500	46,718	.....	55,952
.....	.....	.....	11,237	.....	2,000
3,967	.....	60,474	2,970	.....	37,826
3,125	.....	.....	.....	.....	10,848
41,008	.....	.....	.....	.....	58,769
.....	.....	.....	6,000	.....	65,819
45,764	19,247	91,315	46,717	2,458	146,494
1,544,880	292,205	3,722,335	3,602,553	20,522	10,924,943
162,240	98,723	482,809	249,817	20,522	954,222
78,590	216,646	394,705	324,142	194,777	406,491
41,008	.....	.....	6,000	.....	124,588
119,598	216,646	394,705	330,142	194,777	531,079
—4,950	1,567	14,364	—60,249	194,777	180,337
127,580	242,779	481,811	432,811	210,535	653,118
808	2,015	2,058	7,073	809	4,935
1,355,500	4,594,347	4,768,096	13,077,044	2,235,240	9,293,000
6	16	388	364	.....	120
6,000	27,000	658,575	750,798	.....	211,780
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	60,203
3,540	.....	1,928	.....	.....	.....
814	2,031	2,446	7,437	809	5,055
1,365,040	4,621,347	5,428,599	13,827,842	2,235,240	9,564,983
12	228	108	2,378	809	—1,792
53,895	518,987	1,386,793	4,783,988	2,235,240	—2,026,204
46	14	79	101	.....	393
103,104	34,528	179,431	218,744	.....	613,470
5	.....	3	.....	.....	57
10,000	.....	10,500	.....	.....	61,022
15	33	17	105	.....	133
29,500	74,500	21,000	146,174	.....	313,159
38	33	132	134	.....	435
68,408	47,550	173,648	354,817	.....	646,176
141	537	841	2,138	10	2,448
227,500	1,136,940	1,431,667	3,760,747	20,000	4,335,351
.....	.....	.....	143	.....	.....
.....	7,586	96,884	579,281	.....	.....
.....	.....	.....	4	.....	.....
.....	.....	.....	7,000	.....	.....
245	617	1,072	2,625	10	3,466
438,512	1,301,104	1,913,130	5,066,764	20,000	5,969,178
4,317	4,312	9,191	17,288	711	30,996
7,614,473	9,485,565	17,789,593	30,342,783	1,808,240	47,787,281
509	111	4,143	1,439	73	6,437
731,393	291,000	6,284,946	2,744,224	187,000	8,982,702
71	168	215	1,169	15	5,510
150,500	547,935	618,340	2,588,428	120,000	10,408,070
26,917	.....	10,615	.....	.....	74,360
4,897	4,591	13,549	19,896	799	42,943
8,523,283	10,324,500	24,703,494	35,675,435	2,115,240	67,252,413
569	1,414	1,374	4,812	799	1,589
926,528	3,320,243	3,515,469	8,761,078	2,115,240	3,595,805
1,505,356	408,545	3,772,997	3,767,548	184,779	10,260,212
1,546,014	458,706	3,868,453	3,826,911	.....	10,785,882
1,578,714	445,677	3,981,292	3,772,597	211,300	10,706,443
88,935	31,787	215,622	184,647	7,770	557,217
1,558,658	488,539	3,938,210	3,757,331	212,841	11,030,985
1,378,253	219,277	3,293,543	3,315,896	.....	10,039,083
8,060,019	8,664,378	22,945,759	31,294,896	.....	65,454,410
181,363	194,597	516,973	736,236	81,585	1,318,912
17,080	9,912	57,246	52,542	.....	140,739

Year Ending December 31, 1920.	Security Mut., Lincoln, Neb.	Shenandoah, Roanoke, Va.	Southeastern, Greenville, S. C.	Southern, Nashville, Tenn.
Capital Stock	.....	$470,170	$100,000	$103,840
Ledger assets beginning of year	$2,042,699	975,994	1,188,626	296,777
INCOME.				
New premiums	108,538	144,466	103,554	5,247
New disability & double indem. prems.	1,361	2,509	.....	.....
Renewals	281,742	199,459	351,164	455,236
Renewal dis. & double indem. prems.	3,402	2,597	.....	.....
Premiums paid by dividends	4,999	923	.....	.....
Premiums paid by surrenders	1,290	.....	.....	.....
Total new premiums	114,307	146,975	103,554	5,247
Total renewals	287,025	202,979	351,164	455,236
Consideration for annuities	13,792	.....	.....	.....
Total premium income	415,124	349,954	454,718	460,483
Increase in year	76,331	91,215	69,435	168,264
Interest and dividends	79,688	55,955	71,800	9,758
Rental receipts	70,292	.....	.....	6,051
Profit and loss account	.....	.....	.....	3,650
Supplementary contracts	924	.....	16,650	.....
Other receipts	3,910	34,560	.....	2,893
Total interest and other income	154,814	90,515	88,450	22,352
Increase in year	14,371	—14,153	—39,858	815
Total income	569,938	440,469	543,168	482,835
Increase in year	90,702	77,062	29,577	169,079
DISBURSEMENTS.				
Death claims paid	72,871	42,546	87,164	102,143
Matured endowments	.....	.....	.....	.....
Paid to annuitants	167	.....	.....	.....
Lapsed, surrendered and purchased pols.	37,902	2,785	16,347	370
Dividends to policyholders	17,235	4,754	.....	.....
Disability and double indemnity	.....	217	606	.....
Total paid policyholders	128,175	50,302	104,117	102,513
Increase in year	2,151	17,961	—21,208	23,071
Commissions—New	72,695	97,991	69,607	2,591
Commissions—Renewal	6,669	4,247	23,295	489
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	15,972	20,487	11,020	248,477
Medical fees and inspections	7,908	13,893	9,186	7,187
Salaries of officers and employees	35,747	34,882	31,991	21,155
Rents	9,936	2,820	2,371	4,145
Real estate, repairs, etc	30,182	.....	.....	677
Other management expenses	14,758	16,740	21,566	12,203
Total management expenses	193,867	191,060	169,036	296,924
Paid on supplementary contracts	522	300	2,193	.....
Dividends to stockholders	.....	.....	10,000	.....
Insurance taxes, licenses, fees and fines.	8,776	12,509	5,883	4,827
Real estate taxes	8,507	.....	.....	815
Profit and loss, etc	1,736	14,225	14,440	.....
Total expenses, etc	213,408	218,094	201,552	302,566
Increase in year	66,542	19,169	1,854	116,859
Total disbursements	341,583	268,396	305,669	405,079
Increase in year	68,693	37,130	—19,354	139,936
Income saved	228,355	172,073	237,499	77,756
Ledger assets end of year	2,279,055	1,182,586	1,426,123	374,533
ASSETS.				
Real estate owned	631,702	.....	16,000	92,500
Real estate mortgages	992,893	860,060	856,921	107,625
Bonds owned	305,810	73,615	.....	114,470
Stocks owned	.....	5,460	104,264	.....
Collateral loans	.....	24,445	63,000	.....
Premium notes	16,577	21,725	35,389	439
Loans to policyholders	241,463	5,527	294,236	1,252
Cash in office and bank	71,816	104,533	14,406	59,716
Deferred and Unpaid Premiums	26,742	16,435	33,376	2,094
All other assets	34,818	15,961	49,452	8,684
Total admitted assets	2,321,821	1,127,761	1,467,044	386,78
Increase in year	249,970	186,381	250,277	91,99
Not admitted items	25,439	89,790	36,142	19,491
Gross assets	2,347,260	1,217,551	1,503,186	406,271

Southern L. & T., Greensboro, N. C.	Southern States, Atlanta, Ga.	Southern Union, Waco, Tex.	Southland Life, Dallas, Tex.	Southwestern, Dallas, Tex.	Standard Life, Atlanta, Ga.
$1,000,000	$100,000	$135,090	$300,000	$750,000	$125,000
2,903,533	2,974,000	745,103	3,902,941	6,584,193	577,804
554,416	312,567	83,933	792,759	888,912	382,893
39,813	17,328	200	.....	25,472	.....
981,020	777,399	167,307	1,098,957	1,669,384	403,723
27,239	15,491	612	.....	17,530	.....
34,851	32,093	.....	.....	4,004	.....
.....	1,076	2,033	.....	.....	.....
595,511	331,042	84,133	792,759	914,581	382,893
1,041,938	824,912	169,952	1,098,957	1,690,721	403,723
.....	.....	.....	.....	25	.....
1,637,449	1,155,954	254,085	1,891,716	2,605,327	786,616
347,472	174,705	54,575	548,275	775,021	234,162
156,358	169,842	34,551	173,799	368,235	39,513
.....	.....	8,036	67,386	151,547	.....
.....	.....	.....	.....	.....	341
.....	.....	.....	21,739	22,218	.....
2,075	25,925	34	8,386	10,541	420
158,433	195,767	42,621	271,310	552,541	40,274
25,402	38,596	4,219	14,815	80,515	19,768
1,795,882	1,351,721	296,706	2,163,026	3,157,868	826,890
372,874	213,301	58,794	563,090	855,536	253,930
322,040	224,197	35,000	237,353	438,188	99,663
3,500	.....	.....	10,810	6,000	.....
1,479	.....	.....	.....	.....	.....
48,498	43,070	9,377	65,823	86,278	6,603
38,640	37,752	.....	17,237	36,229	.....
8,635	7,250	85	286	851	84
422,792	312,269	44,462	331,509	567,546	106,350
136,478	108,544	—18,457	—48,561	79,057	6,259
345,016	254,280	62,765	583,340	667,546	162,579
58,640	38,158	4,143	26,834	33,938	11,748
.....	.....	.....	.....	.....	.....
90,976	37,448	10,886	11,088	36,282	48,433
51,281	42,432	9,864	62,959	83,324	75,666
98,060	74,257	30,398	154,264	177,481	42,701
6,434	5,591	2,550	15,950	12,985	3,234
.....	45	2,982	23,538	52,675	.....
68,796	42,036	8,175	72,175	73,632	35,240
719,203	494,247	131,763	950,148	1,137,863	379,601
.....	748	640	7,588	4,727	.....
1,214	.....	.....	23,986	60,000	7,500
29,900	34,343	1,717	23,645	6,458	18,812
.....	.....	1,780	4,693	17,762	.....
.....	.....	.....	1,743	19,341	.....
750,317	529,338	135,900	1,011,803	1,246,150	405,913
181,489	57,968	38,970	365,630	428,176	120,546
1,173,109	841,607	180,362	1,343,312	1,813,697	512,263
317,967	166,512	20,513	317,069	447,233	126,805
622,773	510,114	116,344	819,714	1,344,171	314,627
3,520,016	3,484,113	861,364	4,722,655	8,028,363	892,431
.....	.....	132,560	1,279,300	1,250,000	.....
2,215,557	1,287,483	457,179	2,096,580	4,702,829	428,657
179,836	224,038	52,327	438,390	326,100	326,330
199,515	.....	.....	.....	.....	.....
.....	151,081	.....	6,100	.....	.....
.....	81,109	.....	100,860	88,413	868
700,777	1,152,069	191,798	994,516	1,682,728	58,261
186,901	561,596	25,663	198,386	115,011	57,364
172,858	152,586	29,766	160,478	152,410	201,496
1,344,227	32,959	33,777	73,185	194,900	20,942
4,999,671	3,642,921	923,070	5,347,795	8,512,391	1,093,918
1,303,343	564,742	132,154	1,170,512	1,541,271	407,417
74,536	63,317	4,690	143,132	67,126	139,753
5,074,207	3,706,238	927,760	5,490,927	8,579,517	1,233,671

Year Ending December 31, 1920.	Security Mut., Lincoln, Neb.	Shenandoah, Roanoke, Va.	Southeastern, Greenville, S. C.	Southern, Nashville, Tenn.b
Liabilities.				
Reserves	$1,892,014	$365,286	$1,276,356	$237,354
Reserve on supplementary contracts	4,095	4,236	19,454	.....
Unpaid losses and claims	10,150	.....	.....	2,400
Losses and claims resisted	.....	.....	2,210	.....
Dividends to accumulate	.....	9,183	16,850	.....
Unpaid dividends	.....	226	.....	.....
Dividends apportioned	.....	.....	.....	.....
Amounts set apart	319,175	.....	.....	.....
All other liabilities	63,734	21,914	14,399	10,567
Total liabilities	2,289,168	400,845	1,329,269	250,321
Increase in year	564,142	140,855	240,850	59,595
Unassigned funds and capital	32,653	726,916	137,775	136,459
Surplus apportioned	319,175	.....	.....	.....
Total surplus funds	351,828	726,916	137,775	136,459
Increase in year	—15,091	45,326	9,427	32,365
Gross surplus	377,267	816,706	173,917	155,950
New Business.				
New Issues — Policies	1,594	2,215	c g 1,313	b .....
New Issues — Amount	3,897,744	5,238,431	3,670,077	.....
Policies revived — Policies	150	50	58	.....
Policies revived — Amount	260,329	106,000	143,099	.....
Policies increased — Policies	.....	.....	.....	.....
Policies increased — Amount	.....	.....	.....	.....
Dividend additions	.....	.....	.....	.....
Total new issues — Policies	1,744	2,265	1,371	.....
Total new issues — Amount	4,158,073	5,344,431	3,813,176	.....
Increase in year — Policies	702	—185	—131	.....
Increase in year — Amount	1,772,084	496,568	—501,540	.....
Terminations.				
By death — No.	53	25	37	.....
By death — Amount	78,392	46,500	87,843	.....
By maturity — No.	.....	.....	.....	.....
By maturity — Amount	.....	.....	.....	.....
By expiry — No.	32	.....	33	.....
By expiry — Amount	59,500	.....	66,253	.....
By surrender — No.	76	12	64	.....
By surrender — Amount	101,400	20,250	134,159	
By lapse — No.	378	957	569	.....
By lapse — Amount	759,195	1,708,240	1,404,358	.....
By change — No.	.....	.....	1	.....
By change — Amount	76,271	14,061	51,661	.....
By disability — No.	.....	.....	.....	.....
By disability — Amount	.....	.....	.....	.....
Total terminations — No.	539	994	704	.....
Total terminations — Amount	1,074,758	1,789,051	1,744,274	.....
Insurance in Force.				
Whole life policies — No.	8,067	4,869	6,104	.....
Whole life policies — Amount	13,687,042	10,261,924	13,701,277	.....
Endowment policies — No.	261	835	552	.....
Endowment policies — Amount	345,062	1,372,000	1,255,196	.....
All other policies — No.	318	139	248	.....
All other policies — Amount	651,458	478,250	840,715	.....
Reversionary additions	143,071	.....	.....	.....
Total in force — No.	8,646	5,843	6,904	.....
Total in force — Amount	14,826,633	12,112,174	15,797,188	.....
Increase in year — No.	1,205	1,271	667	.....
Increase in year — Amount	3,066,507	3,555,380	2,068,902	.....
Miscellaneous.				
Mean ledger assets	2,160,877	1,079,240	1,307,374	335,655
Mean admitted assets	2,196,836	1,034,570	1,341,905	340,800
Invested assets	2,259,261	1,094,298	1,403,803	356,396
Interest and rents earned	161,072	62,138	85,526	13,661
Net assets over all liabilities ex. reserve	2,243,842	1,092,202	1,414,131	373,813
Mean reserves	1,781,515	285,244	1,162,853	207,308
Mean insurance in force	13,284,975	10,334,484	14,762,737	.....
Death claims paid plus net exp. of mgt.	266,738	233,606	256,200	399,067
7½ per cent of renewal premiums	21,525	15,225	26,337	34,141

c—Policy exhibit includes ordinary business only. g—Transacts group business.

Southern L. & T., Greensboro, N. C.	Southern States, Atlanta, Ga.	Southern Union, Waco, Tex.	Southland Life, Dallas, Tex.	Southwestern, Dallas, Tex.	Standard Life, Atlanta, Ga.
$3,427,866	$3,329,242	$719,341	$4,527,020	$7,140,666	$892,730
28,478	4,569	6,107	81,572	38,494	.....
24,785	16,398	.....	18,453	66,308	10,500
.....	17,200	.....	17,000	.....	1,000
5,379	25,387	.....	.....	6,465	.....
4,889	771	.....	.....	166	.....
31,167	1,232	.....	.....	10,288	.....
150,552	.....	.....	200,000	.....	.....
208,167	76,763	7,239	79,125	207,356	29,882
3,881,283	3,471,562	732,687	4,923,170	7,469,743	934,112
642,185	545,952	135,090	1,181,663	1,506,089	402,101
1,118,388	171,359	190,382	424,625	1,042,648	159,806
181,719	1,232	.....	200,000	10,288	.....
1,300,107	172,591	190,382	624,625	1,052,936	159,806
616,000	17,720	—2,937	188,849	36,986	5,236
1,374,643	235,908	195,072	767,757	1,120,062	299,559
				c g	
7,546	5,243	1,628	9,847	14,164	10,666
20,134,628	11,231,347	2,900,400	27,072,910	31,639,020	11,901,184
282	95	15	155	668	2,116
698,000	269,362	29,500	404,299	1,454,210	2,234,568
8	.....	.....	8	.....	.....
.....	.....	.....	.....	.....	.....
2,671	186	.....	.....	64,574	.....
7,836	5,338	1,643	10,010	14,832	12,782
20,835,299	11,500,895	2,929,900	27,477,209	33,157,804	14,135,752
1,002	981	577	3,726	6,434	2,599
4,784,804	1,723,469	993,300	10,793,032	13,207,236	3,543,623
168	119	19	117	194	95
351,293	247,197	35,000	281,095	506,458	100,000
4	.....	9	6	4	.....
3,500	.....	14,000	11,500	6,000	.....
16	6	30	71	34	.....
33,672	12,500	60,303	171,354	72,062	.....
161	291	48	217	351	9
309,818	551,477	94,353	348,429	603,695	8,500
3,220	1,523	453	1,850	2,506	7,692
7,224,177	2,907,396	780,000	4,754,986	6,153,384	8,077,771
.....	26	.....	.....	.....	.....
202,283	19,091	1,000	534,976	51,405	.....
.....	.....	86	.....	.....	.....
.....	.....	122,500	.....	.....	.....
3,569	1,965	645	2,261	3,089	7,796
8,124,743	3,737,661	1,107,156	6,102,340	7,393,004	8,186,271
19,337	18,954	4,486	26,473	38,401	10,723
40,357,017	38,654,253	7,995,572	61,188,081	77,881,577	10,882,650
4,161	448	411	1,839	2,852	9,126
9,906,051	838,243	652,500	4,461,208	5,373,031	8,982,000
901	106	146	824	1,035	.....
2,633,581	281,500	272,655	2,598,932	4,051,403	.....
17,195	2,973	.....	.....	427,100	.....
24,399	19,508	5,043	29,136	42,288	19,849
52,913,844	39,776,969	8,920,727	68,248,221	87,733,111	19,864,650
4,267	3,373	998	7,749	11,743	4,986
12,710,556	7,763,234	1,822,744	21,374,869	25,829,374	5,949,481
3,211,774	3,229,056	803,233	4,312,798	7,306,278	735,117
4,347,999	3,360,550	856,993	4,762,539	7,741,755	890,209
3,504,827	3,458,943	859,528	4,591,154	7,975,617	875,496
175,748	178,831	49,558	257,499	582,737	48,084
4,727,973	3,501,833	909,723	5,151,645	8,193,602	1,052,536
3,097,500	3,071,232	651,109	4,064,579	6,488,106	697,044
46,558,566	35,895,352	8,009,355	57,560,786	74,850,711	16,796,909
1,051,243	718,444	166,763	1,187,501	1,576,051	479,264
78,184	61,869	12,747	82,422	126,804	30,273

c—Policy exhibit includes ordinary business only. *g*—Transacts group business.

Year Ending December 31, 1920.	Standard Life, Decatur, Ill.	Standard Life, Pittsburgh, Pa.	State Life, Indianapolis, Ind.	State Life, Des Moines, Iowa.
Capital Stock	$225,000	$356,095	.....	$660,900
Ledger assets beginning of year	1,592,778	1,946,991	$21,371,779	739,329
INCOME.				
New premiums	264,399	46,465	1,367,227	103,698
New disability & double indem. prems.	21,873	.....	91,554	5,259
Renewals	937,330	372,404	3,036,118	45,016
Renewal dis. & double indem. prems.	.....	.....	104,095	3,597
Premiums paid by dividends	3,021	30,164	397,126	1,542
Premiums paid by surrenders	.....	5,712	32,004	.....
Total new premiums	286,272	52,177	1,508,246	108,957
Total renewals	940,351	402,568	3,519,878	50,155
Consideration for annuities	.....	.....	83	.....
Total premium income	1,226,623	454,745	5,028,207	159,112
Increase in year	115,866	10,931	988,597	81,487
Interest and dividends	87,426	100,963	1,168,393	32,132
Rental receipts	53,978	77,263	118,287	.....
Profit and loss account	53	2,907	161	.....
Supplementary contracts	.....	.....	36,301	.....
Other receipts	556,089	53,544	40,554	23,608
Total interest and other income	697,546	234,677	1,363,696	55,740
Increase in year	615,364	50,826	200,726	30,634
Total income	1,924,169	689,422	6,391,903	214,852
Increase in year	731,230	61,757	1,189,323	112,121
DISBURSEMENTS.				
Death claims paid	372,529	84,542	1,248,481	5,000
Matured endowments	.....	.....	60,652	.....
Paid to annuitants	.....	.....	1,656	.....
Lapsed, surrendered and purchased pols.	44,126	38,617	311,023	.....
Dividends to policyholders	21,690	73,332	743,836	6,126
Disability and double indemnity	341	.....	61,988	.....
Total paid policyholders	438,686	196,491	2,427,636	11,126
Increase in year	—454	—10,351	252,459	11,126
Commissions—New	181,827	25,744	1,088,000	93,562
Commissions—Renewal	16,821	12,805	299,841	18
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	81,663	8,894	115,885	3,464
Medical fees and inspections	21,136	3,601	99,294	6,139
Salaries of officers and employees	77,396	47,822	227,828	28,722
Rents	10,094	7,398	25,392	3,362
Real estate, repairs, etc.	37,947	64,384	52,002	.....
Other management expenses	46,263	20,887	111,843	14,920
Total management expenses	473,147	191,535	2,020,085	150,187
Paid on supplementary contracts	578	600	17,495	.....
Dividends to stockholders	39,750	.....	.....	.....
Insurance taxes, licenses, fees and fines	24,136	7,334	129,813	4,857
Real estate taxes	298	18,942	23,720	.....
Profit and loss, etc.	145,573	.....	.....	.....
Total expenses, etc.	683,482	218,411	2,191,113	155,044
Increase in year	282,811	19,638	634,801	66,030
Total disbursements	1,122,168	414,902	4,618,749	166,170
Increase in year	282,357	9,287	887,260	77,156
Income saved	802,001	274,520	1,773,154	48,682
Ledger assets end of year	2,460,777	2,228,944	23,144,930	829,111
ASSETS.				
Real estate owned	701,876	420,000	1,227,829	.....
Real estate mortgages	1,524,310	536,141	11,398,543	500,820
Bonds owned	133,773	999,390	4,816,243	211,000
Stocks owned	53,410	.....	.....	.....
Collateral loans	28,628	28,440	.....	.....
Premium notes	18,875	37,725	73,083	9,157
Loans to policyholders	112,569	182,372	5,206,225	.....
Cash in office and bank	87,669	113,362	440,781	41,302
Deferred and Unpaid Premiums	71,724	26,213	341,264	6,933
All other assets	42,599	85,240	268,710	20,421
Total admitted assets	2,775,433	2,428,883	23,772,678	789,633
Increase in year	1,110,702	273,050	1,875,923	38,749
Not admitted items	107,617	97,347	237,572	61,783
Gross assets	2,883,050	2,526,230	24,010,250	851,416

b—Transacts industrial business.

State Life, Great Falls, Mont.	State Mutual, Worcester, Mass.	Sun Life, Baltimore, Md.*b*	Surety Fund, Minneapolis, Minn.	Teachers I. & A., New York, N. Y.	Texas Life, Waco, Tex.
$117,500	.....	$300,000	$100,000	$500,000	$200,000
338,393	$59,947,401	1,577,404	941,720	1,048,787	1,825,966
42,290	1,667,385	164,995	61,216	30,992	281,503
1,000	9,013	.....	354	480	.....
94,785	7,633,146	803,320	242,460	9,686	374,059
1,559	14,436	.....	3,634	179	8,958
1,530	888,873	.....	1,189	.....	16,103
.....	.....	.....	.....	.....	.....
43,308	1,806,900	164,995	61,570	31,472	281,503
97,866	8,405,953	803,320	247,283	9,865	399,120
.....	83,584	.....	.....	122,851	.....
141,174	10,296,437	968,315	308,853	164,188	680,623
8,991	1,124,206	159,719	42,712	130,634	204,719
18,466	2,977,646	78,918	50,125	52,577	106,934
.....	178,232	24,592	.....	.....	11,103
.....	5,464	1,239	.....	.....	22,659
.....	186,146	.....	24,200	.....	.....
40,187	130,976	3,420	4,110	1,399	9,020
58,653	3,478,464	108,169	78,435	53,976	149,716
22,819	358,606	32,258	—19,579	5,693	37,784
199,827	13,774,901	1,076,484	387,288	218,164	830,339
31,810	1,482,812	191,977	23,133	136,327	242,503
12,102	2,909,983	140,594	128,084	.....	88,990
.....	1,064,530	.....	.....	.....	2,500
.....	46,847	.....	.....	120	.....
4,200	1,084,565	317	15,641	.....	35,505
14,453	1,309,672	255	3,686	1,563	6,225
.....	872	.....	1,600	.....	.....
30,755	6,416,469	141,166	149,011	1,683	133,220
—26,494	—380,863	—11,257	15,438	1,673	—28,333
30,758	764,093	96,641	37,993	.....	249,719
1,623	576,380	162,836	5,818	.....	13,287
.....	1,886	.....	.....	.....	.....
1,480	126,353	85,725	12,198	.....	.....
2,807	109,410	22,651	4,914	1,669	32,925
15,427	260,538	103,773	31,116	27,998	51,099
1,328	86,852	8,908	3,681	5,995	2,400
.....	72,112	9,037	.....	.....	7,974
5,406	205,947	21,107	18,723	11,146	13,296
58,829	2,203,571	510,678	114,443	46,808	370,700
.....	125,530	.....	19,000	.....	.....
.....	.....	168,400	.....	.....	.....
6,362	215,014	43,740	5,877	1,905	4,174
56	47,136	6,006	.....	.....	4,706
.....	.....	4,997	6,689	.....	.....
65,247	2,591,251	733,821	146,009	48,713	379,580
1,591	412,643	333,050	12,717	9,752	191,157
96,002	9,007,720	874,987	295,020	50,396	512,800
—24,903	31,780	321,793	28,155	11,425	162,824
103,825	4,767,181	201,497	92,268	167,768	317,539
442,219	64,721,131	1,918,944	1,033,324	1,219,859	2,217,649
1,736	1,836,800	365,734	.....	.....	81,149
186,750	20,686,895	464,734	463,623	.....	1,059,140
30,743	30,394,837	1,182,182	413,787	1,213,839	387,861
.....	1,183,566	20,250	.....	.....	.....
18,986	25,000	.....	.....	.....	.....
15,145	8,814	.....	3,407	.....	.....
32,562	9,132,071	2,404	61,747	.....	467,734
150,666	990,451	49,856	80,282	6,020	146,181
10,278	1,484,643	5,332	22,149	21,072	45,040
17,298	940,256	23,664	21,542	18,959	26,589
464,164	66,683,333	2,114,156	1,066,537	1,259,890	2,213,694
110,829	4,816,336	513,986	89,149	186,887	334,447
11,329	821,414	14,274	23,886	.....	7,329
475,493	67,504,747	2,128,430	1,090,423	1,259,890	2,221,023

b—Transacts industrial business.

Year Ending December 31, 1920.	Standard Life, Decatur, Ill.	Standard Life Pittsburgh, Pa.	State Life, Indianapolis, Ind.	State Life, Des Moines, Iowa.
Liabilities.				
Reserves	$2,072,218	$1,755,625	$20,310,727	$58,094
Reserve on supplementary contracts	3,724	8,091	155,055	.....
Unpaid losses and claims	43,200	3,774	140,505	3,559
Losses and claims resisted	3,800	2,000	12,919	.....
Dividends to accumulate	36,213	194,528	131,143	4,632
Unpaid dividends	1,254	.....	28,721	.....
Dividends apportioned	6,439	.....	273,056	.....
Amounts set apart	48,342	.....	272,884	.....
All other liabilities	56,471	57,996	435,251	6,096
Total liabilities	2,271,661	2,022,014	21,760,261	72,381
Increase in year	832,048	260,857	2,158,727	59,928
Unassigned funds and capital	503,773	406,869	2,012,417	717,252
Surplus apportioned	54,781	.....	545,940	.....
Total surplus funds	558,554	406,869	2,558,357	717,252
Increase in year	277,562	12,183	—377,939	—21,380
Gross surplus	666,171	504,216	2,795,929	779,035
New Business.				
New Issues — Policies	3,186	541	15,491	577
New Issues — Amount	7,589,350	1,308,182	41,078,170	3,327,500
Policies revived — Policies	112	113	154	.....
Policies revived — Amount	141,850	252,978	395,918	.....
Policies increased — Policies	.....	.....	27	.....
Policies increased — Amount	.....	.....	.....	.....
Dividend additions	.....	.....	28,137	.....
Total new issues — Policies	3,298	654	15,672	577
Total new issues — Amount	7,731,200	1,561,160	41,502,225	3,327,500
Increase in year — Policies	234	—6	4,027	223
Increase in year — Amount	919,875	43,006	11,783,686	1,473,000
Terminations.				
By death — No.	318	31	451	2
By death — Amount	377,874	102,174	1,344,585	15,000
By maturity — No.	.....	.....	26	.....
By maturity — Amount	.....	.....	60,652	.....
By expiry — No.	228	6	316	.....
By expiry — Amount	268,152	14,500	511,494	.....
By surrender — No.	130	95	741	.....
By surrender — Amount	166,587	263,035	1,511,648	.....
By lapse — No.	2,044	203	3,061	83
By lapse — Amount	4,153,200	588,804	7,141,918	418,000
By change — No.	.....	.....	3	.....
By change — Amount	74,427	1,000	635,918	.....
By disability — No.	.....	.....	.....	.....
By disability — Amount	.....	.....	.....	.....
Total terminations — No.	2,720	335	4,598	85
Total terminations — Amount	5,040,240	969,513	11,206,215	433,000
Insurance in Force.				
Whole life policies — No.	24,243	5,712	51,112	810
Whole life policies — Amount	35,297,414	11,571,399	117,091,169	4,663,000
Endowment policies — No.	878	666	8,134	29
Endowment policies — Amount	1,490,083	1,170,612	15,333,602	73,500
All other policies — No.	6,582	184	4,953	11
All other policies — Amount	8,870,014	605,750	13,916,175	32,500
Reversionary additions	19,209	.....	84,191	.....
Total in force — No.	31,703	6,562	64,199	850
Total in force — Amount	45,676,720	13,347,761	146,425,137	4,769,000
Increase in year — No.	598	319	11,079	496
Increase in year — Amount	2,690,960	591,647	30,296,010	2,914,500
Miscellaneous.				
Mean ledger assets	2,026,777	2,087,967	22,258,355	784,220
Mean admitted assets	2,220,082	2,292,358	22,834,716	770,458
Invested assets	2,393,443	2,142,171	22,999,780	767,648
Interest and rents earned	162,922	180,538	1,285,370	35,428
Net assets over all liabilities ex. reserve	2,629,772	2,162,494	22,869,084	775,346
Mean reserves	1,673,472	1,645,891	19,295,134	33,287
Mean insurance in force	40,876,640	13,166,873	131,277,132	3,311,750
Death claims paid plus net exp. of mgt.	845,676	276,077	3,268,566	155,187
7½ per cent of renewal premiums	70,527	30,192	263,841	3,732

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

State Life, Great Falls, Mont.	State Mutual, Worcester, Mass.	Sun Life, Baltimore, Md. *b*	Surety Fund, Minneapolis, Minn.	Teachers I. & A., New York, N. Y.	Texas Life, Waco, Tex.
$220,871	$59,024,079	$1,568,247	$797,055	$198,787	$1,913,049
.....	715,104	.....	100,017	.....	.....
.....	221,571	4,970	.....	.....	10,589
.....	10,000	864	1,000	.....	.....
.....	1,156,919	.....	13,785	.....	.....
.....	90,342	.....	.....	.....	.....
.....	1,627,296	497	.....	4,983	1,253
.....	146,387	11,495	.....	8,911	.....
65,228	384,688	76,293	13,902	5,982	16,172
286,099	63,376,386	1,662,366	925,759	218,663	1,941,063
70,929	4,417,046	303,112	100,053	179,561	320,616
178,065	3,306,947	451,790	140,778	1,041,227	272,631
.....	1,773,683	11,992	.....	13,894	1,253
178,065	5,080,630	463,782	140,778	1,055,121	273,884
39,900	769,204	211,824	—10,906	21,219	14,119
189,394	5,901,044	478,056	164,664	1,055,121	279,960
		c			
435	14,871	654	1,015	406	5,003
1,392,000	54,607,914	793,000	2,545,574	2,134,716	8,284,000
9	137	1	242	.....	24
16,000	780,802	1,000	603,109	.....	39,500
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	230,786	.....	.....	.....	.....
444	15,008	655	1,257	406	5,027
1,408,000	55,619,502	794,000	3,148,683	2,134,716	8,323,500
—153	622	106	469	157	3,148
—191,000	8,378,254	103,950	1,135,596	903,684	5,218,300
5	894	2	59	.....	55
10,000	2,894,646	3,500	118,984	.....	98,988
.....	474	.....	.....	.....	3
.....	1,061,277	.....	.....	.....	2,500
10	297	.....	68	.....	19
28,000	779,459	.....	118,447	.....	28,000
24	1,192	6	142	.....	88
54,000	3,054,258	6,000	218,218	.....	157,500
265	2,155	195	805	2	822
701,500	5,596,672	185,503	2,009,032	6,000	1,288,500
.....	84	.....	42	.....	.....
.....	2,102,749	475	43,613	3,000	23,753
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
304	5,096	203	1,116	2	987
793,500	15,489,061	195,478	2,508,294	9,000	1,599,241
1,710	88,384	1,177	1,652	254	9,948
4,128,540	256,380,220	1,577,025	3,729,020	1,602,790	16,654,002
117	19,989	348	899	69	1,523
338,500	40,777,407	284,500	1,805,000	360,475	2,064,591
48	4,604	24	4,750	330	176
188,820	15,183,519	75,000	9,477,447	1,393,483	353,058
.....	2,815,541	.....	.....	.....	.....
1,875	112,977	1,549	7,301	653	11,647
4,655,860	315,156,687	1,936,525	15,011,467	3,356,748	19,071,651
140	9,912	452	141	404	4,040
614,500	40,130,441	598,522	640,389	2,125,716	6,724,259
390,306	62,334,266	1,748,174	987,022	1,134,323	2,021,807
408,749	64,275,165	1,857,163	1,021,962	2,166,446	2,046,470
434,120	64,258,435	1,918,944	1,022,414	1,219,859	2,216,313
25,250	3,221,394	106,617	54,391	55,594	120,354
398,936	64,104,709	2,032,029	937,833	1,244,997	2,186,933
192,509	57,078,947	1,423,158	746,713	117,306	1,752,112
4,354,860	295,091,466	1,637,264	14,683,140	2,293,890	15,709,522
70,931	5,113,554	651,272	242,527	46,808	459,690
7,338	630,447	60,249	18,546	740	29,919

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Year Ending December 31, 1920.	Toledo Trav., Toledo, Ohio.	Travelers, Hartford, Conn.	Twin City, St. Paul, Minn.	Two Republics' El Paso, Tex.
Capital Stock	$100,000	.....	$100,000	$125,000
Ledger assets beginning of year	286,756	$115,893,263	261,706	432,129
INCOME.				
New premiums	4,436	10,169,440	63,292	116,039
New disability & double indem. prems.	33	342,276	527	.....
Renewals	64,732	24,371,493	73,096	85,034
Renewal dis. & double indem. prems.	28	405,279	51	.....
Premiums paid by dividends	1,375	66,695	.....	.....
Premiums paid by surrenders	1,478	4,020	.....	.....
Total new premiums	6,245	10,542,743	63,819	116,039
Total renewals	65,837	24,816,460	73,147	85,034
Consideration for annuities	.....	750,868	.....	.....
Total premium income	72,082	36,110,071	136,966	201,073
Increase in year	1,029	8,806,415	34,558	98,616
Interest and dividends	13,245	5,677,729	15,375	27,382
Rental receipts	.....	476,157	.....	546
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	.....	819,916	.....	.....
Other receipts	315	13,225	1,805	15,719
Total interest and other income	13,560	6,987,027	17,180	43,647
Increase in year	8,872	666,263	3,372	15,468
Total income	85,642	43,097,098	154,146	244,720
Increase in year	9,901	9,472,678	37,930	114,084
DISBURSEMENTS.				
Death claims paid	26,347	9,438,433	18,978	12,400
Matured endowments	.....	1,964,626	.....	.....
Paid to annuitants	.....	320,122	.....	.....
Lapsed, surrendered and purchased pols.	6,600	1,262,024	1,732	11,386
Dividends to policyholders	1,694	106,542	.....	.....
Disability and double indemnity	.....	89,043	.....	.....
Total paid policyholders	34,641	13,180,790	20,710	23,786
Increase in year	—3,645	1,391,360	9,988	—71,878
Commissions—New	1,282	4,188,995	44,123	58,319
Commissions—Renewal	276	1,266,947	2,900	1,045
Commissions—Annuities	.....	29,656	.....	.....
Salaries and expenses of agents	1,819	1,961,538	2,774	15,484
Medical fees and inspections	600	551,232	6,615	10,889
Salaries of officers and employees	8,111	1,389,379	12,109	36,500
Rents	1,179	599,649	922	2,200
Real estate, repairs, etc	.....	173,897	.....	21
Other management expenses	3,347	890,079	7,317	29,322
Total management expenses	16,614	11,051,372	76,760	153,780
Paid on supplementary contracts	1,000	796,582	.....	.....
Dividends to stockholders	.....	.....	.....	.....
Insurance taxes, licenses, fees and fines.	1,098	956,490	4,235	5,749
Real estate taxes	.....	140,825	79	.....
Profit and loss, etc	442	56,141	22	.....
Total expenses, etc	19,154	13,001,410	81,096	159,529
Increase in year	31	3,448,382	3,692	95,149
Total disbursements	53,795	26,182,200	101,806	183,315
Increase in year	3,613	4,839,742	13,680	23,271
Income saved	31,847	16,914,898	52,340	61,405
Ledger assets end of year	318,401	132,700,266	313,978	578,533
ASSETS.				
Real estate owned	.....	6,127,362	930	317,419
Real estate mortgages	.....	48,276,726	134,400	112,900
Bonds owned	302,620	55,956,839	132,054	2,641
Stocks owned	.....	1,982,247	.....	.....
Collateral loans	.....	.....	.....	.....
Premium notes	111	.....	1,593	2,989
Loans to policyholders	7,398	16,668,699	8,073	76,069
Cash in office and bank	5,718	3,945,560	20,033	25,484
Deferred and Unpaid Premiums	6,113	4,580,827	7,002	12,263
All other assets	4,279	2,251,241	5,339	4,531
Total admitted assets	326,239	139,789,501	309,424	554,296
Increase in year	32,150	18,223,418	45,397	135,054
Not admitted items	3,924	683,247	17,694	43,721
Gross assets	330,163	140,472,748	327,118	598,017

Union Central, Cincinnati, Ohio.	Union L. & A., Lincoln, Neb.	Union Mutual, Portland, Me.	United Fidelity, Dallas, Tex.	United L. & A., Concord, N. H.	United States, New York, N. Y.
$2,500,000	$150,000	.....	$500,000	$500,000	$264,000
131,645,150	423,118	$19,547,108	500,000	1,521,249	6,614,009
4,982,678	179,603	282,191	9,783	201.315	62,631
51,709	7,044	.....	116	12,237	80
16,922,249	28,789	2,018,462	.....	321,654	570,669
79,844	1,147	.....	.....	73,237	173
3,806,411	.....	153,942	.....	3,743	1,214
148,551	.....	15,796	.....	123	26,312
5,594,072	186,647	340,457	9,899	215,179	89,563
20,397,370	29,936	2,129,934	.....	397,130	571,516
89,268	.....	10,008	.....	100	2,000
26,080,710	216,583	2,480,399	9,899	612,409	663,079
3,541,587	160,577	—10,663	9,899	191,122	—26,793
7,550,452	344	862,694	678	81,880	282,928
353,034	.....	51,264	.....	2,400	81,948
87,609	.....	.....	.....	2,105	98,264
250,180	.....	22,915	.....	.....	.....
175,806	2,791	14,324	250,000	1,291	15,062
8,417,181	3,135	951,197	250,678	87,676	478,202
—225,486	2,942	—47,474	250,678	291	83,696
34,497,891	219,718	3,431,596	260,577	700,085	1,141,281
3,316,101	163,519	—58,137	260,577	191,413	56,903
5,965,572	.....	837,162	.....	92,038	427,418
3,961,267	.....	704,042	.....	.....	181,032
34,844	.....	6,317	.....	.....	10,865
2,070,388	.....	808,346	.....	18,246	332,242
4,222,532	.....	382,617	.....	4,027	9,144
23,917	.....	.....	.....	17,827	.....
16,278,520	.....	2,738,484	.....	132,138	960,701
123,537	.....	—87,413	.....	6,588	—84,336
2,148,676	148,974	130,477	3,458	112,067	26,478
1,366,119	2,634	106,798	.....	13,707	24,605
8,447	.....	400	.....	.....	.....
134,785	.....	90,677	1,505	69,048	57,902
213,961	10,418	17,839	5	27,893	7,446
979,271	.....	102,994	6,378	43,452	73,745
169,084	.....	33,231	555	3,224	22,250
192,788	.....	25,970	.....	1,820	26,948
1,055,576	185	29,355	7,555	25,879	25,900
6,268,707	162,211	537,741	19,456	297,090	265,274
195,798	.....	.....	.....	1,800	5,735
250,000	.....	20,700	.....	.....	9,240
622,024	4,723	50,101	123	25,588	14,111
61,409	.....	15,880	.....	426	17,888
257,074	.....	96,243	.....	.....	.....
7,655,012	166,934	720,665	19,579	324,904	312,198
764,634	117,863	108,609	19,579	92,059	—5,830
23,933,532	166,934	3,459,149	19,579	457,042	1,272,899
888,171	115,863	21,196	19,579	98,647	—90,166
10,564,359	52,784	—27,553	240,998	243,043	—131,618
142,661,477	456,134	19,470,627	740,999	1,764,293	6,481,820
2,330,218	.....	516,168	450,000	20,000	361,000
107,761,876	24,000	730,142	.....	1,003,256	2,116,800
7,284,737	62,000	12,919,604	.....	550,806	2,967,891
.....	.....	1,342,670	.....	.....	.....
.....	.....	101,076	.....	3,950	15,000
3,059,450	2,232	79,816	.....	28,172	59,052
21,515,597	.....	2,838,937	809	135,559	899,368
557,365	44,644	145,860	284,642	15,484	65,360
1,497,211	8,602	211,334	.....	67,399	36,894
5,064,861	311,546	239,938	77	36,038	89,076
149,071,315	453,024	19,125,545	735,528	1,860,664	6,610,441
12,300,075	46,444	—137,956	735,528	271,032	—180,505
458,597	23,671	848,756	5,549	32,704	31,144
149,529,912	476,695	19,974,301	741,067	1,893,368	6,641,585

Year Ending December 31, 1920.	Toledo Trav., Toledo, Ohio.	Travelers, Hartford, Conn.	Twin City, St. Paul, Minn.	Two Republics, El Paso, Tex.
LIABILITIES.				
Reserves	$216,702	$129,374,079	$164,402	$381,028
Reserve on supplementary contracts	.....	5,882,597	.....	.....
Unpaid losses and claims	1,094	411,140	4,000	4,180
Losses and claims resisted	804	125,497	.....	.....
Dividends to accumulate	.....	.....	.....	.....
Unpaid dividends	.....	4,433	.....	.....
Dividends apportioned	2,079	106,994	.....	.....
Amounts set apart	.....	444,670	.....	.....
All other liabilities	2,526	1,669,764	4,637	23,975
Total liabilities	223,205	138,019,174	173,039	409,183
Increase in year	34,442	19,821,292	62,661	99,525
Unassigned funds and capital	103,034	1,770,327	136,385	145,113
Surplus apportioned	2,079	551,664	.....	.....
Total surplus funds	105,113	2,321,991	136,385	145,113
Increase in year	—1,883	—1,576,004	—16,261	35,529
Gross surplus	109,037	3,005,238	154,079	188,834
NEW BUSINESS.				
New Issues — Policies	112	*c*89,592	990	1,450
New Issues — Amount	176,867	344,611,636	1,989,928	3,321,955
Policies revived — Policies	.....	409	68	17
Policies revived — Amount	.....	1,239,162	109,000	49,000
Policies increased — Policies	.....	628	.....	.....
Policies increased — Amount	.....	1,357,081	.....	.....
Dividend additions	607	38,592	.....	.....
Total new issues — Policies	112	90,629	1,058	1,467
Total new issues — Amount	177,474	347,246,471	2,098,928	3,370,955
Increase in year — Policies	28	16,373	—186	1,150
Increase in year — Amount	50,474	75,771,035	—1,038,072	2,114,392
TERMINATIONS.				
By death — No.	18	2,275	12	9
By death — Amount	26,442	6,814,540	19,500	16,500
By maturity — No.	.....	1,001	.....	.....
By maturity — Amount	.....	1,993,834	.....	.....
By expiry — No.	21	1,428	2	15
By expiry — Amount	28,007	2,681,902	2,500	46,000
By surrender — No.	27	2,576	6	56
By surrender — Amount	37,500	8,348,469	11,000	104,800
By lapse — No.	9	10,789	629	112
By lapse — Amount	20,500	37,121,720	1,050,500	232,329
By change — No.	.....	.....	.....	.....
By change — Amount	517	.....	13,000	89,370
By disability — No.	.....	16	.....	.....
By disability — Amount	.....	32,500	.....	.....
Total terminations — No.	75	18,085	649	192
Total terminations — Amount	112,966	56,992,965	1,096,500	488,999
INSURANCE IN FORCE.				
Whole life policies — No.	993	242,324	2,272	2,139
Whole life policies — Amount	1,467,888	775,242,459	3,982,000	4,897,432
Endowment policies — No.	213	74,769	82	496
Endowment policies — Amount	270,000	150,207,798	134,500	1,087,614
All other policies — No.	131	42,547	97	127
All other policies — Amount	258,026	216,849,659	304,428	372,097
Reversionary additions	1,969	393,655	.....	.....
Total in force — No.	1,337	359,640	2,451	2,762
Total in force — Amount	1,997,883	1,142,693,571	4,420,928	6,357,143
Increase in year — No.	37	72,435	409	1,275
Increase in year — Amount	64,508	278,597,366	1,002,428	2,881,956
MISCELLANEOUS.				
Mean ledger assets	302,578	124,296,865	287,842	505,331
Mean admitted assets	310,164	130,677,792	285,725	486,769
Invested assets	315,847	131,988,163	297,051	537,273
Interest and rents earned	14,138	6,339,889	15,705	29,220
Net assets over all liabilities ex. reserve	321,815	131,696,070	300,787	526,141
Mean reserves	200,079	119,636,984	135,284	341,193
Mean insurance in force	1,965,629	997,566,818	3,913,214	4,915,165
Death claims paid plus net exp. of mgt.	42,961	20,489,805	95,758	166,180
7½ per cent of renewal premiums	4,938	1,861,233	5,487	6,378

c—Policy exhibit includes ordinary business only. *g*—Transacts group business.

Union Central, Cincinnati, Ohio.	Union L. & A., Lincoln, Neb.	Union Mutual, Portland, Me.	United Fidelity, Dallas, Tex.	United L. & A., Concord, N. H.	United States, New York, N. Y.
$126,469,914	$44,378	$17,938,169	$2,205	$1,032,676	$6,089,417
1,755,657	.....	141,107	.....	24,030	63,485
482,615	44,379	211,468	.....	7,810	90,927
33,200	.....	.....	.....	4,500	4,629
185,786	.....	50,473	.....	.....	.....
277,189	.....	43,571	.....	.....	3,966
2,829,108	.....	.....	.....	.....	.....
7,573,085	.....	.....	.....	.....	.....
2,916,569	188,355	102,382	3,469	21,815	43,487
142,523,123	277,112	18,487,170	5,674	1,090,831	6,295,911
12,248,760	49,845	—9,307	5,674	242,027	226,939
6,548,192	175,912	638,375	729,853	769,833	314,530
10,402,193	.....	.....	.....	.....	.....
16,950,385	175,912	638,375	729,853	769,833	314,530
3,016,239	—3,400	—128,649	729,853	29,005	40,547
17,408,982	199,583	1,487,131	735,402	802,537	345,674
40,615	1,470	3,265	68	4,238	1,353
151,202,711	5,278,310	8,323,500	282,000	8,160,627	3,007,760
1,063	.....	61	.....	107	208
2,858,629	.....	119,000	.....	216,265	424,500
.....	.....	2	.....	.....	.....
.....	.....	.....	.....	.....	.....
959,809	.....	71,604	.....	.....	2,065
41,678	1,470	3,328	68	4,345	1,561
155,021,149	5,278,310	8,514,104	282,000	8,376,892	3,434,325
5,176	1,004	—697	68	1,319	—51
24,473,021	3,755,789	—579,357	282,000	3,028,291	155,352
2,075	.....	510	.....	68	cg
5,885,995	.....	839,241	.....	103,103	215
1,581	.....	643	.....	.....	414,759
2,606,471	.....	745,330	.....	.....	127
1,450	.....	485	.....	3	184,002
3,144,973	.....	991,452	.....	6,000	137
3,822	7	1,196	.....	190	157,325
11,033,858	32,942	1,655,232	.....	281,900	489
4,886	140	705	.....	1,191	965,744
13,710,947	445,122	1,637,509	.....	2,036,395	445
.....	.....	.....	.....	.....	869,190
801,677	6,000	42,237	.....	7,147	.....
7	.....	.....	.....	.....	110,977
28,000	.....	.....	.....	.....	.....
13,821	147	3,539	.....	1,452	1,413
37,211,921	484,064	5,911,001	.....	2,434,545	2,701,997
234,788	1,690	29,447	62	9,805	9,037
661,425,858	5,937,618	52,287,944	254,500	15,945,570	16,112,016
38,291	15	9,131	5	1,216	1,929
75,521,683	21,731	11,518,693	22,500	1,706,370	2,660,509
10,264	84	2,998	1	168	3,137
34,773,165	355,418	7,571,828	5,000	1,128,891	5,687,330
7,196,872	.....	870,427	.....	22,313	85,763
283,343	1,789	41,576	68	11,189	14,103
778,917,578	6,314,767	72,248,892	282,000	18,803,144	24,545,618
27,857	1,323	—211	68	2,893	148
117,809,228	4,794,246	2,603,103	282,000	5,942,347	732,228
137,153,314	439,626	19,508,893	620,499	1,642,771	6,547,913
142,921,277	429,802	19,194,523	.....	1,725,148	6,700,693
142,477,182	437,384	18,674,539	735,451	1,749,256	6,457,049
8,751,523	710	908,132	776	90,957	367,061
143,420,299	220,290	18,576,544	731,058	1,802,509	6,403,947
120,601,511	24,751	17,969,021	.....	917,052	6,195,404
719,918,639	3,917,644	70,947,341	.....	15,831,970	24,179,454
12,234,279	162,211	1,374,903	19,456	389,128	692,792
1,529,802	2,246	159,744	.....	20,628	42,864

c—Policy exhibit includes ordinary business only. g—Transacts group business.

Year Ending December 31, 1920.	U. S. National, Sioux Falls,	Universal, Dubuque, Iowa.	Volunteer State, Chattanooga,	Western & Southern, Cincinnati, b
Capital Stock	.....	$374,850	$500,000	$750,000
Ledger assets beginning of year	.....	860,596	4,347,781	18,038,308
INCOME.				
New premiums	$83,421	34,933	412,304	627,294
New disability & double indem. prems.	.....	.....	.....	128
Renewals	.....	.....	1,020,547	8,577,695
Renewal dis. & double indem. prems.	.....	.....	6,582	.....
Premiums paid by dividends	.....	.....	24,487	.....
Premiums paid by surrenders	.....	.....	.....	15,955
Total new premiums	83,421	34,933	412,627	643,377
Total renewals	.....	.....	1,051,293	8,577,695
Consideration for annuities	.....	.....	.....	.....
Total premium income	83,421	34,933	1,463,920	9,221,072
Increase in year	83,421	34,933	362,050	2,243,209
Interest and dividends	114	13,142	239,382	966,166
Rental receipts	.....	.....	115,724	47,245
Profit and loss account	.....	.....	7,024	.....
Supplementary contracts	.....	.....	3,925	.....
Other receipts	.....	.....	15,774	9,677
Total interest and other income	114	13,142	381,829	1,023,088
Increase in year	114	13,142	31,021	222,243
Total income	83,535	48,075	1,845,749	10,244,160
Increase in year	83,535	48,075	393,071	2,465,452
DISBURSEMENTS.				
Death claims paid	.....	.....	294,454	1,717,007
Matured endowments	.....	.....	4,000	286,891
Paid to annuitants	.....	.....	.....	.....
Lapsed, surrendered and purchased pols.	.....	.....	57,646	101,471
Dividends to policyholders	.....	.....	34,070	.....
Disability and double indemnity	.....	.....	158	.....
Total paid policyholders	.....	.....	390,328	2,105,369
Increase in year	.....	.....	17,806	357,794
Commissions—New	51,880	27,439	298,287	249,411
Commissions—Renewal	.....	.....	54,590	1,971,162
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	2,859	1,545	31,166	746,805
Medical fees and inspections	1,907	2,140	33,684	99,227
Salaries of officers and employees	5,592	4,756	92,157	329,594
Rents	756	580	9,249	94,185
Real estate, repairs, etc.	.....	.....	50,170	12,817
Other management expenses	5,246	5,864	42,828	122,565
Total management expenses	68,240	42,324	612,131	3,625,766
Paid on supplementary contracts	.....	.....	11,583	.....
Dividends to stockholders	.....	.....	50,000	150,000
Insurance taxes, licenses, fees and fines	81	1,889	21,470	169,554
Real estate taxes	.....	.....	15,265	7,975
Profit and loss, etc.	5,000	2,075	.....	13,035
Total expenses, etc.	73,321	46,288	710,449	3,966,330
Increase in year	73,321	46,288	210,041	743,824
Total disbursements	73,321	46,288	1,100,777	6,071,699
Increase in year	73,321	46,288	227,847	1,101,618
Income saved	10,214	1,787	244,972	4,172,461
Ledger assets end of year	10,214	862,382	5,075,871	22,168,924
ASSETS.				
Real estate owned	.....	.....	793,397	507,461
Real estate mortgages	.....	329,300	1,648,164	14,903,602
Bonds owned	.....	105,750	1,459,175	6,337,939
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	.....	.....	.....
Premium notes	.....	.....	197,884	.....
Loans to policyholders	.....	.....	77,247	363,845
Cash in office and bank	3,269	63,150	888,640	56,076
Deferred and Unpaid Premiums	.....	.....	121,383	362,661
All other assets	5,470	16,399	82,781	354,373
Total admitted assets	8,739	514,599	5,268,671	22,885,957
Increase in year	8,739	514,599	780,406	4,203,153
Not admitted items	1,589	364,317	24,811	80,552
Gross assets	10,328	878,916	5,293,482	22,966,509

b—Transacts industrial business.

West Coast, San Francisco, Cal.	Western Life, Des Moines, Iowa.	Western Natl., Cheyenne, Wyo.	Western Reserve, Muncie, Ind.	Western States, San Francisco, Cal.	Western Union, Spokane, Wash.
$250,000	$193,525	$225,000	$101,968	$1,000,000	$200,000
4,458,578	641,535	423,024	420,989	4,079,464	4,026,377
406,385	147,745	126,509	13,957	454,790	559,243
13,570	11,009	7,032	168	28,255	22,349
1,316,067	293,028	127,284	79,485	1,078,430	1,179,857
20,984	14,308	6,975	334	22,025	31,200
15,307	1,768	.....	4,408	8,807	8,975
1,687	3,221	.....	.....	27,389	1,113
424,800	161,975	133,541	14,125	510,470	583,074
1,349,201	309,104	134,259	84,227	1,109,226	1,219,663
.....	.....	.....	.....	157	.....
1,774,001	471,079	267,800	98,352	1,619,853	1,802,737
268,971	192,423	61,831	9,380	373,291	330,428
260,273	35,949	24,950	17,747	220,944	259,969
36,723	10,100	.....	13,261	70,796	7,555
19,397	.....	.....	.....	2,186	6,730
7,360	.....	9,234	1,606	35,241	.....
53,825	18,696	9,262	595	86,641	83,018
377,578	64,745	43,446	33,209	415,808	357,272
42,105	6,555	—9,560	7,426	67,765	66,188
2,151,579	535,824	311,246	131,561	2,035,661	2,160,009
311,076	198,978	52,271	16,806	441,056	396,616
314,333	48,438	26,954	17,500	229,243	367,273
3,033	.....	.....	.....	1,000	.....
339	6,000	.....	.....	600	.....
73,538	15,412	3,367	6,281	85,939	52,253
83,809	21,509	2,204	4,697	134,046	96,783
18,581	831	3,421	26	3,880	12,867
493,633	92,190	35,947	28,504	454,708	529,176
810	—1,622	—328	—278	—58,559	96,726
261,196	132,128	79,415	10,086	249,182	402,165
61,206	716	11,040	2,763	53,385	29,632
.....	.....	.....	.....	.....	.....
72,957	15,237	7,965	1,992	74,924	102,037
34,350	11,504	8,722	1,425	31,402	28,940
71,031	34,583	33,550	7,934	92,800	82,888
7,679	5,000	1,800	930	9,240	6,000
12,386	4,159	.....	10,848	39,900	1,213
53,701	23,210	23,212	5,451	68,592	50,672
574,506	226,537	165,704	41,429	619,425	703,547
2,059	287	5,894	.....	9,258	600
.....	.....	.....	.....	30,000	.....
35,130	7,378	9,851	665	40,815	29,709
6,489	1,277	71	1,527	11,360	2,850
.....	757	360	93	621	.....
618,184	236,236	181,880	43,714	711,479	736,706
—128,516	25,968	13,130	4,620	253,543	135,092
1,111,817	328,426	217,827	72,218	1,166,187	1,265,882
—127,706	24,346	12,802	4,342	194,984	231,818
1,039,762	207,398	93,419	59,343	869,474	894,127
5,506,356	839,931	517,497	481,476	4,947,159	4,908,793
703,373	160,000	4,445	122,500	723,435	145,735
832,045	615,400	330,275	273,771	2,143,550	2,245,501
2,711,578	29,996	25,907	5,844	1,577,936	1,399,898
16,815	.....	500	.....	.....	36,816
41,291	.....	.....	.....	.....	23,022
84,105	33,697	7,163	10,334	37,625	37,718
906,924	26,044	27,293	41,347	419,268	788,899
158,091	23,057	110,962	20,474	44,932	204,040
286,446	17,492	17,123	15,780	91,561	104,155
69,202	24,294	6,843	9,148	92,519	69,947
5,809,870	929,980	530,511	499,198	5,130,826	5,065,731
1,111,618	217,421	99,257	67,829	916,016	895,304
102,275	12,009	18,409	30,287	36,643	10,334
5,912,145	941,989	548,920	529,485	5,167,469	5,106,065

b—Transacts industrial business.

Year Ending December 31, 1920.	U. S. National, Sioux Falls,	Universal, Dubuque, Iowa.	Volunteer State, Chattanooga,	Western & Southern, Cincinnati. *b*
Liabilities.				
Reserves	$4,756	$3,772	$4,402,103	$21,458,376
Reserve on supplementary contracts	.....	.....	48,621	.....
Unpaid losses and claims	.....	.....	9,000	31,177
Losses and claims resisted	.....	.....	9,000	11,666
Dividends to accumulate	.....	.....	.....	.....
Unpaid dividends	.....	.....	1,376	.....
Dividends apportioned	.....	.....	20,898	.....
Amounts set apart	.....	.....	41,702	.....
All other liabilities	2,904	4,571	135,971	280,308
Total liabilities	7,660	8,343	4,668,671	21,781,527
Increase in year	7,660	8,343	780,406	4,049,179
Unassigned funds and capital	1,079	506,256	600,000	1,104,430
Surplus apportioned	.....	.....	62,600	.....
Total surplus funds	1,079	506,256	662,600	1,104,430
Increase in year	1,079	506,256	—24,243	153,974
Gross surplus	2,668	870,573	687,411	1,184,982
New Business.				
			c g	*b*
New Issues — Policies	442	379	5,565	18,452
New Issues — Amount	1,101,250	1,191,000	16,284,815	19,119,680
Policies revived — Policies	.....	.....	135	411
Policies revived — Amount	.....	.....	315,618	384,000
Policies increased — Policies	.....	.....	.....	.....
Policies increased — Amount	.....	.....	.....	.....
Dividend additions	.....	.....	2,104	.....
Total new issues — Policies	442	379	5,700	18,863
Total new issues — Amount	1,101,250	1,191,000	16,602,537	19,503,680
Increase in year — Policies	442	379	1,304	—1,610
Increase in year — Amount	1,101,250	1,191,000	4,026,556	—366,070
Terminations.				
By death — No.	.....	.....	135	289
By death — Amount	.....	.....	302,945	313,737
By maturity — No.	.....	.....	3	6
By maturity — Amount	.....	.....	3,507	3,500
By expiry — No.	.....	.....	53	157
By expiry — Amount	.....	.....	73,991	197,100
By surrender — No.	.....	.....	261	213
By surrender — Amount	.....	.....	455,167	201,350
By lapse — No.	.....	.....	1,833	6,219
By lapse — Amount	.....	.....	3,981,735	6,090,950
By change — No.	.....	.....	58	.....
By change — Amount	.....	.....	66,028	126,300
By disability — No.	.....	.....	.....	.....
By disability — Amount	.....	.....	.....	.....
Total terminations — No.	.....	.....	2,343	6,884
Total terminations — Amount	.....	.....	4,883,373	6,932,937
Insurance in Force.				
Whole life policies — No.	352	363	19,967	33,718
Whole life policies — Amount	876,250	1,093,000	45,624,201	35,757,990
Endowment policies — No.	90	2	930	19,180
Endowment policies — Amount	225,000	2,000	2,397,694	16,225,820
All other policies — No.	.....	14	1,463	961
All other policies — Amount	.....	96,000	6,046,510	1,000,025
Reversionary additions	.....	.....	15,650	.....
Total in force — No.	442	379	22,360	53,859
Total in force — Amount	1,101,250	1,191,000	54,084,055	52,983,835
Increase in year — No.	442	379	3,357	11,979
Increase in year — Amount	1,101,250	1,191,000	11,599,350	12,570,743
Miscellaneous.				
Mean ledger assets	.....	861,489	4,711,826	20,103,616
Mean admitted assets	.....	.....	4,878,468	20,784,380
Invested assets	8,624	498,065	5,068,111	22,168,924
Interest and rents earned	228	29,676	377,179	1,100,254
Net assets over all liabilities ex. reserve	5,835	510,028	5,064,703	22,562,806
Mean reserves	.....	.....	4,030,469	19,463,376
Mean insurance in force	.....	.....	48,284,380	46,698,463
Death claims paid plus net exp. of mgt.	68,240	42,324	906,585	5,342,773
7½ per cent of renewal premiums	.....	.....	78,696	643,326

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

West Coast, San Francisco, Cal.	Western Life, Des Moines, Iowa.	Western Natl., Cheyenne, Wyo.	Western Reserve, Muncie, Ind.	Western States, San Francisco, Cal.	Western Union Spokane, Wash.
$4,770,036	$663,704	$234,277	$378,382	$3,340,669	$4,073,526
34,728	2,582	11,213	.....	86,367	13,281
80,845	6,745	3,500	79	39,565	15,503
1,700	.....	.....	6,000	.....	3,000
76,248	40,645	23,641	2,318	403,955	336,752
.....	.....	.....	.....	.....	.....
20,600	.....	.....	.....	.....	.....
306,742	.....	.....	.....	.....	.....
90,181	14,773	14,821	11,081	75,514	74,076
5,381,080	728,449	287,452	397,860	3,946,070	4,516,138
1,033,734	20,634	.....	49,298	875,883	886,020
428,790	201,531	243,059	101,338	1,184,756	549,593
327,342	.....	.....	.....	.....	.....
756,132	201,531	243,059	101,338	1,184,756	549,593
164,190	9,713	5,644	18,531	40,133	9,284
858,407	213,540	261,468	131,625	1,221,399	589,929
cg					
5,274	2,328	1,406	281	4,788	6,341
10,890,701	4,799,658	4,369,935	454,649	13,100,126	19,365,980
406	71	138	5	117	46
866,278	164,440	418,100	5,000	289,000	113,754
2	.....	.....	.....	.....	.....
132,913	.....	.....	.....	.....	.....
.....	.....	.....	.....	15	.....
5,682	2,399	1,544	286	4,905	6,387
11,889,892	4,964,098	4,788,035	459,649	13,389,141	19,479,734
320	10	303	—50	1,102	502
1,749,200	476,169	621,517	—195,101	4,365,129	3,378,119
223	28	12	7	113	141
322,179	50,500	67,000	12,000	260,950	376,918
5	.....	.....	.....	1	.....
6,000	.....	.....	.....	1,000	.....
65	43	.....	3	191	24
109,046	69,500	.....	8,000	408,900	92,000
268	46	23	22	200	252
451,867	91,923	49,500	28,000	420,588	542,011
2,276	885	642	138	1,023	2,258
4,504,725	1,717,937	2,014,400	244,700	2,450,637	6,239,894
.....	.....	.....	.....	.....	.....
.....	63,954	12,000	3,000	17,424	107,114
.....	.....	.....	.....	1	.....
200	.....	.....	.....	1,000	.....
2,837	1,002	677	170	1,529	2,675
5,394,017	1,993,814	2,142,900	295,700	3,560,499	7,357,937
17,187	7,540	1,573	1,979	14,152	22,166
28,546,177	13,742,285	4,571,500	3,154,841	34,027,932	52,986,451
11,059	125	1,350	185	4,332	1,272
13,696,141	266,325	3,617,450	229,350	7,180,538	2,424,051
642	212	182	57	1,030	1,417
2,573,710	498,686	744,085	130,149	2,225,924	5,646,835
26,060	.....	.....	.....	175	.....
28,888	7,877	3,105	2,221	19,514	24,855
44,842,088	14,507,296	8,933,035	3,514,340	43,434,569	61,057,337
2,845	1,397	867	116	3,376	3,712
6,495,875	2,970,284	2,645,135	163,949	9,828,642	12,112,864
4,982,467	740,733	470,260	451,232	4,513,311	4,467,585
5,254,061	821,269	480,782	465,283	4,672,818	4,618,079
5,473,246	830,915	507,510	470,853	4,941,681	4,893,383
303,135	49,374	26,060	33,557	314,174	268,723
5,526,168	865,235	477,336	479,720	4,525,425	4,623,119
4,322,095	566,561	199,224	352,774	2,969,878	3,673,975
41,594,152	13,022,154	7,610,467	3,432,365	38,520,248	54,996,438
888,839	274,975	192,658	58,929	848,668	1,070,820
101,190	23,256	10,068	6,317	83,192	91,476

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.
g—Transacts group business.

Year Ending December 31, 1920.	Western Mutual, Les Angeles	Wisconsin, Madison, Wis.	Wisconsin National, Oshkosh.*b*
Capital Stock	.....	.....	$400,000
Ledger assets beginning of year	$817,988	$584,054	1,513,394
INCOME.			
New premiums	.....	63,996	150,488
New disability & double indem. prems.	.....	1,674	1,026
Renewals	.....	134,442	379,481
Renewal dis. and double indem. prems.	.....	613	1,354
Premiums paid by dividends	.....	5,640	.....
Premiums paid by surrenders	.....	50	.....
Total new premiums	.....	65,961	151,514
Total renewals	.....	140,454	380,835
Consideration for annuities	.....	.....	.....
Total premium income	390,293	206,415	532,349
Increase in year	27,673	47,647	101,119
Interest and dividends	29,995	29,904	75,994
Rental receipts	.....	6,849	4,315
Profit and loss account	.....	.....	.....
Supplementary contracts	.....	.....	.....
Other receipts	11,418	3,337	3,637
Total interest and other income	41,413	40,090	83,946
Increase in year	8,150	3,040	3,730
Total increase	431,706	246,505	616,295
Increase in year	35,823	50,687	104,849
DISBURSEMENTS.			
Death claims paid	282,750	38,297	83,218
Matured endowments	.....	5,000	2,500
Paid to annuitants	.....	.....	.....
Lapsed, surrendered and purchased pols.	5,676	10,109	8,882
Dividends to policyholders	.....	9,999	.....
Disability and double indemnity	.....	.....	151
Total paid policyholders	288,426	63,405	94,751
Increase in year	—3,683	5,644	—43,037
Commissions—New	.....	37,693	100,998
Commissions—Renewal	18,074	6,487	15,796
Commissions—Annuities	.....	.....	.....
Salaries and expenses of agents	5,000	4,077	18,762
Medical fees and inspections	.....	9,339	19,416
Salaries of officers and employees	10,846	22,859	32,301
Rents	1,500	1,665	1,200
Real estate, repairs, etc	300	1,662	641
Other management expenses	16,140	11,123	15,361
Total management expenses	51,860	94,905	204,475
Paid on supplementary contracts	.....	.....	1,465
Dividends to stockholders	.....	.....	12,000
Insurance taxes, licenses, fees and fines	2,449	2,815	4,357
Real estate taxes	.....	1,201	990
Profit and loss, etc	5,000	2,068	.....
Total expenses, etc	59,309	100,989	223,287
Increase in year	22,276	17,863	22,705
Total disbursements	347,735	164,394	318,038
Increase in year	18,593	23,507	—20,332
Income saved	83,971	82,111	298,257
Ledger assets end of year	901,962	676,708	1,828,396
ASSETS.			
Real estate owned	250,000	90,000	45,000
Real estate mortgages	225,375	319,181	429,400
Bonds owned	377,302	146,395	1,148,454
Stocks owned	.....	.....	.....
Collateral loans	.....	.....	.....
Premium notes	.....	.....	1,705
Loans to policyholders	.....	81,750	84,847
Cash in office and bank	49,285	38,852	60,978
Deferred and Unpaid Premiums	.....	19,628	42,737
All other assets	.....	14,867	88,397
Total admitted assets	901,962	710,673	1,901,518
Increase in year	83,974	98,821	332,260
Not admitted items	.....	14,748	12,018
Gross assets	901,962	725,421	1,913,536

b—Transacts industrial business.

Year Ending December 31, 1920.		Western Mut., Los Angeles.	Wisconsin, Madison, Wis.	Wisconsin National Oshkosh*b*
Liabilities.				
Reserves		$418,212	$649,887	$1,293,592
Reserve on supplementary contracts		.....	.....	14,454
Unpaid losses and claims		.....	4,000	4,000
Losses and claims resisted		40,000	.....	.....
Dividends to accumulate		.....	10,120	.....
Unpaid dividends		.....	.....	.....
Dividends apportioned		.....	5,350	.....
Amounts set apart		.....	.....	20,000
All other liabilities		.....	8,153	26,756
Total liabilities		458,212	677,510	1,358,802
Increase in year		51,590	64,636	295,718
Unassigned funds and capital		443,750	33,163	542,717
Surplus apportioned		.....	5,350	20,000
Total surplus funds		443,750	38,513	562,717
Increase in year		32,384	9,535	48,543
Gross surplus		434,750	53,261	574,735
New Business.				
New Issues	Policies	1,359	1,154	*c* 3,112
	Amount	2,594,000	2,052,500	5,414,990
Policies revived	Policies	.....	24	18
	Amount	.....	43,500	17,000
Policies increased	Policies	.....	.....	.....
	Amount	.....	.....	.....
Dividend additions		.....	676	.....
Total new issues	Policies	1,359	1,178	3,130
	Amount	2,594,000	2,095,676	5,431,990
Increase in year	Policies	—149	158	—253
	Amount	—21,000	439,293	—75,270
Terminations.				
By death	No.	169	30	61
	Amount	268,750	44,420	84,885
By maturity	No.	.....	5	3
	Amount	.....	5,000	2,500
By expiry	No.	.....	6	63
	Amount	.....	38,000	96,500
By surrender	No.	.....	55	53
	Amount	.....	69,955	61,250
By lapse	No.	857	205	901
	Amount	1,640,000	332,500	1,425,320
By change	No.	.....	.....	.....
	Amount	.....	.....	2,557
By disability	No.	.....	.....	.....
	Amount	.....	.....	.....
Total terminations	No.	1,026	301	1,081
	Amount	1,908,750	489,875	1,673,012
Insurance in Force.				
Whole life policies	No.	.....	4,006	8,367
	Amount	.....	5,905,556	12,888,476
Endowment policies	No.	.....	782	3,464
	Amount	.....	1,069,426	4,718,167
All other policies	No.	.....	108	603
	Amount	.....	370,000	1,187,482
Reversionary additions		.....	4,688	.....
Total in force	No.	14,021	4,896	12,434
	Amount	22,259,000	7,349,670	18,794,125
Increase in year	No.	333	877	2,049
	Amount	685,250	1,606,801	3,758,978
Miscellaneous.				
Mean ledger assets		859,975	630,381	1,670,895
Mean admitted assets		859,975	681,262	1,735,388
Invested assets		901,962	676,178	1,823,796
Interest and rents earned		29,995	36,753	85,346
Net assets over all liabilities ex. reserve		861,962	688,400	1,856,309
Mean reserves		387,024	606,413	1,152,489
Mean insurance in force		21,796,000	6,531,269	16,914,136
Death claims paid plus net exp. of mgt.		334,610	133,202	287,693
7½ per cent of renewal premiums		.....	15,483	28,563

b—Transacts industrial business. *c*—Policy exhibit includes ordinary business only.

Industrial Insurance.		American National, Galveston, Tex.	Baltimore Life, Baltimore, Md.	Boston Mutual, Boston, Mass.	Carolina Life, Columbia, S. C.	Colonial Life, Jersey City, N. J.	Commonwealth Life, Louisville, Ky.	Cotton States, Memphis, Tenn.
New Business.		$	$	$	$	$	$	$
New Issues	Policies	214,186	57,465	19,723	.....	66,723	25,711	22,601
	Amount	46,263,152	8,957,048	4,324,810	.....	12,631,122	4,928,785	3,111,098
Policies revived	No.	32,875	1,567	1,711	.....	6,766	1,287	.....
	Amount	9,602,125	244,256	305,751	.....	917,183	218,903	.....
Policies increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	851,540	.....	.....	1,063,400	.....	.....
Total New Issues	No.	247,061	59,032	21,434	.....	73,489	26,998	22,601
	Amount	55,865,277	10,052,844	4,630,561	.....	14,611,705	5,147,688	3,111,098
Increase in year	No.	25,864	6,548	952	.....	—9,074	—3,963	1,856
	Amount	22,905,733	1,400,783	472,820	.....	105,395	—452,563	476,483
Terminations.								
By death	No.	4,327	3,323	1,113	.....	3,606	802	280
	Amount	688,757	316,943	211,076	.....	468,271	125,844	18,713
By maturity	No.	.....	.....	10	.....	.....	.....	.....
	Amount	.....	.....	1,000	.....	.....	.....	.....
By expiry	No.	38	1,440	217	.....	.....	.....	.....
	Amount	6,253	192,765	43,686	.....	.....	.....	.....
By surrender	No.	82	437	1,459	.....	1,008	1,098	.....
	Amount	10,372	56,261	223,315	.....	153,038	158,315	.....
By lapse	No.	167,539	26,934	9,359	.....	43,716	16,165	20,494
	Amount	25,943,270	4,618,482	2,089,110	.....	8,328,858	3,064,000	2,610,910
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	251,660	.....	6,153	.....	.....	.....	57
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	119	.....	.....
Total terminations	No.	171,986	32,134	12,158	.....	48,330	18,065	20,774
	Amount	26,900,312	5,184,451	2,574,340	.....	8,950,286	3,348,159	2,629,680
Insurance in force	No.	512,258	266,536	106,461	.....	350,928	120,348	17,906
	Amount	89,906,937	33,933,923	19,313,949	.....	50,017,783	19,245,686	2,840,156
Increase in year	No.	75,075	26,898	9,276	.....	25,159	8,933	1,827
	Amount	28,964,665	4,868,393	2,056,221	.....	5,661,419	1,799,529	481,418
Mean insurance in force		75,424,455	31,499,757	18,285,838	.....	47,187,073	18,345,921	2,386,197
Industrial and Ordinary Business.						c	c	
Total new issues	No.	262,906	62,802	23,624	.....	73,791	33,031	23,608
	Amount	80,231,930	13,455,942	6,410,094	.....	14,882,532	14,028,824	5,226,267
Increase in year	No.	29,952	7,360	967	.....	—9,034	—2,037	1,926
	Amount	30,382,231	2,334,301	479,100	.....	164,222	2,445,073	778,216
Total insurance in force	No.	550,940	278,630	119,063	.....	355,671	137,948	20,955
	Amount	145,648,442	44,253,593	30,029,096	.....	54,251,983	44,157,820	8,408,538
Increase in year	No.	84,348	29,011	10,373	.....	25,147	13,371	2,486
	Amount	44,016,295	6,996,724	2,883,288	.....	5,556,718	7,512,276	1,897,784
Mean insurance in force		123,640,645	40,754,762	28,587,451	.....	51,472,623	39,918,181	7,276,146

c—Transacts group insurance not included herein.

Industrial Insurance.		Durham Life, Durham, N. C.	Equitable Life, Washington, D. C.	Eureka Life, Baltimore, Md.	Federal Life, Chicago, Ill.	Federal Union, Cincinnati, Ohio.	First Texas Prudential, Galveston, Tex.	Gate City Life, Greensboro, N. C.
New Business.		$	$	$	$	$	$	$
New Issues	Policies	80,340	25,210	26,012	110	8,116	14,239	46,004
	Amount	4,301,069	4,880,137	2,990,629	21,960	1,335,359	3,083,987	2,524,140
Policies revived	No.	8,937	1,443	1,531	36	1,239	.....	.....
	Amount	474,918	245,854	188,967	4,762	190,454	.....	.....
Policies increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	627,654	.....	.....	.....	.....
Total New Issues	No.	89,277	26,653	27,543	146	9,355	14,239	46,004
	Amount	4,775,987	5,125,991	3,807,250	26,722	1,525,813	3,083,987	2,524,140
Increase in year	No.	3,325	—2,699	—7,333	—235	—2,685	2,153	13,375
	Amount	635,651	16,642	—696,905	—36,382	—303,947	608,010	624,975
Terminations.								
By death	No.	2,100	1,275	1,334	11	281	351	.....
	Amount	94,966	128,080	124,907	1,100	43,025	55,377	.....
By maturity	No.	.....	8	.....	.....	.....	.....	.....
	Amount	.....	623	.....	.....	.....	.....	.....
By expiry	No.	.....	.....	112	.....	.....	7,641	.....
	Amount	.....	.....	18,499	.....	.....	1,653,561	.....
By surrender	No.	.....	162	45	3	35	.....	.....
	Amount	.....	20,852	11,064	400	5,800	.....	.....
By lapse	No.	64,789	16,722	20,518	175	5,476	.....	.....
	Amount	2,760,668	3,029,870	2,608,009	28,252	859,352	.....	.....
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	10,244	.....	.....	2,850	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	.....
Total terminations	No.	66,889	18,167	22,009	189	5,792	7,992	34,776
	Amount	2,855,634	3,189,669	2,762,479	29,752	911,027	1,708,938	1,508,389
Insurance in force	No.	158,811	107,684	112,542	538	23,505	32,206	55,620
	Amount	9,272,378	15,765,548	13,441,087	85,660	3,511,113	6,101,835	2,983,037
Increase in year	No.	22,388	8,486	5,534	—43	3,563	6,247	11,228
	Amount	1,920,353	1,936,322	1,044,771	—3,030	614,786	1,375,049	1,015,751
Mean insurance in force		8,312,202	14,797,387	12,918,701	87,175	3,203,720	5,414,310	2,475,161
Industrial and Ordinary Business.								
Total new issues	No.	89,752	29,201	c28,640	6,089	14,059	14,959	.....
	Amount	5,008,137	7,705,844	5,117,750	17,072,127	5,935,754	3,887,987	.....
Increase in year	No.	3,563	—2,274	—6,512	192	—3,039	2,340	.....
	Amount	672,001	602,430	362,695	3,066,450	—70,830	805,724	.....
Total insurance in force	No.	159,707	114,390	114,061	21,403	47,207	33,811	.....
	Amount	9,649,578	21,915,392	15,031,090	46,513,022	20,030,850	8,024,188	.....
Increase in year	No.	22,684	10,113	6,440	3,416	5,382	6,689	.....
	Amount	2,075,503	3,647,367	2,182,524	10,287,842	2,725,639	1,879,360	.....
Mean insurance in force		8,611,827	20,091,708	13,939,828	41,369,101	18,668,030	7,084,507	.....

c—Transacts group insurance not included herein.

Industrial Insurance.		Home Beneficial, Richmond, Va.	Home Life, Philadelphia, Pa.	Independent Life, Nashville, Tenn.	Interstate L. & A., Chattanooga, Tenn.	John Hancock Mutual, Boston, Mass.	Knights Life, Pittsburgh, Pa.	Life and Casualty, Nashville, Tenn.
New Business.		$	$	$	$	$	$	$
New Issues	Policies	165,233	37,623	20,207	45,303	474,650	9,727	485,912
	Amount	17,456,473	3,828,131	3,791,880	2,354,397	96,942,612	1,962,560	40,841,170
Policies revived	No.	10,554	1,816	1,537	3,358	44,419	217	54,781
	Amount	893,022	241,483	283,988	174,515	8,540,197	46,956	3,494,828
Policies increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	945,714	.....	.....	6,049,925	.....	.....
Total New Issues	No.	175,787	39,439	21,744	48,661	519,069	9,944	540,693
	Amount	18,349,495	5,015,328	4,075,868	2,528,912	111,532,734	2,009,516	44,335,998
Increase in year	No.	3,279	—12,639	7,589	6,424	—16,302	1,398	28,664
	Amount	2,386,529	—1,972,877	908,697	298,798	2,120,687	—1,643,844	12,302,938
Terminations.								
By death	No.	5,238	1,593	426	728	37,558	324	6,634
	Amount	298,242	147,498	42,969	34,607	6,675,280	25,936	460,731
By maturity	No.	146,092	.....	.....	.....	65	.....	.....
	Amount	13,630,152	.....	.....	.....	8,548	.....	.....
By expiry	No.	.....	623	.....	.....	7,952	.....	.....
	Amount	.....	80,310	.....	.....	1,749,792	.....	.....
By surrender	No.	.....	149	.....	.....	60,473	.....	.....
	Amount	.....	30,807	.....	.....	12,865,910	.....	.....
By lapse	No.	.....	13,908	11,663	38,982	188,065	4,359	438,386
	Amount	.....	1,864,754	2,476,784	2,110,419	39,636,368	784,517	30,604,382
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	.....
Total terminations	No.	151,330	16,273	12,089	39,710	294,113	4,683	445,020
	Amount	13,928,394	2,123,369	2,519,753	2,145,026	60,935,898	810,453	31,065,113
Insurance in force	No.	289,890	137,728	40,508	58,808	3,472,965	22,151	555,454
	Amount	24,671,354	17,536,925	7,944,658	3,016,022	642,671,402	4,315,523	39,928,594
Increase in year	No.	24,457	23,166	10,626	8,951	234,956	5,261	95,673
	Amount	4,421,101	2,891,959	1,645,204	383,886	50,596,836	1,199,063	13,270,885
Mean insurance in force		22,460,804	16,090,945	7,122,056	2,824,079	617,372,984	3,715,991	33,293,152
Industrial and Ordinary Business.					c	c		
Total new issues	No.	.....	45,477	23,077	49,688	634,059	12,597	544,081
	Amount	.....	12,959,587	5,288,618	3,875,104	280,481,238	3,729,266	49,334,498
Increase in year	No.	.....	—11,644	8,236	6,713	—18,942	1,824	30,060
	Amount	.....	—281,082	1,466,239	749,220	10,779,121	—1,342,844	14,588,588
Total insurance in force	No.	.....	156,428	43,007	60,257	4,002,251	26,632	559,781
	Amount	.....	41,069,653	10,724,940	4,818,613	1,409,667,395	7,338,523	46,2[illegible]1,944
Increase in year	No.	.....	27,070	11,405	9,429	320,047	7,404	98,067
	Amount	.....	8,342,830	2,291,452	1,046,817	176,860,808	2,654,313	16,927,885
Mean insurance in force		.....	36,898,238	2,457,158	4,295,204	1,321,236,991	6,011,366	37,758,002

c—Transacts group insurance not included herein.

INDUSTRIAL INSURANCE.		Life Ins. Co. of Va., Richmond, Va.	Metropolitan Life, New York, N. Y.	Mississippi Life, Memphis, Tenn.	Morris Plan, New York, N. Y.	Mutual Benefit Society, Baltimore, Md.	Mutual Life, Baltimore, Md.	National Benefit, Washington, D. C.
NEW BUSINESS.		$	$	$	$	$	$	$
New Issues	Policies	116,922	2,612,020	76,520	24,946	7,753	62,526	29,056
	Amount	20,457,669	453,324,236	8,464,808	5,026,375	612,564	12,021,311	3,237,556
Policies revived	No.	10,921	735,962	1,799	.....	.....	2,968	.....
	Amount	1,708,054	108,884,566	150,778	.....	.....	588,096	.....
Policies increased	No.	.....	.....	11,304	326	.....	796	.....
	Amount	1,958,506	8,723,040	3,530,067	66,225	.....	946,222	.....
Total New Issues	No.	127,843	3,347,982	89,623	25,272	7,753	66,290	29,056
	Amount	24,124,229	570,931,842	12,145,653	5,092,600	612,564	13,555,629	3,237,556
Increase in year	No.	—11,983	119,884	20,675	—395	—762	20,838	—10,793
	Amount	—1,073,701	84,243,218	7,064,778	998,994	19,540	5,710,982	216,931
TERMINATIONS.								
By death	No.	9,967	205,320	878	125	523	1,998	956
	Amount	1,220,728	27,507,770	52,303	20,313	30,887	243,589	69,588
By maturity	No.	170	70,629	.....	.....	.....	11	.....
	Amount	9,866	6,372,725	.....	.....	.....	709	.....
By expiry	No.	43	20,301	.....	22,538	.....	.....	.....
	Amount	1,138	3,366,295	.....	3,617,443	.....	.....	.....
By surrender	No.	2,385	107,668	.....	.....	.....	1,255	46
	Amount	334,611	16,490,917	.....	.....	.....	267,889	2,484
By lapse	No.	73,976	1,335,259	86,216	4,532	3,793	24,647	32,103
	Amount	12,256,038	215,789,889	5,013,268	875,850	275,541	4,953,175	2,785,846
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	33,815	.....	.....	.....	.....	.....
Total terminations	No.	86,541	1,739,177	87,094	27,195	4,316	27,911	33,105
	Amount	13,822,381	269,561,411	5,065,571	4,513,606	306,428	5,465,362	2,857,918
Insurance in force	No.	886,525	20,881,408	94,579	22,283	35,162	204,297	96,841
	Amount	132,726,229	2,879,664,118	8,149,008	4,389,100	2,377,357	35,223,635	7,362,784
Increase in year	No.	41,302	1,608,805	2,529	—1,923	3,437	38,379	4,049
	Amount	10,301,848	301,370,431	7,080,082	578,994	306,136	8,090,267	379,638
Mean insurance in force		127,572,305	2,728,978,903	6,374,000	4,099,603	2,224,289	31,178,501	7,172,965
INDUSTRIAL AND ORDINARY BUSINESS.			c					
Total new issues	No.	143,211	4,098,721	92,363	.....	.....	.....	29,441
	Amount	49,882,165	1,414,191,085	14,951,403	.....	.....	.....	3,543,556
Increase in year	No.	—8,345	214,344	22,526	.....	.....	.....	—10,469
	Amount	5,334,333	156,830,059	8,999,028	.....	.....	.....	476,431
Total insurance in force	No.	939,050	23,898,818	97,867	.....	.....	.....	97,260
	Amount	207,301,719	6,099,997,901	11,362,958	.....	.....	.....	7,696,034
Increase in year	No.	53,086	2,128,741	4,343	.....	.....	.....	4,407
	Amount	30,799,911	892,608,443	8,899,932	.....	.....	.....	666,388
Mean insurance in force		191,898,763	5,653,693,680	8,678,025	.....	.....	.....	7,362,840

c—Transacts group insurance not included herein.

Industrial Insurance.		National L. & A., Nashville, Tenn.	North Carolina Mutual, Durham, N. C.	Pennsylvania Mutual, Philadelphia, Pa.	Providers Life, Chicago, Ill.	Prudential, Newark, N. J.	Public Savings, Ind.	Quick Payment, Bonne Terre Mo.
New Business.		$	$	$	$	$	$	$
New Issues	Policies	527,156	50,992	15,522	.....	2,271,815	44,243	8 868
	Amount	36,373,764	6,664,252	1,624,205	.....	430,497,680	9,312,275	1,398,588
Policies revived	No.	42,499	27,890	173	153	191,153	3,836	3,171
	Amount	2,847,433	2,996,590	34,506	21,090	35,557,674	776,738	383,803
Policies increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	44,123,145	.....	.....
Total New Issues	No.	569,655	78,882	15,695	153	2,462,968	48,079	12,039
	Amount	39,221,197	9,660,842	1,658,711	21,090	510,178,499	10,089,013	1,782,391
Increase in year	No.	10,910	956	2,627	—505	132,653	278	—7,984
	Amount	2,902,772	1,978,799	133,894	—64,750	140,736,808	461,027	—658,810
Terminations.								
By death	No.	13,903	2,318	614	51	173,696	1,430	320
	Amount	875,889	212,282	70,381	7,329	22,499,616	261,270	32,927
By maturity	No.	.....	.....	.....	.....	103	.....	.....
	Amount	.....	.....	.....	.....	9,270	.....	.....
By expiry	No.	.....	.....	.....	.....	55,205	942	.....
	Amount	.....	.....	.....	.....	9,475,578	199,368	.....
By surrender	No.	.....	.....	49	4,192	74,519	112	5
	Amount	.....	.....	11,595	491,242	10,692,832	22,784	873
By lapse	No.	412,260	68,025	7,896	1,515	777,212	27,756	8,151
	Amount	26,419,122	9,340,645	508,371	213,282	155,975,214	5,901,640	1,032,164
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	206,070	.....	19,655	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	26,384	.....	.....
Total terminations	No.	426,163	70,343	8,559	5,758	1,080,735	30,240	8,476
	Amount	27,295,011	9,552,927	590,347	917,923	198,678,894	6,404,817	1,065,964
Insurance in force	No.	1,150,728	165,298	61,764	4,760	18,662,140	140,655	25,886
	Amount	71,527,595	13,379,884	8,883,354	318,708	2,794,902,131	27,387,278	3,942,743
Increase in year	No.	143,532	8,539	7,136	—5,605	1,382,233	17,839	3,563
	Amount	11,926,186	107,915	1,068,364	—896,833	311,499,605	3,684,196	716,427
Mean insurance in force		65,564,502	13,325,926	8,349,172	767,124	2,639,152,328	25,545,180	3,584,530
Industrial and Ordinary Business.		c				c		
Total new issues	No.	572,879	90,669	16,562	9,324	2,834,117	55,227	.....
	Amount	44,424,297	21,247,266	2,440,961	2,850,440	1,000,292,790	15,320,453	.....
Increase in year	No.	14,134	1,811	2,773	2,154	180,790	2,400	.....
	Amount	8,105,872	3,717,408	308,644	584,200	140,736,808	2,152,179	.....
Total insurance in force	No.	1,153,860	189,302	64,525	19,033	20,461,798	155,047	.....
	Amount	76,322,695	33,444,396	11,284,011	7,147,366	5,050,310,317	38,095,266	.....
Increase in year	No.	146,664	15,417	7,576	1,620	1,633,886	22,661	.....
	Amount	16,991,286	7,209,847	1,530,864	1,218,630	650,461,875	7,243,984	.....
Mean insurance in force		65,564,502	29,989,472	10,518,579	6,576,525	4,725,078,379	34,482,485	.....

c—Transacts group insurance not included herein.

INDUSTRIAL INSURANCE.		America, Baltimore, Md.	Southern, Cincinnati, Ohio.					
NEW BUSINESS.		$	$	$	$	$	$	$
New Issues	Policies	56,276	442,777	.....	.....	.....	.....	.....
	Amount	3,693,272	100,177,851	.....	.....	.....	.....	.....
Policies revived	No.	670	25,750	.....	.....	.....	.....	.....
	Amount	81,739	5,051,725	.....	.....	.....	.....	.....
Policies increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	1,598,965	.....	.....	.....	.....	.....	.....
Total New Issues	No.	56,946	468,527	.....	.....	.....	.....	.....
	Amount	5,373,976	105,229,576	.....	.....	.....	.....	.....
Increase in year	No.	12,788	91,706	.....	.....	.....	.....	.....
	Amount	—1,188,501	26,239,377	.....	.....	.....	.....	.....
TERMINATIONS.								
By death	No.	1,760	13,290	.....	.....	.....	.....	.....
	Amount	132,629	1,416,855	.....	.....	.....	.....	.....
By maturity	No.	.....	3,050	.....	.....	.....	.....	.....
	Amount	.....	279,613	.....	.....	.....	.....	.....
By expiry	No.	.....	68	.....	.....	.....	.....	.....
	Amount	.....	2,057	.....	.....	.....	.....	.....
By surrender	No.	1	1,383	.....	.....	.....	.....	.....
	Amount	250	127,356	.....	.....	.....	.....	.....
By lapse	No.	28,098	244,499	.....	.....	.....	.....	.....
	Amount	2,363,488	55,311,218	.....	.....	.....	.....	.....
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	221,067	.....	.....	.....	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	.....
Total terminations	No.	29,859	262,290	.....	.....	.....	.....	.....
	Amount	2,496,367	57,358,166	.....	.....	.....	.....	.....
Insurance in force	No.	213,498	1,223,418	.....	.....	.....	.....	.....
	Amount	25,530,413	198,610,529	.....	.....	.....	.....	.....
Increase in year	No.	27,087	205,237	.....	.....	.....	.....	.....
	Amount	3,877,609	47,871,410	.....	.....	.....	.....	.....
Mean insurance in force		24,091,609	174,674,824	.....	.....	.....	.....	.....
INDUSTRIAL AND ORDINARY BUSINESS.								
Total new issues	No.	57,601	487,390	.....	.....	.....	.....	.....
	Amount	6,167,976	124,733,256	.....	.....	.....	.....	.....
Increase in year	No.	12,894	90,096	.....	.....	.....	.....	.....
	Amount	1,084,551	25,873,307	.....	.....	.....	.....	.....
Tota insurance in force	No.	215,047	1,277,277	.....	.....	.....	.....	.....
	Amount	27,466,938	251,594,364	.....	.....	.....	.....	.....
Increase in year	No.	27,539	217,216	.....	.....	.....	.....	.....
	Amount	4,476,131	60,442,153	.....	.....	.....	.....	.....
Mean insurance in force		25,728,873	221,373,287	.....	.....	.....	.....	.....

c—Transacts group insurance not included herein.

Group Insurance.		Aetna, Hartford, Conn.	Amer. Bankers, Chicago, Ill.	Beneficial Life, Salt Lake City, Utah.	Capitol Life, Denver, Colo.	Colonial Life, Jersey City, N. J.	Commonwealth, Louisville, Ky.	Conn. General, Hartford, Conn.
		$	$	$	$	$	$	$
New Business.								
New Issues	Policies	493	1	4	6	1	1	98
	Amount	97,353,567	418,250	140,250	770,800	147,732	33,000	23,325,647
Policies revived and increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	27,483,658	.....	46,300	1,607,830	6,045	93,487	6,699,786
Total New Issues	No.	493	1	4	6	1	1	98
	Amount	124,837,225	418,250	186,550	2,378,630	153,777	126,487	30,025,433
Terminations.								
By death	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	2,354,676	92,000	1,000	44,315	11,349	.....	398,452
By expiry, surrender and lapse	No.	47	1	.....	2	.....	.....	10
	Amount	8,281,385	4,327,000	.....	261,300	.....	.....	1,016,461
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	17,125	.....	.....	.....	.....	.....	18,700
Total terminations	No.	47	1	.....	2	.....	.....	10
	Amount	10,653,186	4,419,000	1,000	305,615	11,349	.....	1,433,613
Insurance in force	No.	1,301	3	7	19	6	4	268
	Amount	353,464,065	297,250	695,200	7,798,920	1,409,233	490,812	72,776,847
Increase in year	No.	446	.....	4	4	1	1	88
	Amount	114,184,039	-4,000,750	185,550	2,073,015	142,428	126,487	28,591,820
Mean insurance in force		296,372,045	2,297,625	602,425	6,762,412	1,338,019	427,568	58,480,937
Group and Ordinary Business.								
Total new issues	No.	45,652	4,649	3,587	5,980	303	6,034	18,957
	Amount	332,417,412	5,017,175	6,716,060	16,811,767	424,604	9,007,623	120,146,854
Increase in year	No.	6,037	680	142	761	40	1,925	—39
	Amount	63,409,190	311,591	622,793	1,204,010	262,112	2,870,095	2,698,209
Total insurance in force	No.	267,876	18,418	20,076	20,260	4,749	17,604	89,428
	Amount	1,155,589,341	18,537,871	30,061,672	48,240,800	5,643,433	25,402,946	362,387,933
Increase in year	No.	25,512	1,872	1,750	3,026	11	4,439	13,717
	Amount	262,913,031	—1,943,358	3,739,100	9,926,009	37,727	5,839,234	96,744,463
Mean insurance in force		1,024,132,825	19,509,550	28,192,122	43,277,795	5,623,569	21,999,828	314,015,702

Group Insurance.		Equitable Life, New York, N. Y.	Eureka Life, Baltimore, Md.	Great Northern, Wausau, Wis.	Guardian Life, New York, N. Y.	Home Life, Philadelphia, Pa.	International, St. Louis, Mo.	Interstate L. & A., Chattanooga, Tenn.
New Business.		$	$	$	$	$	$	$
New Issues	Policies	360	10	.....	.....	.....	2	.....
	Amount	52,460,694	265,550	.....	.....	400	117,000	5,000
Policies revived and increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	27,937,666	.....	146,050	122,812	4,800	44,000	500
Total New Issues	No.	360	10	.....	.....	.....	2	.....
	Amount	80,398,360	265,550	146,050	122,812	5,200	161,000	5,500
Terminations.								
By death	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	3,047,618	4,150	5,550	4,605	900	2,000	.....
By expiry, surrender and lapse	No.	17	.....	.....	1	1	.....	2
	Amount	4,779,020	52,450	179,270	218,015	3,800	.....	256,200
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	4,000	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	17,251	.....	.....	.....	.....	.....	.....
Total terminations	No.	17	.....	.....	1	1	.....	2
	Amount	7,843,889	56,600	184,820	222,620	8,700	2,000	256,200
Insurance in force	No.	1,079	15	6	2	2	3	2
	Amount	398,511,146	634,400	493,300	516,578	113,525	276,000	116,000
Increase in year	No.	343	10	.....	—1	—1	2	—2
	Amount	72,554,471	208,950	—38,770	—99,808	—3,500	159,000	—250,700
Mean insurance in force		362,233,911	529,925	513,685	566,482	115,275	196,500	241,350
Group and Ordinary Business.								
Total new issues	No.	140,270	1,107	1,228	15,898	6,038	15,178	1,027
	Amount	562,347,000	1,574,050	2,879,808	46,076,292	7,949,459	44,100,182	1,351,692
Increase in year	No.	22,584	826	350	2,076	993	3,216	285
	Amount	62,183,301	895,850	1,054,049	9,165,718	1,592,995	8,078,709	71,422
Total insurance in force	No.	843,198	1,534	6,101	103,851	18,702	57,164	1,451
	Amount	2,656,524,971	2,224,403	13,171,730	228,435,528	23,646,253	130,628,075	1,918,591
Increase in year	No.	82,563	916	862	8,303	3,903	9,277	476
	Amount	385,621,040	1,346,703	2,144,264	28,393,562	5,447,371	30,188,018	412,231
Mean insurance in force		2,463,714,451	1,551,052	12,098,319	214,238,747	20,692,018	115,504,066	1,712,475

Group Insurance.		Lincoln National, Fort Wayne, Ind.	Maryland Assurance, Baltimore, Md.	Metropolitan, New York, N. Y.	Minnesota Mutual, St. Paul, Minn.	Missouri State, St. Louis, Mo.	Northwestern National, Minneapolis, Minn.	Pan-American, New Orleans, La.
New Business.		$	$	$	$	$	$	$
New Issues	Policies	.....	.....	623	2	46	8,179	4
	Amount	.....	289,614	125,450,505	87,500	7,276,302	8,944,364	252,950
Policies revived and increased	No.	.....	.....	.....	.....	1	.....	.....
	Amount	107,000	63,986	22,757,250	.....	1,468,729	1,202,791	153,000
Total New Issues	No.	.....	.....	623	2	47	8,179	4
	Amount	107,000	353,600	148,207,755	87,500	8,745,031	10,147,155	405,950
Terminations.								
By death	No.	.....	.....	.....	.....	.....	61	.....
	Amount	.....	7,443	1,588,570	12,800	19,960	77,900	2,600
By expiry, surrender and lapse	No.	.....	.....	38	.....	.....	2,018	.....
	Amount	.....	335,624	2,826,903	.....	1,049,003	2,429,793	.....
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	29,600	.....	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	40,645	.....	.....	.....	.....
Total terminations	No.	.....	.....	38	.....	.....	2,079	.....
	Amount	.....	343,067	4,456,118	42,400	1,068,963	2,507,693	2,600
Insurance in force	No.	4	4	1,179	8	53	10,530	6
	Amount	775,000	1,458,103	280,014,613	945,100	8,573,452	12,735,249	800,050
Increase in year	No.	.....	.....	585	2	1	4,100	4
	Amount	107,000	10,533	143,751,637	45,100	7,676,018	7,639,462	403,350
Mean insurance in force		721,500	1,452,836	208,138,795	922,550	4,735,443	8,915,518	598,375
Group and Ordinary Business.								
Total new issues	No.	25,379	1,212	751,362	7,612	36,182	23,452	12,613
	Amount	69,057,139	3,781,177	951,466,998	25,227,423	110,151,884	54,796,623	33,337,262
Increase in year	No.	8,962	246	94,625	952	10,165	11,563	4,234
	Amount	25,058,373	58,395	98,804,235	3,836,708	46,043,168	10,375,512	11,418,052
Total insurance in force	No.	68,679	2,117	3,018,589	30,605	134,219	63,837	36,790
	Amount	159,349,378	7,566,180	3,500,348,396	77,604,480	302,328,804	133,967,579	87,358,585
Increase in year	No.	18,665	993	520,521	4,810	24,983	11,833	7,926
	Amount	50,115,635	2,880,100	734,989,649	16,799,437	82,913,169	35,987,859	22,108,126
Mean insurance in force		134,291,561	6,126,130	3,132,853,572	69,204,412	260,872,220	115,973,659	76,502,872

GROUP INSURANCE.		Philadelphia Life, Philadelphia, Pa.	Postal Life, New York, N. Y.	Provident L. & A. Chattanooga, Tenn.	Prudential, Newark, N. J.	Southeastern Life, Greenville, S. C.	Southwestern Life, Dallas, Tex.	Travelers, Hartford, Conn.
NEW BUSINESS.		$	$	$	$	$	$	$
New Issues	Policies	2	.....	3	108	.....	11	569
	Amount	704,500	324,650	333,958	11,783,378	907,435	3,066,085	106,149,453
Policies revived and increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	60,800	23,300	87,300	4,124,142	.....	1,384,460	36,754,261
Total New Issues	No.	2	.....	3	108	.....	11	569
	Amount	765,300	347,950	421,258	15,907,520	907,435	4,450,545	142,903,714
TERMINATIONS.								
By death	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	6,000	39,700	1,458	273,953	13,924	48,212	2,906,233
By expiry, surrender and lapse	No.	.....	1	.....	18	.....	.....	109
	Amount	.....	359,950	.....	1,069,700	698,230	2,292,672	8,053,939
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	167,939	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	11,800	.....	.....	81,800
Total terminations	No.	.....	1	.....	18	.....	.....	109
	Amount	6,000	399,650	1,458	1,355,453	880,093	2,340,884	11,041,972
Insurance in force	No.	4	44	7	301	2,000	33	1,852
	Amount	804,200	2,171,700	582,700	45,711,457	1,626,486	7,526,575	433,645,622
Increase in year	No.	2	—1	.....	90	.....	11	460
	Amount	759,300	—51,700	419,800	14,552,067	27,342	2,109,661	131,861,752
Mean insurance in force		424,550	2,202,550	372,925	38,435,423	1,612,815	6,471,744	367,714,646
GROUP AND ORDINARY BUSINESS.								
Total new issues	No.	7,014	1,963	3,795	371,257	1,371	14,843	91,208
	Amount	19,995,586	4,716,999	6,975,327	506,021,811	4,720,611	37,608,349	490,150,185
Increase in year	No.	1,600	165	—327	48,133	—326	6,434	15,664
	Amount	6,548,496	458,735	1,266,982	55,973,601	—106,773	13,207,236	44,161,495
Total insurance in force	No.	23,554	21,667	7,460	1,799,959	8,904	42,321	361,492
	Amount	60,527,796	41,797,958	12,729,726	2,301,119,643	17,423,674	95,259,686	1,576,339,193
Increase in year	No.	4,009	730	1,859	251,743	667	11,754	72,895
	Amount	11,901,997	1,614,750	4,670,722	353,514,337	2,096,244	27,939,035	410,459,118
Mean insurance in force		54,576,774	40,995,572	10,394,665	2,124,361,474	16,375,552	81,322,455	1,365,281,464

Group Insurance.		United States, New York, N. Y.	Volunteer State, Chattanooga, Tenn.	West Coast, San Francisco, Cal.				
New Business.		$	$	$				
New Issues	Policies	3	1	.....	.....	.....	.....	.....
	Amount	2,950	20,000	.....	.....	.....	.....	.....
Policies revived and increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	14,542	120,766	68,250	.....	.....	.....	.....
Total New Issues	No.	3	1	.....	.....	.....	.....	.....
	Amount	17,492	140,766	68,250	.....	.....	.....	.....
Terminations.								
By death	No.	5	.....	.....	.....	.....	.....	.....
	Amount	7,100	800	20,750	.....	.....	.....	.....
By expiry, surrender and lapse	No.	3	1	.....	.....	.....	.....	.....
	Amount	4,900	101,978	.....	.....	.....	.....	.....
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	.....
By disability	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	.....
Total terminations	No.	8	1	.....	.....	.....	.....	.....
	Amount	12,000	102,778	20,750	.....	.....	.....	.....
Insurance in force	No.	82	7	2	.....	.....	.....	.....
	Amount	150,350	351,768	1,259,450	.....	.....	.....	.....
Increase in year	No.	—5	.....	.....	.....	.....	.....	.....
	Amount	5,492	37,988	47,500	.....	.....	.....	.....
Mean insurance in force		147,604	332,774	1,235,700	.....	.....	.....	.....
Group and Ordinary Business.								
Total new issues	No.	1,564	5,701	5,682	.....	.....	.....	.....
	Amount	3,451,817	16,743,303	11,958,142	.....	.....	.....	.....
Increase in year	No.	—52	1,303	320	.....	.....	.....	.....
	Amount	156,592	3,963,088	1,817,450	.....	.....	.....	.....
Total insurance in force	No.	14,185	22,367	28,890	.....	.....	.....	.....
	Amount	24,695,968	54,435,823	46,101,538	.....	.....	.....	.....
Increase in year	No.	143	3,357	2,845	.....	.....	.....	.....
	Amount	737,720	11,637,338	6,543,375	.....	.....	.....	.....
Mean insurance in force		24,327,058	48,617,154	42,820,852	.....	.....	.....	.....

COMBINED AGGREGATES

Being the Combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the aggregates of ten preceding years.

	1920	1919	1918	1917	1916
Number of companies	272	266	244	241	241
Capital stock	$66,904,680	$62,205,284	$59,295,696	$55,713,754	$54,764,732
Income					
New premiums	[illegible]	212,098,747	144,310,747	130,238,590	111,400,800
Renewal premiums	1,099,739,554	967,818,267	835,544,977	786,288,052	723,845,236
Received for annuities	10,721,193	27,917,377	14,406,887	12,313,987	12,737,724
Total premium income	[illegible]	1,207,134,389	994,266,611	928,840,629	847,983,760
Dividends, interest, etc	324,369,685	300,810,527	279,103,334	259,603,260	241,644,592
Received for rents	16,312,272	14,756,727	14,111,813	12,543,213	11,719,175
All other receipts	38,591,655	37,281,237	37,104,983	48,504,285	16,512,801
Total int. and other income	379,273,612	352,848,491	330,320,130	320,650,758	269,876,568
Total income	[illegible]	1,559,982,880	1,324,586,741	1,249,491,387	1,117,860,328
Expenditures					
Paid for death losses	349,963,594	354,085,423	372,855,009	264,548,644	256,410,734
Paid for matured endowments	101,181,063	103,672,371	80,011,073	74,621,017	63,533,495
Annuities paid	16,896,597	10,935,771	11,099,047	9,998,631	9,119,412
Paid for surrendered, lapsed and purchased policies	119,060,683	111,690,655	101,019,907	104,338,649	112,036,975
Dividends to policyholders	157,547,308	158,580,117	145,216,648	136,676,306	125,285,659
Total pay to policyholders	744,649,245	738,944,337	710,201,684	590,183,247	566,386,275
Dividends to stockholders	5,307,565	4,202,747	5,020,700	3,751,663	5,149,076
Commissions, salaries and traveling expenses of agents	257,821,786	218,550,764	161,830,401	145,025,950	128,901,849
Medical fees, salaries and other charges of employees	61,566,290	55,221,213	43,679,526	40,304,378	37,089,027
All other expenditures	129,021,224	89,231,736	78,127,566	66,506,214	54,873,420
Total expenses, etc	453,716,868	367,195,462	288,658,193	255,588,205	226,103,372
Total expenditures	1,198,366,113	1,106,139,799	998,859,877	845,771,452	792,399,647
Excess of income over expend	[illegible]	453,843,081	325,726,864	403,719,935	325,460,681
Assets					
Real estate owned	172,010,909	168,399,513	178,525,415	179,251,583	173,964,782
Real estate mortgages	2,174,863,244	2,093,708,695	2,133,727,783	2,020,873,663	1,892,607,916
Bonds owned	3,588,728,120	3,269,178,251	3,008,512,883	2,536,285,638	2,309,218,646
Stocks owned	51,355,621	45,301,025	81,980,999	83,283,515	83,364,248
Collateral loans	41,301,118	25,862,998	17,730,068	18,056,229	14,965,709
Premiums notes and loans	858,915,352	805,447,213	816,769,105	809,757,057	786,576,564
Cash in office and banks	124,747,016	110,610,502	85,540,789	104,249,639	109,634,423
Net def'd and unp'd premiums	130,923,472	111,397,955	98,252,790	87,102,806	78,932,793
All other assets	177,152,167	160,376,163	108,581,037	101,762,650	87,342,402
Total admitted assets	7,319,997,019	6,790,582,415	6,520,620,899	5,940,622,780	5,536,607,483
Items not admitted	77,424,260	68,258,967	67,024,822	33,249,869	30,724,057
Liabilities					
Reserve	6,307,970,179	5,772,116,170	5,592,601,159	4,984,804,998	4,653,657,034
Losses and claims not paid	43,116,249	44,687,794	76,111,396	36,039,186	32,962,572
Claims resisted	2,474,920	2,450,168	2,404,094	2,438,170	2,468,209
Dividends unpaid	171,347,403	159,868,225	166,962,461	156,013,483	146,268,102
All other liabilities	464,400,534	500,743,959	363,911,097	156,217,430	131,225,004
Total liabilities	6,989,309,285	6,473,855,775	6,201,990,207	5,335,513,267	4,966,580,921
Surplus to policyholders	330,687,734	316,856,735	327,630,692	605,109,513	570,026,562
Policy Account					
New business actually paid for	8,489,970,668	7,010,111,469	3,987,715,219	3,840,133,213	3,213,091,791
Whole life policies in force	25,583,422,758	21,204,202,128	16,606,753,673	15,070,332,056	13,582,986,343
Endowment policies in force	6,975,452,854	5,339,170,371	4,747,002,421	4,225,897,524	3,914,915,117
All other policies in force	2,532,682,667	2,729,742,182	2,813,355,808	2,669,364,652	2,370,368,965
Total insurance in force	35,091,538,279	29,273,114,680	24,167,111,902	21,965,594,232	19,868,270,425
Industrial business written	1,615,474,136	1,304,738,561	1,143,044,245	1,050,903,830	998,944,930
Industrial insurance in force	7,189,852,248	6,607,011,903	5,703,198,032	5,223,415,465	4,811,041,900

COMBINED AGGREGATES—Continued

Being the Combined Aggregates of the Financial Standings, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

1915	1914	1913	1912	1911	1910
238	250	260	250	240	214
$52,545,393	$53,985,848	$52,282,428	$51,165,649	$46,712,523	$40,544,728
92,440,543	89,105,011	89,327,451	83,553,186	76,819,492	70,180,419
683,991,096	649,646,469	619,131,466	582,770,578	549,029,244	517,535,978
7,886,350	7,043,502	6,350,439	6,090,305	6,494,353	5,671,844
884,317,989	745,794,982	714,809,356	673,014,129	632,343,089	593,388,241
229,659,325	213,382,957	202,019,630	188,291,289	171,902,203	160,513,917
10,940,939	10,635,837	10,079,570	10,118,894	10,596,320	10,309,988
18,165,084	15,223,586	18,677,538	21,967,405	21,219,192	16,799,103
258,765,348	239,242,380	230,776,738	220,377,588	203,817,715	187,623,008
1,043,083,337	985,037,362	945,586,094	[illegible]	836,160,804	781,011,249
237,291,495	222,059,145	209,583,172	205,154,837	194,119,151	180,654,396
63,383,370	60,739,101	55,997,447	55,712,220	46,521,531	46,349,075
8,860,211	8,136,473	8,369,637	7,767,337	7,407,582	7,426,499
123,795,501	110,608,759	94,403,806	87,388,216	81,172,694	77,518,465
111,274,743	107,911,664	101,234,061	92,795,105	83,047,490	75,353,638
544,705,320	509,455,142	469,588,123	448,817,715	414,268,448	387,302,073
3,293,263	3,289,544	4,059,784	2,105,534	2,046,779	2,140,037
115,327,573	109,363,368	108,596,751	102,114,335	94,227,144	87,628,519
34,311,979	32,855,941	31,822,471	30,002,359	28,116,884	26,036,575
70,868,342	49,729,418	46,475,949	46,119,163	41,173,312	37,235,222
223,801,157	195,238,271	190,954,955	180,341,391	165,614,119	153,040,353
768,506,477	704,693,413	660,543,078	629,159,106	579,882,567	540,342,426
274,576,860	280,345,949	285,043,016	[illegible]	256,278,237	240,668,823
173,367,237	171,173,551	165,648,871	176,248,405	170,799,114	172,960,857
1,779,279,016	1,706,385,405	1,617,873,512	1,485,103,814	1,358,488,374	1,227,231,592
2,094,687,842	1,981,751,698	1,908,943,098	1,859,523,581	1,787,969,415	1,659,845,447
81,056,074	82,552,532	85,879,873	95,906,396	99,882,124	129,622,493
16,729,352	20,351,766	20,590,870	18,704,471	15,001,771	18,941,120
779,158,909	735,348,014	657,994,947	587,704,733	541,789,999	495,099,854
114,284,715	95,160,368	73,112,720	67,041,884	74,625,395	71,112,566
73,474,974	68,832,680	63,397,935	58,290,809	55,052,362	50,955,663
77,272,234	73,716,779	65,254,511	60,768,428	60,883,134	50,107,465
5,190,310,353	4,935,252,793	4,658,696,337	4,409,292,521	4,164,491,688	3,873,877,059
31,506,879	30,869,062	26,544,743	26,651,316	29,196,072	25,185,764
4,362,255,809	4,133,360,865	3,903,615,175	3,667,581,229	3,448,053,704	3,225,966,060
29,588,279	25,735,574	20,770,817	19,067,952	18,097,546	17,072,212
2,568,928	3,006,508	2,673,836	2,022,596	1,887,489	1,779,117
130,881,562	115,527,125	111,373,932	103,599,415	93,078,578	79,990,050
123,229,686	86,993,433	97,920,109	87,554,323	84,789,227	61,014,039
4,648,524,264	4,364,564,505	4,136,361,869	3,879,825,515	3,645,906,544	3,385,821,487
541,786,089	570,689,288	522,334,468	529,467,006	518,585,144	490,055,571
2,621,013,624	2,456,548,936	2,549,816,531	2,240,434,665	2,097,156,590	1,822,260,287
12,425,470,697	11,718,137,872	11,073,933,880	10,163,447,058	9,468,239,371	8,811,742,643
3,656,722,721	3,543,778,343	3,435,776,261	3,260,245,355	3,140,425,800	30,043,688,981
2,267,091,921	2,163,548,922	2,077,668,802	2,132,208,758	1,969,745,427	1,371,781,544
18,349,285,339	17,425,501,137	16,587,378,943	15,555,901,171	14,578,410,598	13,227,213,168
980,025,694	858,149,441	850,115,478	842,041,252	773,138,867	734,793,180
4,427,469,245	4,163,671,236	3,997,091,002	3,708,892,514	3,424,369,841	3,177,047,874

† All companies on paid-for basis.

INCREASE IN AGGREGATES

Showing the Annual Increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

	Increase in 10 Years (1911–1920)	1920	1919	1918	1917
Number of companies	58	6	22	3	.....
Capital stock	$26,359,952	$4,699,396	$2,909,588	$3,581,942	$949,022
Income					
New premiums	287,349,428	145,431,100	68,788,000	14,072,157	18,837,790
Renewal premiums	561,320,597	132,621,287	131,573,290	49,256,925	62,442,816
Received for annuities	5,049,349	—17,196,184	13,510,400	2,092,900	—423,737
Total premium income	853,719,364	260,856,203	212,867,778	65,425,982	80,856,869
Dividends, interest, etc.	163,855,768	23,559,158	21,707,193	19,500,974	17,958,668
Received for rents	5,450,954	1,555,545	644,914	1,568,600	824,038
All other receipts	9,401,484	1,310,418	176,254	—11,399,302	31,091,484
Total int. and other income	178,708,206	26,425,121	22,528,361	9,669,372	50,774,190
Total income	1,032,427,570	287,281,326	235,396,139	75,095,354	131,631,059
Expenditures					
Paid for death losses	169,308,798	—4,121,829	—18,769,586	108,306,365	8,130,910
Paid for matured endowments	54,831,988	—2,491,308	23,661,298	5,390,056	1,087,522
Annuities paid	9,470,098	5,960,826	—163,276	1,100,416	879,219
Paid for surrendered, lapsed and purchased policies	41,542,228	7,370,028	10,670,748	—3,318,742	—7,628,326
Dividends to policyholders	82,193,670	—1,032,809	13,363,469	8,540,342	11,390,647
Total pay. to policyholders	357,346,782	5,704,908	28,742,653	120,018,437	23,796,972
Dividends to stockholders	2,448,927	1,014,818	—817,953	1,269,037	—1,397,418
Commissions, salaries and traveling expenses of agents	164,041,981	39,271,025	56,720,363	16,804,451	16,124,101
Medical fees, salaries and other charges of employees	33,565,156	6,343,077	11,541,683	3,375,148	3,215,351
All other expenditures	92,209,679	39,789,488	11,104,170	11,621,352	11,623,794
Total expenses, etc.	292,265,743	86,521,406	78,537,260	33,069,988	29,574,833
Total expenditures	649,612,525	92,226,314	107,279,922	153,088,423	53,371,805
Excess of income over expend.	382,815,045	195,055,012	128,116,837	—77,993,071	78,259,254
Assets					
Real estate owned	—949,948	3,611,396	—10,125,902	—726,168	5,286,801
Real estate mortgages	947,631,652	81,154,549	—40,019,088	112,854,120	128,265,747
Bonds owned	1,928,882,673	319,549,869	260,665,368	472,227,245	227,066,992
Stocks owned	—78,266,872	6,054,596	—36,689,974	—1,302,516	—80,733
Collateral loan	22,359,998	15,438,120	8,132,930	—326,161	3,090,520
Premium notes and loans	363,815,498	53,468,13	—11,321,892	7,012,048	23,180,493
Cash in office and banks	53,634,450	14,136,514	25,069,713	—18,708,950	—5,384,784
Net def'd and unp'd premiums	79,967,807	19,525,517	13,115,165	11,149,984	8,170,013
All other assets	127,044,702	16,776,004	51,795,126	6,818,387	14,420,248
Total admitted assets	3,444,119,960	529,414,604	260,961,516	588,998,119	404,015,297
Items not admitted	52,238,496	9,165,293	1,234,145	33,774,953	2,525,812
Liabilities					
Reinsurance reserve	3,082,004,119	535,854,009	179,515,011	607,796,161	331,147,964
Losses and claims not paids	50,666,951	—1,571,545	—31,423,602	40,072,210	3,076,614
Claims resisted	695,903	24,752	46,074	—34,076	—34,039
Dividends unpaid	91,357,353	11,479,178	—7,094,236	10,948,978	9,745,381
All other liabilities	403,886,495	—36,343,425	136,832,862	207,693,667	24,992,426
Total liabilities	3,628,610,821	515,453,510	271,944,678	866,476,940	368,932,346
Surplus to policyholders	—184,490,861	13,830,999	—10,773,957	—277,478,821	35,082,951
Policy Account					
New business actually paid for	6,667,710,381	1,479,859,199	3,022,396,250	147,582,006	627,041,422
Whole life policies in force	16,771,680,115	4,379,220,630	4,597,448,450	1,536,421,617	1,487,345,723
Endowment policies in force	3,931,743,873	1,636,262,483	592,161,450	521,104,897	310,982,407
All other policies in force	1,160,901,124	—197,059,515	185,470,292	143,991,156	298,995,687
Total insurance in force	28,532,035,493	5,818,423,599	5,106,002,778	2,201,517,670	2,097,323,807
Industrial business written	763,924,085	310,735,575	161,694,316	92,140,415	51,958,900
Industrial business in force	4,012,804,374	582,840,345	903,813,871	479,782,567	412,373,565

INCREASE IN AGGREGATES—Continued

Showing the Annual Increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

1916	1915	1914	1913	1912	1911
3	—12	—10	10	10	26
$2,219,339	—$1,440,455	$1,703,420	$1,116,779	$4,453,126	$6,167,795
18,960,257	3,335,532	—222,440	5,774,265	6,733,694	6,639,073
39,854,140	34,344,627	30,515,003	36,360,888	33,741,334	31,493,266
4,851,374	842,848	693,063	—339,926	196,012	822,509
63,665,771	38,523,007	30,985,626	41,795,227	40,671,040	38,954,848
11,985,267	16,276,368	11,363,327	13,728,341	16,389,086	11,388,286
778,236	305,102	556,267	—39,324	—477,426	286,332
—1,652,283	2,941,498	—3,453,952	—3,289,867	648,213	4,520,089
11,111,220	19,522,968	8,465,642	10,399,150	16,559,873	16,194,707
74,776,991	58,045,975	39,451,268	52,194,377	57,230,913	55,149,555
19,019,239	15,332,973	12,475,973	4,428,335	11,035,686	13,464,755
150,125	2,644,269	4,741,654	285,227	7,190,689	2,172,456
259,201	723,738	—233,164	602,300	359,755	—18,917
—11,758,526	13,186,742	16,204,953	7,015,590	6,215,522	3,654,229
14,010,916	3,363,079	6,677,003	8,438,956	9,747,615	7,693,852
21,680,955	35,250,178	39,867,019	20,770,408	34,549,267	26,966,375
1,855,813	3,719	—770,240	1,954,250	58,755	—93,258
13,574,276	5,964,205	766,617	6,482,416	7,837,191	6,648,625
2,777,048	1,456,038	1,033,470	1,820,112	1,885,365	2,080,309
—15,994,922	21,138,924	3,253,469	356,786	4,945,851	3,938,090
2,212,215	28,562,886	4,283,316	10,613,564	14,727,272	12,573,766
23,893,170	63,813,064	44,150,335	31,383,972	49,276,539	33,540,141
50,883,821	—5,767,089	—4,699,067	20,810,405	7,954,374	15,609,414
597,545	2,193,686	5,524,680	—10,599,534	5,449,291	—2,161,743
113,328,900	72,913,611	88,491,893	132,769,698	126,615,440	131,256,782
214,530,804	112,936,144	72,808,600	49,419,517	71,554,166	128,123,968
2,308,174	—1,496,458	—3,327,341	—10,026,523	—3,975,728	—29,740,369
—1,763,643	—3,622,414	—239,104	1,886,399	3,702,700	—3,939,349
7,417,655	43,810,895	77,353,067	70,290,214	45,914,734	47,690,145
4,650,292	19,124,247	22,047,648	6,070,836	—7,583,511	3,512,829
5,457,819	4,642,294	5,434,745	5,107,126	3,238,447	4,096,697
9,070,168	4,555,455	8,462,268	4,486,083	—114,706	10,775,869
346,297,130	255,057,560	276,556,456	249,403,816	244,800,833	288,614,629
—782,822	637,822	4,324,319	—106,573	—2,544,756	4,010,308
291,401,225	228,894,944	229,745,690	236,033,946	219,527,525	222,087,644
3,374,203	3,852,705	4,964,757	1,702,865	970,406	1,025,334
—100,719	—437,580	332,672	651,240	135,107	108,372
15,386,540	15,354,437	4,153,193	7,774,517	10,520,837	13,088,528
7,995,318	36,296,253	—9,994,676	10,373,786	2,765,096	23,775,188
318,056,657	283,960,759	228,201,636	256,536,354	233,918,971	260,085,066
28,240,483	—28,903,199	48,354,820	—7,132,538	10,881,862	28,529,563
592,078,167	262,073,206	—93,267,595	309,381,866	143,273,075	274,986,303
1,157,515,646	707,332,825	644,203,992	910,486,822	695,207,687	656,496,728
258,192,396	112,944,378	108,002,082	175,530,906	119,819,555	96,736,819
103,277,044	103,506,999	85,916,120	—54,530,956	162,463,331	597,963,883
1,518,985,086	923,784,202	838,122,194	1,031,477,772	976,490,573	1,351,197,430
18,919,236	118,157,975	8,033,963	8,074,226	68,902,385	38,345,687
383,572,655	263,798,009	186,580,234	268,198,488	284,522,673	247,321,967

† All companies on paid-for basis.

AGGREGATES

Being the Aggregate of the Financial Standing and Business for 1920 of the Ordinary and Industrial Companies embraced in the foregoing Exhibits.

Year Ending December 31, 1920	Ordinary Companies	Industrial Companies
Number of companies	235	37
Capital stock	58,252,586	8,652,094
INCOME		
New premiums	308,425,064	49,104,783
Renewal premiums	667,128,491	432,611,063
Received for annuities	10,140,168	572,025
Total premium income	985,702,723	482,287,871
Dividends, interest, etc.	242,930,770	81,438,915
Received for rents	11,248,465	5,063,807
All other receipts	33,343,352	5,248,303
Total interest and other income	287,522,587	91,751,025
Total income	1,273,225,310	574,038,896
EXPENDITURES		
Paid for death losses	240,451,219	109,512,375
Paid for matured endowments	84,643,607	16,537,456
Annuities paid and disability	10,601,987	6,294,610
Paid for surrendered, lapsed and purchased policies	99,536,148	19,524,535
Dividends to policyholders	134,217,487	23,329,841
Total payments to policyholders	569,450,448	175,198,797
Dividends to stockholders	3,406,184	1,901,381
Commissions, salaries and traveling expenses of agents	166,546,352	91,275,437
Medical fees, salaries and other charges of employees	40,197,534	21,368,756
All other expenditures	79,454,088	49,567,136
Total expenses, etc.	289,604,158	164,112,710
Total expenditures	859,054,606	339,311,507
Excess of income over expenditures	414,170,704	234,727,389
ASSETS		
Real estate owned	116,268,046	55,742,863
Bond and mortgage loans	1,583,478,856	591,384,388
Bonds owned	2,526,864,695	1,061,863,425
Stocks owned	44,867,639	6,487,982
Collateral loans	35,897,036	5,404,082
Premium notes and loans	723,486,593	135,428,759
Cash in office and banks	90,368,547	34,378,469
Net deferred and unpaid premiums	83,659,144	47,264,328
All other assets	152,874,655	44,277,512
Total admitted assets	5,337,765,211	1,982,231,807
Items not admitted	59,987,483	17,436,825
LIABILITIES		
Reserve	4,485,983,584	1,821,986,595
Losses and claims not paid	36,184,573	6,931,676
Claims resisted	1,937,468	537,452
Dividends unpaid	143,854,567	27,492,836
All other liabilities	418,440,940	45,959,594
Total liabilities	5,086,401,132	1,902,908,153
Surplus to policyholders (including capital)	251,364,079	79,323,655
POLICY ACCOUNT *a*		
New business written and paid for — Policies	3,923,781	9,325,035
New business written and paid for — Amount	8,489,970,668	1,615,474,136
Whole life policies in force	25,583,422,758	5,134,856,247
Endowment policies in force	6,975,432,854	1,726,834,966
All other policies in force	2,532,682,667	328,161,035
Total insurance in force — Policies	16,694,561	49,804,808
Total insurance in force — Amount	35,091,538,279	7,189,852,248
Total assets (including non-admitted items)	5,397,752,644	1,999,668,635
Total surplus (including non-admitted items)	311,351,512	96,760,482

a Ordinary business of industrial companies is included under ordinary companies.

TABULATED RESULTS SINCE ORGANIZATION OF

COMPANIES	Years in Business	Insurance Account.				Receipts from	
		Number of Policies in Force Jan. 1, 1921.	Amount in Force Jan. 1, 1921.	Total No. Policies Issued from Organization to Jan. 1, 1921.	Total Insurance Issued from Organization to Jan. 1, 1921.	Premium and Annuity Receipts.	Interest, Rents, etc.
			$		$	$	$
Mutual Life, N. Y.	78	929,511	2,357,973,121	3,229,502	8,342,618,296	1,995,705,093	758,563,484
New England	77	199,794	560,773,236	388,827	1,139,561,822	268,746,828	85,695,569
Mutual Benefit	76	456,044	1,311,052,551	908,456	2,464,302,315	665,348,226	225,815,955
New York Life	76	1,605,035	3,537,298,756	3,697,279	8,765,215,561	2,351,985,493	729,132,342
Connecticut Mutual	74	144,863	382,709,528	410,526	1,080,364,556	349,908,303	165,334,189
Penn Mutual	74	326,801	1,029,203,157	706,790	2,090,056,513	497,910,705	153,353,408
State Mutual	74	112,977	315,156,687	211,720	558,343,740	150,616,259	46,624,731
Union Mutual	72	41,576	72,248,892	231,748	417,685,128	87,747,490	26,704,210
United States	71	14,185	24,695,968	139,607	328,646,808	53,684,682	19,280,991
Aetna Life	70	267,876	1,155,589,341	838,197	2,416,990,023	388,512,592	147,959,632
Manhattan	70	34,538	69,556,702	188,775	491,641,149	101,324,047	41,381,874
National Life, Vt.	70	133,689	309,455,304	333,045	732,899,025	176,751,576	62,386,314
Phoenix Mutual	70	125,165	294,348,813	363,467	667,538,634	157,499,807	53,553,045
Berkshire	69	45,514	122,898,422	118,141	311,601,862	83,653,114	25,749,248
Massachusetts Mutual	69	265,671	728,743,346	492,897	1,325,074,280	275,115,690	84,267,680
St. Louis Mutual	63	4,897	8,523,283	8,861	15,983,015	2,713,033	1,768,719
Northwestern Mutual	62	729,715	2,196,673,032	1,391,606	3,904,530,013	1,067,232,091	349,836,819
Equitable, N. Y.	61	842,119	2,258,013,825	2,515,533	7,571,631,854	1,836,091,618	600,922,483
Home Life, N. Y.	61	156,430	41,183,178	247,149	542,168,477	113,966,193	35,746,217
Guardian, N. Y.	60	104,869	228,565,820	318,791	275,161,575	180,485,643	65,525,503
		n3,472,965	n642,671,402	n12,232,013	n2,001,793,150		
John Hancock, e.	58	o529,286	o766,995,993	o747,722	o1,275,397,736	539,669,718	89,736,090
Provident L. & T.	56	198,417	535,003,953	369,897	1,066,735,826	272,479,308	94,377,413
Connecticut General	55	89,428	362,387,933	161,560	554,766,505	58,309,995	15,906,929
Maryland Life	55	10,520	17,878,550	30,652	55,426,291	12,183,405	5,129,323
Travelers	55	361,492	1,576,338,993	594,389	2,380,651,267	253,047,500	86,739,456
Equitable, Ia.	54	127,385	254,538,407	188,955	366,690,074	56,276,320	14,644,571
		n20,881,408	n2,879,664,118	n62,864,592	n9,130,663,687		
Metropolitan, e.	54	o3,018,589	o3,500,348,396	o5,415,243	o5,719,618,272	2,136,178,969	398,829,995
Union Central	54	283,348	778,917,578	636,924	1,551,619,640	296,533,382	113,061,587
Michigan Mutual	53	48,094	85,737,673	185,041	315,170,244	49,924,056	15,295,365
Pacific Mutual	53	149,633	350,408,951	356,255	680,818,503	115,909,950	32,880,383
National of U. S. A.	52	70,320	134,086,132	295,954	509,506,319	63,725,438	19,241,240
		n886,525	n132,726,229	n3,956,876	n466,697,647		
Life Ins. Co. of Va., e.	50	o52,525	o74,575,490	o105,906	o124,809,475	70,395,257	9,915,447
Presbyterian Ministers	45	17,061	31,625,826	28,302	51,701,221	14,483,739	4,805,37
		n18,662,140	n2,794902,131	n55,175,732	n7,821,484,148		
Prudential, e.	45	o1,799,959	o2,301,119,643	o3,181,056	o3,908,273,397	1,673,392,724	257,706,33
Fidelity Mutual	42	83,345	203,980,056	2,590,119	627,235,844	108,251,417	26,461,07
Franklin Life	35	53,870	120,754,072	142,208	178,599,567	81,445,367	6,477,53
Royal Union	35	37,546	63,801,282	73,638	136,440,066	22,563,223	5,142,79
Bankers, Neb.	34	55,643	95,731,028	102,618	164,979,098	25,063,920	5,947,31
Security Mutual, N. Y.	34	42,943	67,252,413	147,368	259,084,057	36,274,316	7,111,01
		n1,223,418	n198,610,529	n4,622,627	n609,547,192		
Western and Southern, e.	33	o53,859	o52,983,835	o90,819	o83,736,849	61,612,123	6,928,15
Register Life	32	10,920	22,603,002	18,758	34,554,835	5,580,089	1,167,65
State Life, Ind.	26	64,199	116,425,137	151,288	388,287,917	52,793,745	11,998,29
Central of U. S.	25	54,762	105,726,633	107,519	191,700,774	19,326,098	4,137,20
Reserve Loan	24	26,894	50,133,275	68,776	130,618,146	16,316,204	2,649,42
Sun Life of Amer., e.	24	215,047	27,466,938	633,590	62,124,475	5,935,702	512,80
		n266,536	n33,933,923	n1,182,108	n136,431,619		
Baltimore Life, e.	23	o12,094	o10,319,670	o27,612	o20,534,327	18,481,804	2,094,57
		n350,928	n50,017,783	n1,732,617	n215,475,727		
Colonial Life, e.	23	o4,749	o5,643,433	o22,234	o21,182,565	19,291,682	3,626,96
American Central	22	38,183	101,130,720	83,640	217,031,830	19,226,754	3,797,42
American, Ia.	22	18,456	34,669,547	39,132	66,508,352	6,907,206	1,117,31
Bankers Reserve	22	36,811	77,395,695	63,961	136,482,760	19,862,833	3,591,76
		n106,461	n19,313,949	n462,893	n94,985,819		
Boston Mutual, e.	22	o12,602	o10,715,147	o46,436	o34,892,682	12,079,369	1,624,97
		n137,728	n17,536,925	n430,561	n46,161,258		
Home of Amer., e.	22	o18,702	o23,646,253	o34,553	o42,627,718	7,416,393	689,90
Kansas City	22	107,600	220,336,167	204,540	389,580,974	37,434,895	5,882,66
Wisconsin Life	22	4,896	7,349,670	9,514	14,176,624	1,720,850	377,56

AMERICAN LIFE INSURANCE COMPANIES TO JANUARY 1, 1921

Organization	Payments to Policyholders Since Organization.						
Total, Receipts.	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.	Admitted Assets, Jan. 1, 1921.	Surplus, Jan. 1, 1921.
$	$	$	$	$	$	$	$
2,754,268,577	698,486,927	239,375,028	263,220,406	435,374,883	1,636,457,244	671,000,181	88,962,737
354,442,397	96,768,417	19,342,821	31,574,313	47,221,313	194,906,866	104,587,713	6,468,825
891,164,181	229,325,234	44,557,920	83,753,930	124,525,922	482,163,006	280,642,444	22,420,805
1,061,117,835	650,366,836	269,466,581	326,846,729	319,042,277	1,565,722,423	966,664,397	163,725,695
515,242,492	195,751,404	22,983,107	44,890,974	89,621,475	353,246,960	90,585,734	5,690,866
651,264,113	145,623,518	48,404,238	56,360,145	70,234,009	320,670,455	216,627,946	22,053,161
197,240,990	43,075,795	14,593,710	17,661,749	23,917,493	99,249,747	66,683,333	5,080,630
114,451,700	30,446,551	10,972,257	16,519,863	9,688,369	67,627,051	19,125,545	638,375
72,965,673	25,188,745	4,648,436	12,485,050	4,006,657	46,291,899	6,610,441	314,530
536,472,224	143,077,999	74,199,374	58,089,201	45,139,023	320,505,597	177,502,366	21,478,483
142,705,921	52,499,979	6,483,135	19,640,199	10,135,382	88,758,698	19,533,502	810,200
239,137,890	44,867,567	25,533,723	25,253,691	20,447,265	116,462,246	74,598,139	8,083,000
211,052,852	51,980,291	16,927,261	17,899,337	25,211,017	112,017,906	57,168,930	3,232,005
106,402,362	27,508,779	6,793,926	15,307,358	12,134,338	61,744,401	28,635,351	1,541,878
359,383,370	82,962,741	9,855,419	23,751,110	47,358,524	163,927,744	131,722,477	7,046,373
4,481,745	1,521,222	159,575	253,976	457,230	2,392,003	1,623,470	119,599
1,417,068,910	275,606,821	102,279,358	136,757,194	238,779,830	210,260,803	472,693,362	39,669,056
2,437,014,098	605,765,523	195,286,780	299,256,472	274,261,931	1,374,570,706	627,141,737	88,100,942
149,712,410	33,696,166	13,437,260	14,847,974	14,334,541	76,316,941	40,465,508	1,147,758
246,011,146	56,216,181	37,846,066	22,054,960	19,073,390	135,190,598	60,720,151	5,824,228
629,405,808	161,996,303	7,846,910	36,177,389	42,448,729	248,469,331	211,631,483	13,492,940
366,856,720	60,601,487	62,327,232	27,134,688	38,838,183	189,951,590	120,684,274	12,007,242
74,216,924	14,361,985	5,278,801	4,656,803	4,075,447	28,373,036	32,258,052	2,398,956
17,313,628	5,252,870	1,223,673	1,249,405	1,438,501	9,064,449	4,173,198	457,712
339,786,956	78,209,891	23,104,694	18,784,589	965,605	121,064,979	195,034,170	11,943,465
70,920,892	8,653,581	2,157,496	4,477,774	7,130,368	22,440,270	33,676,094	3,030,849
2,535,008,964	605,845,780	72,655,928	66,218,846	95,146,523	840,877,077	980,913,087	45,836,318
409,594,970	68,153,218	40,875,641	36,464,118	38,968,245	184,462,223	149,071,315	16,950,385
65,219,421	16,384,193	7,218,197	7,107,169	2,280,261	32,979,821	15,109,543	978,522
148,787,334	26,079,835	4,799,166	13,180,031	9,514,835	53,573,866	58,294,497	6,955,835
62,966,678	19,332,872	6,522,240	10,269,671	1,845,625	37,970,408	19,578,756	1,572,329
80,310,684	21,687,231	271,547	2,560,371	482,363	6,523,158	24,143,511	2,807,146
19,289,111	2,714,523	2,095,931	2,035,050	1,572,592	8,418,240	10,272,904	749,724
1,931,099,058	464,268,161	26,893,069	76,336,733	111,475,547	679,863,510	686,327,303	48,235,002
134,712,492	37,613,942	1,947,111	13,452,154	6,261,327	57,364,635	43,294,964	4,277,260
37,922,902	8,854,077	866,241	3,956,153	1,022,393	14,698,865	11,936,280	1,151,247
27,706,517	4,471,306	432,020	2,428,730	2,272,261	9,604,317	9,904,900	672,077
31,011,238	4,283,528	990,670	986,946	1,198,620	6,459,764	18,110,675	5,234,332
43,385,331	12,535,060	263,653	4,671,768	1,160,440	18,630,920	11,331,434	531,079
68,540,277	15,083,505	1,208,037	1,443,945	.....	17,735,487	22,885,957	1,104,430
6,747,748	875,920	152,314	523,274	880,198	2,431,717	2,907,931	149,025
64,792,035	12,379,018	354,333	4,799,895	5,022,884	12,566,031	23,772,678	2,558,357
23,463,303	2,807,891	412,953	1,230,374	359,956	4,815,175	9,874,268	1,042,463
18,965,632	2,464,243	41,140	4,923,103	160,051	7,588,537	5,291,253	352,696
6,448,502	1,312,235	.....	10,025	4,779	1,327,039	2,114,156	463,762
20,576,679	4,430,032	2,198,096	392,808	311,018	7,285,954	5,541,490	515,017
22,913,646	5,940,967	93,637	422,117	125,254	6,581,955	5,093,353	381,601
23,024,180	3,676,259	298,973	2,974,475	351,351	7,298,058	7,674,005	381,331
8,024,521	953,485	156,335	556,231	199,292	1,865,344	3,226,898	264,921
23,455,202	2,461,066	26,750	1,764,010	1,990,964	6,242,590	10,332,873	1,493,765
13,704,348	3,909,741	167,034	980,892	357,362	5,435,029	4,504,395	234,028
8,106,296	2,068,351	3,819	188,246	129,232	2,359,649	2,035,970	267,908
43,317,561	5,975,777	880,616	1,726,874	2,442,709	11,024,977	17,490,596	531,114
2,096,417	429,721	25,553	176,928	65,412	697,514	710,673	38,513

TABULATED RESULTS SINCE ORGANIZATION OF

COMPANIES	Years in Business	Insurance Account.				Receipts from	
		Number of Policies in Force Jan. 1, 1921.	Amount in Force Jan. 1, 1921.	Total No. Policies Issued from Organization to Jan. 1, 1921.	Total Insurance Issued from Organization to Jan. 1, 1921.	Premium and Annuity Receipts.	Interest, Rents, etc.
			$		$	$	$
Atlantic Life	21	34,746	76,590,213	60,328	125,458,177	13,690,552	3,038,049
Federal Life	21	21,403	46,513,022	54,561	109,026,082	10,381,726	4,978,570
Illinois Life	21	63,277	128,582,376	155,076	324,399,981	38,371,574	13,675,043
Niagara Life	21	6,489	9,699,053	49,399	53,068,526	9,342,203	1,779,400
Minnesota Mutual	20	30,605	77,604,480	56,672	137,272,588	18,351,242	3,870,213
Texas Life	20	11,647	19,071,651	21,601	37,672,556	4,838,590	1,090,701
		n107,684	n15,765,548	n488,165	n52,300,411		
Equitable, D. C., e	19	o6,706	o6,149,844	o11,694	o10,249,497	5,114,471	1,209,012
Missouri State	19	134,219	302,328,804	236,204	499,312,815	101,801,199	17,938,494
Northwestern National	19	63,837	133,967,579	170,696	278,999,567	32,503,989	8,665,729
Columbia Life	18	9,299	13,933,392	28,978	35,601,120	3,383,445	1,124,606
Columbian National	18	50,971	139,304,380	102,082	284,384,076	35,787,048	9,389,467
Guaranty Life	18	8,260	17,206,182	44,835	31,966,937	2,933,249	660,724
Reliance Life	18	90,427	196,272,085	151,656	315,265,201	29,490,530	4,922,686
Security of America	18	19,896	35,675,435	49,793	110,239,696	9,803,296	2,296,806
Southwestern	18	42,321	95,259,686	78,370	162,574,579	14,057,909	3,479,869
Southern L. & T.	18	26,314	53,192,349	35,898	71,912,665	7,908,964	1,260,460
Continental, Mo.	17	21,114	36,410,545	41,443	76,050,267	6,748,133	3,993,041
Eureka Life	17	n114,076	n15,665,490	n557,105	n56,934,142	4,911,769	267,431
Volunteer State	17	22,367	54,435,823	48,728	99,095,108	9,884,718	1,958,107
		n512,258	n89,906,937	n1,650,745	n261,764,119		
American Nat., Tex., e	16	o38,682	o55,741,505	o80,488	o117,402,242	26,561,822	2,8[illegible]3,846
Beneficial	16	20,076	30,061,672	49,812	56,417,447	5,716,177	1,129,572
		n120,348	n19,245,686	n433,142	n69,441,494		
Commonwealth, Ky., e	16	o17,604	o25,402,946	o44,480	o49,872,790	8,272,589	1,069,502
Postal Life	16	21,951	41,813,690	46,001	100,105,725	75,662,879	13,070,867
Mutual Trust	16	38,532	66,175,685	67,377	103,044,753	12,165,229	1,985,985
Capitol Life	15	20,260	48,240,800	46,699	97,432,724	8,792,559	1,804,416
Cedar Rapids	15	6,355	12,421,688	11,125	19,866,855	2,034,264	320,599
Fort Worth	15	7,152	15,480,510	14,978	31,718,894	2,963,010	668,546
George Washington	15	8,461	16,071,811	17,631	34,418,614	3,671,327	1,038,252
Indianapolis	15	14,491	26,438,144	22,757	30,121,715	4,072,688	685,639
La Fayette	15	8,618	15,024,714	20,761	35,175,554	4,598,242	738,594
Lamar Life	15	11,183	18,726,971	18,805	30,381,218	2,429,317	561,652
Lincoln National	15	68,679	159,349,378	96,046	219,805,544	15,469,988	4,992,804
Midwest Life	15	9,778	17,290,466	16,426	26,538,179	2,814,096	509,657
Oregon Life	15	10,324	24,508,106	16,807	48,555,787	4,264,601	655,695
Southeastern	15	8,904	17,423,674	15,253	34,288,211	2,894,889	640,712
Southern States	15	19,508	39,776,969	38,890	77,309,525	8,578,438	1,174,471
Central Life, Ill.	14	18,010	36,055,024	32,875	66,185,319	5,956,905	1,050,110
Central Life, Kan.	14	5,504	9,087,654	10,718	17,890,690	2,047,876	296,647
Conservative, W. Va.	14	11,702	21,905,654	24,460	48,410,255	2,692,173	798,236
Dakota Life	14	10,451	23,355,388	25,386	52,280,493	3,998,741	860,825
Girard Life	14	6,174	15,866,119	9,265	24,700,998	3,403,760	892,660
Indiana National	14	9,590	16,556,679	22,922	43,202,655	3,697,527	1,583,413
Midland Mutual	14	24,337	40,831,616	38,704	61,275,439	7,691,199	1,267,850
North American, Ill.	14	26,373	60,064,817	54,029	124,066,854	10,622,921	2,458,598
North American, Neb.	14	5,728	14,826,279	11,164	29,162,697	3,314,595	362,995
Northern, Wash.	14	11,390	22,790,842	23,492	45,185,438	5,696,134	969,287
Occidental, Cal.	14	15,310	37,858,592	27,737	67,949,796	5,676,315	1,499,648
Occidental, N. M.	14	7,452	16,283,675	16,657	36,666,457	3,024,508	521,656
Ohio State	14	17,026	26,683,560	26,186	40,992,627	4,322,546	803,406
Old Colony	14	16,577	22,236,550	35,697	52,365,919	3,730,864	1,876,192
Peoples, Ind.	14	12,223	20,541,571	20,420	33,726,520	3,143,006	511,011
Philadelphia	14	23,554	60,527,796	43,592	119,861,912	14,836,274	3,308,514
Western Union	14	24,855	61,057,337	44,299	105,947,311	9,982,806	2,015,690
Western Reserve	14	2,221	3,514,340	4,931	8,068,210	842,088	280,975
Cleveland Life	13	18,186	29,207,876	31,525	52,811,351	4,482,735	1,873,128
Columbus Mutual	13	15,444	28,062,776	21,853	37,693,017	3,781,313	721,895
Continental, Del.	13	13,513	31,573,988	127,203	37,371,549	5,237,668	1,488,157
Great Southern, Ala.	13	5,244	8,448,769	12,314	18,177,101	1,928,882	574,944
		n40,508	n7,944,658	n228,130	n32,846,943		
Independent, e	13	o2,499	o2,780,284	o10,641	o14,883,224	2,295,453	1,011,427

AMERICAN LIFE INSURANCE COMPANIES—CONTINUED.

Organization	Payments to Policyholders Since Organization.						
Total. Receipts.	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.	Admitted Assets, Jan. 1, 1921.	Surplus, Jan. 1, 1921.
$	$	$	$	$	$	$	$
16,728,603	2,834,343	104,049	703,757	922,207	4,064,356	7,226,458	856,811
15,360,296	2,436,496	471,444	2,526,190	300,323	5,688,522	5,179,104	524,383
52,106,617	11,455,338	979,988	6,590,841	915,164	19,931,311	17,639,872	2,526,580
11,121,603	4,226,439	134,803	1,680,027	187,652	6,228,922	1,921,524	124,674
22,221,455	6,382,455	31,101	1,817,658	1,160,520	9,390,737	8,052,192	882,466
5,929,290	972,022	129,200	481,324	156,504	1,739,049	2,213,694	273,885
5,593,483	1,391,017	32,269	62,592	9,401	1,495,188	1,434,066	149,298
119,799,693	47,110,080	899,076	5,026,186	3,657,348	56,692,690	28,213,267	3,383,578
41,169,723	8,031,228	6,231,283	2,028,256	1,704,378	17,994,874	10,401,190	1,065,332
4,508,078	703,952	23,696	284,312	146,208	1,158,168	1,937,325	274,704
45,176,515	6,854,052	501,565	3,490,586	725,411	11,571,614	19,225,444	1,414,023
3,593,973	371,387	28,759	198,974	31,595	630,714	1,366,928	131,556
34,413,216	4,892,132	111,332	1,431,123	965,464	7,400,051	14,082,548	1,511,113
12,100,102	1,735,197	21,063	1,513,437	58,145	3,327,942	3,926,696	330,143
17,537,778	2,430,899	79,518	773,722	319,577	3,603,617	8,512,391	1,052,937
9,169,324	1,307,073	59,611	285,710	391,785	2,043,879	4,999,671	1,300,107
10,741,175	1,235,502	190,462	379,815	155,074	1,960,856	4,135,569	601,660
5,179,200	1,001,511	526,443	15,597	720	1,544,271	1,020,865	180,051
11,842,824	2,108,738	15,710	697,603	281,925	3,104,066	5,268,571	662,600
29,455,668	5,974,077	717,784	587,398	280,850	7,560,109	9,305,365	1,441,380
7,045,749	1,179,903	14,300	248,099	172,742	1,545,044	3,353,349	614,011
9,342,151	1,817,607	30,505	268,137	437,192	2,553,441	2 980,457	560,267
88,733,746	35,196,286	1,695,073	8,294,454	6,177,578	51,363,392	10,005,123	271,096
14,151,214	3,797,072	61,296	361,241	614,541	4,744,171	5,939,063	473,380
10,596,975	1,707,393	44,507	647,339	262,448	2,661,688	4,077,233	271,026
2,354,863	237,915	5,924	65,862	41,093	350,794	1,214,860	166,071
3,631,556	433,922	2,750	128,726	70,776	636,174	1,768,972	269,394
4,699,579	671,327	65,639	349,579	40,049	1,156,594	2,266,364	316,762
4,758,327	485,803	56,495	142,373	362,114	1,056,785	2,097,890	107,169
5,336,846	521,257	5,000	314,133	461,456	1,401,842	2,117,654	169,054
2,990,969	485,107	7,040	105,824	10,960	608,531	1,366,266	168,429
19,902,892	2,643,798	121,735	612,638	690,315	4,070,487	10,286,459	1,157,716
3,323,753	401,012	21,967	141,406	58,328	622,718	1,703,880	241,724
4,920,296	392,064	6,563	193,732	196,861	890,220	2,633,377	311,497
3,535,551	573,838	h2,022	239,236	.....	815,097	1,467,044	137,775
9,752,909	1,494,528	26,367	699,036	442,331	2,652,264	3,642,921	172,592
7,007,015	751,407	30,899	370,612	309,464	1,462,382	3,454,837	476,855
2,340,523	215,153	2,000	123,936	46,445	397,534	936,775	76,400
3,480,409	518,859	9,331	68,786	.....	597,176	1,575,344	367,236
4,859,566	565,102	h10,951	203,440	203,386	980,879	2,299,228	470,852
4,296,420	636,448	1,000	210,739	283,154	1,131,341	2,174,007	496,601
5,230,940	785,164	4,849	371,954	264,799	1,376,772	2,181,337	229,124
9,068,049	775,887	h15,407	263,457	535,485	1,590,235	4,774,337	530,969
13,081,519	1,892,268	23,489	770,909	.....	2,676,965	5,860,688	816,298
3,677,490	333,268	h4,876	194,398	330,727	863,275	1,255,030	35,477
6,665,421	512,335	345,455	339,870	461,952	1,759,490	2,709,547	43,617
7,175,963	882,756	26,315	299,088	161,692	1,369,851	3,053,933	377,968
3,446,164	606,264	16,758	195,940	22,656	841,368	1,437,894	177,595
5,125,853	579,681	26,119	136,213	167,427	909,439	2,565,886	332,322
5,607,056	1,180,147	12,611	372,276	9,765	1,574,799	1,845,701	216,644
3,654,017	374,984	2,572	136,643	101,726	615,961	1,798,675	202,400
18,144,788	3,522,237	19,524	990,220	957,620	5,489,605	7,482,962	863,240
12,007,496	1,559,710	48,431	509,479	465,331	2,590,951	5,065,731	549,593
1,223,063	167,109	90	56,697	46,675	171,169	499,198	101,338
6,255,863	916,578	14,708	232,240	126,234	1,289,856	3,381,309	300,109
4,503,208	922,738	20,982	88,809	369,467	801,996	2,399,825	466,961
6,725,925	721,509	11,718	231,003	354,360	1,318,588	3,916,856	1,332,454
2,503,827	361,605	h6,856	109,979	165,995	644,435	1,098,979	278,947
3,306,870	521,461	.....	63,934	2,807	588,202	722,787	299,664

TABULATED RESULTS SINCE ORGANIZATION OF

COMPANIES	Years in Business.	Insurance Account.				Receipts from	
		Number of Policies in Force Jan. 1, 1921.	Amount in Force Jan. 1, 1921.	Total No. Policies Issued from Organization to Jan. 1, 1921.	Total Insurance Issued from Organization to Jan. 1, 1921.	Premium and Annuity Receipts.	Interest, Rents, etc.
			$		$	$	$
Iowa Life	13	2,658	4,848,582	4,853	8,749,258	880,719	193,155
Jefferson Standard	13	76,037	163,270,273	119,357	247,598,873	26,444,593	7,188,396
Northern, Mich	13	13,250	30,829,093	21,628	48,543,059	4,531,817	821,041
Peoria Life	13	26,873	59,009,042	78,382	86,455,280	7,335,111	1,368,142
Protective Life	13	8,333	15,523,140	15,104	26,452,559	2,468,289	541,941
Puritan Life	13	1,940	3,884,029	4,442	9,480,068	1,156,381	366,144
Western Life	13	7,877	14,507,296	14,280	26,568,175	1,906,079	405,396
Bank Savings	12	7,254	15,068,390	13,645	26,830,104	2,390,357	570,604
First National	12	6,881	14,641,696	13,442	26,256,633	2,343,566	997,640
Great Northern, Wis	12	6,101	13,171,730	11,786	21,374,225	2,173,420	574,809
American Home	12	3,448	5,793,938	10,309	13,390,883	1,298,986	425,452
International	12	57,164	130,628,075	106,260	228,124,716	23,192,642	12,095,809
Marquette	12	5,401	6,365,399	9,273	12,947,045	1,394,171	421,133
Peoples, Ill	12	12,198	4,891,895	49,364	21,701,834	1,460,234	937,964
Scranton Life	12	13,549	24,703,494	33,546	59,029,854	7,227,211	1,570,937
Southland Life	12	29,136	68,248,221	50,477	113,029,438	8,327,299	2,651,411
Wisconsin National	12	12,554	18,816,465	22,926	30,618,629	2,665,220	1,108,500
Amicable Life	11	10,789	18,182,309	24,605	42,116,527	4,848,536	3,119,822
Central States, Ind	11	2,674	4,254,687	5,039	6,777,386	488,484	198,829
Great Southern, Tex	11	40,545	105,573,682	65,346	171,644,163	12,841,254	5,323,304
Home L. & A	11	6,880	11,827,580	75,913	23,518,751	2,052,275	717,295
Idaho State	11	9,504	23,618,755	21,475	48,333,679	3,375,387	946,004
Mid-Continent	11	8,215	19,182,378	14,401	31,574,050	1,584,922	572,849
Midland, Mo	11	11,092	23,431,151	20,104	39,498,250	3,594,260	712,341
Old Line Life	11	16,351	32,988,549	22,107	43,996,705	3,571,929	1,033,269
		n140,655	n27,387,279	n483,624	n97,283,488		
Public Savings, s	11	o14,392	o10,707,988	o65,416	o23,595,699	4,427,891	468,360
Rockford Life	11	4,954	8,061,836	8,441	14,157,951	1,071,798	272,931
Southern Union	11	5,043	8,920,727	11,051	19,587,733	1,649,302	425,741
Western States	11	19,514	43,434,569	32,825	72,478,634	7,851,618	2,389,876
American Bankers	10	18,418	18,537,871	45,604	42,502,101	3,220,019	1,308,103
Bankers, Ia	10	238,792	555,483,313	216,113	534,239,693	31,619,682	16,627,241
Central States, Mo	10	28,708	57,429,868	48,721	91,861,443	6,232,335	1,953,147
Commonwealth, Neb	10	17,901	37,067,955	31,656	61,114,404	4,926,570	559,035
Continental, Ill	10	10,451	17,727,585	16,848	25,850,726	1,367,320	274,587
Detroit Life	10	13,988	22,034,966	24,110	37,244,936	3,252,714	785,707
Farmers and Bankers	10	15,441	31,018,650	29,272	56,675,669	4,807,518	1,070,588
Great Northern, N. D	10	2,844	6,636,639	5,085	10,784,217	832,548	163,825
National Guardian	10	8,714	15,704,586	11,676	20,942,259	1,933,728	338,156
Methodist Ministers	10	1,420	2,048,827	1,240	1,809,205	643,630	112,042
Midland, Minn	10	4,015	7,832,204	6,586	12,364,558	1,163,506	349,307
Montana Life	10	13,334	35,379,261	22,727	58,420,936	4,853,409	1,471,784
New World	10	13,347	29,021,091	21,424	46,666,814	3,338,129	2,589,739
Northern States, Ind	10	3,119	7,196,179	7,689	13,534,055	1,071,292	332,253
Ohio National	10	18,087	30,502,301	44,542	46,789,986	3,481,948	1,419,894
Clover Leaf	10	4,487	6,275,604	6,518	8,482,154	554,721	369,025
Standard, Pa	10	6,562	13,347,762	12,427	25,635,888	3,691,489	1,127,785
Two Republics	10	2,762	6,357,143	5,486	13,815,800	982,028	409,642
California State	9	14,324	38,782,271	27,064	73,776,721	6,317,775	1,958,332
Conservative, Ind	9	21,576	10,076,483	50,298	20,048,661	816,485	545,156
Gulf Coast	9	2,127	6,382,260	3,891	6,632,890	559,784	377,067
Inter-Mountain	9	6,812	13,211,465	14,308	26,773,527	2,050,839	445,661
Louisiana State	9	4,934	9,924,124	7,504	14,618,240	953,404	441,303
National American	9	3,909	7,446,411	7,239	14,198,081	1,219,337	222,308
Western National	9	3,105	8,933,035	5,417	12,461,063	692,215	287,807
American Nat., Mo	8	6,554	12,293,285	12,189	23,055,525	1,488,801	397,489
Columbia, Neb	8	1,038	1,921,601	1,469	2,671,888	319,002	35,112
Cotton States	8	20,955	8,041,538	164,601	15,587,177	779,956	356,018
Elkhorn L. & A	8	2,967	4,075,970	3,874	5,856,196	694,417	99,421
Farmers National	8	9,619	18,278,454	15,214	26,694,200	1,576,846	903,458
Great Republic	8	7,066	14,880,405	13,314	30,396,981	2,379,429	790,486

AMERICAN LIFE INSURANCE COMPANIES—CONTINUED.

Organization	Payments to Policyholders Since Organization.						
Total. Receipts.	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.	Admitted Assets, Jan. 1, 1921.	Surplus, Jan. 1, 1921.
$	$	$	$	$	$	$	$
1,073,874	112,259	h267	47,685	7,697	167,908	529,585	103,593
33,632,989	5,273,283	401,106	1,257,103	888,795	7,820,318	14,228,447	1,270,178
5,332,858	783,031	17,995	229,315	.....	980,341	2,505,214	120,317
8,703,253	900,678	17,831	306,624	122,805	1,347,940	3,954,345	405,298
3,010,230	358,396	2,570	100,843	51,006	513,290	1,414,392	259,299
1,522,525	209,480	34,852	51,534	31,525	327,391	853,889	230,386
2,311,475	204,246	9,124	67,070	46,173	326,612	929,980	201,531
3,960,961	321,603	1,359	122,610	.....	445,572	1,590,192	352,446
3,341,206	391,518	8,740	340,560	114,598	855,416	1,568,150	339,959
2,748,229	472,941	h2,401	113,264	.....	588,606	1,438,388	217,286
1,624,438	169,249	25	60,393	.....	229,667	640,943	24,969
55,287,451	2,695,064	34,219	1,705,022	2,380,091	7,814,396	15,386,558	1,171,635
1,815,304	367,415	3,500	91,073	.....	461,988	1,031,103	256,963
2,398,198	341,527	39,121	244,773	28,658	654,079	733,112	127,070
9,078,148	1,298,058	27,403	500,014	1,044,237	2,769,701	4,117,040	394,705
10,976,710	1,422,713	h11,918	552,497	116,509	2,102,837	5,347,795	624,625
3,773,690	510,528	6,909	99,511	.....	617,158	1,901,518	562,717
7,968,358	732,912	h1,855	214,177	247,360	1,194,304	3,899,232	1,572,150
687,313	63,630	h206	15,554	8,767	87,987	357,119	101,522
18,154,558	2,689,481	7,407	870,162	.....	3,568,050	10,348,510	763,999
2,769,571	380,891	h243	140,746	107,089	629,068	1,681,284	375,803
4,921,351	462,327	4,867	94,908	259,373	821,475	1,716,685	231,680
2,157,771	202,559	h2,069	35,856	393	127,877	716,994	177,661
4,306,601	525,440	h850	102,831	352,613	981,733	1,803,592	120,232
4,605,198	385,393	1,268	66,506	.....	453,167	2,977,412	899,202
4,896,851	914,054	123	37,861	.....	952,015	1,840,382	244,746
1,344,729	185,647	.....	46,533	1,352	233,532	747,484	239,717
2,075,037	226,839	h718	108,402	27,648	363,608	923,070	190,382
10,245,494	1,166,617	29,601	413,020	680,724	2,288,063	5,130,826	1,184,756
4,528,122	770,848	h4,820	133,358	.....	909,352	1,712,532	135,111
97,246,923	47,069,335	h42,247	1,304,001	3,319,135	51,734,718	44,452,819	1,639,686
8,191,482	1,228,342	h38,883	344,073	64,149	1,676,356	3,614,237	382,618
5,485,605	622,963	h14,882	113,820	39,305	790,970	2,288,709	170,271
1,642,007	171,484	11,916	422,476	.....	195,876	936,702	250,892
4,008,421	433,070	h1,691	145,847	2,927	583,535	1,709,645	162,515
5,678,101	524,912	h2,048	150,739	197,357	874,996	2,686,861	556,938
996,373	122,336	h272	25,016	11,159	159,283	640,217	245,227
2,271,884	220,436	3,513	64,332	40,080	328,411	1,254,405	175,399
755,672	458,675	4,859	18,491	.....	481,975	266,969	12,051
1,513,813	132,092	.....	89,564	13,295	214,951	866,122	210,757
6,345,193	818,540	h15,137	131,496	503,631	1,470,804	3,403,221	609,317
5,927,868	528,083	5,437	193,520	128,315	855,355	3,754,949	1,637,619
1,403,545	218,874	1,119	127,820	15,734	393,347	1,102,932	231,163
4,901,842	738,220	3,920	106,223	.....	848,361	2,518,484	665,290
924,646	44,644	.....	33,264	339	78,247	575,476	231,165
4,819,274	583,001	h79	198,414	539,653	1,321,147	2,428,883	406,869
1,391,670	204,617	.....	80,535	.....	285,152	554,296	145,113
8,276,307	994,749	h3,174	317,810	249,228	1,564,960	4,300,931	684,154
1,359,643	169,474	1,033	14,399	.....	184,906	459,164	113,470
937,751	67,415	h5,000	39,896	219	54,613	423,550	185,474
2,596,500	274,094	h27,572	68,499	106,917	506,857	1,074,400	206,319
1,186,147	168,200	.....	22,358	.....	210,058	711,853	271,959
1,627,946	232,021	.....	85,589	95,447	410,057	686,254	138,577
1,080,020	104,395	h4,712	12,721	19,400	140,230	530,511	243,059
1,886,287	246,734	h62	23,609	11,204	273,685	905,534	231,691
354,114	24,207	19,309	22,749	28,507	94,699	171,596	10,312
1,135,977	127,862	.....	17,931	2,174	148,467	494,730	207,233
793,838	99,096	48,018	49,727	18,423	215,264	382,435	8,799
2,480,204	217,558	8,084	11,493	35,134	272,264	1,085,127	423,704
3,169,915	372,527	10,540	105,590	71,923	560,580	1,468,132	565,217

TABULATED RESULTS SINCE ORGANIZATION OF

COMPANIES	Years in Business	Insurance Account.				Receipts from	
		Number of Policies in Force Jan. 1, 1921.	Amount in Force Jan. 1, 1921.	Total No. Policies Issued from Organization to Jan. 1, 1921.	Total Insurance Issued from Organization to Jan. 1, 1921.	Premium and Annuity Receipts.	Interest, Rents, etc.
			$		$	$	$
North Carolina Mutual, *s*.	8	*n*189,302	*n*33,444,396	*n*553,455	*n*68,458,792	5,843,902	752,03
Pan-American	8	36,790	87,358,585	60,583	189,888,475	11,562,660	5,256,08
Prairie Life	8	2,432	4,937,740	4,876	9,734,863	723,112	141,06
St. Joseph Life	8	4,698	10,485,583	6,215	13,524,040	1,329,175	183,41
Twin City	8	2,451	4,420,928	3,841	6,713,428	391,739	171,84
American Mutual	7	2,863	4,525,181	4,637	7,868,031	481,010	202,80
Farmers and Traders	7	6,076	9,217,377	8,208	12,327,000	707,776	295,08
Kansas Life	7	5,462	11,336,680	8,866	17,303,330	1,011,751	767,25
Standard, Ill.	7	31,703	45,676,720	34,681	52,112,348	4,847,352	1,788,83
Quick Payment	7	*n*28,354	*n*3,942,743	*n*76,834	*n*9,610,526	457,512	53,20
San Jacinto	7	4,591	10,324,500	7,026	15,180,667	778,437	236,13
State Life, Mont.	7	1,875	4,655,860	3,499	8,140,871	629,410	330,58
Toledo Travelers	7	1,337	1,997,883	1,779	2,653,511	453,401	200,32
United L. & A.	7	11,189	18,803,144	16,129	26,496,620	1,849,566	1,036,83
		*n*23,505	*n*3,511,113	*n*52,399	*n*7,932,482		
Federal Union, *s*.	6	*o*23,702	*o*16,519,737	*o*33,239	*o*24,724,773	1,291,771	361,66
Grange Life	6	7,545	11,382,406	10,461	15,884,287	1,030,448	581,81
Inter-Southern	6	28,281	57,901,271	37,205	70,708,876	7,088,031	2,568,82
Merchants Life	6	42,451	85,202,045	33,319	66,991,925	7,486,118	1,550,01
No. American L. & C.	6	863	1,302,027	917	1,375,500	95,751	124,58
Surety Fund	6	7,301	15,011,467	5,015	10,050,246	1,458,407	526,33
West Coast	6	28,890	46,101,538	32,170	55,105,859	9,281,970	1,458,46
Agricultural	5	6,665	9,556,288	8,541	11,977,723	735,941	417,14
International L. & T.	5	2,565	4,513,450	1,951	5,434,700	293,084	129,57
National Fidelity	5	5,790	15,007,416	7,758	19,613,608	1,545,903	429,03
Omaha Life	5	2,565	9,525,396	3,215	10,702,896	1,142,341	67,22
Providers Life	5	23,033	7,147,366	69,191	15,835,679	854,741	537,40
Shenandoah	5	5,843	12,112,174	8,078	15,783,298	881,608	732,10
Agg. (200 Co.'s), *u*		16,579,248	34,340,343,077	38,008,229	73,774,257,397	13,365,663,637	4,413,459,93
Agg. (19 Co.'s), *v*		47,554,238	7,013,657,777	147,817,208	21,241,937,119	4,608,630,901	779,752,91

s Includes industrial insurance. *h* Disability claims. *n* Industrial business. *o* Ordinary business. *u* Ordinary com

AMERICAN LIFE INSURANCE COMPANIES—CONTINUED.

Organization	Payments to Policyholders Since Organization.						
Total, Receipts.	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values.	Dividends to Policyholders.	Total Payments to Policyholders.	Admitted Assets, Jan. 1, 1921.	Surplus, Jan. 1, 1921.
$	$	$	$	$	$	$	$
6,595,935	1,089,773	h1,178,675	92,177	.....	2,300,625	1,115,313	121,038
16,818,742	2,016,992	35,031	1,564,796	500,502	4,117,824	8,601,627	1,449,375
864,178	86,632	h500	28,121	7,271	122,024	445,722	137,427
1,012,590	101,398	.....	14,495	1,439	117,318	925,915	251,758
569,582	48,055	.....	4,760	.....	59,895	309,424	136,385
683,811	77,217	.....	18,613	.....	76,592	217,624	29,251
1,002,798	77,500	h126	10,234	.....	87,860	842,673	384,584
1,779,006	141,079	h15,150	9,709	3,214	165,152	1,123,769	680,700
6,636,186	2,068,524	h1,228	110,773	63,357	2,244,132	2,775,433	558,554
500,714	105,966	.....	754	.....	168,848	149,601	30,134
1,014,576	72,257	.....	24,391	2,027	98,675	508,852	216,646
959,294	90,111	7,846	55,718	151,826	384,090	464,164	178,065
664,730	98,663	.....	11,367	5,906	192,936	326,239	105,113
2,886,419	403,469	h47,679	73,317	20,212	544,578	1,860,664	769,833
1,653,431	349,306	h275	3,780	.....	353,361	776,228	245,459
1,612,266	107,446	541	9,931	.....	117,738	918,109	410,744
9,656,859	2,050,650	61,489	1,220,649	226,113	3,557,902	6,143,069	800,042
9,046,133	3,018,500	h11,738	114,806	13,437	3,158,481	4,306,944	490,236
220,332	15,770	882	1,300	6,848	18,658	212,296	138,138
1,984,745	657,055	6,200	44,169	33,287	740,712	1,066,537	140,778
10,740,432	1,876,288	78,802	369,615	173,040	2,697,445	5,809,870	756,132
1,153,086	89,993	h2,087	1,278	6,197	98,555	560,843	277,440
425,762	27,092	.....	6,336	3,058	37,485	282,845	126,587
1,974,938	191,405	2,633	14,381	37,302	245,721	932,971	182,929
1,209,564	43,931	.....	5,886	229	50,046	703,200	211,130
1,392,143	161,179	.....	29,868	.....	191,047	483,660	172,433
1,613,714	107,910	217	3,214	7,276	10,490	1,127,761	726,916
17,779,123,568	4,244,284,152	1,339,610,867	1,725,596,384	2,001,174,727	9,310,666,130	5,404,024,039	631,792,189
5,383,383,215	1,299,677,078	113,824,151	185,803,602	251,211,777	1,850,516,108	1,959,724,108	116,610,279

panies, but including ordinary business written and in force of industrial companies. v Industrial companies.

FOREIGN COMPANIES

Showing the financial standing, etc., of foreign companies operating in the United States for the year 1920

	Canada Life	Great West Life	Manufacturers Life	North American	Sun Life
Capital stock	$1,000,000	$498,088	$300,000	$60,000	$500,000
Income					
New premiums	4,303,365	1,783,173	2,014,007	818,140	4,991,793
Renewal premiums	6,962,542	6,229,227	4,722,131	2,528,574	15,890,799
Received for annuities	384,821	9,006	49,632	2,488	1,578,240
Total premium income	11,650,728	8,021,406	6,785,771	3,349,202	22,460,832
Dividends, interest, etc.	3,850,274	1,863,778	1,688,123	1,112,775	5,972,142
Received for rents	304,397	9,410	.....	18,775	304,950
All other receipts	311,118	262,271	195,716	80,928	772,428
Total int. and other income	4,465,789	2,135,460	1,883,839	1,212,478	7,049,520
Total income	16,116,517	10,156,866	8,669,610	4,561,680	29,510,352
Expenditures					
Paid for death losses	2,580,478	1,159,848	1,001,048	738,265	4,189,178
Paid for matured endowments	1,059,141	184,410	639,948	483,044	1,688,749
Annuities paid	410,676	11,425	10,977	14,326	1,424,078
Paid for surrendered, lapsed and purchased policies	1,431,517	582,633	564,011	497,866	2,094,443
Dividends to policyholders	2,723,127	664,257	427,706	421,186	1,578,897
Total pay. to policyholders	8,205,000	2,003,023	2,643,689	2,154,686	10,975,344
Dividends to stockholders	150,000	149,377	24,000	6,000	425,000
Commissions, salaries and traveling expenses of agents	1,935,943	1,620,473	1,799,044	773,510	4,163,426
Medical fees, salaries, and other charges of employees	483,906	415,093	353,550	203,744	969,781
All other expenditures	618,612	484,094	240,782	225,156	1,043,893
Total expense of management	3,038,461	2,946,656	2,393,376	1,202,410	6,177,100
Total expenditures	11,914,601	5,549,679	5,178,887	3,363,096	18,957,072
Excess of income over expend	4,201,916	4,607,187	3,490,723	1,198,584	10,553,280
Assets					
Real estate owned	3,556,696	613,003	28,693	193,342	5,568,249
Real estate mortgages	23,968,950	17,751,776	12,087,060	4,565,486	7,634,428
Bonds owned	30,631,725	11,186,985	14,016,748	10,183,551	68,678,068
Stocks owned	3,123,956	891,284	680,911	1,511,397	14,709,688
Collateral loans	1,127,000	.....	16,335	.....	390,209
Premium notes and loans	9,846,482	4,416,883	4,125,966	2,345,107	13,436,209
Cash in office and banks	158,881	42,496	296,503	441,268	503,367
Net def'd and unp'd premiums	1,216,389	1,318,838	892,723	473,469	2,672,185
All other assets	2,260,040	1,161,382	1,058,903	299,024	1,247,071
Total admitted assets	75,866,152	37,382,647	33,203,843	20,012,645	114,839,444
Items not admitted	276,113	.....	414,805	473,563	3,274,406
Liabilities					
Reserves	63,497,618	29,431,696	27,935,149	16,647,402	102,028,413
Losses and claims not paid	600,022	219,950	395,676	121,176	1,747,990
Claims resisted	.....	.....	17,640	.....	8,650
Dividends to policyholders unp'd	196,337	383,091	59,177	25,793	393,104
All other liabilities	2,755,485	2,679,865	242,785	.....	1,269,799
Total liabilities	67,049,562	32,714,602	28,651,427	17,124,975	105,447,956
Surplus to policyholders	8,816,589	4,668,045	4,552,411	2,887,670	9,391,488
Policy Account					
New business paid for	65,233,562	65,616,674	50,607,450	23,342,910	108,913,442
Whole life policies in force	209,707,130	213,949,084	120,466,276	73,060,792	293,732,914
Endowment policies in force	52,136,470	20,560,470	55,301,957	16,743,007	165,843,273
All other policies in force	14,823,624	22,360,697	2,989,678	8,812,471	19,761,579
Total ins. in force — Policies	111,096	118,748	.....	.....	.....
Total ins. in force — Amount	276,667,224	256,850,251	178,757,911	98,616,270	479,337,766
Total assets (incl. non-admitted items)	76,142,265	37,382,647	33,118,649	20,486,208	118,113,850
Total surplus (incl. non-admitted items)	9,092,702	4,668,045	4,967,216	3,361,233	12,665,894

LIFE INSURANCE
BY STATES

LIFE INSURANCE BY STATES

The following tables show the business transacted in 1920 in the States named by the various life insurance companies. While not attempting to analyze the business in individual States, the tables exhibit the amount of policies written, the premiums and losses of each company, and the amount of insurance in force at the beginning and close of the year. It is simply an exhibit of the volume of business in the various States and Territories, and conveys an approximate idea of the total business. A few States do not supply this information, and in such cases we have applied to the companies for particulars.

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Alabama	$	$	$	$	$
Great Southern	7,300,869	1,951,000	297,503	52,500	8,285,769
Lincoln Reserve	992,320	457,127	50,025	8,232	1,140,497
Protective Life	6,546,584	1,636,803	205,082	36,000	7,321,329
Southern States	3,822,448	2,277,860	72,307	16,617	5,539,973
Totals	18,662,221	6,322,790	624,917	113,349	22,287,568
Ætna Life	1,798,811	860,638	51,785	28,411	2,536,953
American Central	1,335,404	819,659	58,026	19,951	1,904,163
American National, Tex.	2,114,539	805,827	73,530	23,606	2,345,853
Atlantic Life	669,039	52,600	18,980	8,513	651,550
Commonwealth, Ky	2,402,378	1,745,980	98,423	18,204	3,474,358
Conservative, W. Va	1,389,200	1,928,508	72,703	11,500	2,345,754
Equitable, N. Y	19,545,755	4,924,884	765,610	263,429	22,503,422
Fidelity Mutual	2,928,608	436,938	97,895	21,000	3,147,473
Franklin Life	6,782,441	4,490,074	298,660	80,950	10,125,018
Guardian, N. Y	2,226,912	1,032,040	94,509	8,000	2,983,441
Gulf Coast	958,463	668,247	44,642	10,325	1,372,935
Home Life, N. Y	1,377,743	818,558	59,525	21,045	2,038,116
Independent	237,500	96,500	5,039	2,500	275,000
Indiana National	243,700	487,000	19,539	1,000	663,000
International	4,748,732	2,710,160	190,278	31,333	5,778,478
Jefferson Standard	4,274,133	3,539,190	257,810	7,972	7,229,531
John Hancock	67,518	8,022	3,227	.....	62,026
Lamar Life	295,305	288,971	17,384	3,000	560,997
Life and Casualty	154,500	457,500	14,865	.....	488,000
Life Ins. Co. of Va	785,288	372,000	19,697	500	766,288
Manhattan	1,089,024	24,537	25,212	1,590	1,048,227
Maryland Assurance	37,000	23,000	515	.....	18,000
Massachusetts Mutual	10,485,390	2,681,410	407,612	93,077	12,392,280
Metropolitan	18,975,662	6,365,037	669,044	172,041	23,147,505
Michigan Mutual	2,692,379	1,374,003	94,626	4,309	3,798,794
Missouri State	3,759,300	1,387,259	149,516	17,040	4,599,464
Mutual Benefit	17,719,142	2,244,407	479,975	336,879	19,153,570
Mutual Life	30,892,347	5,667,108	1,110,955	261,278	34,353,684
National, U. S. A	1,103,674	438,275	47,013	17,689	1,456,707

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Alaska.	$	$	$	$	$
Equitable, N. Y	631,990	56,500	12,438	2,000	629,133
Franklin	1,000	.....	49	.....	1,000
Mutual Benefit	31,061	10,069	.....	.....	41,132
Mutual, N. Y	413,672	122,165	18,838	11,216	440,420
New York Life	4,735,287	662,294	112,213	50,953	5,003,718
North American, Ill	31,000	.....	1,434	.....	36,666
Northern, Wash	240,000	10,000	10,319	8,381	245,000
Northwestern National	5,000	.....	.....	.....	5,000
Pacific Mutual	29,446	.....	1,912	.....	40,446
Phoenix Mutual	5,777	.....	345	.....	5,777
Reliance Life	13,000	2,000	839	.....	3,000
Totals	6,137,233	863,028	158,387	72,550	6,451,992
Arizona.					
Phoenix National	.....	668,106	18,836	.....	668,106
Ætna Life	.....	2,090,100	8,228	3,200	574,000
American Bankers	29,000	10,000	705	.....	28,000
Bankers Reserve	255,587	54,427	10,934	.....	305,073
Beneficial Life	1,741,008	262,024	50,626	10,000	1,625,444
Capitol Life	141,500	9,000	4,609	2,000	150,500
Equitable Life	4,570,671	2,769,401	230,360	44,707	6,607,444
Fidelity Mutual	81,651	560	2,112	.....	74,711
Great Republic	655,114	39,032	18,815	.....	526,760
Inter-Mountain	3,670,944	1,164,930	137,255	12,441	3,814,824
International	147,946	47,577	4,803	.....	168,123
John Hancock	50,634	2,071	4,648	4,000	52,634
Kansas City Life	2,079,770	1,567,627	97,103	15,500	3,120,237
Merchants Life	63,422	.....	1,738	2,000	59,422
Missouri State	3,938,748	1,284,552	168,047	18,740	4,904,495
Mutual Benefit	484,303	3,555	.....	26,605	445,435
Mutual Life	8,063,251	2,504,547	307,401	65,170	9,598,805
National Life of S. W	680,321	661,988	28,194	.....	1,033,769
National Life, U. S. A	123,654	13,311	4,215	.....	128,212
New York Life	19,857,949	4,484,706	741,615	222,537	22,766,345

ERRATUM

THE INSURANCE YEAR BOOK, 1920 EDITION

Life, ~~Casualty and~~ Miscellaneous Volume

LIFE INSURANCE BY STATES, PAGES 466-508

Some errors having been discovered in the department of Life Insurance by States, the correct lines of totals in each State, and a few other corrected lines for individual companies, are presented herewith. *Please insert this sheet between pages 466 and 467.*

	Insurance in Force Dec. 31, 1919	Insurance Written in 1920	Premiums Received	Losses Incurred	Insurance in Force Dec. 31, 1920
ALABAMA	$	$	$	$	$
Totals, domestic co.'s	18,662,221	6,322,790	624,917	113,349	22,287,568
Totals, other State co.'s	291,876,141	99,871,454	11,917,953	3,098,390	357,457,543
Totals, group ins.	3,298,450	4,045,670	46,103	30,533	5,615,330
Grand totals, ordinary	313,836,812	110,239,914	12,588,973	3,242,277	385,360,441
Totals, industrial	40,192,772	23,814,937	2,021,551	433,571	47,945,043
ALASKA					
Totals, other State co.'s	6,137,233	863,028	158,387	72,550	6,451,292
ARIZONA					
Two Republics Life, ord.	339,500	17,000	10,332	———	317,750
Totals, domestic co.	———	668,106	18,836	———	668,106
Totals, other State co.'s	62,371,146	22,480,611	2,386,076	616,111	75,247,093
Grand totals, ordinary	62,371,146	23,148,717	2,404,912	616,111	75,915,199
ARKANSAS					
Totals, domestic co.	3,770,315	4,636,000	369,928	76,735	11,827,580
Totals, other State co.'s	217,758,173	92,445,041	9,845,503	2,315,425	278,971,568
Totals, group ins.	690,814	874,300	13,444	15,668	1,313,009
Grand totals, ordinary	227,219,302	97,955,341	10,228,875	2,407,828	292,117,157
Totals, industrial	14,611,785	9,340,599	1,242,346	305,930	18,529,148
CALIFORNIA					
Totals, domestic co.'s	153,021,552	52,097,547	6,872,991	1,116,989	192,216,571
Totals, other State co.'s	791,227,545	243,032,115	33,312,923	11,782,990	976,123,188
Totals, group ins.	12,215,885	10,021,722	191,921	107,347	20,173,701
Grand totals, ordinary	956,464,982	305,151,384	40,377,835	13,007,326	1,188,513,460
Totals, industrial	122,755,742	30,868,848	5,094,653	1,166,234	144,117,372
CANAL ZONE					
Totals, other State co.'s	1,375,046	458,626	59,258	16,500	1,704,107
COLORADO					
Pacific Mutual ord.	3,977,741	2,669,911	410,699	90,021	10,788,554
Totals, domestic co.'s	23,241,242	10,426,354	902,763	230,630	30,167,123
Totals, other State co.'s	277,364,043	78,401,149	10,235,879	3,910,551	323,677,572
Totals, group in.	1,419,100	1,357,759	27,619	58,842	2,274,550
Grand totals, ordinary	302,024,385	90,185,262	11,166,261	4,200,023	356,119,245
Totals, industrial	21,901,309	5,600,804	370,953	256,887	24,967,169

	Insurance in Force Dec. 31, 1919	Insurance Written in 1920	Premiums Received	Losses Incurred	Insurance in Force Dec. 31, 1920
CONNECTICUT	$	$	$	$	$
Conn. Gen'l, dom. co.'s	28,389,889	8,568,357	1,070,473	228,144	35,700,219
Conn. Gen'l, group	5,771,050	3,788,350	73,615	51,600	6,711,950
Totals, domestic co.'s	96,247,994	28,059,581	3,756,677	1,365,083	117,843,976
Totals, other State co.'s	325,061,132	86,162,532	13,555,779	4,437,223	387,781,862
Totals, group ins.	35,083,273	22,922,583	454,081	337,625	42,291,895
Grand totals, ordinary	456,392,399	137,144,696	17,766,537	6,139,931	547,917,733
Totals, industrial	158,755,462	36,755,815	6,690,079	1,988,427	180,011,396
DELAWARE					
Totals, domestic co.'s	11,642,919	3,631,177	425,319	97,405	14,050,288
Totals, other State co.'s	51,556,124	18,179,281	1,989,408	436,707	60,633,266
Totals, group ins.	22,982,570	1,733,200	353,970	46,308	24,660,867
Grand totals, ordinary	86,181,613	18,543,658	2,769,197	580,420	99,344,421
Totals, industrial	25,779,056	5,325,481	1,083,792	327,639	28,554,552
DISTRICT OF COLUMBIA					
Totals, domestic co.'s	1,067,792	590,250	52,203	7,143	1,523,317
Totals, other State co.'s	148,795,859	38,845,832	9,499,484	2,025,645	173,218,391
Totals, group ins.	2,227,170	1,812,150	37,822	10,899	3,357,103
Grand totals, ordinary	152,090,821	41,248,232	9,589,509	2,043,687	178,099,311
Totals, industrial	53,473,519	12,413,214	2,160,047	629,865	59,087,419
FLORIDA					
Totals, domestic co.	567,450	———	9,273	3,000	414,199
Totals, other State co.'s	141,921,298	51,074,417	5,715,939	2,202,638	177,986,209
Totals, group ins.	294,800	337,350	8,092	18,216	1,110,080
Grand totals, ordinary	142,783,548	51,911,767	5,733,304	2,223,854	179,510,488
Totals, industrial	3,473,023	5,280,636	510,579	87,069	10,851,064
GEORGIA					
N. Y. Life, ord.	52,138,734	16,402,423	2,214,166	790,330	63,303,120
Totals, domestic co.'s	19,468,353	8,066,800	353,506	152,221	23,346,393
Totals, other State co.'s	493,287,424	148,784,435	18,874,018	6,270,740	581,433,890
Totals, group ins.	1,037,025	1,716,250	22,659	26,220	2,234,892
Grand totals, ordinary	513,792,802	158,567,485	19,250,183	6,449,181	607,015,175
Totals, industrial	65,196,216	29,948,630	3,453,836	1,058,377	74,966,958

	Insurance in Force Dec. 31, 1919	Insurance Written in 1920	Premiums Received	Losses Incurred	Insurance in Force Dec. 31, 1920
Hawaii	$	$	$	$	$
Totals, ord. except group	25,759,535	7,487,350	1,263,376	434,432	37,841,278
Totals, group ins.	71,850	743,150	8,121	1,700	767,300
Grand totals, ordinary	25,831,385	8,230,500	1,271,497	436,132	38,608,578
Idaho					
Totals, domestic co.	11,327,156	4,072,918	———	———	12,663,378
Totals, other State co.'s	106,009,320	43,938,245	3,868,012	1,071,622	128,534,752
Totals, group ins.	50,350	473,300	3,558	47,994	434,200
Grand totals, ordinary	117,386,826	48,484,463	3,871,570	1,119,616	141,632,330
Totals, industrial	1,795,269	656,148	76,769	9,093	2,063,474
Illinois					
Totals, domestic co.'s	236,293,935	88,964,059	8,561,758	6,226,682	290,904,153
Totals, other State co.'s	1,903,327,037	628,089,203	73,854,229	22,947,591	2,282,818,924
Totals group ins.	74,047,644	57,416,880	934,523	710,063	94,546,739
Grand totals, ordinary	2,213,668,616	669,470,142	83,350,510	29,884,336	2,668,269,816
Totals, industrial	415,519,954	96,597,097	16,715,615	4,374,416	470,882,714
Indiana					
Totals, domestic co.'s	165,573,111	70,361,593	6,046,538	1,308,687	212,925,104
Totals, other State co.'s	529,505,889	154,386,802	18,722,998	7,388,433	627,904,667
Totals, group ins.	12,151,018	7,033,450	178,367	129,812	15,423,729
Grand totals, ordinary	707,230,018	231,781,845	24,947,903	8,826,932	856,253,500
Totals, industrial	204,631,731	47,165,774	7,276,350	1,816,698	229,161,246
Iowa					
Totals, domestic co.'s	295,627,954	84,819,016	9,194,354	1,913,246	344,942,602
Total, other State co.'s	475,285,454	147,408,913	17,250,778	4,020,651	575,293,962
Totals, group ins.	5,086,025	3,213,701	68,191	46,346	6,328,309
Grand totals, ordinary	775,999,433	235,441,630	26,513,323	5,980,243	926,564,873
Totals, industrial	41,810,487	10,199,877	1,654,432	373,048	46,902,463
Kansas					
Totals, domestic co.'s	63,556,967	28,282,332	3,053,112	257,429	78,682,830
Totals, other State co.'s	342,652,518	109,482,333	12,290,367	3,172,489	415,828,411
Totals, group ins.	1,248,883	1,412,662	20,745	47,746	2,073,152
Grand totals, ordinary	407,458,368	139,177,327	15,358,224	3,477,664	496,580,393
Totals, industrial	40,349,552	10,002,646	1,561,186	402,063	45,311,757
Kentucky					
Totals, domestic co.'s	30,733,994	12,501,713	656,164	1,561,866	38,873,096
Totals, other State co.'s	362,579,977	95,151,598	13,467,522	5,198,271	422,251,906
Totals, group ins.	6,689,225	6,000,537	105,266	66,176	10,764,562
Grand totals, ordinary	402,160,881	114,360,750	14,301,497	6,886,397	474,558,623
Totals, industrial	110,745,127	31,379,672	4,303,772	1,213,962	122,852,481

	Insurance in Force Dec. 31, 1919	Insurance Written in 1920	Premiums Received	Losses Incurred	Insurance in Force Dec. 31, 1920
Missouri	$	$	$	$	$
Totals, domestic co.'s	124,926,835	60,361,688	5,389,435	838,296	166,442,857
Totals, other State co.'s	856,999,853	250,142,959	31,288,098	8,994,846	1,024,878,913
Totals, group ins.	15,393,589	14,080,574	270,517	159,486	23,946,988
Grand totals, ordinary	997,320,277	324,585,221	36,948,050	9,987,628	1,215,268,758
Totals, industrial	219,844,669	55,898,734	9,169,347	2,466,076	249,449,295
Montana					
Totals, domestic co.'s	25,827,008	5,861,040	955,506	138,602	27,607,771
Totals, other State co.'s	141,228,095	34,519,286	4,716,768	1,398,766	155,223,704
Totals, group ins.	475,950	2,303,276	26,863	5,686	2,379,798
Grand totals, ordinary	167,531,053	42,673,602	5,699,137	1,538,054	185,211,268
Totals, industrial	5,814,888	2,179,187	250,291	46,795	7,006,131
Nebraska					
Totals, domestic co.'s	129,944,232	46,372,537	5,165,106	535,160	164,027,261
Totals, other State co.'s	285,356,169	84,314,547	9,892,686	2,268,862	343,404,490
Totals, group ins.	27,551,172	2,852,540	416,783	120,409	38,025,472
Grand totals, ordinary	442,851,573	133,539,624	15,474,575	2,924,431	540,457,223
Totals, industrial	18,077,827	3,879,893	690,060	171,973	19,935,658
Nevada					
Totals, domestic co.	458,500	446,000	27,526	1,778	858,000
Totals, other State co.'s	20,549,035	3,593,626	696,210	281,084	22,414,393
Grand totals, ordinary	21,007,535	4,039,626	723,736	282,862	23,272,393
Totals, industrial	126,868	3,495	4,819	1,691	139,090
New Hampshire					
Totals, domestic co.	1,129,575	544,975	54,402	10,441	1,527,550
Totals, other State co.'s	96,554,359	20,573,249	3,792,451	1,969,031	109,585,748
Totals, group ins.	6,929,300	3,190,600	122,597	53,950	7,978,300
Grand totals, ordinary	104,613,234	24,308,824	3,969,450	2,033,422	119,091,598
Totals, industrial	27,122,648	6,397,315	1,107,038	335,717	30,638,953
New Jersey					
Totals, domestic co.'s	234,530,102	48,313,011	3,137,608	3,559,270	270,089,183
Totals, other State co.'s	589,368,683	156,893,352	19,216,911	8,642,837	696,532,914
Totals, group ins.	42,925,742	37,496,536	604,366	624,488	67,783,552
Grand totals, ordinary	866,824,527	242,702,899	27,958,885	12,826,595	1,034,405,749
Totals, industrial	477,922,036	91,054,084	18,958,063	5,583,235	530,120,698
New Mexico					
Totals, domestic co.'s	6,752,161	3,751,275	225,072	27,000	8,025,566
Totals, other State co.'s	47,589,116	12,164,998	1,654,487	577,782	54,682,620
Totals, group ins.	———	597,600	4,320	1,200	588,500
Grand totals, ordinary	54,341,277	16,513,873	1,883,879	605,982	63,296,686
Totals, industrial	119,833	3,507	4,831	1,418	131,370

Louisiana					
Totals, domestic co.'s	23,436,840	11,768,162	354,400	158,668	31,519,554
Totals, other State co.'s	275,203,207	75,415,016	11,134,576	3,455,147	323,455,213
Totals, group ins.	6,173,538	3,073,664	103,164	67,813	9,182,948
Grand totals, ordinary	304,813,585	90,256,842	12,092,140	3,681,628	364,127,715
Totals, industrial	58,081,325	18,739,168	3,790,611	1,141,063	66,313,851
Maine					
Totals, domestic co.	10,406,179	1,191,629	380,216	338,081	10,616,284
Totals, other State co.'s	157,664,150	35,716,655	6,408,647	2,591,370	182,037,795
Totals, group ins.	6,092,100	4,314,800	92,721	53,000	7,953,308
Grand totals, ordinary	174,162,429	41,223,084	6,881,584	2,982,451	200,607,387
Totals, industrial	36,509,271	10,324,236	1,516,499	444,784	42,406,894
Maryland					
Totals, domestic co.'s	38,958,999	11,021,705	2,477,414	542,249	45,325,388
Totals, other State co.'s	366,463,524	93,701,960	14,122,388	4,786,859	433,054,396
Totals, group ins.	11,256,417	9,366,634	203,354	84,196	15,190,769
Grand totals, ordinary	416,678,940	114,090,299	16,803,156	5,413,304	493,570,553
Totals, industrial	170,661,308	35,998,321	6,363,427	1,791,019	188,211,319
Massachusetts					
Totals, domestic co.'s	320,767,723	77,016,242	13,368,900	5,108,659	371,533,522
Totals, other State co.'s	860,684,989	168,583,212	35,340,049	15,361,234	979,438,424
Totals, group ins.	88,102,098	95,521,563	1,469,423	573,790	141,097,404
Grand totals, ordinary	1,269,554,810	341,071,017	50,178,372	21,043,683	1,492,069,350
Totals, industrial	468,760,233	98,974,238	17,988,562	5,381,084	522,748,363
Michigan					
Totals ,domestic co.'s	71,201,417	31,343,300	2,864,165	576,591	93,124,955
Totals, other State co.'s	779,283,467	259,124,546	30,068,689	10,523,958	970,387,657
Totals, group ins.	52,281,284	32,684,363	699,836	525,863	58,161,125
Grand totals, ordinary	902,766,168	323,152,209	33,632,640	11,626,412	1,121,673,737
Totals, industrial	139,234,381	39,734,092	5,588,157	1,452,181	159,544,689
Minnesota					
Totals, domestic co.'s	63,470,446	35,602,811	2,648,107	546,722	94,115,603
Totals, other State co.'s	554,977,784	170,494,136	20,950,895	5,116,735	679,621,028
Totals, group ins.	14,947,008	9,871,741	236,065	117,836	20,826,746
Grand totals, ordinary	633,395,238	215,968,691	23,835,067	5,691,293	794,564,380
Totals, industrial	44,889,274	12,077,139	1,803,053	414,517	52,751,167
Mississippi					
Totals, domestic co.'s	18,988,639	9,591,856	730,269	146,614	25,938,682
Totals, other State co.'s	194,266,604	67,854,523	7,215,541	1,959,654	238,397,341
Totals, group ins.	383,880	1,478,900	11,925	7,358	1,546,850
Grand totals, ordinary	213,639,123	78,925,279	7,957,735	2,113,626	265,882,873
Totals, industrial	11,663,487	11,094,955	1,905,166	123,632	15,863,223

New York					
Totals, domestic co.'s	1,969,523,858	525,158,150	95,493,232	28,772,184	2,351,289,665
Totals, other State co.'s	2,044,414,180	545,084,927	79,512,115	25,766,409	2,452,312,055
Totals, group ins.	249,470,992	253,284,592	3,592,533	2,321,791	389,976,391
Grand totals, ordinary	4,263,414,030	1323,527,669	178,597,880	56,860,384	5,193,578,111
Totals, industrial	1,208,993,061	254,707,228	49,362,402	14,377,316	1,342,514,729
North Carolina					
Totals, domestic co.'s	83,339,444	36,622,824	3,877,540	793,650	108,292,781
Totals, other State co.'s	307,415,050	111,147,354	11,534,407	3,766,706	388,091,768
Totals, group ins.	3,612,698	3,094,797	47,923	36,300	4,169,956
Grand totals, ordinary	394,367,192	150,864,975	15,459,870	4,596,656	500,554,505
Totals, industrial	65,778,743	22,812,374	3,546,451	677,696	75,319,734
North Dakota					
Totals, domestic co.'s	14,993,226	6,926,591	578,126	85,000	19,351,617
Totals, other State co.'s	179,791,512	55,060,381	6,212,504	1,140,377	205,775,362
Totals, group ins.	———	131,750	991	910	127,750
Grand totals, ordinary	194,784,738	62,118,722	6,791,621	1,226,287	225,254,729
Totals, industrial	123,045	5,011	5,330	2,263	131,022
Ohio					
Conn. Gen'l, ord.	14,304,320	7,162,615	613,713	42,114	20,712,490
Totals, domestic co.'s	210,305,836	71,158,841	3,133,281	2,352,456	262,193,191
Totals, other State co.'s	1,397,661,186	376,380,891	54,888,233	16,578,445	1,677,153,755
Totals, group ins.	125,574,185	75,547,251	1,486,952	933,736	129,642,882
Grand totals, ordinary	1,738,541,207	523,086,983	64,508,366	19,864,637	2,068,989,828
Totals, industrial	434,156,419	128,455,847	18,641,324	4,493,972	503,584,543
Oklahoma					
Totals, domestic co.'s	11,149,762	16,415,038	777,908	59,000	23,944,725
Totals, other State co.'s	325,237,297	161,701,674	13,829,071	2,773,589	444,538,819
Totals, group ins.	3,593,741	3,890,114	46,712	14,059	5,186,453
Grand totals, ordinary	339,980,800	182,006,826	14,653,691	2,846,648	473,669,997
Totals, industrial	17,695,093	10,797,020	855,447	182,122	26,198,765
Oregon					
Totals, domestic co.	20,462,695	6,272,791	760,367	77,076	24,215,106
Totals, other State co.'s	195,879,802	61,583,067	7,442,423	2,327,629	236,696,933
Totals, group ins.	10,211,257	3,060,550	145,588	80,162	12,568,566
Grand totals, ordinary	226,553,754	70,916,408	8,348,378	2,484,867	273,480,605
Totals, industrial	13,289,596	3,666,536	521,963	85,197	14,959,271
Pennsylvania					
Totals, domestic co.'s	437,924,181	91,452,374	12,424,020	5,133,002	489,088,532
Totals, other State co.'s	2,023,900,391	490,745,674	73,600,410	27,361,519	2,343,489,744
Totals, group ins.	139,382,512	157,857,483	2,836,256	1,842,680	243,941,655
Grand totals, ordinary	2,601,207,084	740,055,531	88,860,686	34,336,601	3,076,519,931
Totals, industrial	842,520,641	173,593,013	34,066,188	9,802,014	934,234,585

	Insurance in Force Dec. 31, 1919	Insurance Written in 1920	Premiums Received	Losses Incurred	Insurance in Force Dec. 31, 1920
Philippine Islands	$	$	$	$	$
Totals, ordinary	6,992,660	2,473,103	468,614	83,388	8,385,411
Porto Rico					
Totals, ordinary	1,751,774	161,177	58,245	32,325	1,734,074
Rhode Island					
Totals, domestic co.	3,241,524	727,049	130,307	15,000	3,781,873
Totals, other State co.'s	168,812,438	39,368,747	6,841,352	2,649,669	195,145,941
Totals, group ins.	16,568,389	6,776,350	229,553	348,253	19,289,791
Grand totals, ordinary	188,622,351	46,872,146	7,201,212	3,012,922	218,217,605
Totals, industrial	91,491,448	19,637,467	3,719,821	1,103,311	102,310,381
South Carolina					
Totals, domestic co.'s	16,337,033	7,106,836	553,570	118,968	19,642,725
Totals, other State co.'s	268,582,431	95,457,240	9,872,671	2,709,325	337,712,525
Totals, group ins.	4,022,028	6,353,809	86,639	48,854	6,766,622
Grand totals, ordinary	288,941,492	108,917,885	10,512,880	2,877,147	364,121,872
Totals, industrial	48,675,459	17,191,614	2,819,957	712,611	54,201,439
South Dakota					
Totals, domestic co.'s	19,909,133	9,005,233	819,833	81,948	24,977,235
Totals, other State co.'s	181,472,480	61,293,810	6,201,365	1,258,598	218,326,632
Totals, group ins.	181,550	108,400	2,925	1,176	224,350
Grand totals, ordinary	201,563,163	70,407,443	7,024,123	1,341,717	243,528,217
Totals, industrial	162,709	6,721	7,180	1,084	179,171
Tennessee					
Totals, domestic co.'s	19,623,852	11,125,285	919,527	161,429	27,083,104
Totals, other State co.'s	375,927,343	126,342,991	15,502,189	3,955,746	463,525,288
Totals, group ins.	6,281,756	7,530,213	118,301	93,861	10,506,555
Grand totals, ordinary	401,832,951	144,998,489	16,540,017	4,211,036	501,114,947
Totals, industrial	81,365,521	43,474,146	3,988,859	1,056,720	97,767,658
Texas					
Totals, domestic co.'s	249,456,009	127,121,851	10,027,880	1,632,363	343,042,846
Totals, other State co.'s	481,741,904	224,511,372	17,385,015	5,174,120	645,254,933
Totals, group ins.	7,109,184	7,210,624	112,806	53,865	10,852,191
Grand totals, ordinary	738,307,097	358,843,846	27,525,701	6,860,348	999,149,970
Totals, industrial	42,034,638	38,900,031	2,949,448	492,744	63,636,237
Utah					
Totals, domestic co.'s	21,018,927	6,097,368	739,964	111,726	24,513,938
Totals, other State co.'s	103,354,788	28,657,884	3,715,221	1,086,729	119,907,285
Totals, group ins.	10,485,386	1,363,200	134,306	35,684	11,996,044
Grand totals, ordinary	134,809,101	36,118,452	4,589,491	1,234,139	156,417,267
Totals, industrial	14,085,798	3,276,046	546,310	88,657	15,281,992

	Insurance in Force Dec. 31, 1919	Insurance Written in 1920	Premiums Received	Losses Incurred	Insurance in Force Dec. 31, 1920
Vermont	$	$	$	$	$
Totals, domestic co.	11,299,289	1,958,875	450,365	358,673	12,370,267
Totals, other State co.'s	83,199,359	18,684,204	3,270,847	1,758,651	94,952,468
Totals, group ins.	1,868,750	1,269,450	31,481	23,638	2,607,003
Grand totals, ordinary	96,367,398	21,912,529	3,752,693	2,140,962	109,929,738
Totals, industrial	14,237,681	4,116,809	591,514	155,359	16,484,458
Virginia					
Totals, domestic co.'s	57,176,221	21,645,318	2,300,044	412,935	73,494,433
Totals, other State co.'s	363,418,769	96,223,961	13,855,835	4,549,725	430,851,522
Totals, group ins.	10,826,917	14,948,700	239,025	150,551	19,519,152
Grand totals, ordinary	451,559,907	132,817,979	16,394,904	5,113,211	523,865,107
Totals, industrial	87,108,917	33,417,143	3,787,253	1,142,112	98,781,155
Washington					
Totals, domestic co.'s	47,591,013	16,028,093	1,993,669	303,064	57,448,814
Totals, other State co.'s	320,159,705	99,930,367	12,666,084	3,558,716	389,193,898
Totals, group ins.	11,184,604	5,879,694	77,862	69,328	7,969,587
Grand totals, ordinary	378,935,322	121,838,154	14,737,555	3,931,108	454,612,299
Totals, industrial	32,911,458	9,537,123	1,301,103	258,154	37,275,894
West Virginia					
Totals, domestic co.'s	14,799,270	5,031,864	556,053	81,331	17,228,192
Totals, other State co.'s	227,337,594	76,209,258	8,629,869	2,245,180	279,773,061
Totals, group ins.	3,713,100	4,282,165	94,580	83,857	6,802,740
Grand totals, ordinary	245,849,964	85,523,287	9,280,502	2,410,368	303,803,993
Totals, industrial	74,871,944	19,784,333	3,001,224	787,592	82,562,928
Wisconsin					
Totals, domestic co.'s	205,312,360	65,341,675	7,975,942	2,136,621	252,638,186
Totals, other State co.'s	344,092,454	106,380,870	13,041,100	4,267,242	425,503,990
Totals, group ins.	18,428,116	13,290,120	280,142	161,578	25,095,970
Grand totals, ordinary	567,832,930	185,012,665	21,297,184	6,565,441	703,238,146
Totals, industrial	90,630,914	19,307,135	3,714,116	852,040	103,955,256
Wyoming					
Totals, domestic co.	5,668,700	3,907,600	249,185	69,454	7,199,900
Totals, other State co.'s	42,710,529	17,300,599	1,740,474	512,472	54,017,646
Grand totals, ordinary	48,379,229	21,208,199	1,989,659	581,926	61,217,546
Totals, industrial	176,833	5,074	6,806	2,903	194,318
Canada					
Totals, domestic co.'s	1,333,915,757	355,646,894	55,651,095	10,060,122	1,601,162,227
Totals, admitted co.'s	564,785,974	157,417,824	21,742,583	6,331,184	672,237,757
Totals, group ins.	10,749,850	81,583,551	652,801	321,986	76,925,483
Grand totals, ordinary	1,909,451,581	594,648,269	78,046,479	16,713,292	2,350,825,467
Totals, industrial	261,918,246	82,298,949	12,269,316	2,362,516	304,063,798
Mexico					
Totals, foreign co.'s	11,107,715	91,500	176,036	166,907	9,991,683

(For grand aggregates of all business, see page 455)

National, Vt	2,263,381	464,107	77,927	36,211	2,507,983
National L. & A	5,929,363	4,874,809	1,080,662	77,816	7,408,603
New England	8,397,388	2,098,084	335,774	109,708	10,275,741
New York Life	29,631,842	12,505,388	1,439,365	367,300	39,069,068
North American, Ill	37,385	.....	768	.....	28,624
North Carolina Mutual	.....	186,000	†2,712	.....	175,000
Northwestern National	55,146	5,000	.....	550	63,646
Pacific Mutual	7,547,242	3,838,776	347,564	71,538	10,615,485
Pan-American	1,766,723	856,200	56,679	4,000	2,168,385
Penn Mutual	17,278,747	3,533,089	563,138	191,237	19,401,894
Philadelphia	314,098	75,791	.....	6,000	325,591
Phoenix Mutual	4,441,703	773,611	145,943	33,439	4,715,135
Provident L. & A	1,346,000	1,295,250	71,726	8,650	2,212,750
Provident L. & T	2,253,243	2,100,159	142,581	10,000	3,886,226
Prudential	14,826,701	1,948,337	526,338	235,628	15,884,436
Reliance Life	4,259,453	3,765,900	234,976	34,503	7,524,765
Reserve Loan	359,345	266,000	16,948	1,000	572,345
Security Mutual	1,837,862	196,957	54,994	15,841	1,811,340
Standard, Ga	1,326,262	1,314,972	73,725	4,500	1,977,200
State Life	7,585,954	1,350,327	165,829	73,177	8,210,904
Travelers	15,978,960	5,269,994	520,309	172,565	20,451,748
Union Central	20,196,567	4,606,184	717,103	159,623	22,992,140
Volunteer State	3,152,889	1,198,007	96,297	19,872	3,957,947
Totals	291,946,141	99,870,462	11,918,353	3,098,390	358,457,443
Group Insurance.					
Ætna Life	1,082,100	869,650	3,754	7,250	1,471,300
Equitable, N. Y	127,900	526,670	5,528	1,088	577,030
Metropolitan	1,454,600	1,791,850	29,449	15,950	2,346,150
Prudential	150,200	124,100	1,471	1,000	232,000
Travelers	483,650	733,400	5,901	5,250	988,850
Totals	3,298,450	4,045,670	46,103	30,538	5,615,330
Grand Totals	313,906,812	110,238,922	12,589,373	3,242,277	386,360,341
Industrial Business.					
American National	3,385,326	2,150,348	138,119	54,246	3,955,372
Commonwealth, Ky	5,684,651	2,057,042	145,535	27,418	6,018,806
Independent	1,152,416	1,061,078	42,493	9,350	1,551,178
Life and Casualty	2,518,197	5,662,816	534,131	35,544	3,954,499
Life Ins. Co. of Va	2,143,527	905,818	114,341	22,006	2,415,654
Metropolitan	19,040,249	5,886,756	783,235	207,205	21,721,119
Morris Plan	110,500	82,150	1,770	.....	47,300
National L. & A	5,929,363	4,248,399	206,640	77,816	6,807,603
North Carolina Mutual	.....	83,244	.....	.....	71,275
Southern Ins. Co	228,543	1,677,286	55,287	4,986	1,402,237
Totals	29,735,897	15,023,867	1,225,774	353,603	35,437,509

† Includes industrial.

Northwestern Mutual	5,988,158	2,787,500	210,858	97,089	8,402,039
Northwestern National	48,958	5,000	.....	.....	59,423
Occidental, California	292,500	419,000	17,106	4,000	715,000
Occidental, N. M	2,699,112	811,500	95,371	28,000	2,853,209
Pacific Mutual	3,604,776	633,488	128,899	38,678	3,924,587
Phoenix Mutual	54,463	12,000	4,798	4,427	64,463
Reliance Life	178,500	202,000	12,716	.....	303,820
State Life, Ind	298,121	1,000	12,192	.....	295,621
Two Republics	339,500	17,000	10,382	.....	127,317,750
Union Central	1,038,475	250,276	29,800	16,219	1,105,387
Union Mutual	356,219	4,439	8,208	.....	337,962
West Coast Life	746,279	368,000	32,376	798	790,487
Western Union	90,612	.....	2,062	.....	93,112
Totals	29,991,606	13,061,181	1,156,380	305,504	37,218,257
Grand Totals	29,991,606	13,684,287	1,175,216	305,504	37,886,363
ARKANSAS.					
Home Life and Accident	8,770,315	4,636,000	369,928	76,735	11,827,580
Ætna Life	12,225,473	9,519,204	582,788	124,466	19,642,679
American Central	2,211,814	956,088	82,057	5,033	2,955,268
American National, Tex	631,005	413,500	25,291	7,500	881,423
Atlas Life	49,000	238,000	6,945	1,500	269,000
Bankers Reserve	2,288,984	2,971,063	148,630	11,961	4,422,119
Business Mens Assur	.....	14,500	319	.....	14,500
Central States	13,500	433,000	17,074	.....	410,500
Conservative Life	898,000	972,000	35,817	3,000	1,443,500
Cotton States	1,722,167	680,367	57,534	18,500	1,993,142
Continental, Mo	486,780	391,500	31,350	8,000	878,250
Equitable	14,045,991	2,133,665	513,912	159,379	15,255,181
Farmers and Bankers	349,978	521,064	23,562	4,000	720,704
Federal Life	766,000	306,500	27,971	7,000	963,680
Fidelity Mutual	3,573,092	321,273	124,048	38,640	3,702,787
Guardian Life	3,931,125	2,035,672	174,516	35,825	5,642,497
Great Republic	564,595	500,196	32,029	4,000	951,071
Great Southren	303,650	121,000	.....	6,500	409,975
Gulf Coast	.....	39,500	1,712	.....	39,500
Home Life	2,324,256	868,987	95,663	11,168	2,872,889
Indiana National	648,000	685,500	31,333	2,000	1,122,500
International	2,100,530	1,075,706	76,701	23,354	2,568,584
Inter-Southern	4,321,907	3,351,000	198,671	33,382	7,010,260
Interstate L. & A	138,019	296,978	24,028	1,009	162,070
Jefferson Standard	6,673,409	3,289,650	184,348	27,348	7,386,453
John Hancock	111,500	5,067	7,448	52,500	59,500
Kansas City	4,212,631	627,047	103,992	21,850	3,711,407
Lincoln Reserve	2,499,398	733,536	117,642	19,613	2,591,921
Life and Casualty	148,500	249,500	11,141	.....	348,000
Louisiana State	212,000	3,000	3,824	.....	204,000
Manhattan	946,684	745,690	49,297	4,500	1,503,261
Merchants	2,088,498	1,331,356	74,227	17,545	2,719,004
Metropolitan	9,261,584	4,079,792	323,646	86,392	12,179,069

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Arkansas—*Cont.*	$	$	$	$	$
Mid-Continent	354,633	664,100	24,547	1,000	809,511
Mississippi Life	440,002	1,218,250	54,947	9,590	1,344,200
Missouri State	11,912,774	6,000,765	549,513	65,268	16,160,984
Mutual Benefit	177,231	119,522	.....	.....	296,753
Mutual Life	22,981,798	5,158,557	871,483	368,783	26,141,789
National Fidelity	11,000	.....	.....	.....	15,770
National of U. S. A.	5,661,622	1,060,993	199,198	75,332	6,246,130
National L. & A.	2,704,881	1,311,189	436,143	36,524	3,317,826
New York Life	34,232,506	8,763,679	1,540,087	335,691	40,938,839
North American, Ill.	16,651	2,200	415	.....	21,151
North Carolina Mutual	440,500	1,391,500	43,406	4,000	1,140,500
Northwestern Mutual	2,316,303	289,000	38,746	33,915	2,615,876
Northwestern National	1,041,558	296,900	28,602	10,040	993,459
Old Colony	1,351,294	906,169	51,463	7,590	1,887,906
Pacific Mutual	6,760,701	4,400,748	354,329	57,493	10,462,308
Pan-American	3,050,196	1,786,700	88,313	22,500	3,813,839
Penn Mutual	3,992,751	686,160	144,340	86,555	4,444,502
Phoenix Mutual	1,829,480	426,552	55,299	10,500	2,176,448
Provident L. & A.	165,000	249,750	702,220	3,750	327,500
Prudential	4,838,896	992,285	140,140	46,585	5,572,006
Reliance Life	3,236,439	1,710,100	150,306	9,090	4,515,602
Reserve Loan	1,966,872	1,127,672	71,930	15,450	2,590,872
Security Life	4,562,023	4,749,267	227,889	47,233	7,715,541
Security Mutual	839,295	309,802	32,673	14,000	1,078,339
Southland Life	1,031,019	532,287	32,079	6,000	1,319,213
Standard Life	1,619,186	501,832	90,174	14,000	1,814,250
State Life	3,698,085	1,105,881	85,770	30,000	4,401,653
Travelers	1,426,838	422,934	48,766	47,565	1,752,324
Two Republics	108,693	92,000	4,866	5,000	153,193
Union Central	14,743,734	5,977,752	630,343	209,994	19,202,294
Volunteer State	498,142	279,594	.....	6,012	666,296
Totals	217,758,173	92,445,041	9,845,503	2,315,425	278,971,568
Group Insurance.					
Equitable, N. Y.	171,014	167,500	2,925	10,168	324,209
Metropolitan	519,800	706,800	10,519	5,500	993,800
Totals	690,814	874,300	13,444	15,668	1,318,009
Grand Totals	227,219,302	97,955,341	10,228,875	2,407,828	292,117,157
Industrial Business.					
American National	1,561,912	1,651,426	73,735	17,527	2,318,150
Life and Casualty	1,205,362	1,353,432	222,003	14,220	1,483,657

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
California—*Cont.*	$	$	$	$	$
Provident L. & T.	21,691,466	9,083,679	924,514	159,999	27,984,956
Prudential	44,121,814	11,717,141	1,617,374	532,151	53,629,065
Reliance Life	5,892,741	2,902,700	290,612	18,077	8,551,182
State Life, Ind.	10,795,784	5,545,541	393,620	43,050	14,900,391
Security of America	738,917	258,430	29,131	2,500	862,964
Security Mutual	.....	.....	12,647	5,500	.....
Travelers	35,152,298	12,664,528	1,327,873	347,046	45,792,035
Union Central	18,716,214	6,303,858	690,144	246,172	23,275,343
Union Mutual	4,869,434	369,560	153,395	119,110	4,441,103
Western Union	1,499,121	751,532	61,844	15,000	2,099,625
Totals	791,427,525	242,972,115	33,312,923	11,322,765	976,026,872
Group Insurance.					
Connecticut General	.....	3,454	780	.....	338,101
Equitable, N. Y.	7,143,490	1,558,602	97,089	50,050	9,549,653
Metropolitan	346,750	3,863,850	33,141	14,377	3,320,450
Prudential	1,581,900	838,500	3,772	18,700	1,899,600
Travelers	3,143,745	3,757,316	57,139	24,220	5,065,897
Totals	12,215,885	10,021,722	191,921	107,347	20,173,701
Grand Totals	937,003,050	295,922,010	39,347,012	12,429,155	1,139,210,535
Industrial Business.					
American National	1,171,124	1,643,568	76,966	12,100	2,144,276
Metropolitan	79,720,588	17,130,566	3,316,042	850,141	90,018,566
Prudential	41,864,030	12,094,714	1,701,645	303,993	51,954,530
Totals	122,755,742	30,868,848	5,094,653	1,166,234	144,117,372
Canal Zone.	$	$	$	$	$
Home Life, N. Y.	902,745	235,126	37,111	14,500	1,047,807
Manufacturers, Canada	1,500	.....	93	.....	1,500
Pan-American	470,800	223,500	22,054	2,000	654,800
Totals	1,375,045	458,626	59,258	16,500	1,704,107
Colorado.					
American Life	7,452,667	3,957,370	365,567	62,149	9,623,037
Capital Life	13,823,282	4,722,745	420,587	145,481	17,340,304
Farmers Life	1,965,293	1,636,980	97,535	23,000	3,094,523
Mountain States	.....	109,259	19,074	.....	109,259
Totals	23,241,242	10,426,354	902,763	230,630	30,167,123

Metropolitan	8,000,188	3,330,771	345,810	87,155	9,687,827
Mississippi Life	1,073,442	1,506,620	166,786	7,900	1,604,022
National L. & A.	2,704,881	1,206,180	434,012	179,128	3,223,826
North Carolina Mutual	.....	292,161	.....	.....	211,666
Totals	14,611,785	9,340,599	1,242,346	305,930	18,529,148
CALIFORNIA.					
California State	20,198,578	7,836,826	824,505	163,943	25,220,290
Great Republic	5,492,327	2,497,800	255,592	59,542	7,159,314
Occidental	19,096,948	9,084,504	871,956	106,625	25,292,382
Pacific Mutual	68,608,076	20,282,842	3,053,651	523,391	85,337,976
West Coast	19,963,711	3,226,201	836,464	145,542	22,001,845
Western States	19,661,912	9,169,374	1,030,823	117,946	27,204,764
Totals	133,359,640	42,928,173	5,842,168	999,043	143,009,962
Ætna Life	33,572,454	11,790,905	1,161,197	340,750	42,264,556
American National	844,953	424,754	33,798	2,500	1,041,699
Bankers, Ia	28,651,445	5,924,553	735,407	455,702	32,214,014
Business Mens Assurance	.....	8,000	290	.....	8,000
Central, Kan	67,437	.....	.....	.....	96,316
Connecticut General	503,671	648,776	46,092	1,000	1,069,719
Connecticut Mutual	9,578,912	2,581,817	345,216	235,743	10,951,042
Columbian National	4,025,658	1,801,534	143,142	45,000	5,352,388
Continental, Mo	2,759,320	1,344,477	144,711	25,675	3,625,367
Equitable, N. Y	75,832,150	17,170,116	3,595,461	1,365,187	85,548,465
Equitable, Ia	976,302	1,253,750	108,183	6,500	2,013,952
Fidelity Mutual	6,564,388	1,523,277	276,950	87,782	7,984,044
Franklin Life	377,567	.....	12,482	11,237	493,485
Guardian, N. Y	7,393,300	1,738,300	282,140	139,680	8,322,359
Home, N. Y	4,953,703	816,830	218,304	43,028	5,370,333
International, Mo	2,027,748	1,835,028	90,229	14,061	2,913,878
John Hancock	399,604	32,913	7,730	69,765	411,715
Kansas City	406,000	652,717	55,606	3,500	914,717
Lincoln National	2,591,491	3,372,641	120,024	23,067	5,438,939
Manhattan	1,798,268	280,439	62,689	48,714	2,065,988
Maryland Assurance	471,000	220,000	17,698	.....	626,000
Massachusetts Mutual	12,241,315	3,718,058	502,244	214,517	16,208,552
Merchants, Ia	1,371,052	5,500	21,319	6,000	1,321,628
Metropolitan	81,681,956	30,808,094	3,459,052	748,631	105,251,765
Missouri State	3,676,651	1,513,395	192,234	35,269	4,548,253
Mutual Life	68,289,953	15,399,991	2,766,003	1,659,528	79,252,446
Mutual Benefit	29,682,861	6,266,773	1,147,297	289,891	34,760,155
National, U. S. A	4,725,748	1,919,367	198,717	29,115	6,288,625
National, Vt	9,306,645	3,350,487	388,144	257,148	11,857,397
National Fidelity	13,500	.....	.....	2,500	26,000
New England	15,304,904	4,400,110	596,425	343,128	18,507,457
New York Life	126,287,321	51,261,447	7,307,403	2,299,220	166,826,269
New World	996,557	352,600	40,080	7,000	1,238,493
North American, Ill	264,304	267,360	17,325	5,000	518,589
Northwestern Mutual	64,909,174	10,968,618	1,944,269	924,611	75,877,792
Northwestern National	1,159,595	582,387	58,786	15,252	1,870,185
Penn Mutual	32,385,061	5,654,774	1,166,982	462,725	37,120,162
Phoenix Mutual	11,657,788	3,545,358	548,140	75,959	14,385,780
Ætna Life	7,666,699	1,799,600	245,403	178,109	8,719,022
American Bankers	913,435	189,001	27.76	5,500	993,887
American Central	137,926	25,716	3,775	.....	155,043
American Life, Ia	309,540	241,500	14,929	2,000	481,373
Bankers, Iowa	11,086,284	2,044,500	241,822	205,891	12,217,684
Bankers Reserve	3,180,119	859,369	109,514	16,500	3,212,662
Central, Kansas	53,914	.....	.....	.....	53,914
Central of U. S	992,551	246,000	36,962	4,000	1,173,066
Central States, Mo	3,837,172	920,000	122,018	29,500	3,890,672
Cloverleaf L. & C	.....	105,226	4,123	.....	105,226
Columbian National	5,629,368	1,283,136	214,905	34,881	6,312,731
Columbus Mutual	.....	2,500	13	.....	2,500
Commonwealth, Neb	1,518,290	354,000	32,992	9,988	1,020,640
Connecticut Mutual	4,872,155	1,769,033	177,350	33,829	5,837,722
Continental, Ill	133,960	36,500	5,106	500	151,960
Continental, Mo	2,974,272	1,482,500	118,649	12,838	3,672,484
Equitable, Ia	.....	14,000	2,377	.....	14,000
Equitable, N. Y	11,381,062	3,212,336	475,534	147,179	13,228,421
Farmers and Bankers	1,150,310	51,717	24,665	9,462	784,045
Federal Life	51,500	70,318	4,037	1,721	96,318
Fidelity Mutual	1,398,710	170,655	59,354	15,530	1,497,482
Franklin Life	159,774	273,624	8,977	6,437	402,946
Guardian, N. Y	3,314,108	568,500	134,153	66,386	3,587,400
Home, N. Y	4,854,729	866,511	177,703	37,647	5,463,474
International	1,176,290	1,933,328	81,666	16,000	2,303,015
John Hancock	121,444	1,303	19,242	7,579	75,630
Kansas City	15,665,083	6,174,296	621,304	94,000	19,568,213
Lincoln National	1,163,400	1,100,000	41,229	28,000	1,853,000
Manhattan	2,373,978	1,184,585	109,463	32,600	3,160,478
Maryland Assurance	32,500	1,000	431	3,000	28,500
Massachusetts Mutual	3,623,893	504,800	124,625	27,187	3,987,182
Metropolitan	5,035,329	3,067,609	243,544	109,217	7,239,344
Merchants, Ia	972,043	51,500	18,802	16,000	1,011,543
Michigan Mutual	163,215	198	3,612	8,092	154,067
Midland, Mo	2,302,883	652,000	24,070	28,235	2,693,883
Missouri State	4,908,059	2,319,347	178,951	46,213	6,032,980
Mutual Benefit	10,931,982	1,655,487	372,500	191,612	12,061,577
Mutual Life, N. Y	16,496,079	3,592,315	621,203	310,279	18,548,280
National, Vt	1,220,340	241,193	45,737	21,500	1,346,278
National, U. S. A	2,383,817	879,431	90,881	31,755	2,976,088
National Fidelity	6,500	1,000	.....	.....	24,500
New England	4,119,906	1,466,469	155,513	53,498	5,149,895
New York Life	28,496,845	6,757,417	1,205,908	424,260	32,812,070
North American, Ill	136,523	14,500	3,572	.....	168,083
Northwestern Mutual	31,342,625	5,129,220	1,125,254	313,542	34,925,795
Northwestern National	1,457,826	474,000	73,127	29,918	1,817,389
Occidental, N. M	2,106,800	996,500	81,987	6,000	2,528,416
Pacific Mutual	8,977,741	2,669,911	8,410,699	90,021	0,788,554
Penn Mutual	7,741,315	1,235,819	258,573	134,622	8,391,886
Phoenix Mutual	3,705,896	592,885	120,003	55,426	4,105,551
Provident L. & T	6,462,988	2,855,034	264,580	137,865	8,219,913
Prudential	17,664,210	4,492,860	602,819	215,259	20,490,594
Reliance	2,774,514	976,000	104,015	17,045	3,355,131
Security Mutual	557,539	78,030	16,790	11,000	517,022
State Life	3,987,442	291,336	87,773	48,559	4,094,719

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Colorado—*Cont.*	$	$	$	$	$
Travelers	7,839,140	3,296,149	283,751	99,384	10,235,000
Union Central	13,785,343	5,031,026	521,761	147,965	16,365,778
Union Life & Acc	.....	466,000	19,007	.....	466,000
Union Mutual	1,543,768	241,009	53,236	16,500	1,585,121
Western National	383,700	1,202,350	.....	320,500	1,265,550
West Coast	.....	138,000	4,786	20	126,675
Western Union	87,200	51,000	3,253	.....	129,200
Totals	277,364,043	78,401,149	10,235,879	3,621,768	323,677,631
Group Insurance.					
Equitable, N. Y	347,500	246,759	9,558	45,542	527,750
Metropolitan	383,300	553,550	7,848	4,000	791,100
Prudential	117,400	201,300	1,927	1,800	237,500
Travelers	570,900	356,150	8,286	7,500	718,200
Totals	1,419,100	1,357,759	27,619	58,842	2,274,550
Grand Totals	302,024,385	90,185,262	11,166,261	3,911,240	356,119,304
Industrial Business.					
Metropolitan	3,152,393	1,825,697	149,639	45,962	4,507,296
Prudential	18,741,016	3,762,457	720,999	210,125	20,448,073
Morris Plan	7,900	12,650	315	800	11,800
Totals	21,901,309	5,600,804	870,953	256,887	24,967,169
Connecticut.					
Ætna Life	18,983,098	4,630,635	778,874	458,681	22,127,874
Connecticut General	503,671	648,776	46,092	1,000	1,069,719
Connecticut Mutual	11,350,788	1,913,109	438,798	212,119	12,209,334
Phoenix Mutual	12,332,462	2,873,869	523,957	199,454	14,400,332
Travelers	24,691,757	10,073,611	944,575	266,685	33,406,217
Totals	67,861,776	20,140,000	2,732,296	1,137,939	83,213,476
Berkshire Life	2,397,706	573,425	86,683	21,991	2,795,068
Columbian National	1,383,034	488,190	46,571	27,357	1,721,843
Equitable, N. Y	11,997,395	2,311,510	516,062	243,700	13,242,976
Fidelity Mutual	2,011,552	412,902	86,192	30,077	2,352,033
Franklin	6,500	.....	226	.....	2,000
Guardian, N. Y	351,004	11,000	13,952	2,000	336,172
Home, N. Y	1,085,808	190,729	40,556	10,255	1,215,121
John Hancock	20,537,751	8,848,455	954,699	181,650	27,129,258
Manhattan	281,777	.....	6,254	14,540	256,001

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Delaware.	$	$	$	$	$
Continental	5,779,454	1,892,876	198,676	54,074	7,168,808
Home Life of Am	†5,863,465	1,738,301	227,143	43,331	6,881,480
Totals	11,642,919	3,631,177	425,819	97,405	14,050,288
Ætna Life	1,131,460	91,001	26,070	2,000	1,163,548
Baltimore	77,420	18,250	3,350	116	88,670
Columbian National	56,828	67,914	2,672	.....	113,037
Connecticut Mutual	519,164	58,200	15,600	6,922	509,942
Equitable, D. C	818,042	463,250	33,995	4,025	1,067,522
Equitable, N. Y	5,774,856	2,656,803	280,799	22,268	7,849,524
Fidelity Mutual	365,767	557	19,159	2,000	401,933
Franklin Life	6,500	.....	226	.....	2,000
John Hancock	228,821	3,403	9,062	.....	227,178
Home, N. Y	.....	6,127	6,782	2,088	.....
Manhattan	52,696	.....	978	.....	52,006
Maryland Assurance	6,500	.....	334	.....	6,500
Massachusetts Mutual	597,593	15,500	18,907	.....	548,602
Metropolitan	6,519,752	1,798,406	237,690	71,281	7,646,643
Missouri State	86,211	1,725	3,874	.....	83,869
Mutual Benefit	1,419,964	464,377	48,701	6,235	1,835,119
Mutual Life	7,516,061	1,660,887	263,334	85,096	8,851,014
National Life, Vt	2,723,354	594,542	123,799	24,259	3,156,965
National, U. S. A	12,000	.....	375	.....	12,000
New England	1,411,402	199,469	49,471	10,130	1,540,107
New York Life	5,102,084	566,288	193,099	37,078	5,512,440
North American, Ill	2,262	.....	62	.....	2,262
Northwestern Mutual	1,852,616	318,500	70,999	39,112	2,085,403
Northwestern National	30,000	.....	.....	.....	30,000
Pacific Mutual	61,399	10,000	2,502	.....	70,544
Penn Mutual	3,377,586	592,548	116,410	27,967	3,813,392
Philadelphia	894,602	527,378	.....	11,582	1,202,836
Provident L. & T	343,754	12,500	13,645	2,000	351,254
Prudential	6,063,416	1,447,836	273,240	61,050	6,835,848
Reliance Life	59,500	188,078	4,526	.....	159,000
Reserve Loan	104,290	40,000	5,390	.....	109,590
Scranton Life	368,702	563,500	24,244	5,000	725,202
Travelers	2,459,152	470,522	86,767	6,450	2,843,974
Union Central	1,320,700	264,608	46,329	.....	1,517,183
Union Mutual	53,945	4,112	1,377	10,001	42,034
United L. & A	119,025	73,000	5,197	47	160,525
United States	18,700	.....	443	.....	15,600
Totals	51,556,124	13,179,281	1,989,408	436,707	60,633,266

Maryland Assur	37,500	54,000	2,061	.....	85,500
Massachusetts Mutual	9,440,396	1,435,210	338,678	176,020	10,535,266
Metropolitan	71,519,715	21,356,855	3,341,744	948,278	87,139,210
Missouri State	679,368	16,066	21,028	10,877	649,835
Mutual Benefit	18,351,540	2,813,739	631,760	192,975	20,671,256
Mutual Life	24,390,695	4,266,275	917,687	439,557	26,407,646
Mutual Trust	3,985,457	2,510,223	235,080	28,930	6,101,710
National, Vt	2,045,832	804,888	99,053	55,616	2,601,837
National, U. S. A	11,677	.....	379	3,677	8,000
New England	13,197,593	3,333,074	558,858	100,826	15,524,074
New York Life	19,850,974	4,267,640	874,739	555,173	22,598,703
Northwestern Mutual	33,458,005	4,728,868	1,146,575	395,600	37,046,901
Northwestern National	19,143	15,000	.....	.....	32,120
North American, Ill	58,000	.....	1,383	.....	52,500
Pacific Mutual	88,110	2,304	2,839	2,117	101,797
Penn Mutual	6,492,787	1,221,852	263,668	45,586	7,434,805
Phoenix Mutual	12,332,461	2,873,869	523,959	73,590	14,400,331
Provident L. & T	6,762,565	1,507,107	237,076	19,210	7,788,730
Prudential	26,846,475	7,794,338	1,215,697	364,298	32,343,251
Puritan Life	103,828	9,828	4,053	.....	102,156
Reliance Life	47,000	51,000	5,233	1,000	97,500
Security Mutual	.....	.....	8,330	3,500	.....
State Life, Ind	257,187	626,069	10,824	15,000	772,277
State Mutual	6,005,011	1,612,173	227,375	138,231	7,010,718
Travelers	24,691,757	10,073,611	944,575	266,685	33,406,217
Union Central	4,203,529	1,355,482	173,464	67,428	5,188,700
United L. & A	132,000	596,850	17,566	879	630,350
Totals	325,061,132	86,162,532	13,555,779	4,684,448	387,563,862
Group Insurance.					
Ætna Life	6,132,399	7,072,611	92,000	59,625	8,896,561
Connecticut General	.....	345,400	780	.....	338,100
Equitable, N. Y	2,428,400	48,000	40,190	37,300	2,647,309
Metropolitan	150,400	471,300	40,158	1,500	549,000
Travelers	20,601,026	11,542,322	208,118	187,600	23,487,075
Totals	29,312,225	19,479,633	381,246	286,025	35,918,000
Grand Totals	422,235,133	125,782,165	16,669,321	6,108,412	506,695,338
Industrial Business.					
Columbian National	815	.....	67	.....	815
Guardian	1,084	.....	7	.....	1,084
John Hancock	33,987,379	7,808,183	1,499,354	433,673	37,836,612
Metropolitan	77,873,199	18,168,331	3,269,198	1,116,546	88,254,428
Morris Plan	120,500	313,200	8,187	500	262,500
Prudential	46,772,485	10,466,101	1,913,266	437,708	53,655,957
Totals	158,755,462	36,755,815	6,690,079	1,988,427	180,011,396
Group Insurance.					
Equitable, N. Y	22,982,081	1,597,200	351,999	45,308	24,618,878
Metropolitan	.....	136,000	1,971	1,000	41,500
Travelers	489	.....	.....	.....	489
Totals	22,982,570	1,753,200	355,970	46,308	24,660,867
Grand Totals	86,181,613	18,563,658	2,771,197	580,420	99,344,421
Industrial Business.					
Baltimore Life	581,312	209,765	21,801	7,661	678,678
Equitable, D. C	2,931,519	1,295,413	129,771	22,920	3,399,804
Metropolitan	8,804,747	1,754,845	377,118	145,691	10,183,458
National Benefit	278,947	67,614	16,334	2,802	224,151
Prudential	13,182,531	1,997,844	538,768	148,565	14,068,461
Totals	25,779,056	5,325,481	1,083,792	327,639	28,554,552
† Includes industrial.					
District of Columbia.					
Equitable	1,040,292	497,500	48,329	6,143	1,403,567
National Benefit	27,500	92,750	3,874	1,000	120,250
Totals	1,067,792	590,250	52,203	7,143	1,523,817
Ætna	2,124,272	202,063	35,787	36,582	2,142,270
American National	37,500	1,000	537	.....	36,000
Atlantic Life	349,265	288,000	18,746	.....	589,332
Baltimore	56,110	13,500	2,623	1,500	65,110
Bankers, Ia	1,853,600	1,015,372	80,300	.....	2,702,472
Bankers, Neb	11,500	27,500	2,408	.....	35,000
Berkshire	973,080	281,127	30,355	12,452	1,098,283
Central, Kan	4,701	.....	.....	.....	3,247
Columbian National	266,280	141,102	8,323	.....	351,152
Columbus Mutual	43,000	55,500	1,935	.....	90,500
Connecticut Mutual	3,617,587	1,217,907	112,791	42,418	3,929,132
Continental, Ill	1,050,382	1,172,525	58,592	5,000	1,859,011
Continental, Del	212,722	93,961	9,546	.....	297,167
Equitable, N. Y	11,121,062	2,595,338	505,055	185,946	12,682,343
Eureka	46,325	88,000	3,472	1,000	106,825
Fidelity Mutual	1,205,464	61,278	53,342	6,000	1,192,578
Franklin Life	61,551	.....	2,409	.....	66,623
Guardian, N. Y	860,736	151,500	28,367	5,375	936,763
Home, N. Y	2,396,873	356,430	98,853	35,042	2,508,715
Jefferson Standard	193,770	305,000	11,284	.....	414,770
John Hancock	4,885,899	348,370	153,257	35,753	4,915,135
Life Ins. Co. of Va	713,677	211,000	27,073	8,500	860,041
Life and Cas. Ins. Co	681,468	1,122,562	110,700	6,669	1,014,949
Manhattan	894,725	26,549	17,340	33,043	831,673
Maryland Life	133,930	5,000	3,635	9,480	134,450
Massachusetts Mutual	3,901,746	895,250	140,679	35,955	4,459,672
Metropolitan	19,009,940	5,071,371	799,909	265,669	22,312,997
Michigan Mutual	174,106	425	2,867	3,145	156,515
Missouri State	323,000	119,201	11,123	.....	229,710

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Dist. of Col.—*Cont.*	$	$	$	$	$
Maryland Assurance	369,510	384,808	17,918	5,000	688,808
Mutual Benefit	6,510,124	1,240,323	211,311	44,535	7,554,266
Mutual Life	12,229,837	2,753,286	528,903	222,892	13,987,449
National, Vt	1,869,510	933,751	82,612	21,000	2,708,784
National, U. S. A	67,712	8,000	3,416	30,741	70,712
National Fidelity	2,000	.....	.....	.....	2,000
New England	5,007,795	998,332	165,278	60,505	6,006,127
New York Life	10,795,759	2,641,887	572,650	223,341	12,729,869
North American, II	34,078	5,000	582	.....	34,578
North Carolina Mutual	168,450	243,500	†14,172	†1,669	329,450
Northwestern Mutual	12,494,729	1,416,070	323,307	136,949	12,824,471
Pacific Mutual	771,866	208,822	30,819	5,000	897,398
Penn Mutual	9,789,438	837,405	279,846	128,340	9,757,205
Philadelphia	137,052	26,000	.....	.....	150,552
Phoenix Mutual	2,125,968	281,253	85,375	6,500	2,225,191
Provident L. & T	4,176,417	1,051,534	156,912	57,368	4,439,752
Prudential	9,838,358	1,970,166	4,024,424	142,906	11,808,524
Reliance	209,149	138,500	13,915	.....	347,649
Security Mut., N. Y	.....	.....	8,391	13,000	.....
Standard Life	850,011	701,750	51,179	4,000	1,216,500
State Mutual	1,292,139	559,917	41,829	29,167	1,596,105
Travelers	7,524,006	4,426,312	359,759	57,397	11,702,360
Union Central	5,311,321	2,108,885	193,955	55,806	6,079,347
United L. & A	16,359	43,500	1,623	.....	38,859
Totals	148,795,859	38,845,832	9,499,484	2,025,645	173,218,391
Group Insurance.					
Equitable, N. Y	245,400	.....	3,461	1,900	269,400
Maryland Assurance	1,447,570	353,600	18,532	6,099	1,458,103
Metropolitan	453,700	1,037,550	12,607	2,900	1,158,100
Travelers	80,500	421,000	3,222	.....	471,500
Totals	2,227,170	1,812,150	37,822	10,899	3,357,103
Grand Totals	152,090,821	41,248,232	9,589,509	2,043,687	178,099,311
Industrial Business.					
Baltimore Life	1,104,492	398,554	43,453	15,138	1,289,489
Equitable, D. C	5,659,888	1,145,761	246,722	64,334	6,211,524
Eureka Life	2,066,768	761,274	104,962	1,500	2,027,072
Life Ins. Co. of Va	2,313,572	336,665	90,543	22,551	2,515,364
Metropolitan	22,586,555	4,044,568	907,520	331,258	23,967,416
Morris Plan	.....	25,950	700	.....	25,950
National Benefit	862,203	329,031	60,833	9,102	1,197,234
North Carolina Mutual	96,136	18,789	.....	.....	71,359
Peoples Mutual Benefit	4,550,713	3,005,028	137,915	62,210	6,207,796
Prudential	14,238,192	2,347,594	567,399	123,772	15,574,215
Totals	53,478,519	12,413,214	2,160,047	629,865	59,087,419

† Includes industrial.

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Florida—*Cont.*	$	$	$	$	$
Industrial Business.					
Life and Casualty	726,226	2,511,579	177,351	8,315	1,572,200
Metropolitan	7,751,797	2,666,781	333,228	78,754	9,190,402
North Carolina Mutual	.....	102,276	.....	.....	88,462
Totals	8,478,023	5,280,636	510,579	87,069	10,851,064

† Includes industrial.

Georgia.	$	$	$	$	$
Southern States	14,983,639	4,875,521	142,365	114,548	17,935,143
Standard Life	4,484,714	3,191,279	211,141	37,673	5,411,250
Totals	19,468,353	8,066,800	353,506	152,221	23,346,393
Ætna Life	14,917,821	4,054,124	537,876	206,571	17,549,333
American Central	1,008,433	298,954	27,155	5,000	1,089,458
American National	2,949,298	1,601,635	117,576	86,040	3,685,867
Atlantic Life	1,123,222	418,000	44,067	8,000	1,452,707
Bankers Reserve	659,455	154,045	20,983	2,159	684,684
Carolina Life	.....	.....	.....	.....	55,000
Clover Leaf L. & C	.....	6,000	19	.....	6,000
Columbian National	4,524,020	1,683,931	147,617	10,452	5,543,349
Connecticut Mutual	6,293,435	2,261,752	227,034	86,787	7,720,705
Conservative Life	21,000	209,500	4,322	.....	213,500
Equitable Life	16,628,155	4,455,841	651,602	264,467	19,241,400
Federal Life	179,427	45,497	3,962	891	202,126
Fidelity Mutual	4,582,988	214,257	201,700	64,434	908,189
Franklin Life	4,533,936	2,793,319	172,003	54,656	6,390,957
George Washington	2,217,895	491,304	72,354	15,540	2,386,728
Guardian Life	3,224,400	4,242,890	128,237	37,763	4,242,890
Home Life	1,839,501	261,015	60,758	8,794	1,965,327
Illinois Life	4,455,088	1,311,500	109,817	52,648	5,075,639
Indiana National	485,500	36,500	12,077	.....	490,000
International	5,712,572	1,005,583	182,405	50,976	5,746,049
Inter-Southern	4,785,286	2,236,032	191,878	55,845	6,022,316
Interstate L. & A	14,467	130,375	3,698	.....	115,592
Jefferson Standard	7,449,535	3,795,885	324,623	70,646	10,106,420
John Hancock	142,067	5,147	9,689	3,500	144,067
Life Ins. Co. of Va	5,901,007	2,908,898	215,668	54,000	7,950,931
Life and Casualty	194,000	362,500	15,057	2,041	409,000
Lincoln Reserve	1,787,833	222,165	57,569	24,100	1,301,818
Manhattan Life	2,305,441	265,823	61,957	46,901	2,357,458
Maryland Assurance	40,000	71,425	2,939	2,500	99,925
Maryland Life	3,272,215	602,837	117,629	16,498	3,544,568
Massachusetts Mutual	16,776,494	4,560,190	677,077	190,638	20,227,063
Metropolitan	29,092,502	10,852,397	1,020,427	331,825	35,610,511
Michigan Mutual	1,730,265	579,860	55,769	37,639	2,181,961
Missouri State	9,281,281	6,045,711	406,889	62,552	14,705,350

FLORIDA.					
Our Home Life	567,450	.....	9,273	3,000	414,199
American Bankers, Ill.	.....	62,500	5,454	.....	53,400
American Central	94,880	10,001	3,359	.....	91,241
American National, Tex.	.....	.....	.....	.....	.....
Central, Kan.	2,500	.....	.....	.....	2,500
Commonwealth, Ky.	.....	29,000	949	.....	29,000
Conservative, W. Va.	71,750	1,088,800	21,414	2,000	908,800
Equitable, N. Y.	14,400,489	4,581,731	645,342	250,391	17,734,734
Fidelity Mutual	2,449,116	370,307	92,102	36,842	2,592,456
Franklin Life	1,394,188	1,252,821	62,023	4,478	2,059,091
Guardian, N. Y.	2,755,919	415,752	88,461	24,016	2,995,086
Home, N. Y.	1,015,496	185,786	45,154	17,800	1,109,686
Indiana National	101,200	62,500	3,462	5,000	115,500
International, Mo.	1,192,663	905,836	41,670	14,970	1,426,456
Inter-Southern	7,169,125	3,769,759	311,960	90,836	9,829,797
Jefferson Standard	1,893,721	1,736,800	114,372	18,500	3,285,753
John Hancock	141,179	10,254	16,402	7,598	148,392
Life and Casualty	36,500	219,000	6,083	.....	223,500
Lincoln Reserve	.....	1,000	48	.....	1,000
Manhattan Life	260,729	5,388	2,500	8,512	258,818
Maryland Assurance	20,000	138,984	3,940	.....	157,984
Massachusetts Mutual	1,441,087	408,000	33,410	25,260	1,842,013
Metropolitan	9,482,891	3,465,589	367,677	80,216	11,710,999
Missouri State	4,457,902	847,016	154,539	46,366	4,866,605
Mutual Benefit	5,225,034	1,807,172	227,555	25,994	6,823,221
Mutual Life	18,844,677	5,107,358	756,756	342,770	22,651,627
National, U. S. A.	52,507	35,500	2,756	3,000	72,007
New York Life	27,142,699	8,529,534	1,157,811	649,877	33,144,691
North American, Ill.	19,157	.....	418	2,000	18,657
North Carolina Mutual	112,500	380,000	†14,805	†2,000	410,000
Northwestern National	56,828	15,000	.....	.....	81,121
Pacific Mutual	3,369,883	3,078,331	195,533	36,054	5,672,696
Pan-American	1,187,552	1,025,450	54,230	4,000	1,914,665
Penn Mutual	11,106,768	1,680,402	321,139	166,926	12,052,838
Phoenix Mutual	40,497	16,300	7,165	1,000	56,797
Prudential	4,967,015	1,004,216	187,378	104,789	5,790,574
Reliance Life	8,215,078	3,837,000	359,492	43,421	11,286,645
Reserve Loan	527,509	248,500	19,732	5,978	673,133
Security Mutual, N. Y.	.....	.....	6,419	1,000	.....
Southern States	4,001,321	1,512,790	43,953	30,832	5,199,831
Standard, Ga.	508,737	895,763	38,607	4,500	1,063,750
State Life	1,096,739	148,488	38,683	22,000	1,139,727
Travelers	958,305	370,416	49,915	16,960	1,297,289
Union Central	5,816,401	1,750,012	202,895	106,752	6,917,578
Volunteer State	290,756	64,461	10,376	.....	276,551
Totals	141,921,298	51,074,369	5,715,939	2,121,638	177,986,209
Group Insurance.					
Equitable, N. Y.	294,800	379,000	6,828	16,216	686,880
Metropolitan	.....	458,350	1,264	2,000	423,200
Totals	294,800	837,350	8,092	18,216	1,110,080
Grand Totals	142,783,548	51,911,719	5,733,304	2,142,854	179,410,488

Mutual Benefit	29,745,001	5,837,280	1,079,800	349,949	34,321,767
Mutual Life, N. Y.	41,972,026	10,352,575	1,632,912	667,024	48,701,169
National Life, Tenn.	4,180,830	4,589,271	767,159	56,704	5,534,956
National Life, Vt.	13,714,904	3,044,965	483,373	146,519	15,257,993
National, U. S. A.	3,989,178	1,611,934	170,601	43,609	5,077,087
New England	12,490,352	4,388,510	498,183	124,655	15,627,968
New York Life	52,138,734	16,402,423	2,214,166	790,330	63,303
North Carolina Mutual	1,180,176	517,363	†331,654	†63,446	1,906,277
North American Life	19,452	.....	578	.....	17,452
Northwestern Mutual	27,688,199	3,815,882	884,025	535,031	29,853,793
Northwestern National	47,557	35,000	.....	3,500	59,354
Pacific Mutual	6,913,758	2,919,490	285,528	72,643	8,768,049
Pan-American	4,696,035	1,293,700	134,680	39,303	5,141,587
Penn Mutual	45,209,826	7,842,039	1,415,811	496,974	49,839,029
Phoenix Mutual	4,239,762	1,312,217	148,842	52,345	5,124,309
Provident L. & A.	130,000	117,000	5,343	700	.....
Provident L. & T.	4,673,263	3,221,321	189,717	20,000	6,907,200
Prudential	24,614,560	4,414,504	754,892	321,256	27,520,994
Reliance Life	5,416,687	2,566,400	210,896	67,999	7,168,478
Reserve Loan	1,640,681	869,650	60,833	6,000	2,029,298
Security Mutual	2,167,620	223,694	76,531	29,000	2,173,175
Southeastern Life	.....	9,500	515	.....	144,525
State Life	8,026,815	1,845,066	189,310	81,331	9,112,194
State Mutual	4,070,287	1,606,533	164,068	32,652	5,063,322
Travelers	1,567,800	1,452,850	25,697	17,950	2,259,450
Union Central	31,607,102	8,369,300	1,188,381	373,341	37,479,925
United L. & A.	526,141	384,500	10,902	7,149	775,941
Volunteer State	2,492,139	656,576	67,188	17,467	2,838,590
Totals	481,060,399	144,269,140	18,320,906	5,940,665	503,814,671
Group Insurance.					
Metropolitan	741,475	1,667,850	19,336	12,900	1,715,025
Equitable Life	295,550	48,400	3,323	13,320	519,867
Totals	1,037,025	1,716,250	22,659	26,220	2,234,892
Grand Totals	501,565,777	154,052,190	18,697,071	6,119,106	529,395,956
Industrial Business.					
American National	8,955,712	5,317,743	349,560	108,387	11,152,487
Federal Life	1,320	1,300	167	.....	1,320
Interstate L. & A.	95,092	308,858	4,490	584	153,897
Life and Casualty	2,168,561	5,404,957	405,739	27,718	3,461,478
Life Ins. Co. of Va.	10,606,541	3,198,243	505,270	106,992	11,911,338
Metropolitan	35,020,854	9,631,518	1,428,504	468,349	39,233,225
Morris Plan	88,650	69,700	1,816	450	67,350
National L. & A.	4,180,830	4,061,271	758,290	345,896	5,010,956
North Carolina Mutual	4,078,656	1,955,040	.....	.....	3,974,907
Totals	65,196,216	29,948,630	3,453,836	1,058,377	74,966,958

† Includes industrial.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premium Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Hawaii.	$	$	$	$	$
Equitable, N. Y.	7,755,080	810,547	342,519	151,965	7,899,886
Fidelity Mutual	.....	.....	.....	.....	5,920,705
Franklin	500	.....	33	.....	500
Manhattan	165,806	.....	1,395	11,000	149,806
Missouri State	443,018	614,564	24,667	30,866	566,654
Mutual, N. Y.	2,616,463	632,041	103,223	19,262	3,142,270
New England	810,492	755,384	60,940	22,156	1,512,460
New York Life	6,720,467	1,649,267	330,300	107,545	8,020,458
Pacific Mutual	1,111,515	401,041	42,177	11,859	1,458,828
Prudential	2,358,641	1,418,463	142,012	25,054	4,498,774
Reliance Life	3,000	7,500	427	.....	10,500
West Coast	2,086,293	534,000	113,451	25,045	2,489,434
Western States	1,688,260	634,543	102,232	29,680	2,171,003
Totals	25,759,535	6,812,037	1,129,485	411,078	34,109,804
Group Insurance.					
Prudential	71,850	743,150	8,121	1,700	767,300
Grand Totals	25,831,385	7,555,187	1,137,606	412,778	34,877,104
Idaho.					
Idaho State	11,327,156	4,072,918	.....	.....	12,663,378
Ætna Life	2,272,250	978,800	62,834	18,098	2,838,516
Bankers, Iowa	4,596,700	571,063	76,871	68,017	4,578,321
Bankers, Neb	15,264	9,538	8,031	.....	24,802
Bankers Reserve	2,574,121	1,062,870	110,577	24,415	3,211,267
Beneficial Life	5,764,104	2,681,258	232,919	39,000	7,450,965
Business Mens Assur	.....	7,000	257	.....	7,000
Capitol Life	1,951,756	83,650	34,427	12,000	1,198,256
Central Life Assur., Ia	931,917	524,850	49,727	13,875	1,317,338
Central Life, Kan	16,506	.....	.....	.....	18,686
Central States	1,324,999	1,130,515	53,607	3,500	1,858,015
Columbian National	3,602,166	2,050,610	109,072	15,000	4,710,989
Continental Life	4,363,432	1,016,750	141,599	28,500	4,632,746
Equitable, N. Y.	6,625,677	3,018,382	288,518	61,945	8,565,845
First Natl.-Northwestern	.....	51,500	1,943	.....	51,500
Franklin Life	40,463	.....	1,648	6,000	47,713
Inter-Mountain	1,145,910	1,077,325	62,219	36	1,715,175
International Life	953,434	1,523,844	53,619	9,500	1,742,880
John Hancock	9,620	2,149	4,137	5,027	8,655
Kansas City Life	1,098,167	1,047,000	55,898	13,500	1,924,167
Manhattan Life	41,208	.....	1,264	.....	43,708
Massachusetts Mutual	315,468	124,000	9,680	4,639	462,643
Merchants Life	443,000	17,000	10,688	4,000	434,533
Metropolitan	2,899,893	1,228,962	103,583	15,895	3,381,050
Missouri State	201,110	199,935	13,063	4,000	321,552
Montana Life	1,916,901	2,704,262	122,537	3,000	3,608,278
Mutual of N. Y.	8,094,190	2,981,853	299,711	73,541	9,858,615

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Illinois—*Cont.*	$	$	$	$	$
Old Colony	5,043,859	2,906,672	229,545	71,014	6,806,575
Peoples Life	3,591,562	57,865	94,214	24,049	3,275,737
Peoria Life	23,442,524	10,049,020	989,855	145,292	32,136,129
Public Life	.....	1,461,000	43,477	3,000	1,404,500
Providers Life	4,713,195	2,861,151	231,997	37,816	6,828,658
Rocksford Life	5,266,890	2,575,700	217,321	31,922	6,964,723
Standard Life	16,795,526	2,116,984	536,378	205,875	17,509,068
Mutual of Illinois	.....	6,270,000	123,279	17,404	5,591,500
Totals	236,293,935	83,964,059	8,560,758	6,226,682	290,904,153
Ætna Life	41,191,075	14,172,297	1,667,766	1,052,698	51,432,722
American Central	2,510,382	945,065	90,725	17,468	3,170,496
American Life, Ia	636,160	9,882	19,801	3,944	704,792
American National	899,500	377,770	31,629	10,500	1,015,270
Bankers, Ia	69,288,087	9,123,879	1,183,178	933,319	74,750,918
Bankers, Neb	1,946,764	601,500	85,377	11,000	2,455,764
Bankers Reserve	4,829,938	2,246,823	214,581	12,032	6,159,984
Berkshire	13,722,043	2,468,549	480,064	216,032	15,216,999
Business Mens Assn	.....	9,000	220	.....	9,000
Canada Life	8,390,765	1,160,550	350,143	108,727	9,159,940
Capitol Life	371,026	243,500	19,605	.....	599,026
Central, Kansas	22,595	.....	.....	.....	28,437
Central, U. S. A.	1,360,453	105,400	58,628	15,585	1,653,378
Central States	1,384,560	339,500	49,177	8,500	1,574,560
Century Life	263,500	205,500	10,547	.....	405,500
Cleveland Life	2,616,255	972,573	104,327	13,000	2,888,649
Columbus Mutual	.....	38,000	2,306	.....	38,000
Columbian National	16,011,965	6,202,590	574,262	88,132	19,693,940
Connecticut General	8,512,036	2,611,172	375,075	150,481	10,292,040
Connecticut Mutual	32,526,431	8,050,455	1,134,740	666,503	37,583,423
Equitable, N. Y.	100,254,262	38,886,430	4,698,315	819,696	127,721,877
Equitable, Iowa	24,590,644	9,556,625	979,600	201,637	32,031,053
Farmers National	3,487,075	2,092,000	144,924	34,000	5,051,471
Federal Union	1,399,050	1,097,500	45,579	34,000	1,871,100
Fidelity Mutual	6,312,752	1,895,149	277,566	76,638	7,642,609
Girard Life	2,704,363	721,863	104,552	10,265	3,104,895
Guardian Life	7,398,097	2,173,859	317,743	81,051	9,113,989
Home Life, N. Y.	11,811,161	3,210,512	466,036	108,848	14,068,583
Indiana National	98,000	347,000	9,267	.....	428,500
Indianapolis Life	5,565,289	2,763,368	256,124	37,500	7,876,725
International	8,896,751	4,828,404	376,795	50,418	11,043,657
John Hancock	51,847,687	14,389,021	1,847,324	544,769	61,219,149
Kansas City	760,025	533,388	46,012	18,000	1,200,388
Lincoln National	2,734,800	3,379,861	154,783	11,500	5,457,361
Manhattan Life	2,547,510	62,671	72,909	23,716	2,406,137
Manufacturers, Can	693,000	242,157	57,840	.....	913,657
Maryland Assurance	180,000	160,500	8,400	.....	330,000
Massachusetts Mutual	55,102,723	20,247,076	2,341,155	560,674	71,604,113

Mutual Benefit	3,616,650	1,278,471	124,797	48,077	4,670,808
National, Vt	73,011	20,309	3,393	2,000	93,220
National Fidelity, Ia	6,000	.....	.....	.....	12,750
National, U. S. A	622,205	53,945	20,724	15,000	631,622
New World Life	2,636,423	1,039,711	97,203	20,126	3,145,717
New York Life	12,396,205	4,251,675	523,403	122,180	15,037,915
North American, Ill	25,000	.....	535	.....	28,200
Northern Life	1,483,250	796,500	86,807	27,222	2,042,500
Northwestern Mutual	10,644,314	2,777,370	370,266	87,646	12,734,421
Northwestern National	667,467	1,472,500	62,407	11,382	1,877,850
Occidental, Calif	618,670	1,263,000	35,377	9,073	1,653,670
Omaha Life	3,000,000	48,000	1,426	.....	51,000
Oregon Life	.....	293,000	7,871	.....	293,000
Pacific Mutual	809,652	89,198	22,122	10,000	725,377
Penn Mutual	1,679,716	395,552	56,168	10,000	2,002,644
Phoenix Mutual	114,039	40,250	5,559	1,209	153,106
Prudential	2,880,837	606,098	78,678	72,279	3,136,347
Reliance Life	163,892	8,500	4,954	2,943	166,300
Security Mutual	.....	.....	2,553	3,000	.....
State Life, Ind	247,607	20,000	7,248	10,000	161,607
Travelers	453,722	562,454	13,787	21,881	929,944
Union Central	1,993,705	543,937	67,203	68,338	2,170,293
Union Mutual	321,977	8,193	9,483	4,000	298,004
West Coast	698,661	474,500	31,547	23,278	1,016,904
Western States	2,460,743	227,500	46,556	8,500	2,360,772
Western Union	7,196,418	3,574,466	279,516	70,000	9,127,566
Totals	106,417,594	44,944,745	3,868,012	1,071,622	129,903,526
Group Insurance.					
Ætna Life	50,350	235,300	1,173	1,550	226,500
Equitable, N. Y	.....	.....	.....	46,444	.....
Metropolitan	.....	238,000	2,385	.....	207,700
Totals	50,350	473,300	3,558	47,994	434,200
Grand Totals	117,795,100	49,490,963	3,871,570	1,119,616	143,001,104
Industrial Business.					
Metropolitan	1,795,269	656,148	76,769	9,093	2,063,474

† Industrial Business.

ILLINOIS.					
American Bankers	1,730,318	939,053	135,804	14,092	2,291,576
Central Life	21,401,356	5,004,169	789,186	123,750	24,948,439
Clover Leaf L. & C	503,200	844,056	35,163	6,966	1,126,506
Continental Life	2,711,028	2,407,265	113,813	17,500	4,388,791
Elgin Life	1,167,065	104,500	33,272	11,000	1,129,643
Federal Life	8,659,183	2,800,143	242,363	47,133	10,166,248
Franklin Life	32,080,157	11,283,458	1,107,948	187,259	37,801,772
Illinois Life	61,001,235	20,456,207	1,842,989	463,474	72,527,810
International L. & T	2,219,500	1,426,552	98,565	17,500	3,313,415
Marquette Life	2,527,310	788,500	109,581	29,300	3,092,010
Mutual Trust	14,465,392	3,796,678	611,549	164,818	17,146,576
National, U. S. A	24,867,864	5,089,824	833,076	286,518	27,895,258
North American	4,106,771	725,262	142,383	4,321,000	4,559,219
Merchants Life	7,529,570	1,236,200	183,890	75,054	8,222,147
Metropolitan	180,949,882	67,334,095	7,803,622	2,085,612	234,291,058
Michigan Mutual	5,274,830	1,535,954	179,844	104,859	6,295,875
Minnesota Mutual	1,664,379	375,275	54,473	21,816	1,774,058
Missouri State	13,589,432	4,584,027	524,206	67,053	16,447,110
Mutual Benefit	97,670,088	13,339,406	3,596,312	1,025,424	106,992,094
Mutual Life	176,044,422	39,147,655	6,944,700	1,997,527	202,189,207
National Fidelity	34,865	36,000	.....	.....	72,865
National Life, Vt	10,063,438	2,403,230	396,094	232,929	11,716,746
National L. & A	.....	71,000	1,398	.....	70,000
New England	33,157,410	8,977,753	1,229,370	531,253	39,769,659
New World Life	1,121,864	643,686	44,838	7,500	1,515,050
New York Life	259,072,858	62,156,670	11,117,490	3,968,896	304,723,090
North American (Can.)	1,959,394	102,000	57,515	4,986	2,008,002
Northern Assurance	.....	64,801	1,560	.....	63,801
Northern States	4,875,942	990,775	168,203	38,298	5,235,204
Northwestern Mutual	198,124,117	44,578,679	7,584,838	2,471,863	234,951,098
Northwestern National	1,273,363	326,884	58,413	32,088	1,569,200
Old Line Insurance	.....	17,000	270	.....	17,000
Old Line Life	950,079	958,219	43,770	6,000	1,838,767
Pacific Mutual	13,125,297	4,382,862	557,384	74,939	16,433,615
Pan-American	1,538,806	469,040	45,684	7,000	1,677,819
Peoples, Ind	.....	68,480	1,665	.....	68,480
Penn Mutual	58,909,492	10 232,498	2,055,669	1,026,320	64,867,209
Philadelphia Life	570,570	317,540	.....	1,500	825,642
Phoenix Mutual	11,604,401	2,494,665	474,908	71,831	13,477,557
Provident L. & T	19,997,889	5,673,466	691,646	129,665	22,896,254
Prudential	151,041,918	43,453,975	5,306,482	1,481,980	182,540,593
Reins. Co. of America	3,663,359	1,761,229	26,992	.....	1,650,773
Reliance Life	5,212,204	2,713,300	261,479	16,264	7,541,921
Reserve Loan	782,019	840,990	39,191	14,000	1,128,818
Security Mutual, N. Y	2,506,805	625,249	100,468	6,500	2,939,019
State Life, Ind	6,153,035	2,894,058	257,787	18,000	8,427,237
State Mutual	27,995,155	5,989,892	1,086,662	420,193	31,646,234
Travelers	47,693,414	23,565,586	1,752,114	351,552	68,361,172
Union Central	56,761,648	13,550,362	2,205,106	677,911	65,223,748
Union Mutual	4,317,906	243,512	135,128	70,235	4,086,616
United States	1,980,812	568,414	58,781	16,506	2,337,543
Western and Southern	2,042,000	2,371,550	107,564	16,074	3,435,900
Western Union	131,385	28,000	4,108	830	151,885
Wisconsin National	1,067,265	493,837	37,530	4,500	1,420,756
Totals	1,903,327,037	528,090,203	73,854,229	22,947,591	2,282,818,924
Group Insurance.					
Ætna Life	21,256,605	25,920,582	251,180	182,846	29,424,201
American Bankers†	4,111,750	401,500	.....	77,508	208,250
Equitable, N. Y	19,949,257	2,547,900	289,167	196,753	21,727,036
Guardian Life	198,000	76,000	7,057	.....	191,750
Metropolitan	1,418,600	5,104,300	40,850	11,150	5,191,700
Prudential	1,618,400	897,300	20,448	15,000	1,944,300
Travelers	25,495,032	22,469,298	325,821	226,806	35,859,502
Totals	74,047,644	57,416,880	934,523	710,063	74,992,439
Grand Totals	2,213,668,616	669,471,142	83,349,510	29,884,336	2,648,715,516

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Illinois—*Cont.*	$	$	$	$	$
Industrial Business.					
Federal Life	25,420	3,680	975	400	22,202
Federal Union	436,128	180,042	16,846	2,325	441,687
Guardian Life	1,647	.....	18	.....	1,544
John Hancock	26,681,643	6,285,154	870,254	231,915	29,552,286
Metropolitan	178,388,398	39,601,906	7,411,581	2,302,764	202,016,063
Morris Plan	622,150	740,500	18,537	1,400	614,800
National L. & A.	2,276,004	1,897,707	108,665	33,148	3,239,214
Peoples, Ill	530,637	3,367	9,773	2,834	474,138
Providers Life	1,215,541	21,090	26,840	6,083	318,708
Prudential	201,531,834	40,873,086	8,048,406	1,766,549	227,628,943
Public Life	.....	28,559	626	.....	28,559
Western and Southern	3,810,552	6,962,006	203,094	26,998	6,544,550
Totals	415,519,954	96,597,099	16,715,615	4,374,416	470,882,714
† Group Insurance cancelled Dec., 1920.					
Indiana.					
American Central	9,785,317	3,053,866	326,365	75,780	11,830,333
Central States	2,831,429	1,833,272	110,993	13,198	4,254,687
Century Life	3,369,153	1,048,021	97,001	15,500	3,935,172
Conservative	7,076,233	3,879,557	225,348	91,340	9,267,067
Crescent Life	517,628	1,286,978	41,882	1,000	1,582,715
Farmers National	8,717,350	4,126,850	336,492	41,000	11,516,200
Gary National	2,393,514	2,343,647	.....	11,500	4,737,161
Indiana National	10,775,000	1,852,858	354,357	93,412	11,692,535
Indianapolis	12,252,514	3,296,079	436,866	80,878	14,919,340
La Fayette Life	8,081,555	1,644,943	258,565	28,866	8,658,370
Lincoln National	39,967,791	28,884,811	1,468,474	202,012	60,508,619
Northern States	4,489,012	1,354,129	145,794	16,035	5,405,111
Peoples Life	15,575,554	5,972,962	558,727	90,146	20,115,501
Public Savings	7,166,629	5,751,440	†968,830	†162,624	10,707,988
Reserve Loan	19,414,205	2,320,884	401,909	224,750	20,395,583
State Life	9,809,836	1,251,647	216,583	57,646	9,884,382
Western Reserve	3,350,391	459,649	98,352	13,000	3,514,340
Totals	155,573,111	70,361,593	6,046,538	1,308,687	212,925,104
Ætna Life	18,818,170	6,015,467	703,995	315,680	23,052,280
American Bankers	229,404	261,467	10,780	750	371,600
Bankers, Ia	14,747,089	3,173,495	308,676	165,718	16,929,581
Bankers Reserve	4,925	9,385	386	.....	12,309
Berkshire Life	3,293,303	1,806,010	131,693	35,160	4,713,542
Business Mens Assur	.....	6,000	208	.....	6,000
Central Life, Ia	351,358	27,500	11,592	6,000	369,131
Cleveland Life	6,005,660	521,586	163,793	37,680	6,071,513

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Indiana—*Cont.*	$	$	$	$	$
Travelers	14,482,121	4,697,377	461,799	103,950	18,318,923
Union Central	11,816,901	2,281,017	407,120	386,586	12,814,454
Union Mutual	402,172	39,255	13,533	5,190	394,752
United States Life	609,393	139,500	19,057	15,000	674,813
Western and Southern	21,341,011	17,602,690	1,000,298	190,031	27,774,257
Wisconsin National	55,267	26,311	1,814	.....	74,577
Western Union	26,008	3,000	1,121	.....	29,008
Totals	521,814,889	152,657,802	18,602,178	7,279,433	619,520,667
Group Insurance.					
Ætna Life	2,382,556	1,760,400	30,386	27,125	2,229,542
Equitable, N. Y.	6,005,362	1,229,950	94,284	66,537	7,615,987
Metropolitan	1,363,100	1,208,500	21,577	9,250	1,896,900
Prudential	441,250	484,300	5,919	2,500	562,700
Travelers	1,958,750	2,350,300	26,201	24,400	3,118,600
Totals	12,151,018	7,033,450	178,367	129,812	15,423,729
Grand Totals	689,539,018	230,052,845	24,827,083	8,717,932	847,869,500
Industrial Business.					
John Hancock	214,499	41,385	8,115	701	272,794
Life Ins. Co. of Va	7,113,804	1,571,048	297,645	58,825	7,897,175
Metropolitan	61,594,877	14,208,045	2,559,220	795,937	69,670,228
Morris Plan	197,900	112,575	2,778	5,800	106,275
Prudential	111,807,423	21,143,708	4,408,589	955,435	123,827,350
Public Savings	23,703,083	10,089,013	.....	.....	27,387,279
Wisconsin	145	.....	3	.....	145
Totals	204,631,731	47,165,774	7,276,347	1,816,698	229,161,246
†Includes industrial.					
Iowa.					
American Life	12,158,703	2,048,662	394,933	64,179	13,238,254
Bankers Life	76,121,469	12,506,947	1,485,495	796,821	84,389,412
Cedar Rapids Life	10,010,022	2,840,788	355,736	53,500	12,226,438
Central Life	24,210,385	7,936,350	959,265	110,167	29,365,902
Conservative Life	.....	543,000	11,765	.....	536,500
Des Moines L. & A.	7,679,157	6,806,486	436,159	31,375	11,638,170
Equitable Life	55,949,429	12,207,537	1,803,885	219,592	65,318,526
Guaranty Life	10,900,973	4,291,965	423,393	49,069	14,151,596
Hawkeye Life	.....	2,685,000	109,189	.....	2,685,000
Iowa Life	4,141,702	1,578,137	127,145	22,376	4,848,582
Liberty Life	1,808,590	134,125	59,003	44,960	1,808,195
Merchants Life	18,260,838	2,882,317	293,084	184,000	18,970,496
National American	7,326,497	2,079,030	244,449	32,000	446,411

Clover Leaf L. & C.	55,600	591,420	2,187	.....	583,470
Columbia Life	588,183	96,000	22,176	.....	624,233
Columbian National	415,720	400,578	16,561	.....	630,481
Columbus Mutual	.....	20,500	925	.....	20,500
Connecticut Mutual	5,973,466	1,359,977	95,346	102,846	6,808,411
Continental Assurance	360,665	657,700	22,928	8,000	876,945
Equitable Life, N. Y.	30,599,991	7,182,406	1,267,892	347,948	35,475,076
Equitable Life, Ia.	11,910,556	3,213,149	403,292	44,312	14,184,452
Federal Life	1,811,101	409,691	49,519	17,150	1,906,293
Fidelity Mutual	1,288,026	141,857	49,456	19,000	1,485,944
Franklin Life	1,199,183	82,541	25,707	5,000	1,219,079
Guardian Life	.....	.....	.....	.....	.....
Home Life	1,750,217	385,339	70,623	13,367	1,999,815
Illinois Life	1,134,352	1,242,940	80,582	10,255	1,734,165
International	1,261,254	199,607	19,025	11,200	1,238,647
Inter-Southern	4,024,570	2,163,494	.....	1,111,780	5,076,284
John Hancock	26,077,073	4,932,605	813,583	196,241	29,331,792
Life Ins. Co. of Va.	1,783,908	867,500	68,994	13,989	2,526,906
Manhattan Life	862,363	77,380	25,520	9,537	902,538
Marquette Life	97,640	306,000	8,932	4,100	343,745
Maryland Assurance	85,500	65,500	3,201	.....	150,000
Massachusetts Mutual	14,858,321	5,056,880	586,311	100,816	19,042,004
Merchants Life	1,429,995	901,185	15,315	9,000	1,022,596
Metropolitan	46,202,105	16,466,180	1,801,422	483,177	58,248,946
Michigan Mutual	4,247,003	850,042	129,904	70,411	4,603,028
Missouri State	3,127,030	808,098	108,801	14,371	3,727,098
Mutual Benefit	17,080,810	2,297,065	566,962	295,890	18,537,312
Mutual Life	35,889,977	8,842,426	1,531,464	534,357	41,382,809
Provident L. & T.	7,691,000	1,729,000	120,820	109,000	8,384,000
National L. & A.	2,258,072	1,358,567	436,115	31,846	2,937,795
National, Vt.	6,397,080	991,282	236,296	89,284	7,088,893
National, U. S. A.	969,011	152,573	36,259	10,934	1,055,254
National Fidelity	5,500	1,000	.....	.....	9,000
New England Mutual	13,143,971	2,465,333	483,756	188,065	14,849,442
New York Life	35,407,198	8,819,546	1,399,381	630,336	41,467,272
North American, Ill.	2,269,734	135,500	66,209	8,000	2,297,784
Northern, Mich.	81,500	23,000	3,644	.....	96,500
Northwestern Mutual	50,841,807	10,062,375	1,534,500	716,235	58,954,418
Northwestern National	317,552	187,119	.....	1,250	425,891
Ohio State	322,560	95,136	8,369	2,800	373,101
Pacific Mutual	1,778,952	1,338,098	92,832	16,765	3,051,470
Pan-American	7,633,599	1,586,450	194,847	30,163	8,167,022
Penn Mutual	13,476,362	3,110,330	467,213	104,233	15,837,966
Peoples Life	725,723	2,070	13,406	5,100	664,214
Philadelphia Life	109,298	70,400	.....	.....	166,371
Phoenix Mutual	6,106,216	1,884,458	255,009	46,788	7,679,338
Provident L. & T.	7,691,000	1,729,000	120,820	109,000	8,384,000
Prudential	60,521,767	18,069,829	1,960,422	543,597	72,084,183
Reinsurance Life	85,064	419,900	4,613	3,500	452,272
Reliance Life	1,771,280	2,033,540	114,913	14,045	3,499,651
Rockford Life	409,750	455,408	20,526	.....	685,408
Security Life of Amer.	2,245,710	1,274,268	85,131	27,500	2,955,290
Security Mutual	.....	.....	8,447	1,000	.....
Standard Life	948,783	164,500	36,977	14,500	1,048,733
State Mutual	.....	.....	.....	.....	.....
National Fidelity	9,460,640	3,225,051	373,265	31,401	10,891,246
Preferred Risk	872,552	712,708	24,181	1,000	1,406,260
Register Life	18,444,862	5,259,454	641,923	78,615	22,603,002
Reinsurance Life	2,959,002	4,638,103	63,757	11,000	6,780,978
Republic Life	80,275	145,950	3,157	.....	132,950
Royal Union	22,315,064	3,647,248	760,308	117,691	23,967,450
State Life	1,854,500	3,201,500	139,891	15,000	4,621,500
Universal Life	.....	1,191,000	38,257	.....	1,191,000
Western Life	11,073,294	4,257,658	446,214	50,500	13,724,734
Totals	295,708,229	84,819,016	9,194,354	1,913,246	344,942,602
Ætna Life	11,808,661	2,663,602	387,689	151,533	12,816,419
American Bankers	707,189	96,750	20,733	40	680,652
American Central	110,381	36,645	3,671	2,000	129,457
Bankers Life, Neb.	7,085,569	1,518,089	245,147	55,972	8,199,458
Bankers Reserve	4,442,787	1,106,007	160,265	12,066	4,837,104
Berkshire Life	3,190,433	1,550,875	95,072	6,000	3,941,439
Business Mens, Mo.	.....	1,000	34	.....	1,000
Central Life, Ill.	1,765,245	2,320,832	100,223	6,845	3,628,107
Cloverleaf	.....	30,468	57	.....	27,855
Columbian National	658,594	1,011,144	38,982	.....	1,464,474
Commonwealth	3,840,985	818,000	129,802	21,000	4,015,530
Connecticut Mutual	15,618,433	4,348,599	536,420	159,328	18,239,467
Continental Assurance	100,000	64,000	3,947	.....	125,000
Equitable, N. Y.	23,797,424	9,431,615	1,051,799	168,259	31,026,059
Farmers National	247,000	735,000	24,236	2,500	937,500
Federal Life	294,842	720,224	14,001	2,068	887,865
Fidelity Mutual	1,700,760	163,881	59,622	13,500	1,603,817
Girard Life	30,808	9,274	1,575	.....	40,070
Guardian Life	5,496,092	2,063,976	217,190	44,463	6,910,277
Home Life	408,887	49,215	13,149	27,960	408,278
International	838,343	697,619	31,187	2,500	1,108,693
John Hancock	3,378,454	1,491,681	130,855	15,000	4,701,830
Kansas City	3,001,565	136,500	94,165	20,500	3,005,065
Lincoln National	121,300	1,008,660	33,867	.....	1,069,460
Massachusetts Mutual	11,624,206	4,131,049	464,224	46,635	14,942,825
Metropolitan	19,113,373	6,194,456	653,261	179,579	23,119,141
Michigan Mutual	7,646,835	1,703,639	286,215	31,182	8,811,333
Midland Life	36,738	74,500	3,945	1,000	95,238
Midwest Life	272,500	172,804	11,466	.....	382,743
Missouri State	2,623,419	937,188	96,863	6,250	3,022,655
Morris Plan	300	700	17	.....	700
Mutual Benefit	23,128,721	3,928,355	776,240	169,997	26,222,769
Mutual Life	35,880,840	8,848,295	1,381,913	462,846	41,815,778
Mutual Trust	6,077,156	2,408,932	245,568	52,370	7,672,760
National, U. S. A.	13,444,111	3,448,569	471,689	126,546	15,512,580
National, Vt.	5,328,522	6,805,484	195,170	10,113	6,470,983
New England	7,907,612	3,185,820	301,394	33,684	10,169,292
New World Life	2,694,763	957,265	97,115	8,850	2,890,788
New York Life	44,196,348	10,108,667	1,611,199	523,496	50,996,378
North American, Ill.	4,739,434	1,456,000	167,861	27,557	5,685,199
Northwestern Mutual	84,773,607	15,999,375	2,900,547	913,623	96,551,453
Northwestern National	3,915,848	2,217,530	197,123	25,096	5,683,379
Old Colony Life	579,774	551,655	29,116	740	836,898

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
IOWA—*Cont.*	$	$	$	$	$
Old Line Life	23,433	256,366	5,783	.....	279,799
Pacific Mutual	3,959,388	1,475,636	181,752	19,449	5,154,957
Penn Mutual	31,308,009	6,041,492	985,748	178,455	35,403,717
Peoria Life	5,962,065	3,816,789	290,758	6,811	9,168,882
Phoenix Mutual	11,370,747	2,786,129	376,223	61,151	13,530,100
Prairie Life	2,330,115	720,720	89,612	19,118	2,636,835
Provident Life & Trust	3,202,672	1,070,225	122,787	7,000	3,760,269
Prudential	21,889,274	6,327,623	743,436	158,516	26,305,541
Reliance Life	2,932,317	482,700	97,631	14,873	3,186,934
Reserve Loan	749,500	465,000	25,347	1,109	918,500
St. Joseph Life	536,000	271,500	36,240	1,000	769,000
Security Mutual, Neb	68,500	30,000	5,315	2,000	95,000
Security Mutual, N. Y	.....	.....	5,322	4,500	.....
Standard Life, Ill	7,885,659	8,228,815	270,398	42,500	14,938,974
State Life, Ind	363,720	2,561	10,503	6,000	334,781
Travelers	9,666,794	6,458,860	347,650	52,892	15,204,393
Union Central	9,950,217	3,662,588	358,492	102,360	12,510,096
Union Mutual	160,884	18,533	4,051	3,819	153,928
United States Life	219,801	13,937	5,079	8,000	181,238
Western Union	78,500	75,500	4,037	.....	163,250
Totals	475,285,454	147,408,913	17,250,778	4,020,651	575,293,962
Group Business.					
Equitable, N. Y	382,987	251,800	4,279	20,495	600,219
Metropolitan	711,750	812,700	14,069	10,351	1,186,650
Prudential	323,400	426,900	3,754	2,900	559,900
Travelers	3,667,888	1,722,301	46,089	12,600	3,981,540
Totals	5,086,025	3,213,701	68,191	46,346	6,328,309
Grand Totals	776,079,708	235,441,630	26,513,323	5,980,243	926,564,873
Industrial Business.					
Metropolitan	18,113,760	4,749,403	739,027	206,037	20,348,295
Prudential	23,696,727	5,450,474	915,405	167,011	26,554,168
Totals	41,810,487	10,199,877	1,654,432	373,048	46,902,463
KANSAS.					
American Home	6,025,055	578,500	180,175	27,841	5,793,938
Bank Savings	12,215,212	4,054,492	420,659	30,616	14,651,890
Central Life	5,231,002	2,133,750	235,388	25,769	6,711,561
Farmers & Bankers	24,218,498	7,450,444	856,290	99,321	26,288,824
Federal Reserve	.....	1,456,000	298,465	1,000	1,455,000
Great American	4,139,772	2,809,890	194,074	9,780	5,556,517
Great State	2,047,340	3,768,210	153,973	12,252	5,032,020

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
KANSAS—*Cont.*	$	$	$	$	$
National Fidelity	8,750	2,500	.....	.....	12,750
New England	3,204,633	1,438,495	123,417	27,208	4,191,453
New York Life	27,061,656	6,567,676	1,077,754	411,132	31,303,870
North American, Ill	2,526,535	911,300	82,442	29,000	3,187,680
North American, Neb	1,381,159	669,500	57,393	7,500	1,890,176
Northwestern Mutual	27,787,798	7,343,392	999,326	433,808	33,580,353
Northwestern National	539,355	95,000	18,764	3,707	557,135
Occidental	493,500	298,200	24,999	2,500	703,400
Old Colony	283,257	367,600	19,524	7,000	572,876
Omaha Life	89,000	30,500	3,812	.....	87,500
Pacific Mutual	3,462,395	1,214,622	143,474	16,496	4,200,244
Penn Mutual	5,294,739	934,981	176,955	31,434	6,026,858
Peoria Life	3,096,330	1,872,770	155,344	10,875	4,534,157
Phoenix Mutual	1,978,023	461,624	82,988	16,394	2,357,906
Provident L. & T	2,632,000	1,651,000	109,348	21,000	3,535,000
Prudential	13,806,321	3,469,557	415,806	143,027	15,861,342
Reinsurance Life	.....	369,340	6,263	4,872	254,875
Reliance	2,693,348	1,495,000	129,787	8,535	3,751,458
Reserve Loan	520,986	161,500	16,812	1,000	617,375
Royal Union	5,824,231	1,059,206	209,300	21,704	6,572,828
St. Joseph Life	674,798	271,500	36,240	1,000	769,000
Security Life of Amer	370,173	58,000	10,771	1,000	362,173
Security Mutual, N. Y	464,280	59,500	15,869	1,701	483,956
Security Mutual, Neb	980,007	867,000	51,549	10,127	1,742,507
Standard Life, Ill	450,125	45,500	13,363	7,000	450,934
State Life, Ind	4,357,711	838,886	111,835	64,500	4,795,445
Travelers	5,493,206	3,010,813	201,045	32,319	7,966,687
Union Central	10,022,672	2,767,123	359,413	124,902	11,822,382
Union L. & Acc	.....	129,500	4,854	.....	129,500
Union Mutual	160,884	18,533	4,051	3,819	153,928
United L. & A	192,605	256,500	10,655	141	384,232
United States	86,360	23,500	1,245	1,000	99,860
Western Union	112,754	206,000	8,686	.....	8,686
Totals	342,652,518	109,481,273	12,284,367	3,172,489	415,828,411
Group Insurance.					
Equitable, N. Y	532,414	278,500	10,224	40,796	844,080
Metropolitan	141,500	193,600	3,178	3,300	245,800
Travelers	574,969	940,562	7,343	3,650	983,272
Totals	1,248,883	1,412,662	20,745	47,746	2,073,152
Grand Totals	407,458,368	139,176,267	15,358,224	3,477,664	496,580,393

Kansas Life	7,654,588	4,084,040	318,952	42,850	9,806,080
Liberty Life	1,040,000	1,296,500	367,700	3,000	2,020,000
Manhattan Mutual	976,500	650,500	27,427	5,000	1,367,000
Totals	63,556,967	28,282,332	3,053,112	257,429	78,682,830
Ætna Life	13,076,068	4,063,957	473,661	180,865	15,842,979
American Bankers	505,533	83,500	16,637	3,000	500,383
American Central	5,798,044	2,401,214	181,519	17,563	7,146,523
American, Ia	1,849,588	730,046	67,954	18,500	2,299,176
American Life Reins	772,457	2,612,360	23,056	3,426	2,871,178
American National, Mo	408,000	203,500	17,775	.....	560,000
American National, Tex	211,552	274,765	9,684	1,000	407,809
Atlas Life	.....	18,500	523	.....	18,500
Bankers, Ia	20,818,943	4,906,325	377,233	182,670	24,437,034
Bankers, Neb	13,963,593	3,005,896	462,037	61,700	16,222,664
Bankers Reserve	6,476,353	1,753,866	254,555	27,931	7,461,047
Berkshire	34,050	26,802	1,112	500	57,396
Business Mens Assur	.....	153,000	4,470	.....	153,000
Capitol Life, Col	1,518,288	311,620	48,190	5,981	1,606,288
Central, Ill	.....	23,000	858	.....	23,000
Central, Ia	2,000,628	908,400	88,412	13,500	2,704,692
Central States, Mo	772,500	546,000	34,343	4,500	1,157,000
Clover Leaf, L. & C	2,200	121,321	3,407	.....	120,721
Columbian National	5,538,049	2,117,134	193,771	26,503	6,851,522
Commonwealth, Neb	2,111,431	2,286,240	122,859	36,368	3,800,731
Connecticut Mutual	4,023,842	1,909,049	147,397	50,031	5,279,340
Continental, Mo	1,178,005	301,000	†53,939	†6,000	1,253,705
Equitable, N. Y	11,756,974	3,241,556	481,187	148,562	13,767,752
Equitable, Ia	4,659,573	1,282,311	153,637	22,510	5,728,924
Federal Life, Ill	158,800	222,253	7,644	.....	285,878
Fidelity Mutual	1,251,279	790,619	67,918	21,093	1,913,212
Franklin Life	1,457,465	1,402,139	85,038	5,500	2,859,604
Great Republic	409,219	140,673	15,105	1,000	490,544
Guardian, N. Y	.....	.....	.....	.....	.....
Home Life, N. Y	2,541,201	486,145	86,122	7,550	2,902,687
Illinois Life	13,740,779	4,492,981	421,235	76,465	16,345,948
International	6,549,215	2,035,350	224,225	18,984	7,335,394
John Hancock	249,519	39,103	14,749	707	247,901
Kansas City	11,059,629	4,074,935	457,944	44,000	13,769,773
La Fayette Life	398,593	77,888	17,126	.....	436,340
Manhattan, N. Y	144,508	.....	4,842	16,000	160,083
Maryland Assurance	8,000	1,600	320	.....	9,600
Massachusetts Mutual	9,072,826	1,369,234	292,709	96,389	9,845,014
Merchants, Ia	944,688	97,000	24,392	16,000	991,261
Metropolitan	16,971,345	6,887,032	609,946	125,716	21,697,227
Midland Life, Mo	6,190,604	2,455,500	240,190	44,100	7,788,257
Midwest Life	563,000	188,000	14,969	.....	684,750
Minnesota Mutual	516,319	386,514	23,040	12,000	747,913
Missouri State	6,514,619	2,304,269	233,695	33,044	8,078,850
Mutual Benefit	7,589,829	1,085,257	218,417	88,112	8,334,963
Mutual Life	23,063,005	5,792,884	783,333	216,928	26,016,563
National, Vt	3,925,224	1,053,063	155,794	45,657	4,753,370
National L. & A	1,152,590	751,570	228,520	15,433	1,487,463
National, U. S. A	4,655,009	1,100,844	161,794	32,000	5,405,926
Industrial Business.					
Metropolitan	19,259,930	5,122,876	785,258	250,195	22,033,452
Morris Plan	11,350	10,600	288	100	10,500
Prudential	21,078,272	4,869,170	775,640	151,768	23,267,805
Totals	40,349,552	10,002,646	1,561,186	402,063	45,311,757

† Includes health and accident.

KENTUCKY.

Commonwealth	15,538,134	8,002,713	656,164	89,201	20,650,901
Inter-Southern	15,195,860	4,499,000	.....	1,472,665	18,222,195
Totals	30,733,994	12,501,713	656,164	1,561,866	38,873,096
Ætna Life	8,503,711	2,772,281	257,535	243,154	10,338,684
American National	141,835	4,500	2,397	.....	35,335
Bankers Life, Ia	5,366,809	1,004,100	107,342	39,000	5,873,942
Century Life	80,500	95,000	3,224	.....	139,000
Columbia Life	2,670,596	1,113,000	102,638	16,000	3,164,396
Columbian National	734,964	228,234	23,212	3,000	789,707
Columbus Mutual	12,500	28,000	970	.....	30,500
Connecticut Mutual	6,126,700	1,302,387	193,982	93,172	6,819,713
Conservative, W. Va	202,000	285,000	11,715	3,000	330,000
Continental Assurance	.....	43,000	712	.....	43,000
Equitable, Ia	1,550,095	478,750	68,778	2,500	1,931,079
Equitable, N. Y	22,390,184	4,376,368	786,458	360,930	24,723,338
Federal Life	185,281	3,500	6,071	.....	166,638
Federal Union	414,831	191,800	7,241	2,000	470,115
Fidelity Mutual	3,997,240	1,079,379	167,772	102,853	4,713,053
Franklin Life	233,730	8,000	8,820	1,000	243,305
George Washington	1,657,876	835,163	60,532	7,024	2,089,103
Guardian Life	2,693,171	618,806	107,647	41,036	2,998,434
Home Life, N. Y	3,535,278	727,460	117,063	32,434	3,981,552
Indiana National	1,796,282	745,500	61,094	10,500	2,026,232
International, Mo	491,374	186,438	17,300	24,315	541,039
Jefferson Standard	1,762,350	2,834,000	90,449	12,000	3,971,350
John Hancock	599,634	152,704	20,241	6,000	732,683
La Fayette	75,616	26,353	3,620	.....	98,305
Manhattan	1,504,675	379,125	52,107	21,334	1,732,116
Massachusetts Mutual	9,813,441	3,016,326	370,124	120,422	12,145,767
Metropolitan	32,043,063	9,069,326	1,179,228	373,742	38,335,756
Michigan Mutual	2,157,685	706,902	72,545	10,084	2,669,059
Missouri State	1,806,629	942,138	71,041	6,000	2,432,078
Mutual Benefit	50,778,755	10,817,209	1,711,786	713,257	58,845,797
Mutual Life	23,921,579	4,349,081	901,347	547,446	25,785,887
National Benefit	.....	19,500	1,168	.....	19,500
National Fidelity	3,000	1,500	.....	.....	7,000
National L. & A	5,785,437	2,711,760	897,016	69,226	7,059,102
National Life, Vt	7,015,524	2,770,776	293,885	103,084	8,915,039
National, U. S. A	637,915	62,335	21,519	3,000	627,241
New England Mutual	18,061,917	3,068,352	655,100	147,895	19,885,745
New York Life	25,980,972	3,796,374	840,903	537,855	27,703,792
North American, Ill	462,996	5,000	13,881	10,000	456,189
Northwestern Mutual	35,143,060	8,301,227	1,229,224	548,486	41,142,579

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
KENTUCKY—*Cont.*	$	$	$	$	$
Northwestern National	15,148	10,000	.....	.....	21,505
Ohio National	673,900	522,096	42,711	41,250	992,746
Ohio State	137,500	23,000	4,578	.....	157,000
Pacific Mutual	3,835,709	1,739,719	171,760	26,867	5,411,144
Pan-American	1,107,500	214,100	29,591	3,000	1,086,807
Penn Mutual	11,656,115	3,287,104	432,163	79,048	13,938,213
Peoria Life	215,410	119,500	9,877	.....	273,023
Philadelphia Life	189,974	182,072	.....	.....	336,381
Phoenix Mutual	8,221,869	1,541,867	265,375	88,397	9,047,011
Provident L. & A	82,000	152,500	5,162	.....	188,000
Prudential	21,458,987	7,624,653	673,931	302,151	26,539,493
Reliance	2,915,834	1,078,500	114,324	17,020	3,557,039
Reserve Loan	57,322	140,500	7,451	.....	175,322
Security Life of Amer	2,698,346	1,587,622	108,338	13,500	3,496,578
Security Mutual	.....	.....	22,521	2,650	.....
State Life, Ind	1,111,591	65,580	27,895	12,000	1,138,671
State Mutual	5,976,956	1,007,784	200,820	72,194	6,347,319
Standard Life, Ga	815,146	611,920	41,365	7,737	903,500
Travelers	2,738,425	910,820	84,013	66,220	3,485,846
Union Central	14,738,081	4,162,649	549,856	224,571	17,033,092
Union Mutual	343,450	49,888	12,635	6,000	371,111
United States	1,021,434	220,070	29,494	16,738	1,077,380
Western and Southern	2,231,075	743,000	95,975	7,179	2,661,575
Totals	362,579,977	95,151,598	13,458,522	5,198,271	422,251,906
Group Insurance.					
Ætna Life	881,550	1,047,500	12,821	7,350	1,416,250
Commonwealth, Ky	364,325	126,487	.....	.....	490,812
Equitable, N. Y	2,420,000	355,400	40,128	24,876	3,121,500
Metropolitan	1,210,350	1,740,250	21,226	10,300	2,566,800
Prudential	1,742,600	2,625,300	28,687	23,650	3,005,300
Travelers	70,400	105,600	2,404	.....	163,900
Totals	6,689,225	6,000,537	105,266	66,176	10,764,562
Grand Totals	402,160,881	114,360,750	14,292,497	6,836,397	474,558,623
Industrial Business.					
Commonwealth, Ky	11,761,506	2,947,300	355,314	72,274	13,112,631
Federal Life	1,572	100	22	....	500
Federal Union	177,000	92,331	8,268	890	218,731
Kentucky Central	7,229,171	3,676,932	201,362	89,955	7,195,134
Metropolitan	46,698,601	10,129,838	1,883,813	637,035	51,355,831
National Benefit	2,196,342	1,452,381	137,441	13,513	2,836,844
Prudential	27,925,988	5,360,912	1,082,082	251,567	30,346,531
Western and Southern	14,754,997	7,719,878	635,470	148,728	17,786,279
Totals	110,745,127	31,379,672	4,303,772	1,213,962	122,852,481

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
LOUISIANA—*Cont.*	$	$	$	$	$
Industrial Business.					
American National	2,307,130	2,287,101	122,019	35,892	3,356,942
Life and Casualty	3,305,391	4,093,022	652,948	35,058	4,868,328
Life Ins. Co. of Va	18,639,373	2,867,903	723,605	205,252	20,117,376
Metropolitan	27,173,592	5,960,276	1,111,298	345,364	30,070,703
Morris Plan	180,600	145,450	3,701	950	141,550
National L. & A	6,475,239	3,385,416	1,177,040	518,547	7,758,952
Totals	58,081,325	18,739,168	3,790,611	1,141,063	66,313,851
MAINE.					
Union Mutual	10,406,179	1,191,629	380,216	338,081	10,616,284
Ætna Life	2,094,447	567,301	66,684	128,401	2,455,960
Berkshire	515,992	266,921	19,367	5,000	739,575
Columbian National	1,385,178	503,639	55,260	4,298	1,675,487
Connecticut General	1,634,609	740,341	81,847	16,146	2,236,804
Connecticut Mutual	5,607,617	860,028	201,242	105,832	6,010,931
Equitable, N. Y	10,274,520	950,325	365,733	108,867	10,333,147
Fidelity Mutual	1,651,682	239,464	65,134	5,085	1,802,383
Home Life, N. Y	2,853,090	1,231,442	141,901	24,902	3,776,356
John Hancock	2,396,713	537,806	88,926	28,212	2,800,481
Manhattan	70,569	.....	1,596	8,650	49,919
Massachusetts Mutual	7,097,820	1,518,539	287,544	136,817	8,222,635
Metropolitan	24,365,859	6,911,534	1,092,927	337,280	29,415,130
Missouri State	6,227	11,063	212	.....	17,290
Mutual Benefit	9,990,192	1,707,513	320,528	172,648	11,277,629
Mutual Life, N. Y	14,531,158	2,425,785	598,861	306,132	16,181,935
National, Vt	2,793,180	409,991	107,038	58,510	3,021,900
New England	6,911,360	1,320,671	270,422	146,781	7,778,622
New York Life	16,494,581	4,128,626	764,534	274,859	19,473,314
North American, Ill	13,000	.....	1,095	.....	13,000
Northwestern Mutual	10,944,632	1,794,500	420,374	298,629	12,162,432
Pacific Mutual	19,584	.....	577	.....	17,584
Penn Mutual	8,815,974	1,219,699	324,951	90,458	9,464,794
Phoenix Mutual	3,824,418	1,234,047	160,702	39,090	4,731,850
Provident L. & T	5,447,204	1,331,659	226,794	30,403	6,138,178
Prudential	9,738,256	2,405,285	401,650	79,286	11,390,272
Reliance Life	4,300	1,700	219	.....	5,000
Security Mutual, N. Y	501,652	93,000	21,856	6,250	552,656
Travelers	5,638,604	2,136,181	223,039	125,104	7,381,005
Union Central	1,336,732	665,595	61,352	48,759	1,849,026
United L. & A	705,000	504,000	36,282	4,971	1,062,500
Totals	157,674,150	35,716,655	6,408,647	2,591,370	182,037,795
Group Insurance.					
Ætna Life	249,000	680,000	2,266	1,500	682,150
Connecticut General	.....	144,700	1,193	.....	96,000

LOUISIANA.					
American Mutual	3,296,131	1,698,600	127,861	22,146	4,525,181
Louisiana State	7,028,316	3,372,500	225,809	56,000	9,435,316
Pan-American	13,112,393	6,697,062	500,730	80,522	17,559,057
Totals	23,436,840	11,768,162	854,400	158,668	31,519,554
American National	2,273,121	778,024	83,726	26,500	2,535,217
Bankers Reserve	80,000	507,500	19,657	1,000	573,000
Equitable, N. Y	35,499,427	5,619,804	1,311,078	434,420	39,228,532
Fidelity Mutual	5,046,413	1,044,593	186,743	64,682	5,752,965
Franklin Life	882,418	23,936	31,521	15,336	876,681
Great Southern	1,983,657	601,833	.....	26,277	2,536,250
Guardian, N. Y	1,570,817	580,500	59,086	13,103	2,032,422
Home, N. Y	3,001,822	1,209,125	121,381	30,480	3,614,941
Jefferson Standard	921,855	1,348,800	57,210	15,677	1,925,925
John Hancock	61,393	5,088	6,420	1,000	66,393
Kansas City Life, Mo	7,779,674	1,616,500	147,482	39,000	6,906,641
Life and Casualty	350,000	587,000	26,189	.....	805,000
Life Ins. Co. of Va	2,383,935	1,623,682	113,368	21,951	3,783,730
Manhattan	906,515	220,050	19,241	61,426	1,035,053
Maryland Assurance	369,510	384,808	17,918	5,000	688,808
Massachusetts Mutual	3,168,569	1,150,770	128,585	45,000	4,285,691
Metropolitan	21,930,042	7,172,544	806,980	186,490	27,159,990
Missouri State	813,275	398,240	36,921	.....	1,053,544
Mutual Benefit	150,056	56,694	.....	.....	186,750
Mutual Life, N. Y	37,637,502	9,057,833	1,520,146	688,225	40,007,013
National, U. S. A	77,067	23,082	2,220	1,000	97,184
National L. & A	6,475,239	4,119,916	1,190,281	87,928	8,486,452
New England Mutual	8,802,412	2,276,617	355,847	87,143	10,622,732
New York Life	59,718,670	13,705,937	2,366,968	903,163	69,659,725
North American, Ill	32,000	.....	236	.....	16,000
Pacific Mutual	15,850,337	3,880,523	655,310	95,307	19,124,607
Penn Mutual	17,629,582	3,373,799	555,842	259,070	19,848,417
Phoenix Mutual	121,420	10,000	8,221	3,000	124,683
Prudential	11,811,224	2,060,459	364,801	70,231	13,296,015
Reliance Life	66,133	33,500	3,796	.....	123,279
Reserve Loan	530,000	353,500	26,285	1,000	717,000
San Jacinto	748,430	736,000	.....	1,000	1,317,930
State Life, Ind	9,218,493	5,081,643	249,441	32,500	13,190,508
Travelers	4,805,346	2,416,769	178,285	59,009	6,955,805
Union Central	12,447,504	3,328,447	483,391	179,229	14,738,417
Northwestern National	59,349	27,500	.....	.....	81,913
Totals	275,208,207	75,415,016	11,134,849	3,455,147	323,455,213
Group Insurance.					
Equitable, N. Y	3,206,468	343,314	53,388	41,064	4,527,895
Maryland Assurance	1,447,570	353,600	18,532	6,099	1,458,103
Metropolitan	972,700	1,487,150	19,527	13,250	2,027,650
Prudential	69,500	463,700	2,472	1,500	408,000
Travelers	477,300	425,900	9,245	5,900	761,300
Totals	6,173,538	3,073,664	103,164	67,813	9,182,948
Grand Totals	304,813,585	90,256,842	12,092,413	3,681,628	364,127,715
Equitable, N. Y	.....	.....	.....	9,700	.....
Metropolitan	171,200	415,000	7,169	3,800	479,800
Prudential	234,700	82,600	3,502	1,900	226,200
Travelers	5,437,200	2,992,500	78,591	36,100	6,469,158
Totals	6,092,100	4,314,800	92,721	53,000	7,053,308
Grand Totals	174,172,429	41,223,084	6,881,584	2,982,451	200,607,387
Industrial Business.					
Morris Plan	.....	13,400	346	.....	13,400
Metropolitan	23,836,048	7,000,646	1,007,760	349,823	27,718,514
Prudential	12,673,223	3,310,190	508,393	94,961	14,674,980
Totals	36,509,271	10,324,236	1,516,499	444,784	42,406,894
MARYLAND.					
Baltimore Life	1,449,187	657,115	65,887	12,945	1,786,261
Eureka Life	6,806,456	2,337,847	305,248	62,953	7,980,926
Maryland Assurance	369,510	384,808	17,918	5,000	688,808
Maryland Life	2,854,631	115,222	98,284	129,064	2,751,604
Mutual Life	26,414,712	6,982,713	1,021,762	191,693	30,597,764
Sun Life of America	1,064,503	544,000	†968,315	†140,594	1,520,025
Totals	38,958,999	11,021,705	2,477,414	542,249	45,325,388
Ætna Life	8,216,127	1,361,682	326,764	254,156	9,085,606
Bankers, Ia	337,500	126,000	10,648	4,000	371,000
Berkshire	3,174,437	959,943	124,140	46,171	3,856,057
Columbian National	1,508,923	528,278	54,348	8,000	1,878,487
Connecticut General	1,186,580	664,685	44,854	22,250	1,594,963
Connecticut Mutual	8,045,006	3,785,347	276,876	92,913	10,333,519
Continental, Del	16,712,296	4,147,971	604,389	48,251	19,625,661
Equitable, N. Y	24,062,410	6,591,750	1,074,194	493,522	28,324,229
Eureka Life	209,950	513,500	20,346	125	681,325
Fidelity Mutual	2,025,428	656,848	90,231	29,320	2,534,406
Franklin Life	10,543	.....	780	.....	26,567
Guardian, N. Y	1,719,128	721,500	78,307	29,621	2,244,135
Home Life, N. Y	4,502,032	1,410,485	189,673	19,000	5,514,227
Jefferson Standard	1,010,315	667,000	32,594	2,000	1,383,440
John Hancock	11,639,486	3,466,771	442,672	91,277	14,015,751
Manhattan	434,932	12	11,853	3,810	407,438
Massachusetts Mutual	12,336,343	3,201,361	466,688	49,162	14,895,421
Metropolitan	51,136,198	12,480,995	1,960,025	599,623	60,295,915
Michigan Mutual	705,126	295,338	28,173	16,000	942,317
Missouri State	77,839	10,221	3,733	1,028	58,449
Mutual Benefit	16,221,253	3,060,835	588,783	294,865	18,608,441
Mutual Life, N. Y	38,591,427	9,388,304	1,545,094	529,095	45,228,654
National, Vt	5,854,554	2,068,092	246,930	53,500	7,540,793
National L. & A	.....	694,485	37,175	363	436,644
National of U. S. A	35,000	32,500	2,006	.....	64,500
New England	9,171,941	1,560,269	344,622	157,835	10,100,450
New York Life	30,603,229	5,234,607	1,258,943	570,578	33,802,202
Northwestern Mutual	24,227,328	2,734,500	840,653	483,389	26,233,488
Northwestern National	7,976	.....	.....	.....	7,980
North Carolina Mutual	195,000	408,000	†29,914	†7,318	456,000

LIFE INSURANCE BY STATES—*Continued.*

Name of Company	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
MARYLAND—*Cont.*	$	$	$	$	$
North American, Ill.	31,000	.....	782	.....	37,000
Pacific Mutual	155,297	153,390	9,169	.....	328,187
Penn Mutual	9,161,585	1,564,790	276,714	80,301	10,131,145
Philadelphia	644,824	115,633	.....	2,000	518,230
Phoenix Mutual	4,546,474	863,066	156,138	6,000	5,312,796
Provident L. & T.	16,031,000	3,025,000	565,990	100,000	17,789,000
Prudential	24,678,586	5,808,665	780,789	301,682	28,295,649
Reliance Life	3,006,296	1,955,000	168,814	25,000	4,634,414
State Mutual	8,043,089	1,798,807	295,532	127,844	9,387,339
State Life, Ind.	66,000	5,000	5,076	.....	64,000
Travelers	17,656,447	8,382,474	762,870	94,904	25,216,283
Union Central	7,208,748	2,489,756	316,607	102,953	9,053,108
United L. & A.	537,524	672,100	29,681	4,421	977,524
United States	738,347	97,000	18,818	34,582	701,696
Totals	366,463,524	93,701,960	14,122,388	4,786,859	433,054,396
Group Insurance.					
Ætna Life	614,878	874,042	13,077	7,085	1,145,245
Connecticut General	45,000	24,000	314	1,000	51,500
Equitable, N. Y.	1,812,790	415,000	32,426	27,644	2,215,700
Maryland Assurance	1,447,570	353,600	18,532	6,099	1,458,103
Metropolitan	3,556,030	3,179,800	64,342	22,610	5,241,000
Prudential	293,000	460,550	8,594	3,650	578,150
Travelers	3,102,199	3,870,842	58,435	13,708	3,975,671
Eureka Life	384,950	188,800	7,634	2,400	525,400
Totals	11,256,417	9,366,634	203,714	84,196	15,190,769
Grand Totals	416,678,940	114,090,299	16,803,516	5,413,304	493,570,553
Industrial Business.					
Baltimore Life	10,754,269	3,880,653	426,610	139,688	12,555,552
Eureka Life	6,211,556	1,635,547	277,268	60,428	6,674,201
Guardian Life	14,112	.....	324	200	13,312
John Hancock	11,136,015	1,572,602	364,140	99,096	11,821,485
Metropolitan	60,948,503	9,970,181	2,388,620	829,733	64,727,560
Morris Plan	20,650	37,500	722	.....	23,550
Mutual Benefit Society	2,071,222	612,564	263,226	30,130	2,377,357
Mutual of Baltimore	26,414,712	6,982,713	1,021,318	191,693	30,597,764
North Carolina Mutual	236,824	359,655	.....	.....	323,058
Peoples Mutual Benefit	.....	1,197,852	12,264	489	581,097
Prudential	41,495,633	7,736,352	1,608,940	439,562	45,766,042
Sun of America	11,357,812	2,012,702	.....	.....	12,750,341
Totals	180,661,308	35,998,321	6,363,427	1,791,019	188,211,319

† Includes industrial.
† Figures are for foreign countries and United States possessions.

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
MASSACHUSETTS—*Cont.*	$	$	$	$	$
Industrial Business.					
Boston Mutual	17,257,728	4,630,561	.....	.....	19,313,949
Columbian National	139,478	.....	6,935	3,356	129,583
John Hancock	157,358,423	26,283,676	5,905,097	1,728,064	170,882,616
Metropolitan	195,242,376	46,683,198	8,132,169	2,770,314	221,472,779
Morris Plan	21,400	164,450	4,026	750	146,450
Prudential	98,740,828	21,212,353	3,940,335	878,600	110,802,986
Totals	468,760,233	98,974,238	17,988,562	5,381,084	522,748,273
† Includes industrial.					
MICHIGAN.					
Agricultural	5,731,038	4,934,250	358,620	42,500	9,522,288
Detroit Life	16,877,571	7,571,442	764,701	103,514	22,034,966
Grange Life	7,591,928	5,437,515	344,698	48,791	11,180,656
Michigan Mutual	18,544,950	5,557,815	655,180	251,810	22,473,072
Northern Assurance	20,789,610	7,047,310	707,335	114,976	25,645,237
Roman Standard	1,666,320	794,968	33,631	15,000	2,268,736
Totals	71,201,417	31,343,300	2,864,165	576,591	93,124,955
Ætna Life	20,709,343	7,203,594	797,014	362,071	26,376,254
American Central	2,226,925	816,655	76,307	19,019	2,713,001
Bankers, Ia.	24,552,012	3,053,692	427,067	409,618	26,228,960
Bankers, Neb.	224,576	163,606	12,551	500	355,182
Berkshire	7,010,716	1,407,239	259,645	167,958	7,837,967
Canada Life	10,898,987	2,060,174	405,959	247,541	11,578,606
Central, Ia.	1,089,980	92,400	38,433	25,500	1,130,597
Central, Ill.	57,250	330,138	7,775	1,000	371,194
Cleveland Life	187,500	90,500	11,057	.....	266,000
Clover Leaf L. & C.	2,023,737	767,066	84,064	7,025	2,546,213
Columbian National	1,572,809	791,790	56,517	14,725	2,055,033
Columbus Mutual	23,000	197,405	9,586	.....	219,405
Connecticut General	5,267,399	2,046,601	173,860	42,925	6,562,332
Connecticut Mutual	6,911,996	3,038,285	260,327	119,597	8,956,482
Conservative	356,420	558,496	20,495	2,000	809,416
Continental Assur., Ill.	963,101	1,132,000	50,737	3,000	1,719,361
Equitable, Ia.	7,679,787	2,246,875	303,248	39,064	9,335,447
Equitable, N. Y.	30,721,661	11,947,811	1,509,819	428,556	39,303,961
Federal Life	4,102,976	2,598,138	203,078	40,523	5,989,057
Fidelity Mutual	7,508,628	1,698,912	347,118	68,208	8,841,366
Franklin Life	3,403,178	866,600	129,484	33,340	4,055,915
Girard Life	11,000	279,000	8,388	.....	283,500
Guardian, N. Y.	4,726,803	989,500	214,332	93,857	5,388,495
Home Life, N. Y.	12,239,968	3,128,944	474,320	125,484	14,304,094
Illinois Life	8,408,077	4,325,850	340,748	60,660	11,390,995

MASSACHUSETTS.					
Berkshire	14,691,658	2,733,296	543,527	450,669	16,288,567
Boston Mutual	9,888,080	1,770,238	†1,287,081	†321,907	10,715,147
Columbian National	9,622,645	2,750,373	325,584	65,866	11,396,427
John Hancock	104,687,671	33,159,934	4,307,148	1,043,626	126,434,740
Massachusetts Mutual	58,488,618	13,459,637	2,297,226	725,904	69,107,738
Methodist Ministers	153,250	35,000	6,513	2,500	163,750
New England Mutual	70,784,809	14,706,156	2,743,006	1,215,528	80,448,167
State Mutual	52,450,992	8,395,608	1,858,815	1,282,659	56,978,986
Totals	320,767,723	77,016,242	13,368,900	5,108,659	371,533,522
Ætna Life	22,289,909	9,974,473	956,343	653,920	30,170,488
Central, Kan	6,500	.....	.....	.....	6,500
Connecticut General	15,165,613	5,726,588	523,457	238,501	18,939,736
Connecticut Mutual	18,840,584	3,096,710	629,124	358,160	20,376,204
Equitable Life, N. Y	74,838,785	16,745,540	3,609,479	1,333,606	84,627,410
Fidelity Mutual	4,313,147	1,262,064	204,494	63,650	5,184,267
Franklin Life	17,950	.....	501	.....	19,950
Home Life, N. Y	4,942,205	1,178,526	180,919	72,650	5,549,593
Manhattan	1,770,612	16,201	50,453	65,054	1,596,315
Metropolitan	162,343,865	43,715,494	7,263,755	2,354,110	193,179,082
Missouri State	172,880	17,134	10,765	3,000	137,008
Mutual of N. Y	75,475,222	13,874,530	3,153,496	1,756,484	81,852,497
Mutual Benefit	54,920,844	8,739,670	1,822,481	1,110,778	60,693,181
National, Vt	29,555,959	4,528,149	1,137,444	666,073	32,178,409
National of U. S. A	22,000	4,500	680	.....	26,500
New York Life	111,353,666	19,696,063	5,082,271	2,346,766	123,431,743
North American, Ill	57,592	2,000	1,620	.....	62,092
Northwestern Mutual	63,216,020	7,763,820	2,127,278	1,361,820	68,512,345
Northwestern National	45,674	6,000	.....	.....	58,892
Penn Mutual	40,451,794	6,015,335	1,418,908	465,504	43,618,257
Phoenix Mutual	17,594,530	3,525,748	690,970	110,311	20,087,087
Provident L. & T	31,787,000	6,663,000	1,155,407	230,000	35,217,000
Prudential	71,200,170	266,437	2,774,848	955,031	82,696,804
Reliance Life	97,550	2,000	4,398	.....	97,050
Travelers	32,561,150	10,691,228	1,458,131	645,737	41,028,532
Union Central	22,510,894	3,473,909	882,316	455,815	23,931,136
Union Mutual	4,829,507	1,535,972	191,663	114,264	5,805,343
Pacific Mutual	303,367	12,121	8,848	.....	355,003
Totals	860,366,989	186,639,636	35,340,049	15,361,234	979,438,424
Group Insurance.					
Ætna Life	22,522,169	37,082,239	444,726	178,750	44,415,766
Connecticut General	7,246,373	17,768,476	219,624	87,208	20,918,291
Equitable, N. Y	5,894,188	4,673,568	111,163	64,645	11,326,775
Metropolitan	6,951,079	7,440,446	109,201	71,017	9,234,672
Prudential	34,500	120,100	1,223	.....	119,100
Travelers	45,453,789	28,436,734	583,486	172,170	55,082,800
Totals	88,102,098	95,521,563	1,469,423	573,790	141,097,404
Grand Totals	1,269,236,810	359,177,441	50,178,372	21,043,683	1,492,069,350

Indianapolis	2,088,502	681,826	44,980	6,327	1,910,429
International	1,172,236	590,682	32,081	.....	1,133,867
John Hancock	19,227,503	8,124,678	756,881	144,160	25,155,854
LaFayette	1,275,153	875,201	69,742	9,264	2,027,331
Lincoln National	13,245,418	5,394,531	549,330	98,034	17,475,049
Manhattan	735,907	349,303	29,514	31,710	982,525
Manufacturers, Canada	7,064,843	2,413,817	309,015	63,874	9,008,688
Maryland Assurance	44,500	113,500	3,192	.....	144,000
Massachusetts Mutual	35,280,933	8,578,077	1,319,564	348,221	42,285,103
Merchants, Ia	11,419,722	3,219,580	410,573	84,800	13,857,233
Metropolitan	67,447,301	28,893,549	2,966,113	877,735	89,409,178
Midland Mutual	95,500	312,500	11,568	.....	376,000
Minnesota Mutual	1,884,075	2,109,652	107,304	21,521	3,401,253
Missouri State	2,358,652	645,804	91,425	15,285	2,891,687
Mutual Life, N. Y	45,417,141	11,436,122	1,964,910	850,266	54,203,919
Mutual Benefit	72,445,826	22,877,426	2,755,034	841,446	91,312,875
Mutual Trust	1,231,861	642,947	69,347	8,000	1,824,474
National L. & A	.....	1,129,460	52,702	1,768	530,762
National, Vt	5,993,491	1,186,552	226,635	182,726	6,652,324
National, U. S. A	2,109,741	877,983	87,297	8,500	2,805,009
New England	20,817,350	6,247,670	811,136	149,129	25,466,191
New York Life	46,212,613	15,998,608	2,127,465	1,021,894	57,753,325
No. Amer., Ill	1,117,379	572,500	48,676	5,000	1,644,583
North American, Can	2,448,830	625,500	107,500	39,484	2,811,751
Northwestern Mutual	80,631,782	15,917,385	3,023,879	1,314,728	93,496,554
Ohio National	2,678,220	4,310,817	236,994	28,500	6,622,037
Ohio State	1,869,445	1,089,723	.....	7,133	2,662,708
Old Colony	934,665	726,643	43,194	5,080	1,393,395
Old Line	86,217	402,549	39,673	7,000	1,216,716
Northwestern National	368,846	963,261	35,822	4,682	1,215,456
Pacific Mutual	4,285,210	1,660,501	203,244	33,315	5,607,894
Penn Mutual	13,002,570	3,352,298	503,546	141,195	15,516,524
Peoples Life	.....	128,340	728	.....	128,340
Peoria Life	4,341,266	2,712,370	219,774	23,556	6,421,709
Philadelphia	164,421	138,590	.....	.....	253,657
Phoenix Mutual	6,667,023	2,099,461	258,670	63,290	8,333,654
Provident L. & T	12,525,000	4,163	490,953	84,000	14,964,000
Prudential	42,075,878	12,385,399	1,499,546	422,373	50,379,908
Reliance Life	4,934,784	2,294,850	214,922	27,615	6,714,318
Reserve Loan	1,264,108	874,500	62,904	12,000	1,869,406
Security Life	1,046,333	515,201	37,500	4,000	1,252,369
Security Mutual	2,593,089	959,020	85,074	30,066	3,046,896
Standard, Ill	973,337	297,500	31,307	6,500	918,338
State Life, Ind	4,440,360	1,881,048	111,452	20,072	5,688,847
State Mutual	9,331,094	2,063,378	330,706	218,900	10,273,417
Sun Life, Canada	18,924,813	6,504,629	861,571	214,571	24,024,123
Surety Fund	1,069,629	50,000	5,077	8,218	1,076,629
Travelers	18,022,013	6,692,397	559,182	288,425	23,543,462
Union Central	11,631,414	4,444,318	478,549	285,686	14,679,649
Union Mutual	1,445,199	104,574	43,206	41,016	1,354,709
United L. & A	266,912	371,000	16,448	851	511,912
Western and Southern	9,095,194	10,299,892	479,558	105,862	12,832,538
Wisconsin National	602,249	152,000	21,247	4,000	697,249
Totals	790,174,467	259,124,546	30,067,926	11,927,958	970,387,657

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Michigan—*Cont.*		$	$	$	$
Group Insurance.					
Ætna Life	19,717,885	16,966,110	217,563	160,000	22,347,075
Connecticut General	1,374,500	927,850	9,132	10,200	820,550
Equitable, N. Y	14,147,264	1,344,000	242,328	180,825	13,966,231
Metropolitan	1,241,450	1,905,100	26,832	14,100	2,094,100
Prudential	287,300	336,000	4,075	6,500	446,700
Travelers	15,512,885	11,205,303	199,906	154,238	18,486,469
Totals	52,281,284	32,684,363	699,836	525,863	58,161,125
Grand Totals	913,657,168	323,152,209	33,631,927	13,030,412	1,121,673,737
Industrial Business.					
John Hancock	12,287,799	2,430,941	367,214	99,083	12,884,197
Metropolitan	62,089,032	15,364,837	2,565,532	789,985	71,100,044
Morris Plan	527,250	647,450	16,713	4,350	643,750
Prudential	58,384,995	13,460,472	2,293,217	493,944	66,225,711
Western and Southern	5,944,194	7,830,392	345,457	64,819	8,690,038
Wisconsin National	1,111	.....	24	.....	949
Totals	139,234,381	39,734,092	5,588,157	1,452,181	159,544,689
Minnesota.					
Midland Insurance	2,891,698	1,328,345	130,474	9,000	3,833,174
Minnesota Mutual	23,407,787	11,396,128	940,411	157,854	31,620,545
North American L. & C.	586,027	332,000	20,853	1,000	828,527
Northern States	2,027,000	2,289,079	106,913	7,500	3,536,079
Northwestern National	30,219,483	17,233,574	1,251,424	215,150	43,747,752
Surety Fund	6,958,951	1,542,260	100,675	53,718	7,396,101
Twin City Life	2,379,500	1,481,428	97,357	12,500	3,153,428
Totals	68,470,446	35,602,814	2,648,107	456,722	94,115,606
Ætna Life	12,574,828	3,527,029	454,131	295,883	14,879,597
Agricultural	5,000	18,000	821	.....	18,000
American Bankers	834,950	609,900	35,412	3,250	1,229,175
American, Ia	1,006,924	542,270	50,379	6,000	1,546,444
American National, Mo.	634,654	249,500	20,053	.....	670,654
Bankers, Ia	9,718,031	1,962,100	262,769	128,021	11,180,429
Berkshire	1,402,371	779,177	54,926	3,000	1,920,188
Canada Life	1,891,227	653,392	66,873	2,831	2,309,774
Central of U. S.	5,333,123	1,823,800	211,375	28,370	6,707,210
Central Life, Ill	2,295,700	2,229,415	108,098	.....	4,059,925
Clover Leaf Life	7,200	6,693	159	..	10,893

Name of Company	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Minnesota—*Cont.*	$	$	$	$	$
Group Insurance.					
Ætna Life	1,574,025	982,600	21,351	11,900	1,879,375
Connecticut General	150,000	157,900	3,965	3,000	243,700
Equitable, N. Y	4,030,972	860,050	66,112	19,090	5,843,701
Metropolitan	115,000	355,700	3,419	1,000	313,100
Prudential	654,750	749,500	15,060	5,500	1,092,250
Travelers	8,422,261	6,765,991	126,158	77,346	11,454,620
Totals	14,947,008	9,871,741	236,065	117,836	20,827,746
Grand Totals	638,395,238	215,968,691	23,835,067	5,691,293	794,564,380
Industrial Business.					
Friendly Service Society	561,810	176,435	21,081	7,500	626,435
Metropolitan	14,156,505	3,897,471	595,984	195,195	16,695,519
Prudential	30,170,959	8,003,233	1,185,988	211,822	35,429,213
Totals	44,889,274	12,077,139	1,803,053	414,517	52,751,167
‡ Company withdrew from state, March 1, 1921.					
Mississippi.					
Cotton States	1,083,557	995,172	64,182	4,000	2,002,818
Gulf Coast	4,361,662	1,364,563	122,751	31,000	4,969,825
Lamar Life	12,741,820	6,324,521	491,949	101,137	17,738,014
Mississippi Life	801,600	907,600	51,387	10,477	1,228,025
Totals	18,988,639	9,591,856	730,269	146,614	25,938,682
American National, Tex.	1,135,840	773,254	46,766	13,000	1,622,713
Atlantic Life	1,940,555	811,065	61,825	4,000	2,526,490
Bankers Reserve	92,000	632,500	24,294	6,000	709,500
Conservative Life	.....	.....	.....	.....	.....
Equitable Life, N. Y	13,882,319	2,451,027	467,290	196,602	15,296,782
Fidelity Mutual	3,816,892	584,482	138,613	132,150	3,918,286
Franklin Life	7,248,640	5,545,314	289,651	30,663	10,899,079
Great Southern	1,028,220	462,200	.....	14,000	1,470,380
Guardian Life	.....	.....	.....	.....	.....
Home Life	3,274,031	935,438	118,929	4,000	4,013,250
Interstate L. & A	.....	.....	.....	.....	.....
International	773,804	1,251,357	24,205	3,000	1,503,672
Jefferson Standard	7,505,725	6,160,787	196,023	11,500	10,833,512
John Hancock	42,321	80,568	1,996	.....	123,040
Life and Casualty	286,500	542,500	23,383	997	690,000
Lincoln Reserve	2,388,931	751,464	133,832	20,500	2,561,395
Manhattan	583,221	418,500	26,993	22,000	925,124
Metropolitan	2,723,269	2,661,007	128,242	15,744	4,919,320
Michigan Mutual	1,489,229	421,829	43,564	35,441	1,761,103

Connecticut General	3,484,436	1,558,700	133,388	110	4,778,587
Connecticut Mutual	8,333,940	1,688,453	296,081	196,196	8,924,723
Continental Assur., Ill.	548,618	257,500	21,923	.....	717,627
Dakota Life	4,396,397	1,794,902	143,630	8,761	5,600,296
Equitable, Ia.	12,744,333	3,892,087	493,948	45,493	15,669,388
Equitable, N. Y.	38,517,175	17,295,980	1,930,974	176,928	51,845,738
Fidelity Mutual	5,152,747	617,872	193,779	27,190	5,482,568
Franklin Life	526,465	713,823	21,423	.....	1,024,039
Great Northern, N. D.	449,500	290,500	22,791	4,000	670,500
Great Northern, Wis.	.....	.....	.....	.....	.....
Guardian, N. Y.	7,265,781	1,704,827	262,755	80,477	8,251,749
Home Life, N. Y.	8,836,150	2,928,586	381,602	43,133	11,100,871
John Hancock	14,469,801	2,451,750	447,941	74,792	16,045,786
Kansas City Life	1,727,000	730,000	49,228	5,500	2,060,500
Lincoln National	6,012,000	5,559,600	285,546	24,916	10,387,700
Lutheran International	114,500	99,500	6,305	.....	199,000
Manhattan Life, N. Y.	833,692	.....	18,383	9,358	790,691
Maryland Assurance‡	5,000	5,000	208	.....	10,000
Massachusetts Mutual	13,287,320	4,765,232	540,131	49,876	16,970,714
Merchants Life	1,318,918	405,500	47,919	5,000	1,596,918
Metropolitan	18,859,904	6,914,717	755,157	223,409	24,207,004
Michigan Mutual	525,420	8,311	15,016	5,580	515,751
Missouri State	5,139,510	2,227,601	202,332	36,243	7,005,247
Mutual Benefit	33,057,332	6,485,691	964,488	299,278	37,991,249
Mutual Life, N. Y.	40,266,329	8,640,080	1,524,515	393,519	45,853,606
Mutual Trust	9,060,963	4,594,345	418,721	73,274	12,680,681
National Fidelity	77,585	49,000	.....	.....	250,420
National, Vt.	7,106,831	1,180,661	254,330	68,133	7,772,115
National, U. S. A.	3,872,399	1,535,415	160,569	17,415	4,868,919
New England	11,863,532	2,602,032	423,063	141,103	13,632,961
New World Life	.....	1,706,067	53,407	4,000	1,634,567
New York Life	49,638,658	14,497,683	2,088,874	501,017	60,501,609
North American, Ill.	1,912,408	1,042,505	77,937	1,000	2,745,970
Northwestern Mutual	81,188,648	15,338,812	2,623,761	892,748	93,161,149
Old Colony	3,038,591	2,324,984	148,342	13,400	4,514,625
Old Line Life	54,500	228,865	6,579	.....	277,365
Pacific Mutual	6,304,732	2,346,565	283,657	35,087	8,310,331
Penn Mutual	16,759,142	4,828,833	588,216	120,959	20,448,678
Philadelphia	160,103	859,500	.....	.....	983,103
Phoenix Mutual	7,747,469	1,964,543	284,617	109,079	9,323,060
Preferred Risk Life	8,000	224,500	7,659	.....	230,500
Provident L. & T.	14,805,000	3,440,000	554,765	42,000	16,354,000
Prudential	24,077,768	8,360,854	855,076	179,185	30,393,136
Reliance Life	2,389,203	2,538,500	147,083	5,615	4,547,242
Reserve Loan	2,436,264	1,322,500	101,014	29,692	3,198,764
Security Life	166,500	1,501,732	49,880	5,500	1,530,232
Security Mutual	10,650,199	2,347,064	351,743	30,528	11,678,969
State Life, Ind.	563,370	9,010	14,849	21,000	530,380
State Mutual	14,356,020	2,594,530	511,632	307,361	15,602,306
Travelers	12,243,939	5,522,639	430,747	212,859	16,699,787
Union Central	12,698,773	3,650,530	479,206	127,666	15,214,199
Western Union	220,911	444,919	9,809	1,000	303,419
Totals	554,977,784	170,494,136	20,950,895	5,116,735	679,621,028

Missouri State	3,456,201	1,674,193	126,425	17,000	4,907,310
Mutual Benefit	8,043,067	1,627,299	288,274	74,161	9,413,078
Mutual Life, N. Y.	30,765,663	9,895,115	1,204,832	252,263	36,832,731
National Life	3,554,026	1,124,991	122,582	36,000	3,926,646
New York Life	41,985,994	9,960,602	1,674,419	546,770	48,531,366
North Carolina Mutual	398,000	1,318,000	†46,221	†5,000	1,177,500
Northwestern National	66,765	.....	.....	1,000	57,678
Pacific Mutual	3,157,711	2,260,995	164,474	29,334	5,151,206
Pan-American	2,052,426	1,336,889	71,223	13,870	2,954,117
Penn Mutual	15,632,391	4,318,802	529,643	155,055	18,960,627
Phoenix Mutual	5,733,043	901,365	211,218	73,099	6,279,302
Protective	104,500	235,000	8,911	1,000	321,500
Provident L. & T.	1,825,250	1,027,000	70,427	11,600	1,905,250
Prudential	7,085,679	1,561,889	188,388	75,456	8,327,494
Reliance Life	3,341,354	1,478,750	146,523	14,570	4,598,758
Reserve Loan	28,000	.....	.....	.....	28,000
Security Mutual	1,946,275	360,210	68,998	26,000	2,061,156
State Life	1,419,775	191,395	42,054	11,000	1,521,491
Union Central	10,006,525	2,314,608	379,566	70,997	11,395,603
United L. & A.	247,551	40,530	8,326	1,240	224,581
Volunteer State	5,204,911	1,743,598	137,431	34,642	6,048,301
Totals	194,266,604	67,854,523	7,195,541	1,959,654	238,307,341
Group Insurance.					
Ætna Life	195,180	94,800	2,355	400	125,050
Equitable	30,700	159,500	1,318	3,658	183,100
Metropolitan	158,000	1,224,600	8,252	3,300	1,238,700
Totals	383,880	1,478,900	11,925	7,358	1,546,850
Grand Totals	213,639,123	78,925,279	7,937,735	2,113,626	265,882,873
Industrial Business.					
American National, Tex.	1,130,413	1,191,688	63,710	8,396	1,910,394
Interstate L. & A.	.....	.....	.....	.....	.....
Life and Casualty	2,944,950	3,044,050	545,222	32,876	3,889,866
Metropolitan	1,213,211	1,444,213	61,735	9,548	2,241,977
Mississippi Life	1,934,401	1,954 127	493,369	25,205	2,691,231
National L. & A.	4,440,512	3,379,427	741,130	47,607	5,072,067
North Carolina Mutual	.....	81,450	.....	.....	57,748
Totals	11,663,487	11,094,955	1,905,166	123,632	15,863,283

† Includes industrial premiums and losses.

MISSOURI.					
American National	5,008,355	1,522,346	175,877	36,000	5,248,451
Business Mens	.....	1,126,500	34,268	.....	1,126,500
Central States	12,270,070	5,126,911	437,792	86,671	14,881,187
Continental	4,222,541	2,744,108	195,273	64,155	5,829,519
International	13,031,273	9,528,819	856,574	82,986	18,156,437
Kansas City Life	31,671,810	9,611,676	1,188,512	174,823	38,231,013

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Missouri—*Cont.*	$	$	$	$	$
Midland Life	5,077,835	1,346,000	164,926	36,204	6,242,972
Missouri State	40,445,340	23,696,288	1,705,493	210,353	59,207,640
National Bankers	.....	553,000	17,992	.....	553,000
St. Joseph Life	5,602,855	3,741,000	331,645	32,500	8,442,855
St. Louis Mutual	7,596,756	1,365,040	281,083	109,604	8,523,283
Totals	124,926,835	60,361,688	5,389,435	833,296	166,442,857
Ætna Life	22,212,483	6,553,571	802,456	229,047	26,966,457
American Bankers	1,761,519	545,361	57,492	11,750	1,852,780
American Central	7,509,745	2,567,810	239,732	46,750	9,164,317
American Life Reins	303,016	1,075,062	8,196	.....	1,132,261
American National	5,008,355	1,522,346	182,258	22,986	5,248,451
Atlas	.....	30,000	1,036	.....	30,000
Bankers, Ia	34,729,477	2,763,638	472,268	419,708	36,236,516
Bankers, Neb	3,503,394	569,143	122,912	22,500	3,860,537
Bankers Reserve	3,277,940	930,825	146,531	28,198	3,970,518
Bank Savings	323,500	116,500	8,188	.....	416,500
Berkshire	53,388	60,000	2,574	.....	92,000
Capitol Life	1,163,880	307,000	35,721	10,218	11,208
Central of U. S	1,359,976	338,900	46,197	15,980	1,545,821
Central, Ill	555,750	116,168	15,282	6,000	585,368
Central, Kan	1,216,101	645,000	62,763	11,180	1,690,085
Clover Leaf L. & C	108,463	579,057	16,044	64	606,092
Columbian National	8,494,810	3,051,949	297,604	22,612	10,343,841
Commonwealth, Neb	1,366,127	1,607,685	80,903	28,000	2,502,812
Connecticut Mutual	18,923,257	4,190,650	686,072	213,282	20,893,901
Continental, Ill	449,970	393,500	25,499	.....	769,020
Equitable, N. Y	44,293,667	13,151,909	1,845,038	550,157	52,994,692
Equitable, Ia	8,276,150	3,765,925	363,275	87,368	11,292,652
Farmers and Bankers	371,003	682,514	26,744	3,000	879,044
Farmers National	.....	505,500	14,891	.....	505,283
Federal Life	555,067	282,489	25,110	10,536	168,856
Fidelity Mutual	4,181,539	1,773,071	202,926	34,227	5,544,012
Franklin Life	9,788,741	5,546,722	294,943	50,596	11,978,333
Girard Life	2,000	13,100	400	.....	15,100
Great Republic	229,748	560,284	20,175	2,037	708,495
Guaranty Life	463,635	1,064,250	44,498	1,000	1,384,454
Guardian, N. Y	10,012,316	3,600,080	440,204	100,663	12,749,850
Home Life, N. Y	8,469,417	2,449,876	311,754	38,235	9,840,263
Illinois Life	7,059,342	2,514,290	261,096	81,977	8,815,640
John Hancock	30,615,479	7,004,492	1,091,912	332,448	35,194,076
La Fayette	877,750	445,031	46,664	3,000	1,190,823
Manhattan	1,483,998	349,336	52,655	20,405	1,754,028
Marquette	1,615,992	696,400	68,969	9,900	2,145,392
Maryland Assurance	17,500	12,500	782	.....	20,500

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Missouri—*Cont.*	$	$	$	$	$
Industrial Business.					
Federal Life	5,224	1,814	185	.....	5,938
John Hancock	20,473,840	4,066,171	670,627	186,118	22,403,090
Metropolitan	112,413,727	24,200,659	4,560,239	1,480,785	125,743,644
Morris Plan	47,150	30,200	816	73	29,100
National L. & C	3,535,650	2,820,418	735,749	47,986	4,793,062
Prudential	77,875,552	17,854,325	3,051,133	726,370	87,459,496
Quick Payment	3,226,316	1,782,391	.....	.....	3,942,743
Western and Southern	2,267,210	5,142,756	150,598	24,744	5,072,222
Totals	219,844,669	55,898,734	9,169,347	2,466,076	249,449,295
Montana.					
Equity Life	.....	78,000	2,213	.....	78,000
Montana Life	22,097,648	4,426,540	813,956	126,500	23,249,911
State Life	3,729,360	1,346,500	139,337	12,102	4,279,860
Totals	25,827,008	5,851,040	955,506	138,602	27,607,771
Ætna Life	2,947.367	717,155	70,275	44,345	3,373,969
American, Ia	851,645	297,155	23,986	3,000	928,500
Bankers, Ia	7,534,583	1,314,500	157,093	99,094	8,106,507
Bankers Reserve	1,243,260	96,958	40,676	2,500	1,204,991
Capitol Life	456,000	446,500	25,092	.....	786,500
Central, U. S	5,895,288	1,587,300	200,307	38,100	6,494,543
Central, Kansas	13,501	.....	.....	.....	13,509
Central States	1,391,815	477,000	43,189	7,500	1,500,815
Commonwealth, Neb	162,230	179,500	7,851	7,500	234,510
Continental, Mo	1,857,827	836,500	104,789	51,000	3,181,917
Dakota Life	1,445,646	268,692	32,363	5,000	923,285
Equitable, N. Y	9,716,983	919,778	292,398	37,366	9,812,118
Federal Life	2,500	118,944	1,478	.....	70,194
Fidelity Mutual	319,069	250	11,356	3,000	268,819
Franklin Life	48,399	.....	1,625	.....	33,459
Great Northern, N. D	188,500	45,500	6,732	7,500	215,200
Guardian	2,730,069	295,500	97,116	48,116	2,781,890
Home, N. Y	60,845	16,162	6,357	.....	60,882
International, Mo	3,107,638	1,155,341	111,884	5,000	3,631,336
John Hancock	67,242	8,187	9,622	4,494	68,123
Kansas City	1,103,500	295,000	40,465	12,000	1,184,500
Lincoln National	903,200	1,091,800	55,275	9,000	1,764,500
Manhattan	1,295,207	451,314	53,399	7,008	1,535,435
Maryland Assurance	14,000	3,000	143	.....	12,000
Merchants, Ia	502,598	207,500	16,926	4,000	688,598
Metropolitan	8,704,717	4,018,422	380,087	105,983	10,856,392
Minnesota Mutual	2,985,540	499,658	81,201	11,051	2,680,722
Missouri State	625,120	47,439	25,910	2,500	521,333

Manhattan Mutual	19,599,576	5,856,484	804,444	143,421	24,658,566
Merchants Life	5,546,692	1,174,920	139,150	66,000	6,312,766
Metropolitan	106,610,150	37,548,319	4,035,707	1,102,709	134,213,519
Michigan	229,927	313,610	17,418	11,172	527,037
Minnesota Mutual	4,059,805	1,010,686	168,905	22,345	5,483,411
Mutual Benefit	33,322,088	6,178,472	1,187,596	427,837	38,267,188
Mutual Life, Md	.....	2,581,136	30,467	1,262	2,031,803
Mutual Life, N. Y	54,497,750	11,027,319	2,034,040	690,536	58,854,483
National, Vt	11,564,977	3,039,078	417,326	96,314	13,596,607
National, U. S. A	3,698,980	792,979	138,003	29,177	4,201,184
New England	11,830,800	3,460,317	428,689	123,930	14,346,756
New York Life	99,002,642	22,232,663	4,116,518	1,444,138	114,063,001
North American, Ill	3,014,869	892,370	87,227	10,000	3,356,651
Northwestern Mutual	58,827,261	17,056,454	1,895,032	438,176	73,698,792
Northwestern National	607,239	350,644	.....	4,700	878,553
Occidental, N. M	94,000	53,000	3,136	1,000	127,735
Pacific Mutual	5,754,132	898,784	222,902	39,952	6,460,442
Pan-American	957,176	448,000	34,001	12,200	1,191,001
Penn Mutual	20,669,162	4,476,946	718,045	257,378	23,180,765
Peoria Life	1,354,418	995,350	75,027	5,500	2,179,764
Phoenix Mutual	12,937,455	3,515,717	516,288	105,262	15,932,816
Provident L. & A	107,000	94,500	5,008	1,000	172,500
Provident L. & T	13,847,598	3,428,436	505,061	81,218	15,575,455
Prudential	66,349,218	18,668,104	2,206,716	505,461	79,420,283
Reliance Life	2,851,308	1,437,164	146,544	34,603	3,795,849
Reserve Loan	1,955,430	547,500	63,316	9,000	2,174,809
RoyalUnion	9,938,335	3,238,502	401,580	49,142	12,106,003
Security Life	722,353	300,330	20,770	4,500	736,813
Security Mutual, N. Y	1,375,726	224,748	43,066	8,218	1,437,696
Security Mutual, Neb	63,950	129,000	9,246	1,000	181,950
Standard, Ga	543,566	630,186	38,015	1,500	892,068
Standard, Ill	4,424,905	276,260	135,342	6,400	4,360,997
State Life	3,813,170	1,412,358	105,388	12,000	4,640,761
State Mutual	11,342,403	4,018,898	470,995	138,429	14,036,234
Travelers	21,892,159	6,463,030	705,828	419,353	26,772,562
Union Central	14,169,517	4,033,247	512,271	157,949	16,574,393
Union Mutual	3,516,928	578,164	141,373	65,099	3,831,786
United L. & A	795,207	854,500	44,745	11,785	1,410,765
United States	1,351,060	534,094	44,259	13,112	1,660,649
Western and Southern	3,053,210	6,055,756	193,282	28,244	6,342,222
Western Union	73,216	33,000	3,599	.....	92,300
Totals	856,999,853	250,142,959	31,288,098	8,994,846	1,024,878,913
Group Insurance.					
Ætna Life	5,029,237	7,472,799	79,726	53,444	9,052,162
Equitable, N. Y	5,394,002	1,053,900	60,049	62,792	7,293,201
Metropolitan	798,925	1,720,150	69,582	7,150	1,936,875
Prudential	380,350	524,150	8,281	.....	606,850
Travelers	3,791,075	3,309,575	52,879	36,100	5,057,900
Totals	15,393,589	14,080,574	270,517	159,486	23,946,988
Grand Totals	997,320,277	324,585,221	36,948,050	9,987,628	1,215,268,758

Mutual Benefit	3,213,642	591,115	87,023	26,056	3,620,010
Mutual Life, N. Y	14,710,833	2,483,685	464,813	122,548	15,593,475
National, Vt	2,778,354	536,082	110,115	48,571	3,191,601
National, U. S. A	1,188,840	13,476	34,885	7,735	1,008,834
New World	4,202,399	1,787,431	135,672	8,017	4,139,831
New York Life	21,481,817	5,718,561	877,276	277,991	24,636,443
North American	60,716	.....	1,570	.....	57,216
Northwestern Mutual	14,166,841	1,132,400	335,478	183,775	14,211,879
Northwestern National	5,714,578	2,408,292	221,035	27,362	6,979,678
Northwestern, S. D	778,500	613,500	38,992	4,000	1,236,500
Pacific Mutual	639,266	599,621	39,872	2,114	1,155,300
Penn Mutual	1,988,210	508,886	63,493	40,548	2,308,384
Phoenix Mutual	96,952	7,500	6,458	.....	99,297
Prudential	4,169,581	424,081	134,108	25,756	4,351,436
Reinsurance Life	.....	19,000	107	.....	19,000
Reliance Life	59,967	.....	1,129	.....	59,960
State Life, Ind	613,500	120,000	11,532	10,000	561,500
Surety Fund	577,500	80,000	5,701	5,000	321,000
Travelers	518,161	438,453	22,421	.....	870,776
Union Central	1,972,132	442,445	55,500	64,533	2,019,545
West Coast	328,560	34,000	5,432	5,203	178,151
Western Union	5,803,457	1,165,703	165,661	19,500	5,579,341
Totals	141,228,095	34,519,286	4,716,768	1,394,345	159,223,704
Group Insurance.					
Ætna Life	78,200	153,300	645	1,000	179,400
Equitable, N. Y	.....	1,492,026	17,496	3,436	1,487,043
Metropolitan	92,250	266,850	3,915	750	256,250
Prudential	305,500	295,700	3,971	.....	382,400
Travelers	.....	95,400	836	500	74,700
Totals	475,950	2,303,326	26,863	5,686	2,379,793
Grand Totals	167,531,053	42,673,652	5,699,137	1,538,633	189,211,268
Industrial Business.					
Metropolitan	5,814,388	2,179,187	250,291	46,795	7,006,131
NEBRASKA.					
Bankers Life	47,700,041	8,783,107	1,488,466	200,474	54,084,348
Bankers Reserve	7,765,398	2,097,174	259,519	43,417	8,526,006
Columbia Life	1,614,275	498,503	64,364	1,110	1,921,601
Commonwealth	16,730,336	4,019,561	626,166	43,869	19,271,697
Elkhorn L. & A	3,164,607	1,055,911	126,701	9,373	3,855,790
Fidelity Reserve	3,830,000	2,288,000	215,485	23,000	4,976,000
Liberty Life	1,072,000	4,022,500	160,855	7,000	4,810,000
Lincoln L. & A	.....	190,000	651	.....	19,000
Midwest	12,908,778	4,299,445	433,895	70,750	15,887,973
North American	9,736,204	1,475,000	315,896	29,909	10,554,208
Northwestern	378,000	1,267,000	236,814	1,000	1,433,000
Old Line Life	7,449,000	8,019,500	395,229	25,500	13,457,500
Omaha Life	6,121,500	2,592,396	362,217	22,000	9,386,896
Prairie Life	1,906,220	665,225	61,871	4,975	2,134,720
Security Mutual	8,581,779	2,220,405	297,303	52,783	10,191,375
Union L. & A	986,094	2,878,810	119,674	.....	3,517,167
Totals	129,944,232	46,372,537	5,165,106	535,160	164,027,261

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Nebraska—*Cont.*	$	$	$	$	$
Ætna Life	8,487,552	3,294,017	285,023	112,091	10,920,822
American Central	355,759	184,799	11,199	7,000	442,993
American Life	350,307	24,500	8,360	3,500	357,807
Bankers, Ia	21,784,083	1,743,000	291,767	144,164	22,701,541
Business Mens	.....	24,500	628	.....	24,500
Capitol Life	1,248,175	111,380	41,918	6,386	1,258,175
Cedar Rapids	.....	161,650	4,957	.....	161,750
Central of U. S.	3,046,920	1,075,900	110,584	6,962	3,615,024
Central Life, Ill.	24,000	91,700	2,556	.....	99,720
Central States	15,030,838	5,353,764	473,921	52,377	18,004,996
Clover Leaf L. & C.	.....	3,000	75	.....	3,000
Columbus Mutual	.....	65,375	839	.....	65,375
Connecticut Mutual	5,335,533	2,013,738	198,976	36,098	6,393,121
Des Moines L. & A.	74,750	536,000	17,660	.....	579,650
Equitable, Ia	7,413,104	2,007,224	262,864	39,232	9,000,517
Equitable, N. Y.	18,652,433	5,549,432	765,492	111,240	22,275,710
Farmers Life	1,457,251	859,750	56,525	1,000	2,026,481
Federal Life	25,000	949,777	630	6,000	542,027
Fidelity Mutual	822,667	111,114	29,582	6,083	879,298
Franklin Life	2,786,009	1,725,384	71,303	5,000	3,587,639
Guardian Life	1,145,052	306,000	43,173	19,552	1,316,332
Guaranty Life	913,900	357,500	31,078	1,000	1,199,400
Home Life, N. Y.	853,239	340,510	27,863	4,120	985,539
International	459,906	431,965	18,344	1,000	655,909
John Hancock	110,532	9,618	7,808	3,197	111,050
Kansas City Life	5,887,557	1,833,000	233,688	30,000	7,188,989
Kansas Life	181,000	348,500	11,494	2,500	473,000
La Fayette Life	1,333,471	464,260	50,996	4,000	1,549,131
Lincoln National	87,600	505,700	18,639	.....	541,100
Manhattan	475,120	461,004	23,603	.....	843,223
Massachusetts Mutual	3,138,317	734,000	121,569	8,364	3,794,560
Merchants, Ia	1,233,500	727,500	49,057	2,000	1,902,000
Metropolitan	10,900,595	4,580,995	375,631	73,281	14,301,767
Michigan Mutual	971,302	301,110	32,268	10,859	1,116,312
Minnesota Mutual	2,767,721	1,676,460	110,039	7,500	3,703,986
Missouri State	3,797,391	2,276,809	178,301	32,839	5,584,696
Mutual Benefit	12,940,416	3,531,006	420,781	157,490	15,856,303
Mutual Life, N. Y.	14,469,198	3,169,599	525,136	158,480	16,548,769
Mutual Trust	1,066,674	185,172	38,388	1,000	1,088,276
National, Vt	2,306,418	486,674	72,870	57,445	2,460,178
National, U. S. A.	2,122,722	216,470	68,445	14,246	2,194,199
National Fidelity	207,987	620,550	24,100	5,000	785,956
New England	8,258,313	2,104,599	314,728	70,181	10,362,912
New York Life	22,754,617	5,122,265	830,036	210,394	25,937,212
North American, Ill.	53,676	28,000	217,278	.....	100,676
Northwestern Mutual	30,609,465	6,274,843	856,536	276,744	35,523,983
Northwestern National	2,807,750	2,647,123	148,140	7,302	4,858,392
Ohio National	225,500	179,500	9,444	.....	333,500

Name of Company	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Nevada—*Cont.*	$	$	$	$	$
Metropolitan	126,868	3,495	4,819	1,691	139,090
Missouri State	160,675	21,575	5,495	.....	166,696
Mutual Life, N. Y.	3,525,710	916,594	113,065	45,649	4,180,192
Mutual Benefit	209,423	13,657	.....	11,403	203,677
National, U. S. A.	14,000	9,000	301	.....	23,000
New York Life	7,895,495	1,088,930	239,279	150,620	8,528,569
North American	2,000	1,000	65	.....	3,000
Northwestern Mutual	1,440,624	201,000	34,990	5,283	1,574,850
Occidental, Cal	323,000	25,000	7,254	1,000	336,900
Pacific Mutual	563,278	74,107	18,992	1,000	632,643
Penn Mutual	686,844	22,000	15,579	2,141	647,410
Phoenix Mutual	50,500	.....	1,067	.....	50,500
Reliance Life	33,374	11,126	934	.....	44,500
State Life	175,011	10,000	4,994	10,000	145,011
Travelers	69,446	15,000	1,633	.....	84,446
Union Central	79,772	32,000	30,175	2,357	71,772
West Coast	118,307	10,000	3,488	.....	100,953
Western States	160,000	44,500	9,659	1,500	153,500
Totals	19,862,757	3,593,626	696,210	281,084	22,414,393
Grand Totals	20,321,257	4,039,626	723,736	282,862	23,272,393
Industrial Business.					
Metropolitan	126,868	3,495	4,819	1,691	139,090
New Hampshire.					
United L. & A.	1,129,575	544,975	54,402	10,441	1,527,550
Ætna Life	2,083,855	155,993	55,707	90,646	2,074,735
Connecticut General	4,771,470	1,507,620	186,590	97,470	5,934,296
Connecticut Mutual	1,563,368	174,393	45,746	84,474	1,525,406
Equitable, N. Y.	2,938,452	913,178	132,794	24,379	3,618,587
Fidelity Mutual	520,135	105,408	23,648	3,000	602,557
Home Life, N. Y.	35,146	5,030	1,912	.....	39,176
John Hancock	3,254,811	739,726	134,094	35,570	3,738,252
Manhattan	45,491	.....	1,201	4,400	37,658
Massachusetts Mutual	4,785,354	706,000	173,333	147,119	5,168,245
Metropolitan	19,551,024	4,322,869	866,006	340,133	22,488,909
Missouri State	5,807	127	141	.....	4,000
Mutual Benefit	3,091,029	290,445	115,596	42,831	3,310,150
Mutual Life, N. Y.	9,007,120	1,749,840	370,751	240,218	9,778,245
National, Vt	9,366,110	1,171,567	311,104	165,773	9,938,311
National, U. S. A.	3,500	.....	120	.....	3,500
New England	3,608,638	1,515,881	177,789	34,729	4,864,583
New York Life	6,759,538	1,244,078	277,554	159,014	7,563,092
North American	3,000	.....	77	.....	1,000

Old Colony	37,914	74,000	2,702	72	106,696
Pacific Mutual	1,660,040	593,568	70,797	6,795	2,135,677
Penn Mutual	6,269,751	1,367,349	233,079	36,164	7,400,677
Peoria Life	2,898,950	1,984,500	143,077	17,116	4,295,378
Phoenix Mutual	2,845,852	331,209	128,713	30,320	3,016,937
Provident L. & T.	2,783,691	1,016,381	103,517	24,496	3,395,010
Prudential	11,645,689	2,485,723	397,311	89,290	13,131,939
Reliance Life	1,840,246	684,720	66,344	8,550	2,331,177
St. Joseph Life	404,000	88,000	17,717	.....	432,601
Security Mutual	788,647	77,469	19,220	3,000	741,339
Standard, Ill.	1,201,923	47,500	36,177	16,892	1,180,091
State Life	5,366,416	1,117,938	122,400	19,018	6,105,900
State Mutual	3,808,030	1,168,003	152,676	21,492	4,710,553
Travelers	7,256,748	3,362,586	240,706	44,809	9,977,195
Union Central	17,176,999	3,870,827	649,623	117,721	19,621,434
Union Mutual	383,653	119,538	14,335	1,000	439,390
Western National	14,300	118,500	.....	136,500	125,000
Totals	285,356,169	84,314,547	9,892,673	2,264,067	343,404,490
Group Insurance.					
Ætna Life	797,705	1,081,040	14,193	1,100	1,101,435
Equitable, N. Y.	26,295,067	233,850	389,392	110,009	30,439,587
Metropolitan	157,000	528,050	4,489	1,000	530,750
Prudential	96,000	56,000	820	.....	109,000
Travelers	205,400	953,600	7,889	8,300	844,700
Totals	27,551,172	2,852,540	416,783	120,409	33,025,472
Grand Totals	442,851,573	133,539,624	15,474,562	2,919,636	540,457,223
Industrial Business.					
Metropolitan	7,332,144	1,852,688	298,536	89,433	8,214,842
Prudential	10,745,683	2,027,205	391,524	82,540	11,720,816
Totals	18,077,827	3,879,893	690,060	171,973	19,935,658
NEVADA.					
Nevada State	458,500	446,000	27,526	1,778	858,000
Bankers Reserve	158,795	.....	53,293	.....	15,682
Beneficial	176,155	86,500	6,449	.....	262,655
California State	624,561	95,649	23,337	2,500	650,736
Capitol Life	59,738	21,500	2,573	.....	77,738
Columbian National	354,815	91,246	11,369	1,500	387,917
Continental	539,850	325,500	24,986	6,000	757,850
Equitable, N. Y.	1,624,096	263,988	47,343	6,400	1,770,936
Fidelity Mutual	19,850	.....	831	.....	21,350
Franklin Life	8,209	.....	221	.....	3,341
Home Life, N. Y.	74,412	16,104	2,985	.....	78,140
Idaho State	40,540	12,000	.....	32,040	20,500
John Hancock	3,000	.....	945	.....	3,000
Kansas City Life	1,155,351	182,152	27,908	.....	1,210,003
Manhattan	75,336	3	2,181	.....	67,836
Northwestern Mutual	3,664,053	661,814	130,153	128,466	4,137,345
Penn Mutual	2,202,205	515,884	80,859	40,995	2,600,160
Phoenix Mutual	1,110,224	256,175	40,248	11,153	1,256,670
Provident L. & T.	1,758,000	466,000	51,459	3,000	1,978,000
Prudential	7,755,621	1,964,365	294,002	83,990	9,108,243
Reliance Life	2,000	1,000	163	.....	3,000
State Mutual	2,119,593	380,447	83,069	65,665	2,291,935
Travelers	4,128,112	1,035,396	131,322	99,234	4,722,137
Union Central	786,262	415,048	41,711	24,241	1,056,972
Union Mutual	1,635,441	274,965	65,302	42,531	1,740,584
Totals	96,554,359	20,573,249	3,792,451	1,969,031	109,585,748
Group Insurance.					
Ætna Life	1,839,200	1,402,100	42,900	20,400	2,366,000
Connecticut General	78,400	29,100	.....	.....	30,400
Equitable, N. Y.	324,800	73,300	5,634	8,700	385,800
Metropolitan	3,308,300	617,750	51,477	19,200	3,307,350
Travelers	1,378,600	1,068,350	22,586	5,650	1,888,750
Totals	6,929,300	3,190,600	122,597	53,950	7,978,300
Grand Totals	104,613,234	24,308,824	3,969,450	2,033,422	119,091,598
Industrial Business.					
Metropolitan	17,453,708	4,233,796	724,882	279,799	19,680,020
Prudential	9,668,940	2,163,519	382,156	55,918	10,958,933
Totals	27,122,648	6,397,315	1,107,038	335,717	30,638,953
NEW JERSEY.					
Colonial Life	2,531,148	103,000	81,381	64,786	2,408,400
Mutual Benefit	69,060,378	14,628,723	2,200,766	1,095,539	80,548,043
New Jersey	680,000	7,000	15,674	7,000	639,500
Prudential	162,258,576	33,574,288	5,839,787	2,391,945	186,493,240
Totals	234,530,102	48,313,011	8,137,608	3,559,270	270,089,183
Group Insurance.					
Colonial	1,155,271	510,230	16,295	9,373	1,288,625
Prudential	4,723,802	5,037,135	87,725	51,172	7,176,468
Totals	5,879,073	5,547,365	104,020	60,545	8,465,093
Ætna Life	21,740,481	7,323,267	807,604	360,999	27,156,235
Baltimore	8,000	83,000	1,666	.....	64,000
Bankers, Ia.	1,257,906	261,200	31,933	15,007	1,453,866
Berkshire	2,836,091	491,031	80,882	43,627	3,099,588
Columbian National	2,998,302	1,947,883	112,486	1,000	4,337,453
Connecticut General	9,224,506	4,270,286	295,161	58,940	12,363,696
Connecticut Mutual	9,023,439	2,847,881	306,530	171,891	11,439,694
Equitable, Ia.	1,547,561	421,250	59,005	1,000	1,783,448
Equitable, N. Y.	57,697,992	11,979,064	1,792,753	719,300	65,396,287
Fidelity Mutual	5,506,253	2,206,294	272,383	109,201	7,271,923
Franklin Life	48,488	.....	2,215	1,026	53,755

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
New Jersey—*Cont.*	$	$	$	$	$
Girard Life	1,605,607	622,658	66,763	16,000	2,146,088
Guardian, N. Y.	2,513,354	491,714	105,808	21,438	2,865,673
Home Life, N. Y.	5,949,288	888,952	119,889	21,829	6,367,693
John Hancock	26,537,244	8,719,284	1,039,525	235,316	32,541,701
Manhattan	1,101,520	255,500	32,858	36,887	1,311,868
Maryland Assurance	207,500	172,500	8,287	.....	354,000
Massachusetts Mutual	17,818,369	5,514,770	641,308	328,394	22,077,894
Metropolitan	132,402,342	37,255,031	5,607,154	1,740,856	159,035,839
Michigan Mutual	497,601	119,026	13,964	10,478	595,797
Missouri State	176,393	16,118	9,373	1,288	139,302
Mutual Life, N. Y.	39,205,068	9,473,589	1,154,724	1,020,803	43,781,063
National, Vt.	1,724,416	213,089	65,781	64,591	1,876,251
National, U. S. A.	8,000	2,000	632	.....	10,000
New England	10,352,911	2,695,696	334,124	121,130	11,968,420
New York Life	64,866,196	15,103,283	1,618,933	1,152,461	76,193,504
North American, Ill.	4,496,946	2,049,624	155,699	78,351	5,940,209
Northwestern Mutual	41,148,734	7,184,112	699,023	729,732	46,495,981
Northwestern National	28,766	56,000	.....	.....	93,700
Pacific Mutual	392,969	31,333	17,092	285	469,127
Penn Mutual	35,905,807	7,135,406	1,063,069	588,233	39,960,553
Philadelphia	3,592,255	810,950	.....	66,690	4,015,560
Phoenix Mutual	4,872,217	970,571	113,345	52,194	5,617,667
Provident L. & T.	31,208,000	7,912,000	987,148	361,000	35,570,000
Reliance Life	271,029	18,000	10,048	.....	225,449
Security Mutual, N. Y.	1,367,675	350,416	48,231	8,506	1,565,085
State Mutual	5,455,799	2,135,179	180,701	153,102	5,925,384
Sun Life, Can.	389,486	13,451	12,562	3,962	340,496
Travelers	34,544,821	11,924,396	1,013,105	202,632	44,311,680
Union Central	6,763,534	2,663,990	279,008	84,500	8,312,417
Union Mutual	1,252,033	173,660	41,501	25,688	1,218,821
United States	823,694	89,898	14,638	34,500	785,747
Totals	589,367,783	156,893,352	19,216,911	8,642,837	696,533,004
Group Insurance.					
Ætna Life	15,093,167	8,672,413	164,687	121,150	23,765,580
Connecticut General	634,350	722,400	6,934	3,150	701,500
Equitable, N. Y.	2,121,386	1,018,350	35,493	275,701	3,568,695
Metropolitan	4,767,262	4,418,208	119,154	36,954	6,712,840
Philadelphia	.....	770,000	.....	6,000	753,500
Travelers	14,363,254	16,342,350	172,220	116,588	23,749,644
United States	67,250	5,450	1,858	4,400	66,800
Totals	37,046,669	31,949,171	500,346	463,943	59,318,559
Grand Totals	860,944,554	237,155,534	27,854,865	12,666,501	1,025,940,746

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
New Mexico—*Cont.*	$	$	$	$	$
Two Republics	222,250	134,500	10,580	.....	322,500
Union Central	2,255,629	441,402	77,249	41,555	2,359,684
Western States	555,064	44,000	15,700	29,000	454,878
Totals	47,589,116	12,164,998	1,654,287	577,782	54,682,620
Group Insurance.					
Ætna Life	.....	70,000	551	.....	66,800
Equitable, N. Y.	.....	527,600	3,769	1,200	521,700
Totals	.....	597,600	4,320	1,200	588,500
Grand Totals	54,341,277	16,513,873	1,883,679	605,982	63,296,686
Industrial Business.					
Metropolitan	119,833	3,507	4,631	1,418	131,370
New York					
Equitable	459,675,612	119,172,420	23,072,234	4,795,169	544,434,126
Farmers & Traders	3,211,750	1,858,500	144,743	9,000	4,546,750
Guardian Life	25,077,010	8,353,743	1,112,556	231,773	30,991,935
Home Life	30,095,126	6,687,064	1,250,998	419,342	34,373,205
Manhattan	8,950,880	2,410,972	342,915	322,248	10,647,355
Metropolitan	526,745,288	166,945,872	23,773,673	6,383,350	651,807,099
Mutual Life	350,203,659	84,948,300	16,442,114	5,866,011	411,502,349
New York Life	542,323,941	131,308,302	28,592,328	10,363,940	638,568,842
Postal Life	5,240,570	818,025	147,208	66,144	5,780,559
Security Mutual	12,326,663	1,668,760	452,269	166,275	12,577,916
Teachers Ins. & Annuity	197,070	281,659	.....	8,048	477,729
United States	5,481,289	704,533	162,194	140,884	5,581,800
Totals	1,969,528,858	525,158,150	95,493,232	28,772,148	2,351,289,665
Group Insurance.					
Equitable	86,637,726	57,677,210	999,043	510,459	110,131,768
Metropolitan	59,191,857	98,494,816	1,182,358	728,742	133,197,180
Postal Life	1,322,550	288,800	36,372	26,500	1,343,350
United States	77,608	12,042	2,158	2,700	83,550
Totals	147,229,741	156,472,868	2,219,931	1,268,401	244,755,848
Ætna Life	99,260,302	31,086,550	3,842,652	1,674,365	123,188,995
Bankers, Iowa	8,664,844	2,322,876	315,023	130,000	9,952,991
Berkshire	17,642,773	3,661,645	619,024	275,126	20,196,682
Colonial	1,031,503	103,000	40,920	11,105	1,067,800
Columbian National	10,606,903	6,544,044	429,695	130,453	15,636,117
Connecticut General	55,970,670	18,693,425	2,042,319	741,392	69,585,746

Industrial Business.					
Baltimore Life	10,754,269	3,880,653	426,610	139,688	12,555,552
Colonial	15,730,716	4,247,573	691,946	195,779	17,137,542
Columbian National	1,795	.....	131	.....	1,717
Guardian, N. Y.	10,614	.....	158	666	9,948
John Hancock	37,839,705	7,781,810	1,446,987	416,486	42,411,663
Metropolitan	157,475,225	28,700,288	6,407,561	2,188,070	172,146,048
National Benefit	1,101,312	227,670	79,008	10,128	895,232
Prudential	254,999,400	46,216,140	9,905,662	2,632,418	284,962,996
Totals	477,022,036	91,054,084	18,958,063	5,583,235	530,120,698
NEW MEXICO.					
National Life of S. W.	3,472,772	2,558,895	115,765	11,000	4,373,957
Occidental	3,279,389	1,192,380	109,307	16,000	3,651,609
Totals	6,752,161	3,751,275	225,072	27,000	8,025,566
Ætna Life	740,390	79,515	13,556	1,000	760,323
American	32,500	.....	922	.....	27,500
American Bankers	110,500	.....	2,866	.....	104,500
American National, Tex.	586,650	107,477	21,932	8,500	559,150
Bankers Life	858,936	204,063	24,761	13,079	1,015,846
Bankers Reserve	53,600	33,000	3,107	.....	86,600
Beneficial	210,392	27,500	4,687	.....	220,392
Capitol	1,269,498	541,000	52,792	31,000	1,605,504
Central States	453,750	223,000	18,210	3,000	558,250
Clover Leaf L. & C.	.....	10,984	228	.....	10,984
Equitable, N. Y.	3,674,027	1,543,500	166,388	32,909	4,738,425
Farmers Life	.....	54,000	2,561	.....	47,500
Fidelity Mutual	68,222	210	1,632	.....	81,432
Franklin Life	47,598	191	1,889	.....	52,603
Great Republic	221,491	.....	7,928	.....	174,933
Great Southern	1,180,396	97,500	.....	.....	1,004,717
Inter-Mountain	383,680	4,000	12,947	.....	361,180
International	214,519	272,855	11,010	.....	357,999
John Hancock	10,000	90	3,035	.....	7,000
Kansas City	4,349,262	1,474,164	155,667	55,000	5,092,720
Manhattan	187,502	334,032	15,453	.....	460,002
Metropolitan	474,778	76,981	14,917	26,915	305,599
Missouri State	4,099,051	937,195	135,945	38,924	5,457,870
Mutual Benefit	449,926	6,354	.....	2,589	440,228
Mutual Life, N. Y.	6,260,642	956,418	226,560	100,980	6,570,134
National Fidelity	3,000	.....	.....	2,000	1,000
National, U. S. A.	303,378	124,913	10,888	.....	361,792
New York Life	8,667,725	2,029,676	296,403	126,891	9,911,225
North American	17,000	6,000	598	.....	22,008
Northwestern Mutual	3,253,988	424,500	71,166	38,548	3,554,965
Northwestern National	135,397	.....	5,010	.....	144,909
Pacific Mutual	4,842,982	1,741,478	217,596	18,392	5,952,110
Phoenix Mutual	28,890	10,000	2,841	1,000	38,890
Reliance	709,343	169,500	29,062	3,000	824,101
State Life	557,000	5,000	15,001	.....	534,500
Travelers	100,160	50,000	3,400	3,500	98,667
Connecticut Mutual	63,523,799	15,854,570	1,960,397	1,061,192	73,434,373
Fidelity Mutual	22,873,592	7,931,058	1,102,048	211,884	28,753,777
John Hancock	166,134,081	50,824,115	6,990,692	1,247,542	202,972,049
Maryland Assurance	152,000	469,361	17,114	.....	565,861
Massachusetts Mutual	85,791,252	17,899,010	3,152,461	899,579	100,416,534
Michigan Mutual	1,506,481	157,999	44,696	38,623	1,577,663
Missouri State	888,402	381,971	51,276	1,500	865,974
Mutual Benefit	158,101,985	37,527,140	6,060,096	1,477,077	188,904,576
National, Vermont	20,366,231	6,702,455	832,667	627,583	25,297,976
National, U. S. A.	110,911	1,264	9,301	2,000	107,675
New England	55,020,782	12,617,430	2,021,282	763,848	63,517,277
North American, Ill.	1,429,096	362,631	41,971	2,000	1,613,316
Northwestern Mutual	292,084,888	41,971,128	10,337,013	4,638,018	325,000,393
Northwestern National	447,134	146,500	.....	3,750	615,346
Penn Mutual	137,086,494	26,422,688	4,964,650	1,641,738	155,377,212
Phoenix Mutual	35,379,333	8,639,311	1,578,077	467,787	41,690,598
Provident L. & T.	53,923,702	13,328,216	2,083,276	452,143	60,326,807
Prudential	381,754,974	92,830,255	15,085,170	5,168,253	443,635,636
State Life, Ind.	906,519	9,512	46,324	5,000	887,031
State Mutual	46,594,269	12,859,158	1,696,882	800,627	55,662,360
Travelers	249,788,460	109,643,611	10,916,759	2,087,212	346,510,691
Union Central	71,553,159	24,574,328	3,036,061	1,037,982	89,954,229
Union Mutual	5,819,641	919,676	194,269	168,630	5,996,370
Totals	2,044,414,180	545,084,927	79,512,315	25,766,409	2,452,312,055
Group Insurance.					
Ætna Life	22,890,026	27,794,839	426,060	267,209	37,693,198
Colonial	111,534	22,530	1,392	1,976	120,608
Connecticut General	9,094,930	6,875,641	91,917	56,935	11,092,001
Prudential	7,565,407	5,585,895	42,924	70,490	10,412,143
Travelers	62,579,354	56,532,819	810,329	656,780	85,902,593
Totals	102,241,251	96,811,724	1,372,622	1,053,390	145,220,543
Grand Totals	4,263,414,030	1323,527,669	178598,100	56,860,348	5,193,578,111
Industrial Business.					
Metropolitan	464,912,130	100,605,917	19,045,359	6,058,541	510,429,458
Morris Plan	1,234,200	2,005,000	44,013	9,284	1,402,150
Colonial	15,218,130	5,348,285	650,264	160,701	17,771,788
John Hancock	187,718,784	33,297,906	7,621,541	2,348,998	201,618,097
Prudential	539,909,817	113,450,120	22,001,225	5,799,792	611,293,236
Totals	1,208,993,061	254,707,228	49,362,402	14,377,316	342,514,729
NORTH CAROLINA.					
Durham Life	222,050	195,300	11,250	2,750	345,750
Jefferson Standard	51,376,162	21,055,983	2,261,661	492,710	66,162,683
La Fayette Mutual	1,237,255	441,430	60,505	18,646	1,487,355
North Carolina Mutual	3,634,662	1,913,458	†458,773	†39,375	5,013,254
Southern Life & Trust	27,369,315	13,016,653	1,085,351	240,169	35,283,739
Totals	83,839,444	36,622,824	3,877,540	793,650	108,292,781

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
No. Carolina—*Cont.*	$	$	$	$	$
Ætna Life	11,431,704	4,643,066	410,813	250,012	14,826,132
Atlantic Life	12,287,368	5,356,753	649,915	166,576	16,768,859
American Central	676,115	702,768	38,859	6,094	1,311,960
American National	1,212,996	636,943	55,909	12,113	1,621,846
Clover Leaf L. & C	.....	1,000	36	.....	1,000
Columbian National	3,600,230	1,399,707	124,095	20,068	4,701,641
Connecticut Mutual	3,215,970	862,366	58,279	23,000	3,731,651
Equitable, N. Y	20,359,905	7,720,506	856,568	359,184	25,779,593
Federal, Ill	10,000	44,000	1,323	.....	47,000
Fidelity Mutual	3,431,075	713,591	144,742	55,932	4,009,136
Franklin Life	162,723	.....	3,891	2,000	154,036
Guardian	3,757,232	1,392,100	163,642	22,250	4,801,668
George Washington	856,715	449,149	35,185	2,000	1,142,329
Home Life, N. Y	1,710,897	555,077	63,556	39,832	2,027,363
John Hancock	96,617	16,004	5,918	.....	102,617
Life and Casualty	225,000	277,500	12,749	1,000	383,500
Life Ins. Co. of Va	8,975,901	4,466,442	330,996	121,198	12,554,876
Lincoln National	328,900	532,267	18,180	42,767	813,267
Manhattan	1,283,054	440,326	53,587	8,374	1,615,943
Maryland Life	2,586,989	999,501	108,848	9,688	3,124,907
Maryland Assur	71,500	52,000	2,475	.....	96,500
Massachusetts Mutual	4,744,561	1,413,179	178,386	32,500	6,037,003
Metropolitan	26,424,389	10,882,857	979,677	229,203	34,097,968
Michigan Mutual	3,007,626	798,774	95,908	23,773	3,481,912
Missouri State	3,695,857	2,012,524	155,860	32,999	5,208,557
Mutual Benefit	27,444,998	6,666,285	880,638	260,062	33,181,513
Mutual Life, N. Y	28,246,868	7,985,365	1,145,195	407,599	34,209,797
National, U. S. A	2,271,346	1,493,050	95,931	8,000	3,241,451
National, Vt	9,585,460	3,542,178	412,412	137,179	12,363,781
New England	6,115,002	2,247,389	261,584	29,913	7,947,182
New York Life	25,721,236	7,934,749	1,146,099	332,244	31,812,234
North American	10,000	.....	119	.....	8,000
Northwestern Mutual	10,188,752	2,391,500	322,612	123,658	12,439,747
Northwestern National	131,912	103,749	.....	.....	115,062
Pacific Mutual	3,259,426	1,989,893	154,396	28,398	4,857,517
Pan-American	2,840,581	1,962,797	113,506	18,000	3,937,121
Penn Mutual	12,855,382	1,632,692	374,703	147,850	13,881,010
Philadelphia	5,206,835	3,583,191	.....	45,062	7,482,890
Phoenix Mutual	4,415,051	1,065,246	159,799	50,666	5,221,160
Provident L. & A	50,000	563,000	14,953	.....	594,250
Provident L. & T	3,129,000	3,210,000	60,998	57,000	4,607,000
Prudential	11,715,274	1,126,214	365,129	162,498	12,408,100
Reliance	2,894,655	1,456,000	139,069	44,328	4,049,119
Reserve Loan	1,853,562	2,329,500	101,230	14,846	2,567,372
Security L. & T	.....	2,235,240	74,402	.....	2,115,240
Security Mutual	1,768,271	209,254	58,153	14,150	1,843,382
State Life	2,237,174	706,839	56,940	30,000	2,671,509
Standard	268,250	418,000	20,144	500	484,000

Name of Company	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
No. Dakota—*Cont.*	$	$	$	$	$
First National, No. West.	3,773,780	1,164,000	131,040	15,000	4,554,280
Great West, Canada	5,118,947	2,025,716	179,278	24,714	6,228,728
Guaranty	318,688	12,000	8,387	.....	232,500
Guardian, N. Y	4,211,631	1,954,500	181,296	27,626	5,717,582
Home Life, N. Y	284,035	44,510	11,244	1,000	323,545
International	836,861	333,997	29,494	2,312	969,756
John Hancock	63,545	8,015	8,424	5,370	66,545
Kansas City	384,481	64,000	8,752	.....	389,981
Lincoln National	25,804,726	6,573,499	840,969	156,256	28,539,525
Manhattan Life	663,805	601	15,314	8,370	632,355
Metropolitan Life	681,264	172,534	18,591	7,881	787,975
Merchants Life	537,500	1,210,370	43,843	3,000	1,599,370
Midland, Minn	2,275,675	1,278,714	98,968	15,000	2,965,020
Minnesota Mutual	5,459,244	1,781,979	201,607	17,137	6,318,508
Missouri State Life	2,201,191	442,843	63,806	7,000	2,192,164
Montana Life	4,098,885	1,062,500	128,219	12,000	3,756,885
Mutual, N. Y	11,270,986	3,042,308	410,274	76,231	12,597,549
Mutual Benefit	2,867,749	440,830	78,532	33,002	3,140,995
Mutual Trust Life	6,533,210	2,940,605	267,838	32,684	7,768,930
National Fidelity	13,000	5,000	.....	.....	20,500
National of U. S. A	2,597,882	397,500	80,389	13,000	2,690,592
National, Vt	535,783	227,050	21,451	6,145	650,806
New World	268,191	1,294,183	46,486	4,067	1,335,374
New York Life	16,622,084	2,783,687	541,442	154,405	18,328,954
North American, Ill	4,113,228	1,285,640	143,225	16,642	4,955,790
North American, Neb	732,887	352,000	25,983	.....	883,815
North American L. & C	54,000	17,500	1,365	.....	47,000
Northern States, Minn	742,000	788,000	35,346	8,000	1,179,000
Northwestern Mutual	11,146,092	1,548,500	293,617	97,569	12,013,506
Northwestern National	18,037,635	6,354,091	686,762	114,939	20,905,173
Old Line	59,000	330,000	13,423	.....	389,000
Pacific Mutual	4,491,563	1,326,040	135,845	13,016	4,340,370
Penn Mutual	1,171,511	615,000	31,473	4,500	1,696,360
Phoenix Mutual	812,737	11,000	19,158	.....	788,012
Prudential	121,971	.....	.....	5,302	119,971
Reliance Life	73,636	576,500	19,997	4,000	628,886
Reserve Loan	304,642	50,000	3,502	3,961	118,190
Security Mutual, Neb	39,378	18,000	1,984	1,000	56,378
Security Mutual, N. Y	1,708,263	416,669	46,117	9,000	1,799,875
Surety Fund	1,880,979	227,000	30,868	8,000	1,866,543
State Life	406,021	5,000	8,375	.....	396,021
Travelers	2,323,971	1,448,608	86,715	8,500	3,422,286
Twin City	936,000	412,000	28,315	11,000	1,016,000
Union Central	5,777,577	1,758,764	274,114	28,380	6,857,536
Union Life & Acc	18,653	255,000	9,924	.....	259,826
Western Union	260,000	134,500	8,989	.....	263,500
Totals	178,791,512	55,510,381	6,212,504	1,140,377	205,775,362

State Mutual	4,308,761	686,157	140,724	24,233	4,732,094
Southeastern	357,597	935,783	23,479	.....	943,874
Travelers	7,138,959	2,401,014	204,900	95,927	9,072,671
Union Central	11,832,929	2,245,039	407,879	215,103	13,209,380
United L. & A.	3,416,720	1,086,117	68,646	28,477	4,008,161
Volunteer State	3,937,725	2,572,713	181,361	29,850	5,645,887
Totals	307,415,050	111,147,354	11,534,377	3,766,706	388,091,768
Group Insurance.					
Ætna Life	2,202,998	1,235,147	25,905	20,750	2,297,706
Equitable, N. Y.	.....	342,750	5,927	13,550	329,750
Metropolitan	649,550	744,850	9,510	2,000	1,029,400
Philadelphia	21,900	2,400	.....	.....	23,400
Prudential	.....	53,000	40	.....	.....
Travelers	738,250	716,650	6,541	.....	489,700
Totals	3,612,698	3,094,797	47,923	36,300	4,169,956
Grand Totals	394,867,192	150,864,975	15,459,840	4,596,656	500,554,505
Industrial Business.					
American National	2,172,947	1,345,476	99,206	27,142	2,559,000
Durham Life	6,740,298	3,355,576	750,045	84,481	7,778,021
Gate City L. & H.	1,967,286	2,524,140	374,389	33,366	2,983,037
Life Ins. Co. of Va.	25,872,962	4,333,401	967,824	258,114	27,764,676
Life and Casualty	1,781,506	2,345,798	338,849	19,887	2,503,504
Metropolitan	23,531,038	7,624,334	1,012,485	254,682	28,026,538
North Carolina Mutual	3,712,706	1,032,466	.....	.....	3,505,464
Security L. & T.	.....	251,183	3,653	24	199,494
Totals	65,778,743	22,812,374	3,546,451	677,696	75,319,734

† Includes industrial premiums and losses.

NORTH DAKOTA.					
Great Northern	4,289,548	2,052,591	169,854	33,500	5,768,939
Provident Ins.	10,703,678	4,874,000	408,272	51,500	13,582,678
Totals	14,993,226	6,926,591	578,126	85,000	19,351,617
Ætna Life	4,505,955	801,418	110,661	44,227	4,633,882
American Bankers	2,616,587	155,600	63,260	8,500	2,298,587
American Life	3,134,458	1,196,667	110,217	15,834	3,705,419
Bankers, Ia.	2,943,000	655,000	64,620	24,025	3,370,500
Bankers Reserve	2,529,587	1,642,260	108,593	10,000	3,045,337
Central Life Assur.	2,598,426	727,400	82,741	19,500	2,355,781
Central Life, Kan.	7,000	.....	.....	.....	2,500
Clover Leaf L. & C.	3,300	136,100	4,046	.....	139,400
Dakota Life	1,665,909	908,822	62,954	13,500	2,120,639
Equitable, N. Y.	3,916,391	876,389	152,249	20,642	4,573,419
Equitable, Ia.	901,424	489,875	45,355	10,500	1,217,594
Franklin Life	32,175	.....	1,649	.....	30,477
Fidelity Mutual	2,307,413	280,097	85,418	17,640	2,470,370
Group Insurance.					
Equitable, N. Y.	.....	.....	.....	910	.....
Travelers	.....	131,750	991	.....	127,750
Totals	.....	131,750	991	910	127,750
Grand Totals	193,784,738	62,568,722	6,791,621	1,226,287	225,254,729
Industrial Business.					
Metropolitan	123,045	5,011	5,330	2,263	131,022
OHIO.					
Cleveland Life	12,589,072	4,729,993	506,829	80,547	15,989,612
Columbia Life	6,881,089	1,595,500	222,354	43,056	7,953,436
Columbus Mutual	17,767,049	11,227,394	1,002,681	74,290	27,345,337
Federal Union	4,043,805	2,778,579	201,849	44,559	6,198,422
Gem City	3,249,516	1,179,254	117,713	12,000	3,922,631
Midland Mutual	32,725,729	9,869,318	1,409,849	139,731	40,455,616
Ohio National	16,320,917	5,922,916	663,048	88,600	20,722,309
Ohio State	17,367,314	6,476,169	.....	82,397	22,639,773
Toledo Travelers	1,491,941	176,475	59,401	20,442	1,576,949
Union Central	73,470,863	17,481,813	2,896,407	1,626,124	85,109,572
Western and Southern	23,798,541	9,721,430	1,053,150	140,710	30,279,534
Totals	210,305,836	71,158,831	8,133,281	2,352,456	262,193,191
Ætna Life	37,386,980	9,154,654	1,440,653	919,787	43,202,515
American Bankers	364,665	704,545	21,361	6,982	849,903
American Central	2,324,857	1,471,016	109,463	17,000	3,562,238
American National	840,000	589,885	42,487	15,000	1,280,385
Bankers, Ia.	36,925,320	5,288,140	792,889	429,200	40,582,109
Bankers, Neb.	1,733,404	415,671	68,009	27,000	2,042,575
Berkshire	8,659,117	1,642,078	287,169	116,297	9,693,657
Canada Life	17,713,145	5,194,235	713,637	160,632	21,434,339
Central Life	1,411,674	796,500	75,886	7,994	2,107,340
Century Life	703,548	1,062,118	29,020	.....	1,145,618
Clover Leaf	.....	282,824	4,601	.....	249,224
Connecticut General	14,804,320	7,162,615	613,713	42,114	207,125
Connecticut Mutual	26,519,428	6,903,078	992,341	411,926	31,007,677
Conservative	3,236,622	2,478,692	154,846	16,000	4,617,036
Continental	2,955,141	2,316,318	134,719	13,500	4,643,241
Equitable, D. C.	1,017,442	752,250	52,054	9,501	1,449,982
Equitable, Ia.	30,820,938	8,421,066	1,183,006	137,830	37,363,021
Equitable, N. Y.	76,848,489	19,197,541	3,331,524	735,816	90,684,057
Farmers & Traders	81,000	244,500	6,236	.....	307,500
Federal	2,003,693	347,776	75,589	6,000	2,177,164
Fidelity Mutual	7,559,257	1,704,191	337,451	89,011	8,835,934
Franklin Life	963,619	12,215	36,314	14,162	917,554
George Washington	86,110	177,268	13,710	.....	220,878
Girard Life	251,574	52,480	9,443	.....	291,932
Guardian Life	5,553,695	2,018,926	245,662	134,194	7,075,733
Home Life	10,642,564	2,138,319	449,866	89,999	11,934,772
International	968,250	1,118,909	45,437	17,895	1,423,991
Inter-Southern	344,503	210,646	.....	.....	555,149
John Hancock	62,477,659	13,256,628	2,143,379	611,333	71,067,647

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Ohio—*Cont.*	$	$	$	$	$
Lincoln National	11,655,318	5,974,817	529,010	55,597	16,217,679
Manufacturers	1,008,620	352,375	47,520	23,357	1,262,495
Manhattan	2,531,060	82,736	66,712	58,025	2,391,320
Maryland Assurance	192,000	187,500	10,448	.....	370,500
Massachusetts Mutual	41,261,266	14,412,130	1,665,332	304,695	53,545,110
Merchants	819,399	632,000	41,664	15,193	1,380,984
Metropolitan	155,482,288	47,020,069	6,366,062	1,852,571	188,957,689
Michigan Mutual	10,841,549	1,566,730	325,671	182,402	11,634,246
Missouri State	6,111,180	3,103,080	291,994	73,542	8,408,701
Mutual Benefit	72,968,440	14,337,321	2,679,849	847,030	84,773,359
Mutual, N. Y	93,731,159	20,275,831	3,784,263	1,383,293	107,785,047
National, U. S. A	495,080	202,114	21,613	14,000	661,675
National, Vt	32,671,650	6,088,213	1,152,692	385,676	36,953,099
National Life and Acc	4,131,060	3,216,157	923,186	58,667	5,585,018
New England Mutual	26,818,687	6,170,524	1,064,173	320,157	31,298,610
New York Life	117,202,753	31,414,601	5,266,401	1,933,433	140,590,905
North American	5,156,118	2,472,062	240,289	41,000	7,200,116
Northern Assurance	693,359	777,774	36,386	7,000	1,418,599
Northwestern Mutual	120,922,291	24,545,142	4,489,686	1,859,817	140,369,043
Northwestern National	388,072	158,997	17,769	2,000	502,058
Pacific Mutual	9,409,665	4,433,617	498,898	48,032	13,432,814
Penn Mutual	42,075,148	10,216,205	1,500,045	519,218	50,122,854
Peoples Life	.....	229,250	1,869	.....	229,250
Philadelphia	803,199	409,968	.....	2,000	1,138,610
Phoenix Mutual	12,322,927	1,440,191	448,071	123,166	13,077,624
Provident L. & T	29,700,918	8,988,027	1,177,457	142,872	35,400,334
Prudential	124,336,973	33,815,906	4,404,649	1,202,513	148,536,983
Reliance	7,153,523	2,171,457	293,908	33,756	8,915,180
Reserve Loan	1,373,752	243,000	50,739	12,500	1,407,070
Royal Union	11,429,858	1,911,224	445,826	61,688	12,519,522
Security, Va	2,267,182	911,191	89,919	16,000	2,763,145
Security Mutual	3,654,565	608,773	136,887	28,192	3,987,331
State Life	8,963,448	3,245,282	253,587	42,500	11,312,954
State Mutual	27,214,452	7,140,471	1,069,033	364,859	32,284,165
Travelers	52,806,721	20,657,986	1,816,991	281,770	70,588,233
Union Mutual	1,626,012	919,676	194,269	168,630	5,996,370
United L. & A	92,392	437,500	13,061	222	463,892
United States	2,062,088	495,910	61,839	83,899	2,235,510
Totals	1,397,661,186	376,370,891	54,891,233	16,578,445	1,650,652,157
Group Insurance.					
Ætna Life	48,406,398	48,050,647	488,711	380,270	49,658,545
Connecticut General	800,050	522,820	11,922	4,700	1,069,330
Equitable, N. Y	37,581,782	3,789,654	464,942	210,653	41,517,337
Metropolitan	3,920,200	3,444,550	53,900	28,268	5,621,750

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Oklahoma—*Cont.*	$	$	$	$	$
Home Life, N. Y	698,822	397,858	33,763	5,500	979,794
Illinois Life	4,721,225	2,760,922	175,772	21,562	6,559,353
International	7,826,378	9,250,508	452,891	262,500	13,044,070
John Hancock	260,104	40,849	16,270	7,547	250,910
Kansas City Life	29,134,679	3,988,516	830,479	129,500	28,106,263
Kansas Life	428,600	859,500	35,630	1,000	1,057,600
Lincoln National	269,000	1,444,300	58,414	12,000	1,672,300
Manhattan Life	430,643	26,788	11,506	3,825	451,208
Massachusetts Mutual	4,259,965	2,082,625	171,883	8,000	6,074,003
Merchants Life	4,888,010	7,882,717	349,452	26,000	11,799,340
Metropolitan	10,155,389	5,426,294	409,543	88,576	13,924,807
Midland Life	1,861,245	1,330,000	92,069	16,544	2,939,936
Minnesota Mutual	2,044,036	754,347	80,772	8,022	2,433,542
Missouri State	12,946,802	7,745,615	567,212	60,739	18,072,205
Mutual Benefit	6,012,409	1,142,659	199,661	36,660	6,899,985
Mutual Life, N. Y	23,459,659	8,418,439	1,033,629	139,251	30,888,189
National L. & A	1,033,638	824,940	211,758	15,504	1,203,999
National, Vt	4,704,676	1,612,916	209,685	5,500	6,001,287
National, U. S. A	2,985,602	1,032,908	121,310	29,333	3,814,473
National Fidelity	291,830	1,296,707	52,112	2,000	1,456,537
New York Life	43,093,512	13,354,324	2,029,885	393,428	53,856,239
North American, Ill	712,154	1,828,762	73,326	3,000	2,467,615
North Carolina Mutual	.....	273,000	5,193	.....	251,500
Northwestern Mutual	22,804,001	6,290,160	655,615	171,039	28,166,198
Northwestern National	1,354,739	429,514	47,414	16,658	1,544,493
Old Colony	854,429	1,073,376	45,055	9,354	1,590,706
Pacific Mutual	6,434,805	3,668,418	304,776	18,086	9,736,899
Penn Mutual	11,717,774	3,422,261	442,598	166,739	13,979,082
Phoenix Mutual	2,004,783	1,110,156	100,424	1,000	2,954,025
Prudential	9,282,350	3,493,029	339,489	89,796	11,715,087
Reliance Life	3,697,696	2,724,714	172,373	4,179	5,793,102
Reserve Loan	2,016,374	2,099,129	108,294	21,976	3,765,256
Security Mutual, Neb	.....	120,000	4,092	.....	120,000
Security Mutual, N. Y	820,556	203,303	26,799	4,000	966,645
Standard, Ill	3,396,303	3,321,000	160,053	32,000	5,250,396
Standard, Ga	209,000	998,250	37,534	4,000	993,500
State Life, Ind	10,145,067	7,192,043	321,630	52,000	15,879,641
Travelers	2,330,103	1,986,599	88,612	2,445	3,962,208
Union Central	5,646,177	1,570,418	189,205	102,766	6,606,017
United Life & Acc	5,000	378,220	11,055	163	369,220
Totals	325,235,297	161,701,665	13,833,071	2,773,589	444,538,819
Group Insurance.					
Ætna Life	632,750	629,000	6,887	3,500	855,500
Equitable, N. Y	420,091	158,294	2,807	4,999	566,203

Prudential	2,731,447	2,018,900	61,521	32,691	4,123,782
Travelers	32,134,308	17,720,680	405,956	277,154	27,052,138
Totals	125,574,185	75,547,251	1,486,952	933,736	129,642,882
Grand Totals	1,733,541,207	523,076,973	64,511,466	19,864,637	2,042,488,250
Industrial Business.					
Equitable, D. C	2,064,150	1,001,334	98,143	11,252	2,561,269
Federal Union	2,283,199	1,258,340	113,758	8,609	2,850,145
Federal Life	1,700	100	80	.....	1,700
Guardian Life	701	.....	16	.....	701
John Hancock	12,488,326	4,201,702	474,730	105,104	14,164,838
Metropolitan	146,636,747	30,314,880	6,009,447	2,063,369	162,308,135
Morris Plan	182,750	194,425	5,030	950	194,225
Mutual of Baltimore	718,656	3,783,070	77,208	6,929	2,594,068
Ohio National	141,000	540	4,253	1,100	135,670
Prudential	179,656,551	35,994,260	7,196,691	1,446,628	201,446,753
Western and Southern	89,983,139	51,707,196	4,661,968	850,031	117,327,039
Totals	434,156,419	128,455,847	18,641,324	4,493,972	503,584,543
OKLAHOMA.					
Atlas Life	3,620,040	3,902,364	211,633	15,500	6,124,204
Mid Continent	7,529,722	12,512,674	566,275	43,500	17,820,521
Totals	11,149,762	16,415,038	777,908	59,000	23,944,725
Ætna Life	6,219,035	4,655,179	270,827	102,903	10,027,648
American Central	1,235,622	328,868	43,476	5,967	1,498,180
American Life	3,374,023	2,994,278	194,969	35,075	5,757,801
American National, Mo	1,027,539	1,078,500	29,610	1,000	1,842,039
American National, Tex	2,752,055	1,768,373	114,233	22,638	3,858,771
Bankers Life, Ia	3,852,946	1,315,500	117,502	64,063	4,796,439
Bankers Life, Neb	1,230,423	483,595	58,357	4,919	1,637,018
Bankers Reserve	1,349,488	1,074,762	110,577	24,415	3,211,267
Business Mens Assur	.....	504,000	14,686	.....	504,000
California State	995,059	1,280,879	60,133	7,500	2,027,015
Capitol Life	3,525,601	3,319,000	199,705	46,440	5,824,101
Central Life, Ia	2,224,914	499,800	81,136	11,000	2,469,226
Central Life, Kan	186,350	.....	.....	.....	200,710
Central States, Mo	5,981,428	7,444,653	353,393	46,500	10,476,406
Clover Leaf L. & C	.....	148,137	5,058	2,000	146,137
Columbian National	3,178,372	1,912,873	133,530	11,574	4,583,821
Commonwealth, Neb	134,610	43,000	3,904	.....	120,760
Connecticut Mutual	2,347,413	745,820	90,771	23,772	2,777,593
Equitable, N. Y	14,748,582	8,376,843	827,709	99,617	21,165,574
Equitable, Ia	1,548,127	622,750	74,874	1,000	2,095,645
Farmers and Bankers	2,047,974	768,823	77,552	9,815	2,346,034
Fidelity Mutual	2,246,102	944,333	101,491	15,218	3,068,318
Federal Life	2,524,994	1,580,588	101,713	56,500	3,710,676
Franklin Life	943,381	10,000	25,197	13,599	864,116
Great Republic	182,394	353,795	18,752	.....	521,189
Great Southern, Tex	13,373,336	4,468,321	309,526	179,100	17,547,468
Guardian, N. Y	3,069,994	1,122,920	133,157	16,782	3,863,237
Metropolitan	.....	372,520	4,841	5,560	319,700
Prudential	115,500	.....	993	.....	.....
Travelers	2,425,400	2,730,300	31,184	.....	3,445,050
Totals	3,593,741	3,890,114	46,712	14,059	5,186,453
Grand Totals	339,978,800	182,006,817	14,657,691	2,846,648	473,669,997
Industrial Business.					
American National	2,260,309	4,727,178	241,384	70,507	7,981,128
Metropolitan	6,704,298	2,987,474	282,624	54,175	8,132,577
Prudential	8,730,486	3,082,368	331,439	57,440	10,085,060
Totals	17,695,093	10,797,020	855,447	182,122	26,198,765
OREGON.					
Oregon Life	20,462,695	6,272,791	760,367	77,076	24,215,106
Ætna Life	4,520,430	1,626,445	167,839	38,000	5,522,446
American, Ia	905,735	244,907	29,772	2,000	996,639
American Central	1,534,873	1,451,650	68,813	16,020	2,620,107
Bankers, Ia	7,546,875	1,026,500	115,004	94,051	8,157,231
Bankers, Neb	1,167,824	488,834	47,930	15,306	1,514,658
Bankers Reserve	2,397,893	541,256	95,212	16,126	2,724,537
California State	769,558	134,577	25,489	18,000	770,246
Capitol Life	207,857	239,000	13,224	.....	400,307
Central, Kan	11,500	.....	.....	.....	11,724
Connecticut Mutual	2,060,068	660,579	77,272	25,193	2,546,067
Continental, Mo	1,530,695	442,500	57,317	27,500	1,724,195
Equitable, N. Y	10,301,087	2,064,802	406,192	46,806	11,484,449
Equitable, Ia	1,917,088	1,260,125	92,291	7,500	2,921,732
Fidelity Mutual	1,346,204	284,268	55,655	7,300	1,546,600
Franklin Life	51,760	.....	1,614	1,000	49,695
Guardian, N. Y	1,166,602	302,500	40,729	22,269	1,364,919
Home, N. Y	78,683	543	4,612	.....	70,115
Idaho State	4,615,672	2,642,548	.....	18,500	5,793,985
John Hancock	30,213	151	8,628	3,000	30,237
Kansas City Life, Mo	3,839,504	1,758,918	167,766	18,000	4,924,099
Manhattan Life	851,981	1,280	19,186	35,933	779,567
Maryland Assurance	5,000	10,000	1,773	.....	15,000
Massachusetts Mutual	7,706,419	1,624,255	322,122	156,652	8,948,383
Merchants Life, Ia	213,000	484,000	20,671	10,000	682,000
Metropolitan	10,357,999	3,972,879	423,020	62,356	13,011,811
Missouri State	1,281,872	560,429	55,004	11,000	1,664,747
Montana Life	.....	106,500	6,993	.....	305,540
Mutual Benefit	8,465,441	2,030,509	335,549	63,454	10,117,020
Mutual Life	20,928,834	5,865,879	814,788	336,034	24,221,064
National, Vt	1,914,216	1,038,111	82,358	25,988	2,565,970
National, U. S. A	4,193,413	1,068,154	165,235	33,500	4,873,645
New England	3,978,103	1,575,032	183,314	6,063	5,260,190
New World	6,126,449	999,636	180,873	20,000	5,782,717
New York Life	18,798,583	7,396,986	962,520	283,110	24,648,442
North American, Ill	305,675	307,117	16,750	2,000	506,392
Northwestern Mutual	20,367,819	2,884,640	703,186	369,304	22,449,017
Northwestern National	288,534	136,550	10,730	12,000	371,517

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Oregon—*Cont*	$	$	$	$	$
Occidental, Cal.	2,404,316	779,061	74,606	19,000	2,626,173
Pacific Mutual	3,633,215	1,909,639	168,008	57,181	5,309,876
Penn Mutual	7,997,618	661,147	270,084	97,000	8,231,811
Phoenix Mutual	377,951	2,750	12,816	17,048	360,611
Provident L. & T.	2,586,403	1,298,039	118,300	13,751	3,500,283
Prudential	5,257,371	1,174,085	192,382	52,999	5,965,597
Reliance Life	976,462	398,000	42,994	2,092	1,257,333
Reserve Loan	961,035	49,000	23,037	942	961,761
Security Life of Amer., Ill.	646,876	372,500	32,170	5,500	830,876
State Life, Ind	384,390	90,000	10,135	5,000	285,390
Travelers	5,600,540	3,642,282	195,641	48,068	8,550,120
Union Central	2,389,106	1,054,270	80,734	79,237	3,003,400
Union Mutual	1,366,841	230,606	46,277	35,188	1,456,820
West Coast	2,104,457	930,000	82,828	13,308	2,820,015
Western States	2,018,854	518,543	85,216	21,100	2,397,024
Western Union	5,390,908	3,241,025	227,764	56,250	7,762,833
Totals	195,879,802	61,583,067	7,442,423	2,327,629	236,676,933
Group Insurance.					
Ætna Life	623,550	2,326,850	19,934	10,750	1,704,900
Equitable, N. Y.	9,334,207	176,600	120,243	67,412	10,291,516
Metropolitan	250,500	554,100	5,388	2,000	566,150
Travelers	3,000	3,000	23	.....	6,000
Totals	10,211,257	3,060,550	145,588	80,162	12,568,566
Grand Totals	226,553,754	70,916,408	8,348,378	2,484,867	273,460,605
Industrial Business.					
Metropolitan	8,259,133	2,278,935	337,575	60,218	9,136,159
Prudential	5,030,463	1,387,601	184,388	24,979	5,823,112
Totals	13,289,596	3,666,536	521,963	85,197	14,959,271
Pennsylvania.					
Fidelity Mutual	29,627,264	7,372,604	1,339,217	462,529	34,807,826
Girard Life	7,747,144	2,480,435	280,682	136,527	9,484,541
Home Life of America	26,980,383	11,226,486	1,121,540	304,494	34,301,698
Penn Mutual	140,942,275	22,260,151	4,873,654	2,009,270	154,030,734
Pennsylvania Mutual	1,938,157	782,250	58,921	39,664	2,400,657
Philadelphia	23,838,799	4,219,602	.....	280,065	24,568,282
Presbyterian Ministers	29,842,366	3,655,997	490,600	396,837	31,625,826
Provident L. & T.	123,471,913	22,234,596	2,065,618	1,118,430	133,385,229
Reliance	21,816,347	8,707,964	992,306	142,315	29,086,989
Scranton Life	18,733,549	7,012,468	784,488	151,417	22,048,988
Standard	12,985,984	1,499,821	416,994	91,454	13,347,762
Totals	437,924,181	91,452,374	12,421,020	5,133,002	480,088,532

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Pennsylvania—*Cont.*	$	$	$	$	$
Pacific Mutual	4,809,669	1,158,897	202,543	27,954	5,756,778
Pan American	5,415,190	1,657,000	199,478	41,074	6,405,222
Phoenix Mutual	16,038,399	3,641,497	647,521	147,184	18,580,730
Prudential	286,487,316	78,676,546	10,133,740	3,020,435	343,233,373
Provident L. & T.	123,472,000	22,235,000	2,065,619	1,118,000	133,385,000
Reserve Loan	1,605,929	501,500	59,958	10,830	1,873,707
Royal Union	5,187,355	712,328	220,206	53,402	5,491,193
Security Life	3,023,808	787,844	102,212	29,319	2,837,325
Security Mutual, N. Y.	5,350,598	471,858	185,321	71,701	5,365,029
State Life	7,798,306	2,017,678	210,441	102,107	8,881,388
State Mutual	16,387,900	2,975,854	570,828	391,528	17,981,436
Sun Life, Canada	6,528,022	598,845	264,688	61,334	6,820,944
Sun Life, Md	273,500	250,000	13,498	....	416,500
Travelers	65,269,092	20,259,279	2,404,011	782,293	81,643,504
Union Central	33,902,829	7,130,219	1,390,736	684,069	38,054,476
Union Mutual	3,710,998	597,028	118,557	85,285	3,857,985
United L. & A.	907,400	934,180	52,472	1,715	1,613,550
United States	3,392,808	634,899	85,700	61,569	3,554,246
Western and Southern	11,062,195	8,497,356	556,755	130,793	14,981,661
Totals	2,037,719,911	491,121,974	73,619,192	27,362,269	2,344,058,569
Group Insurance.					
Ætna Life	37,712,403	33,347,841	677,442	495,996	56,577,208
American Bankers	186,250	98,500	1,714	1,750	83,250
Connecticut General	18,108,674	22,650,206	315,969	174,060	29,188,725
Equitable, N. Y.	27,612,765	9,297,624	491,580	351,942	40,709,297
Guardian, N. Y.	305,196	46,812	6,681	4,500	324,828
Home Life, Del.	23,000	18,100	....	.....	27,300
Metropolitan	23,588,722	25,405,210	495,502	301,180	39,537,988
Philadelphia	23,000	18,100	....	....	27,360
Prudential	3,419,450	3,697,988	49,970	30,200	5,087,828
Travelers	28,403,052	63,277,102	797,398	482,452	72,377,921
Totals	139,382,512	157,857,483	2,836,256	1,842,080	243,941,655
Grand Totals	2,615,026,604	740,431,831	88,879,468	34,337,351	3,077,088,726
Industrial Business.					
Baltimore	16,567,387	5,978,303	714,666	203,887	19,342,336
Colonial Life	13,398,518	5,015,847	517,760	120,202	15,108,453
Columbian National	16,886	....	703	390	15,829
Eureka Life	4,117,992	1,407,761	175,827	37,366	4,737,146
Federal Life	14,444	3,400	519	100	15,360
Home Life, Del.	11,428,001	4,326,527	571,167	221,444	13,939,445
John Hancock	60,405,054	12,911,305	2,229,279	707,096	65,044,220
Metropolitan	207,835,370	51,426,291	10,854,979	3,828,755	202,800,645
National Benefit	1,758,145	878,548	123,978	15,816	1,880,135
Pennsylvania Mutual	7,814,990	1,658,711	296,105	70,381	8,883,354

Ætna	44,577,210	12,752,620	1,713,377	953,496	54,008,213
American Bankers	509,910	338,609	20,918	7,550	733,888
American Central	1,464,580	199,868	34,034	15,000	1,513,204
American National	480,439	93,000	13,343	2,000	548,439
Baltimore Life	6,597,357	2,722,184	301,459	86,904	8,315,628
Bankers, Ia	18,549,413	4,613,500	467,960	239,795	22,085,423
Bankers, Neb	2,057,470	507,435	81,760	14,303	2,455,405
Bankers Reserve	158,684	20,480	6,804	.....	179,164
Berkshire Life	23,317,020	3,722,941	844,614	275,126	25,508,086
Canada Life	5,646,687	3,666,905	408,535	31,727	8,572,338
Central Life, Kan	7,032	.....	.....	.....	6,049
Cleveland Life	.....	224,500	8,981	2,000	206,500
Colonial	766,250	62,000	25,974	12,584	758,000
Columbian National	6,082,041	2,540,366	204,430	89,007	7,635,433
Connecticut General	21,070,934	8,188,971	743,372	123,109	27,188,395
Connecticut Mutual	27,748,936	9,016,013	1,014,159	489,769	33,379,659
Conservative, W. Va	794,150	353,000	39,571	11,000	952,650
Continental, Del	3,768,320	1,029,141	130,927	35,080	4,482,352
Continental, Ill	244,320	377,300	18,782	975	568,795
Continental Assur., Ill	244,320	377,300	18,782	750	568,795
Equitable, N. Y	214,834,669	43,790,798	8,757,968	2,545,542	243,206,600
Equitable, Ia	23,140,319	7,741,375	818,111	150,949	29,101,383
Eureka	4,295,652	1,534,711	202,225	38,116	5,588,058
Farmers and Traders	1,972,000	1,039,000	88,869	16,000	2,705,500
Federal Life	645,634	304,266	19,005	5,111	842,254
Guardian, N. Y	7,723,842	1,864,268	291,259	65,892	8,674,181
Franklin Life	317,519	101,120	8,379	1,000	365,533
Home Life, N. Y	10,651,961	1,962,382	418,832	119,489	11,786,826
International	976,270	934,463	44,599	6,000	1,269,729
Inter Southern Life	385,678	219,193	.....	360,540	244,331
John Hancock	56,152,679	15,625,258	2,164,709	568,899	66,815,121
Knight Life	4,684,210	3,729,266	232,889	32,067	7,338,523
Lincoln National	749,000	493,900	39,754	30,000	1,081,980
Manufacturers, Canada	472,390	25,000	24,803	3,000	474,890
Manhattan	3,326,656	510,251	98,485	60,078	3,547,069
Maryland Assurance	158,000	153,000	6,954	.....	273,500
Massachusetts Mutual	30,716,993	6,469,048	1,119,873	308,008	35,908,884
Merchants Life	1,117,200	959,870	58,742	9,618	1,855,470
Metropolitan	302,386,146	79,086,622	10,901,828	3,530,878	343,413,018
Michigan Mutual	3,517,540	771,003	116,700	65,266	3,913,516
Missouri State	3,646,787	3,228,342	172,237	73,208	6,204,713
Mutual Benefit	83,818,061	15,357,673	2,708,244	1,215,761	96,193,720
Mutual Life, N. Y	148,029,608	32,197,670	5,724,525	2,592,075	167,458,782
National Benefit	17,000	154,500	5,837	2,000	161,250
National, Vt	17,584,496	1,925,965	587,572	332,861	18,536,827
National, U. S. A	3,521,851	1,214,232	152,934	33,810	4,475,405
National Life & Acc	.....	412,068	21,252	387	339,134
New England	37,257,713	6,577,038	1,334,784	520,310	41,480,823
New York Life	174,613,884	35,776,001	7,583,154	3,578,702	200,108,957
Niagara Life	1,129,906	50,000	33,885	3,693	1,234,381
North American, Can	13,500	.....	459	.....	13,500
North American, Ill	1,040,001	5,000	27,061	13,000	965,401
Northern Assurance	2,342,956	1,582,500	99,284	16,000	3,604,956
Northwestern Mutual	117,955,881	20,444,432	4,152,830	1,840,370	134,060,699
Northwestern National	180,322	338,818	19,084	12,872	413,132
Prudential	439,577,938	79,639,251	17,643,237	4,428,972	488,290,794
Sun Life of America	11,294,992	3,425,113	494,821	74,184	12,780,072
Western and Southern	8,290,924	6,921,956	442,847	93,421	11,378,790
Totals	842,520,641	173,593,013	34,066,188	9,802,014	934,234,585
PHILIPPINE ISLANDS.					
Central Life, Kan	1,190	.....	.....	.....	1,000
Equitable, N. Y	.....	.....	2,595	1,012	.....
Manhattan	11,500	.....	300	.....	11,500
New York Life	1,928,386	77,097	72,394	18,814	1,937,481
Reliance Life	4,000	.....	125	.....	4,000
West Coast	5,047,584	2,396,006	393,200	63,562	6,431,430
Totals	6,992,660	2,473,103	468,614	83,388	8,385,411
PORTO RICO					
Equitable, N. Y	151,610	1,500	3,754	146	146,033
Franklin	.....	.....	.....	.....	2,000
New York Life	1,592,164	17,877	54,205	32,179	1,481,641
North American, Ill	2,000	.....	81	.....	2,000
Pan-American	.....	141,800	.....	.....	96,400
Reliance Life	6,000	.....	205	.....	6,000
Totals	1,751,774	161,177	58,245	32,325	1,734,074
RHODE ISLAND.					
Puritan Life	3,241,524	727,049	130,307	15,000	3,781,873
Ætna Life	2,296,534	557,606	60,850	39,639	2,726,191
Berkshire	424,169	71,000	16,487	6,368	482,990
Columbian National	1,330,493	485,502	48,939	.....	1,657,978
Connecticut General	2,639,802	673,336	113,031	4,000	3,161,615
Connecticut Mutual	3,057,648	584,996	112,684	54,134	3,453,280
Equitable, N. Y	9,670,525	1,492,859	392,112	59,092	10,429,428
Fidelity Mutual	254,354	42	9,998	4,600	272,296
Home Life, N. Y	818,002	158,834	42,405	1,000	911,043
John Hancock	18,911,566	6,027,046	795,247	167,804	23,008,385
Manhattan	201,503	.....	5,136	7,850	185,454
Maryland Assurance	2,000	27,000	966	.....	29,000
Massachusetts Mutual	24,254,244	4,899,288	960,006	243,192	27,793,478
Metropolitan	31,552,234	10,528,900	1,452,272	479,877	39,258,572
Missouri State	55,915	432	1,131	.....	51,795
Mutual Benefit	5,436,297	900,638	172,267	67,264	6,184,264
Mutual Life, N. Y	8,972,519	824,353	332,404	698,443	8,718,087
National, U. S. A	7,000	.....	.....	19	7,000
National, Vt	1,682,334	687,589	73,944	48,471	2,251,804
New England	4,901,991	1,066,716	192,607	26,745	5,737,130
New York Life	7,602,166	1,183,537	327,147	162,945	8,388,187
Northwestern Mutual	9,127,057	1,333,500	366,978	127,613	10,122,731
Northwestern National	34,000	.....	.....	.....	31,000
Pacific Mutual	95,993	85,500	6,252	8,400	171,598
Penn Mutual	3,859,671	552,137	168,983	22,020	4,377,188
Phoenix Mutual	2,622,398	448,282	82,088	27,748	2,883,873
Provident L. & T	3,170,000	533,000	94,469	14,000	2,486,000

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Rhode Island—*Cont.*	$	$	$	$	$
Prudential	12,229,299	2,701,607	451,879	190,123	14,193,730
Reliance Life	44,552	.....	4,907	.....	56,000
State Mutual	5,578,662	1,141,949	233,732	83,343	6,311,094
Travelers	5,294,815	1,823,112	215,118	48,192	6,829,134
Union Central	2,061,627	378,347	80,831	43,449	2,253,402
Union Mutual	555,558	62,137	19,842	12,248	563,204
United L. & A	50,000	132,500	6,086	90	139,500
United States	17,510	7,000	554	1,000	19,510
Totals	168,812,438	39,368,747	6,841,352	2,649,669	195,145,936
Group Insurance.					
Equitable, N. Y	5,473,539	552,400	78,061	60,703	6,277,441
Travelers	9,731,500	5,526,850	135,161	271,150	11,532,200
Connecticut General	881,700	392,900	8,675	9,100	920,300
Metropolitan	481,650	304,200	7,656	7,300	559,850
Totals	16,568,389	6,776,350	229,553	348,253	19,289,791
Grand Totals	188,622,351	46,872,146	7,201,212	3,012,922	218,217,600
Industrial Business.					
Columbian National	5,376	.....	349	.....	5,272
John Hancock	31,483,099	4,851,899	1,234,518	327,493	33,779,498
Metropolitan	43,972,170	11,349,852	1,837,337	624,263	50,450,097
Morris Plan	173,375	234,800	5,717	1,200	221,200
Mutual Benefit	79,810	12,850	6,427	616	63,555
Prudential	15,777,618	3,188,066	635,473	149,739	17,790,759
Totals	91,491,448	19,637,467	3,219,821	1,103,311	102,310,381
South Carolina.					
Bankers National	1,005,000	1,935,000	111,397	15,200	2,429,750
Carolina Life	362,200	628,000	11,449	2,000	877,700
Southeastern Life	14,969,833	4,543,836	430,724	101,768	16,335,275
Totals	16,337,033	7,106,836	553,570	118,968	19,642,725
Ætna Life	6,033,084	1,680,195	192,069	65,734	7,368,121
Atlantic Life	8,009,062	3,237,531	329,220	59,309	10,404,246
Commonwealth, Ky	291,875	595,500	19,953	.....	757,875
Durham Life	.....	36,850	605	.....	31,450
Equitable Life, N. Y	18,437,247	4,526,747	709,451	203,023	21,518,577
Fidelity Mutual	5,599,400	1,910,657	240,163	55,906	7,071,681
Franklin Life	26,273	3,000	1,474	.....	35,803
George Washington	1,043,537	448,412	44,030	3,001	1,425,467
Guardian Life	1,853,414	1,177,000	86,288	54,441	3,030,414
Home Life	2,113,725	381,219	72,139	32,572	2,374,790
John Hancock	62,740	4,112	3,965	.....	61,780
Jefferson Standard	19,480,831	7,086,650	703,299	200,317	24,890,785

Name of Company	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
South Dakota.					
Dakota Life	11,857,115	4,389,657	378,110	55,948	14,711,168
First National	7,796,018	1,961,076	271,242	26,000	8,688,817
Policyholders Life	256,000	452,000	87,060	.....	476,000
United States National	.....	2,202,500	83,421	.....	1,101,250
Totals	19,909,133	9,005,233	819,833	81,948	24,977,235
Ætna Life	3,425,879	616,083	98,409	51,481	3,626,653
Agricultural	23,000	1,000	580	.....	16,000
American Bankers	1,335,157	127,750	33,165	18,500	1,237,937
American Life	3,002,062	663,047	93,867	15,500	3,038,610
Bankers, Ia	6,387,928	2,215,900	162,899	57,047	8,023,853
Bankers, Neb	656,850	70,489	31,634	5,000	719,339
Bankers Reserve	1,746,966	627,449	74,324	7,706	2,127,871
Business Mens Assur	.....	9,000	165	.....	9,000
Capitol Life	1,034,560	166,500	31,820	.....	1,119,180
Cedar Rapids	.....	10,500	305	.....	10,500
Central Life, Ia	1,218,497	574,300	51,684	8,000	1,708,210
Central Life, Ill	1,878,650	729,803	56,403	7,500	2,241,695
Central States	1,438,428	441,500	42,822	1,000	1,608,428
Commonwealth	1,529,312	1,082,200	71,133	4,737	2,200,564
Connecticut General	820,255	254,447	28,192	1,500	1,012,904
Des Moines L. & A	785,425	376,916	28,754	5,000	880,595
Elkhorn L. & A	180,430	111,261	8,053	611	244,680
Equitable, N. Y	10,619,775	5,845,788	499,613	57,668	14,704,891
Equitable, Ia	2,379,871	1,245,500	98,600	18,000	3,392,826
Federal Life	293,363	71,997	9,203	.....	310,360
Fidelity Mutual	921,301	307	30,159	1,204	883,242
Franklin Life	31,195	2,000	1,134	.....	30,082
Guaranty Life	224,135	39,000	9,228	.....	238,232
Guardian Life	2,659,775	1,538,000	123,468	17,000	3,660,350
Home Life, N. Y	3,728,277	684,182	120,946	98,521	4,066,167
International Life	5,919,554	2,018,326	197,857	32,201	6,640,493
John Hancock	42,623	12,022	4,924	2,095	52,981
Kansas City	8,901,135	2,361,043	294,786	39,500	9,871,178
Lincoln National	2,073,400	1,916,000	96,937	5,000	3,351,800
Manhattan Life	37,258	4	1,310	552	40,262
Massachusetts Mutual	1,267,107	509,500	51,442	15,000	1,716,921
Merchants Life	335,048	9,000	6,685	2,000	318,488
Metropolitan	637,121	125,872	17,369	18,693	716,515
Midland Ins	352,677	321,396	14,292	1,000	516,204
Minnesota Mutual	7,399,711	2,564,539	256,151	46,801	8,674,341
Missouri State	241,114	97,753	11,075	3,000	326,620
Montana Life	574,000	813,000	36,748	.....	1,190,500
Mutual Benefit	9,071,560	1,844,965	261,005	53,432	10,442,958
Nutual Life, N. Y	18,569,094	4,753,708	627,317	108,355	21,442,541
Mutual Trust	2,439,929	1,176,230	100,397	12,376	3,171,618
National Fidelity	880,262	385,570	43,092	2,500	1,185,717
National Life, Vt	996,365	711,393	46,685	9,677	1,611,712

Life and Casualty	275,000	308,500	15,048	7,205	463,500
Life Ins. Co. of Va	12,851,405	7,663,341	483,503	141,724	19,067,027
Lincoln Reserve Life	1,899,450	1,237,800	97,641	20,000	2,312,300
Manhattan Life	696,720	13,664	18,856	18,329	655,119
Maryland Assurance	118,000	73,500	4,025	.....	146,500
Maryland Life	993,684	254,805	35,023	8,500	1,073,696
Merchants Life	23,000	7,000	639	.....	30,000
Metropolitan Life	15,242,654	6,680,236	541,624	157,814	19,400,999
Missouri State Life	12,922,049	5,918,305	490,218	146,056	17,317,184
Mutual Benefit	25,807,196	5,946,737	766,107	180,806	30,759,674
Mutual Life, N. Y	17,316,373	4,192,754	656,301	209,989	20,365,693
National Life of U. S. A	62,000	415,085	12,779	.....	419,085
New England Mutual	6,101,840	2,353,345	258,877	58,233	7,987,042
New York Life	31,752,879	10,697,419	1,370,179	383,198	39,582,711
No. American Life, Ill	2,000	.....	33	.....	2,000
North Carolina Mutual	4,382,292	743,021	406,495	83,070	4,882,531
Pacific Mutual	4,390,675	1,893,396	191,563	27,875	5,977,398
Penn Mutual	10,129,178	1,825,908	290,197	104,820	11,313,972
Philadelphia Life	5,622,637	3,833,732	.....	47,500	7,810,815
Phoenix Mutual	2,114,726	34,883	56,654	13,530	2,100,129
Provident L. & T	784,087	1,321,000	59,208	3,000	1,671,587
Prudential	12,786,972	2,768,838	434,667	122,491	15,003,066
Reliance Life	1,995,278	2,734,184	135,982	21,405	4,514,004
Reserve Loan	447,500	412,000	19,558	.....	619,000
Security Mutual, N. Y	.....	.....	18,050	2,000	.....
Southern L. & T	10,149,263	5,791,725	453,843	75,731	14,091,344
Southern States	8,769,035	2,643,676	77,937	44,000	10,457,358
State Life	2,333,443	174,566	45,895	11,000	2,064,409
State Mutual	3,018,830	744,926	101,010	32,898	3,540,934
Union Central	8,383,914	2,314,258	303,158	82,587	9,997,162
United L. & A	2,111,758	746,146	60,830	17,261	2,599,294
Volunteer State	2,147,405	624,617	64,115	14,000	2,516,003
Totals	268,582,431	95,457,234	9,872,671	2,709,325	337,712,525
Group Insurance.					
Ætna Life	1,741,150	2,535,675	35,080	13,400	2,314,500
Equitable, N. Y	502,805	1,269,700	15,456	16,580	1,850,885
Metropolitan	289,400	1,480,600	13,129	4,950	1,375,500
Southeastern	1,488,673	1,067,834	22,974	13,924	1,225,737
Totals	4,022,028	6,353,809	86,639	48,854	6,766,622
Grand Totals	288,941,492	108,917,879	10,512,880	2,875,147	364,121,872
Industrial Business.					
Carolina Life	6,068,276	3,318,036	732,974	311,077	6,673,056
Commonwealth, Ky	.....	143,346	835	.....	114,249
Durham Life	611,727	1,420,411	151,387	10,598	1,494,357
Life and Casualty	4,332,092	3,662,468	622,022	48,455	5,159,000
Life Ins. Co. of Va	23,095,024	4,294,663	848,928	213,498	25,006,474
Metropolitan	11,123,962	3,462,640	462,549	128,983	12,550,556
North Carolina Mutual	3,444,378	800,892	.....	.....	3,124,688
Southern L. & T	.....	89,158	1,262	.....	79,059
National of U. S. A	895,173	41,039	24,608	1,000	885,016
New England Mutual	307,575	181,152	10,220	2,022	451,237
New York Life	11,579,371	3,277,858	433,627	103,476	13,662,078
North American, Ill	2,540,945	1,142,000	34,899	10,500	2,815,045
North American, Neb	638,500	12,500	15,095	3,000	589,503
North American L. & C	22,500	24,000	1,374	.....	40,500
Northern States	1,774,100	1,129,500	66,119	12,000	2,300,600
Northwestern Mutual	23,856,344	3,891,326	559,212	146,584	26,056,126
Northwestern National	12,099,589	5,950,100	524,782	46,625	16,156,213
Old Colony	1,409,203	833,850	63,911	2,900	1,888,173
Old Line Insurance	473,000	787,000	39,088	.....	1,260,000
Old Line Life	712,000	685,500	39,188	8,000	1,136,000
Pacific Mutual	1,668,888	1,047,250	75,176	11,145	2,360,027
Penn Mutual	1,481,098	505,692	52,318	10,000	1,906,006
Phoenix Mutual	3,020,402	801,961	103,771	10,500	3,740,482
Provident L. & T	362,000	54,000	8,821	50,000	326,000
Prudential	2,003,097	197,718	50,375	14,556	2,050,358
Reliance	111,283	28,000	2,288	2,765	141,797
Reserve Loan	542,566	137,500	15,588	4,000	566,055
Security Mutual, Neb	1,786,099	429,339	57,969	11,961	2,093,288
Security Mutual, N. Y	114,280	32,107	3,377	1,000	126,297
State Life	956,428	67,260	20,083	20,000	899,888
Surety Fund	1,738,985	260,500	36,032	13,830	1,858,445
Travelers	997,479	151,398	26,580	15,061	1,059,655
Twin City Life	.....	200,000	6,852	.....	193,000
Union Central	2,796,808	682,500	78,762	23,516	2,864,819
Union L. & A	76,500	202,500	7,572	.....	249,500
Western Life	463,718	542,000	24,865	.....	782,562
Western Union	985,500	873,000	44,181	6,000	1,485,000
Totals	181,472,480	61,293,810	6,201,365	1,258,593	218,326,632
Group Insurance.					
Equitable, N. Y	81,800	.....	1,079	1,176	91,500
Travelers	99,750	108,400	1,846	.....	132,850
Totals	181,550	108,400	2,925	1,176	224,350
Grand Totals	201,563,163	70,407,443	7,024,123	1,341,717	243,528,217
Industrial Business.					
Metropolitan	162,709	6,721	7,180	1,084	179,171
TENNESSEE.					
Independent	1,109,500	1,157,750	68,318	7,877	1,755,750
Interstate L. & A	237,693	570,317	21,355	2,250	685,499
Life and Casualty	723,350	1,503,500	67,015	1,000	1,893,850
Provident L. & A	2,246,767	1,908,513	109,444	26,500	3,496,330
Volunteer State	15,306,542	5,985,205	653,395	123,802	19,251,675

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Tennessee—*Cont.*	$	$	$	$	$
Ætna Life	13,079,639	4,987,175	463,422	134,105	16,986,551
American Central	1,780,300	1,271,922	80,501	10,000	2,852,403
American National, Tex.	1,959,341	785,000	68,924	8,500	2,123,960
Atlantic Life	3,240,625	1,253,230	132,725	9,427	3,813,443
Bankers Life	2,318,700	2,853,000	132,327	30,024	4,507,700
Bankers Reserve	35,500	795,000	26,543	1,000	814,000
Clover Leaf L. & C.	.....	7,000	198	.....	7,000
Connecticut Mutual	805,873	522,460	27,257	46,496	1,074,533
Cotton States	917,576	655,016	51,658	12,943	1,351,592
Equitable Life, N. Y.	24,062,721	8,079,565	1,057,323	420,318	29,411,313
Federal	250,594	73,825	9,574	15,000	296,919
Fidelity Mutual	4,210,591	1,269,782	160,964	30,500	5,052,527
Franklin	2,672,462	996,258	98,096	24,654	3,370,832
Guardian, N. Y.	2,381,732	1,058,000	106,948	11,716	3,112,870
Home Life, N. Y.	2,654,931	1,042,776	100,428	18,299	3,388,373
International	1,676,163	531,537	59,799	9,500	1,719,474
Jefferson Standard	5,332,722	4,559,710	255,599	58,483	8,220,870
John Hancock	147,586	1,042	10,594	8,243	146,600
Lamar Life	69,875	383,285	3,436	5,000	427,960
Lincoln Reserve	487,000	.....	20,196	2,500	461,539
Manhattan Life	2,033,484	712,106	87,202	24,525	2,580,475
Maryland Assurance	417,000	328,500	17,871	.....	709,000
Massachusetts Mutual	18,280,501	5,444,970	705,178	194,825	22,328,769
Metropolitan	36,303,994	15,247,155	1,335,832	333,853	46,698,678
Michigan Mutual	3,281,059	718,245	96,375	21,522	3,676,400
Mississippi Life	152,000	679,900	.....	909	641,725
Missouri State	8,751,679	4,229,564	405,244	110,620	11,866,258
Morris Plan	142,000	186,850	4,979	1,400	171,250
Mutual Benefit Life	22,031,589	2,749,222	724,061	289,258	24,018,670
Mutual, N. Y.	26,334,226	6,102,962	1,067,949	270,965	30,805,483
National L. & A.	9,207,698	4,719,969	1,417,448	121,528	10,988,267
National, Vt.	4,425,272	686,293	169,806	45,575	4,842,878
National, U. S. A.	3,514,926	1,885,772	149,343	27,059	5,038,895
New England Mutual	4,011,113	1,705,010	160,805	3,010	5,355,258
New York Life	40,090,647	11,502,428	1,682,007	482,938	48,469,121
North American, Ill.	24,500	.....	658	.....	22,000
North Carolina Mutual	293,500	566,000	50,420	9,250	595,000
Northwestern Mutual	24,450,923	3,526,455	866,571	336,403	26,865,693
Northwestern National	38,947	5,000	.....	.....	31,947
Ohio National	64,000	523,741	11,376	2,000	552,741
Pacific Mutual	3,880,073	1,929,336	169,748	22,901	5,442,197
Pan-American	594,446	831,201	20,681	12,000	1,218,657
Penn Mutual	20,487,576	4,529,774	678,842	164,948	23,600,315
Philadelphia	286,508	1,171,800	.....	1,000	1,384,316
Phoenix Mutual	7,154,537	1,998,555	269,891	42,725	8,656,895
Provident L. & T.	1,610,000	1,054,000	35,038	13,000	2,251,000
Prudential	19,782,393	3,300,773	626,544	194,645	22,189,564
Reliance Life	2,936,649	1,211,920	114,666	13,553	3,998,372

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
Texas—*Cont.*	$	$	$	$	$
Ætna Life	32,994,214	12,182,795	1,130,591	278,711	42,213,345
American Central	7,511,369	5,691,369	324,534	48,504	12,396,425
American National	1,085,000	961,500	43,488	8,000	1,657,500
Atlas Life	2,159,250	2,512,350	116,980	39,000	3,515,750
Bankers Life	27,297,752	7,740,575	766,075	253,939	32,253,549
Bankers Reserve	4,129,888	5,632,625	289,858	24,500	8,890,629
Business Mens Assur.	.....	65,000	1,697	2,000	63,000
California State	6,287,966	3,273,107	282,339	44,041	8,607,695
Capitol Life	7,693,360	4,399,800	298,782	71,500	10,396,166
Central Life, Ia.	2,821,150	2,662,750	167,885	33,500	4,641,209
Central Life, Ill.	43,540	69,576	3,062	540	97,576
Century Life	597,776	1,313,500	46,768	5,100	1,711,776
Clover Leaf	.....	332,697	8,181	.....	320,897
Commonwealth	1,804,180	2,066,711	105,904	3,000	3,376,211
Continental Assur.	322,500	322,500	15,069	3,000	548,000
Continental	406,235	342,000	36,929	6,000	617,235
Equitable, N. Y.	13,611,229	.....	407,304	414,172	12,808,218
Federal Life	5,846,873	3,944,398	245,322	23,608	8,098,556
Fidelity Mutual	2,557,439	1,076	68,546	68,485	2,406,485
Franklin Life	14,596,570	9,933,414	581,737	72,413	21,649,942
Great Republic	1,448,260	1,509,484	120,914	28,209	4,053,965
Home, N. Y.	2,033,398	60,880	55,574	50,305	1,982,287
International	29,943,197	11,930,963	685,941	116,087	32,352,722
Jefferson Standard	1,926,250	3,056,200	95,652	27,000	4,421,450
John Hancock	272,001	141,413	25,419	4,741	361,510
Kansas City	40,224,067	20,903,026	1,708,575	307,000	56,978,052
Louisiana State	412,740	39,500	10,108	.....	364,082
Manhattan	10,477,154	4,912,326	469,452	107,402	14,418,535
Maryland Assurance	61,000	188,000	5,726	1,500	247,500
Merchants Life	6,060,617	3,562,692	221,642	55,182	9,218,569
Metropolitan	15,752,188	2,060,847	273,592	158,232	16,146,658
Midland Life	1,068,747	1,445,000	70,202	32,104	2,331,366
Minnesota Mutual	614,693	1,603,776	66,758	3,000	2,168,452
Missouri State	28,611,931	18,854,880	1,309,086	204,866	44,544,369
Morris Plan	49,050	45,700	1,155	350	45,350
Mutual Benefit	7,372,561	393,606	.....	141,859	7,452,918
Mutual Life, N. Y.	23,377,043	1,103,782	488,847	543,326	25,147,275
National Life, U. S. A.	6,235,181	2,096,715	228,554	49,597	7,830,672
National Fidelity	14,500	52,500	2,356	.....	76,000
New York Life	37,373,878	1,722,999	1,113,300	863,022	37,063,691
North American	134,683	160,000	7,116	2,500	298,683
Northwestern National	9,410,897	5,943,914	369,505	80,246	12,545,836
Occidental	3,639,169	2,382,240	137,701	27,053	5,268,130
Pacific Mutual	19,477,422	10,233,918	935,540	166,435	28,447,418
Pan-American	5,303,482	4,380,700	228,046	50,900	8,140,389
Phoenix Mutual	173,751	188,000	15,560	12,205	335,505
Protective Life	5,661,362	3,331,279	202,707	16,568	7,880,311
Provident L. & A.	776,000	930,000	39,142	2,250	1,295,250

Reserve Loan	1,281,749	708,500	47,831	2,350	1,734,289
Security Mutual, N. Y.	1,354,853	404,125	52,726	13,612	1,591,116
Shenandoah	1,015,500	716,173	44,614	6,500	1,412,673
Southern L. & T.	.....	22,000	427	.....	22,000
Standard	804,355	423,943	35,730	8,348	867,000
State Life	4,123,607	1,380,383	102,923	37,000	5,002,990
State Mutual	4,588,143	2,485,706	191,572	23,725	6,151,622
Travelers	12,737,447	5,247,395	437,646	63,436	17,023,995
Union Central	20,184,167	5,893,682	833,820	184,509	24,304,499
United L. & A.	1,172,351	388,000	19,853	19,146	1,274,821
Totals	375,837,343	126,341,991	15,502,189	3,955,746	463,532,688
Group Insurance.					
Ætna Life	293,006	1,698,516	15,141	11,400	1,434,766
Equitable Life	864,151	245,100	13,123	17,389	1,210,078
Metropolitan	3,344,800	2,498,700	44,535	34,657	4,055,850
Prudential	314,234	384,414	5,764	2,500	574,926
Travelers	1,465,565	2,703,483	39,738	27,915	3,230,935
Totals	6,281,756	7,530,213	118,301	93,861	10,506,555
Grand Totals	401,742,951	144,997,489	16,540,017	4,211,036	501,122,347
Industrial Business.					
American National, Tex.	2,099,581	2,480,107	92,596	28,524	3,130,383
Cotton States	1,932,238	2,893,212	96,644	18,477	2,229,270
Federal Life	9,906	9,482	617	180	10,610
Independent	5,043,365	2,696,360	162,325	30,253	5,986,790
Life and Casualty	5,667,527	7,732,168	963,351	69,831	9,318,712
Metropolitan	49,180,564	11,556,337	1,993,845	672,202	53,009,059
Mississippi Life	1,276,398	3,930,066	.....	15,718	3,045,918
Morris Plan	142,000	186,850	4,797	1,400	171,250
National L. & A.	9,207,698	3,870,969	269,488	121,528	10,155,767
North Carolina Mutual	663,714	1,607,955	.....	.....	1,078,119
Southern	6,142,530	6,510,640	405,196	98,607	9,631,780
Totals	81,365,521	43,474,146	3,988,859	1,056,720	97,767,649
TEXAS.					
American Life Reins	2,262,457	5,117,897	66,815	47,465	6,288,600
American National	21,990,328	15,261,239	1,013,748	136,951	32,738,620
Amicable Life	15,559,337	3,457,769	594,335	89,750	18,182,309
First Texas Prudential	1,418,042	804,000	53,154	9,250	1,922,353
Fort Worth Life	12,127,628	4,068,579	477,852	51,538	14,814,692
Great Southern Life	65,510,089	20,414,805	2,372,556	481,877	79,139,402
San Jacinto	6,200,827	3,833,847	.....	18,138	8,890,570
Southern Union	7 097,983	2 929,900	253,855	44,462	8,920,727
Southland Life	44,078,450	27,995,191	1,892,778	261,130	64,493,264
Southwestern Life	58,282,051	31,685,594	2,435,077	392,232	83,154,495
Texas Life	12,347,392	8,325,974	680,623	88,990	19,071,651
Two Republics	2,581,425	2,945,056	177,304	10,580	5,144,163
United Fidelity	.....	282,000	9,783	.....	282,000
Totals	249,456,009	127,118,851	10,027,880	1,632,363	343,042,846
Prudential	2,111,192	.....	.....	111,684	2,050,314
Reliance Life	9,052,885	7,050,830	510,371	50,678	15,466,556
Reserve Loan Life	3,345,983	2,227,655	140,494	16,500	5,107,212
Standard Life	1,637,228	1,526,815	99,455	4,600	2,523,383
State Life	31,105,291	28,906,645	1,052,235	185,521	54,475,928
Union Central	36,992,897	13,814,653	1,479,859	328,573	47,562,398
Volunteer State	6,117,460	2,615,341	206,335	21,500	7,906,421
West Coast Life	1,670,955	1,087,350	67,028	3,112	2,438,672
Western Union	37,000	.....	517	.....	37,000
Totals	481,741,904	224,481,371	17,385,015	5,264,120	645,254,933
Group Insurance.					
Ætna Life	1,692,270	2,760,079	34,592	14,053	3,325,616
Southwestern	5,416,914	4,450,545	78,214	38,812	7,526,575
Totals	7,109,184	7,210,624	112,806	53,865	10,852,191
Totals	738,307,097	358,810,846	27,525,701	6,949,348	999,149,970
Industrial Business.					
American National	30,056,103	30,122,544	1,453,138	320,964	47,817,552
First Texas Prudential	4,726,786	3,083,987	118,165	55,377	6,101,835
Federal Life	12,882	7,322	597	.....	14,722
Metropolitan	1,182,574	49,041	51,696	30,806	1,282,793
Morris Plan	49,050	45,700	1,155	350	45,350
National L. & A.	6,007,243	5,591,437	1,324,697	85,247	8,373,985
Totals	42,034,638	38,900,031	1,709,998	492,744	63,636,237
UTAH.					
Beneficial	15,991,297	3,410,128	516,165	76,921	17,876,779
Inter-Mountain	5,027,630	2,687,240	223,799	34,805	6,637,159
Totals	21,018,927	6,097,368	739,964	111,726	24,513,938
Ætna Life	3,563,075	1,293,838	134,374	18,000	4,419,509
American Bankers	397,345	20,000	11,435	.....	382,845
Bankers, Ia.	2,208,570	275,500	28,702	23,211	2,405,620
Bankers, Neb.	30,500	.....	2,212	.....	30,500
Bankers Reserve	428,423	47,375	15,924	2,000	468,806
Business Mens	.....	40,000	1,068	.....	40,000
Capitol Life	859,155	671,000	43,219	6,000	1,293,153
Central States	841,000	234,500	17,432	5,000	644,000
Columbian National	2,164,166	758,462	69,697	7,000	2,501,729
Continental, Mo	6,123,255	1,091,071	191,334	60,345	6,365,698
Equitable, N. Y.	5,011,557	1,022,658	178,731	119,495	5,574,863
Farmers Life, Col.	12,000	5,000	881	.....	17,000
Home Life, N. Y.	930,356	291,956	30,656	11,228	1,112,199
Idaho State	356,671	121,754	11,730	6,000	380,425
International	541,715	80,186	14,667	2,606	556,981
John Hancock	22,120	8	1,681	.....	22,124
Kansas City Life, Mo.	3,823,505	1,675,628	184,352	16,000	4,883,011
Lincoln National	388,400	215,700	8,351	5,000	485,100
Manhattan	124,052	.....	3,058	1,500	150,552

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
UTAH—*Cont.*					
Maryland Assurance	2,000	63,000	1,333	.....	65,000
Massachusetts Mutual	141,702	99,702	7,631	1,170	257,004
Merchants, Ia	507,000	.....	8,996	2,000	490,000
Metropolitan	9,899,966	3,640,640	343,674	44,708	12,207,367
Missouri State	573,281	556,776	29,156	2,000	1,021,689
Montana Life	.....	7,000	981	.....	33,000
Mutual Benefit	5,154,843	1,098,058	194,017	47,225	6,025,286
Mutual Life, N. Y	12,782,444	3,505,303	422,706	177,641	14,788,736
National, U. S. A	885,283	399,670	34,940	2,000	1,166,370
National, Vt	2,061,003	251,600	73,515	26,298	2,116,594
New York Life	23,019,488	5,611,598	935,104	286,791	26,575,758
North American, Ill	11,000	.....	338	.....	6,000
Northwestern Mutual	4,910,280	580,000	135,453	85,300	5,009,182
Northwestern National	112,505	55,500	3,844	4,000	181,001
Occidental, Cal	867,829	952,520	28,952	13,000	1,527,349
Occidental, N. M	89,134	5,000	26,335	.....	82,134
Pacific Mutual	1,809,002	571,021	75,933	2,250	2,160,433
Phoenix Mutual	740,197	7,034	16,515	7,083	647,234
Prudential	4,524,925	903,144	147,104	28,352	5,015,660
Reliance Life	215,523	27,000	7,915	1,500	239,460
State Life, Ind	292,850	.....	10,802	7,500	260,350
Travelers	850,192	195,833	31,275	10,608	985,758
Union Central	1,058,362	219,500	35,345	11,903	1,137,974
Union Mutual	460,220	77,079	15,942	4,891	502,639
West Coast	1,808,522	1,052,500	79,980	14,624	2,469,406
Western States	2,135,886	771,000	81,196	10,500	2,561,284
Western Union	615,486	162,770	16,735	12,000	640,502
Totals	103,354,688	29,755,942	3,715,221	1,086,729	119,907,285
Group Insurance.					
Ætna Life	278,700	383,600	3,998	1,000	450,150
Beneficial	509,650	243,500	†	.....	695,200
Equitable, N. Y	9,302,436	133,250	122,958	32,184	10,147,994
Metropolitan	85,500	491,400	4,171	1,000	423,900
Travelers	259,100	111,450	3,179	1,500	278,800
Totals	10,435,386	1,363,200	134,306	35,684	11,996,044
Grand Totals	134,809,001	37,216,510	4,589,491	1,234,139	156,417,267
Industrial Business.					
Metropolitan	9,895,518	2,097,094	390,318	59,784	10,672,658
Prudential	4,190,280	1,178,952	155,992	28,873	4,609,334
Totals	14,085,798	3,276,046	546,310	88,657	15,281,992

† Included in ordinary.

Name of Company	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
VIRGINIA.	$	$	$	$	$
Atlantic Life	28,272,667	9,530,864	1,244,207	148,995	35,746,716
Life Ins. Co. of Va	20,349,914	7,505,268	721,014	204,282	26,340,865
Security Life of America	1,668,189	312,658	30,873	25,658	1,504,178
Shenandoah	6,885,451	4,296,528	303,950	34,000	9,902,674
Totals	57,176,221	21,645,318	2,300,044	412,935	73,494,433
Ætna Life	4,298,274	803,803	148,279	75,042	4,884,185
American National	150,128	5,000	1,256	.....	119,001
Carolina Life	9,000	23,000	974	.....	28,500
Connecticut General	636,525	852,535	24,021	15,000	1,394,869
Connecticut Mutual	3,228,635	1,962,347	132,868	16,550	4,389,919
Continental Assurance	165,000	496,000	17,386	2,000	574,000
Equitable, Ia	275,000	898,479	20,876	.....	1,139,479
Equitable, N. Y	37,191,677	12,065,183	1,593,354	523,153	45,055,115
Fidelity Mutual	3,324,998	821,875	133,074	62,597	3,839,020
Franklin Life	57,943	.....	1,947	1,196	47,299
George Washington	175,183	71,768	8,346	2,000	224,524
Guardian	1,453,228	183,630	47,565	22,046	1,514,248
Home Life	6,513,266	1,616,145	225,093	41,567	7,513,262
Jefferson Standard	5,386,789	4,023,770	305,352	26,175	8,506,380
John Hancock	501,721	59,894	24,088	11,500	534,340
Life and Casualty	173,000	250,500	9,939	1,365	328,000
Manhattan	321,707	12,000	5,732	14,203	295,608
Maryland Assurance	87,500	66,802	2,869	1,000	129,302
Maryland Life	4,511,308	773,730	153,079	46,111	4,853,989
Massachusetts Mutual	14,744,500	2,539,099	544,269	173,782	16,581,786
Metropolitan	36,842,530	11,214,586	1,345,441	380,940	44,582,446
Missouri State	2,315,880	1,730,325	119,330	9,650	3,760,901
Mutual Benefit	28,816,910	5,790,981	1,060,568	219,231	33,326,506
Mutual of N. Y	30,848,264	4,991,775	1,110,535	745,770	33,422,731
National L. & A	259,208	626,492	55,648	3,597	372,497
National Life, U. S. A	27,500	95	1,373	1,000	26,595
National, Vt	4,599,463	804,731	160,477	38,612	5,105,991
New England Mutual	3,092,405	1,517,612	129,925	28,624	4,218,244
New York Life	25,386,793	5,485,047	1,020,739	430,828	29,228,753
North American Life, Ill	33,655	.....	94,819	.....	33,155
North Carolina Mutual	2,457,500	1,886,500	165,138	35,016	3,727,500
Northwestern Mutual	29,884,285	3,559,225	965,947	462,733	32,254,825
Northwestern National	99,619	23,000	.....	.....	115,286
Our Home	2,113,000	859,000	90,259	4,000	2,491,500
Pacific Mutual	8,418,879	4,770,735	421,382	46,719	12,273,126
Pan-American	2,068,156	2,660,292	79,726	14,500	3,538,454
Penn Mutual	16,230,758	2,993,764	541,800	167,709	18,114,799
Philadelphia Life	1,110,526	750,685	.....	5,026	1,692,334
Phoenix Mutual	4,060,811	1,498,069	166,797	39,906	5,225,106
Provident L. & A	554,250	303,250	23,162	3,000	570,250

VERMONT.					
National Life	11,299,289	1,958,875	450,365	358,673	12,370,267
Ætna Life	1,488,958	159,872	46,138	60,141	1,549,210
Connecticut General	9,887,530	2,464,253	321,427	168,787	11,786,107
Connecticut Mutual	2,712,055	513,432	92,119	67,030	2,888,206
Equitable Life	3,819,244	858,527	170,444	62,268	4,394,456
Fidelity Mutual	273,853	41,250	13,788	2,500	293,103
Franklin Life	9,024	.....	330	.....	4,500
Home Life, N. Y.	223,453	16,953	11,587	10,156	203,659
John Hancock	676,311	354,782	32,014	15,000	842,195
Manhattan Life	31,016	1,000	318	.....	29,616
Massachusetts Mutual	3,866,588	1,110,884	177,148	54,294	4,673,023
Metropolitan	12,095,810	3,316,410	525,754	190,601	14,290,696
Missouri State	13,513	387	871	.....	13,900
Mutual Benefit	2,548,502	414,689	88,712	25,248	2,840,340
Mutual Life, N. Y.	6,480,377	1,244,771	250,494	336,661	6,798,683
National, U. S. A.	6,000	.....	171	.....	6,000
New England	3,905,727	1,139,306	184,047	29,105	4,780,969
New York Life	9,771,667	1,951,140	395,344	203,683	11,047,277
North American, Ill.	9,500	.....	337	.....	9,500
Northwestern Mutual	4,216,352	586,500	144,439	152,747	4,663,945
Northwestern National	8,250	.....	.....	.....	9,250
Pacific Mutual	11,500	.....	80	.....	11,500
Penn Mutual	1,207,985	460,515	52,450	4,000	1,600,936
Phoenix Mutual	2,721,328	253,863	101,704	30,111	2,799,619
Provident L. & T.	2,970,000	902,000	131,567	47,000	3,418,000
Prudential	5,015,256	844,529	186,247	72,362	5,459,326
Reliance Life	4,100	.....	283	100	9,500
State Mutual	1,161,210	232,105	42,576	40,283	1,260,800
Travelers	5,732,838	1,232,060	203,588	125,035	6,652,183
Union Central	1,164,554	358,237	51,763	41,039	1,362,985
Union Mutual	672,425	149,725	26,832	5,000	767,427
United L. & A.	69,000	47,000	4,036	5,000	98,000
United States	425,433	30,014	14,239	10,500	387,557
Totals	83,199,359	18,684,204	3,270,847	1,758,651	94,952,468
Group Insurance.					
Ætna Life	569,050	576,450	9,860	5,350	801,803
Connecticut General	.....	46,700	406	600	32,400
Equitable, N. Y.	813,600	65,700	11,808	11,688	996,400
Metropolitan	160,000	124,450	2,011	.....	244,250
Travelers	326,100	456,150	7,396	6,000	532,150
Totals	1,868,750	1,269,450	31,481	23,638	2,607,003
Grand Totals	96,367,398	21,912,529	3,752,693	2,140,962	109,929,738
Industrial Business.					
Metropolitan	11,290,339	3,325,347	475,281	140,044	13,118,531
Prudential	2,947,342	791,462	116,233	15,315	3,365,927
Totals	14,237,681	4,116,809	591,514	155,359	16,484,458
Provident L. & T.	15,702,000	4,811	561,095	95,000	18,093,000
Prudential	14,322,447	2,342,907	443,091	109,825	15,715,772
Reliance	5,559,055	3,526,350	276,864	23,457	8,359,650
Reserve Loan	1,917,428	1,308,790	83,997	7,920	2,643,636
Southern L. & T.	1,074,504	228,500	44,131	6,000	1,226,640
Standard Life	238,000	887,120	24,249	5,000	812,000
State Life	2,819,598	648,975	72,653	30,000	3,229,073
State Mutual	488,932	255,187	5,002	5,423	608,536
Sun Life of Canada	6,002,201	783,954	257,384	170,164	6,474,764
Travelers	10,608,326	3,674,344	368,450	113,788	13,557,208
Union Central	19,363,600	3,120,932	666,226	278,742	21,035,088
Union Mutual	2,896,904	450,367	99,260	32,258	3,062,330
Totals	363,487,769	96,418,500	13,805,652	4,549,725	430,882,022
Group Insurance.					
Ætna Life	166,251	163,350	1,908	275	99,016
Atlantic Life	.....	77,250	.....	.....	77,250
Equitable, N. Y.	4,650,748	232,100	82,016	32,126	5,448,818
Metropolitan	4,496,200	11,938,700	126,040	89,400	10,250,900
Travelers	1,513,718	2,537,300	29,061	28,750	3,643,168
Totals	10,826,647	14,948,700	239,025	150,551	19,519,152
Grand Totals	451,490,637	133,012,518	16,344,721	5,113,211	523,895,607
Industrial Business.					
Carolina Life	173,997	443,711	6,424	1,792	.....
Home Beneficial	9,846,774	8,414,401	412,997	149,123	12,320,888
Life and Casualty	1,316,430	3,908,318	302,088	115,622	2,702,402
Life Ins. Co. of Va.	30,036,465	4,398,557	1,211,567	307,914	32,152,077
Metropolitan	37,256,713	9,247,867	1,516,619	500,014	41,571,094
North Carolina Mutual	1,039,555	300,477	.....	.....	844,586
Prudential	401,371	78,725	39,703	4,691	464,415
Peoples Mutual Benefit	7,037,612	6,625,087	297,855	62,956	8,725,693
Totals	87,108,917	33,417,143	3,787,253	1,142,112	98,781,155
WASHINGTON.					
New World	5,421,165	2,350,389	201,124	26,339	6,495,001
Northern Life	16,851,973	5,520,869	862,269	121,387	20,376,842
Western Union	25,317,875	8,156,835	930,276	155,338	30,576,971
Totals	47,591,013	16,028,093	1,993,669	303,064	57,448,814
Ætna Life	7,463,422	2,398,586	228,037	112,994	8,978,481
American Central	784,685	680,551	35,877	10,000	1,344,096
American Life, Ia.	925,813	824,579	48,599	8,163	1,449,729
Bankers, Ia.	13,254,856	1,931,825	259,487	140,519	14,445,870
Bankers, Neb.	440,666	148,013	21,937	2,000	554,679
Bankers Reserve	4,452,828	2,451,214	218,780	20,826	6,221,286
Canada Life	1,587,124	87,018	55,805	3,000	1,643,126
Central of U. S.	4,861,927	2,427,850	215,771	40,000	6,400,810
Central Life, Kan.	15,500	.....	.....	.....	13,036
Columbian National	1,628,291	985,784	65,182	5,000	2,194,717

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
WASHINGTON—*Cont.*	$	$	$	$	$
Connecticut Mutual	3,311,730	943,842	124,164	37,223	3,962,879
Continental Assurance	56,254	133,000	5,209	.....	157,254
Continental Life, Mo	1,505,311	303,500	60,254	9,000	1,643,697
Equitable, Ia	4,896,703	1,014,250	173,374	72,451	5,101,390
Equitable, N. Y	16,769,955	4,944,921	817,826	125,269	20,120,577
Fidelity Mutual	1,728,590	410,560	70,695	12,425	2,002,732
Franklin Life	59,217	1,000	2,397	.....	57,938
Home Life, N. Y	60,707	5,581	12,507	2,000	58,069
Idaho State	3,367,407	1,610,679	.....	12,000	4,051,133
International, Mo	2,158,900	1,587,180	79,930	13,600	2,691,237
John Hancock	105,744	57,463	20,011	8,193	158,785
Kansas City	3,639,750	2,475,500	154,208	31,000	5,332,750
Manhattan Life	374,079	294	8,836	6,121	378,069
Maryland Assurance	29,000	85,000	2,528	.....	110,000
Massachusetts Mutual	4,224,439	828,600	148,278	65,815	4,869,035
Merchants Life, Ia	321,000	352,470	24,130	2,000	628,738
Metropolitan	21,176,078	9,527,401	900,032	184,769	27,035,802
Missouri State	793,675	472,297	45,100	10,126	1,135,823
Montana Life	779,500	673,500	42,874	6,000	1,453,345
Mutual Benefit	12,713,828	2,499,446	462,590	80,510	14,609,164
Mutual Life, N. Y	28,175,187	7,049,549	1,136,364	385,629	33,870,054
Mutual Trust	1,158,240	399,943	55,369	12,019	1,398,416
National Fidelity	18,700	.....	.....	.....	18,700
National Life, Vt	2,319,115	669,526	88,518	72,197	2,795,822
National, U. S. A	3,146,663	621,360	108,075	20,126	3,441,736
New England	1,482,289	871,928	83,921	35,698	2,169,973
Naw York Life	52,881,489	18,519,662	2,722,780	873,803	66,805,130
North American, Can	1,560,458	257,704	63,291	8,084	1,723,682
North American, Ill	69,387	189,440	8,032	1,000	244,969
Northwestern Mutual	35,739,345	5,765,580	1,106,372	346,859	40,399,653
Northwestern National	541,464	125,500	20,601	3,008	654,272
Occidental, Cal	3,508,055	1,362,071	139,203	21,020	4,437,396
Pacific Mutual	5,954,724	3,058,128	259,223	100,782	8,353,265
Penn Mutual	13,002,124	3,424,099	475,911	49,637	15,420,746
Phoenix Mutual	3,480,240	1,429,071	172,658	28,172	4,560,810
Provident L. & T	3,749,321	1,597,282	163,266	38,000	4,792,526
Prudential	20,798,136	4,837,937	707,838	177,962	23,704,078
Reliance Life	1,417,937	868,560	73,351	18,054	2,069,750
Reserve Loan	743,741	10,000	17,281	1,000	728,541
State Life, Ind	1,113,394	114,513	35,017	15,000	1,024,907
Travelers	12,478,182	5,447,095	426,681	170,218	16,621,899
Union Central	4,498,065	1,397,876	182,507	77,175	5,326,958
Union Mutual	2,324,456	446,933	80,417	28,100	2,548,260
West Coast	3,772,887	671,400	125,313	36,169	3,978,116
Western States	2,739,126	933,666	109,677	18,000	3,299,992
Totals	320,159,705	99,930,367	12,666,074	3,558,716	389,193,898

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
WEST VIRGINIA—*Cont.*	$	$	$	$	$
National L. & A	.....	160,563	10,155	239	113,537
National Benefit, D. C	.....	.....	.....	.....	.....
New England	978,705	747,409	49,670	7,008	1,656,028
New York	20,104,356	5,456,876	830,609	226,571	24,546,157
North American, Ill	767,872	128,052	23,616	4,000	846,424
Northwestern Mutual	17,709,623	6,142,242	522,569	189,854	22,194,513
Northwestern National	18,427	17,000	.....	.....	17,356
Ohio National	641,349	581,480	49,913	4,000	1,068,968
Ohio State	272,583	309,000	.....	3,500	493,083
Pacific Mutual	1,561,302	877,516	76,024	17,035	2,250,618
Pan-American	717,901	203,600	22,715	13,000	817,231
Penn Mutual	13,752,923	4,780,140	529,869	85,500	17,503,790
Philadelphia	543,135	409,925	.....	1,500	816,771
Phoenix Mutual	1,606,125	151,317	51,335	26,090	1,644,761
Provident L. & T	1,622,000	375,000	47,803	10,000	1,813,000
Prudential	16,855,203	3,374,578	548,379	133,501	18,596,116
Reinsurance Life	284,340	209,500	4,160	.....	451,300
Reliance Life	4,095,604	2,781,550	224,643	23,465	6,333,299
Reserve Loan	1,012,510	515,214	40,317	4,025	1,353,560
Security Life of America	318,020	27,000	11,260	.....	307,520
Shenandoah	474,000	340,750	19,495	1,000	561,750
Southern L. & T	1,186,214	1,089,750	54,041	.....	1,946,213
State Life, Ind	5,388,209	1,176,667	113,468	29,000	6,031,159
Travelers	5,646,693	1,860,840	184,471	32,395	7,076,381
Union Central	4,057,221	619,656	142,702	67,109	4,251,201
Union Mutual	1,625,148	321,968	61,387	19,091	1,852,468
United States	129,540	7,000	2,856	1,552	117,988
Western and Southern	5,655,318	5,537,202	231,957	66,214	7,300,830
Totals	227,337,594	76,209,258	8,629,869	2,245,180	279,773,061
Group Insurance.					
Ætna Life	72,000	490,300	1,871	2,500	483,150
Equitable, N. Y	1,998,300	391,715	55,936	56,013	2,975,390
Metropolitan	1,320,800	2,363,600	28,645	23,344	2,727,050
Prudential	143,000	475,500	3,795	2,000	239,500
Travelers	179,000	561,050	4,333	.....	377,650
Totals	3,713,100	4,282,165	94,580	83,857	6,802,740
Grand Totals	245,849,964	85,523,287	9,280,502	2,410,368	303,803,993
Industrial Business.					
Equitable, D. C	3,173,669	1,437,629	141,462	30,273	3,592,951
Life Ins. Co. of Va	30,036,465	4,398,557	1,211,567	307,914	32,152,077
Metropolitan	20,618,637	5,700,659	841,950	246,950	23,037,265
Morris Plan	20,950	10,850	288	450	10,050

Group Insurance.					
Ætna Life	137,100	1,007,400	7,747	1,000	957,400
Equitable, N. Y.	7,794,428	306,900	18,931	38,388	915,372
Metropolitan	2,549,476	3,249,114	37,276	20,040	4,492,375
Prudential	.....	131,000	1,059	2,000	117,000
Travelers	703,600	1,185,280	12,789	7,900	1,487,440
Totals	11,184,604	5,879,694	77,802	69,328	7,969,587
Grand Totals	378,935,322	121,838,154	14,737,545	3,931,108	454,612,299
Industrial Business.					
Metropolitan	19,433,379	6,319,079	820,211	161,534	22,474,688
Prudential	13,478,074	3,218,044	480,892	96,620	14,801,206
Totals	32,911,453	9,537,123	1,301,103	258,154	37,275,894
WEST VIRGINIA.					
Conservative	7,582,350	3,598,478	290,261	43,000	9,166,828
George Washington	7,216,920	1,433,386	265,792	38,331	8,061,364
Totals	14,799,270	5,031,864	556,053	81,331	17,228,192
Ætna Life	2,736,695	304,126	85,946	61,661	2,883,638
Atlantic Life	516,952	16,200	12,225	1,000	511,978
Bankers, Ia	3,047,567	1,499,742	102,090	18,028	4,300,615
Bankers, Neb	40,592	2,470	1,633	.....	41,062
Cleveland Life	4,368,051	551,101	102,600	12,955	3,748,212
Clover Leaf L. & C.	18,500	42,290	1,737	.....	54,590
Columbian National	2,399,371	949,270	77,142	14,727	2,793,671
Columbus Mutual	205,159	51,500	9,588	.....	250,659
Connecticut General	346,625	187,943	12,923	10,425	476,643
Connecticut Mutual	2,194,499	528,992	76,099	26,000	2,396,448
Equitable, D. C.	1,563,023	802,553	74,170	10,500	2,228,773
Equitable, N. Y.	27,271,781	9,857,382	1,214,271	213,280	34,541,714
Fidelity Mutual	1,859,726	295,523	73,278	20,250	2,093,356
Franklin Life	21,932	.....	580	.....	22,688
Guardian, N. Y.	554,196	538,000	38,488	1,209	1,046,067
Home, N. Y.	4,708,588	1,125,067	177,774	55,928	5,432,246
International, Mo	2,253,863	641,762	80,202	35,500	2,294,627
Jefferson Standard	620,878	330,000	32,644	2,500	847,878
John Hancock	11,268,801	2,602,964	398,586	108,122	13,063,796
Life Ins. Co. of Va.	170,606	111,500	7,847	795	272,811
Lincoln National	390,000	1,705,000	72,819	5,000	1,945,000
Manhattan	534,016	9,814	17,815	28,000	506,076
Maryland Assurance	3,000	.....	215	.....	3,000
Maryland Life	418,638	104,770	14,196	.....	493,408
Massachusetts Mutual	3,964,130	2,013,636	166,592	81,582	5,673,701
Metropolitan	19,317,263	6,667,532	767,024	180,883	24,173,860
Michigan Mutual	1,265,572	576,439	38,793	20,230	1,482,034
Missouri State	816,495	685,882	44,659	7,500	1,327,677
Mutual Benefit	7,206,675	1,634,676	250,491	62,296	8,552,471
Mutual Life, N. Y.	15,513,104	3,610,327	635,539	272,660	18,277,964
National, U. S. A.	151,313	4,069	3,980	.....	153,382
National, Vt	4,565,662	1,556,933	184,509	28,500	5,920,994
Prudential	16,628,745	3,799,436	623,144	151,225	18,250,845
Western and Southern	4,393,478	4,437,202	182,813	50,780	5,510,740
Totals	74,871,944	19,784,333	3,001,224	787,592	82,562,928

† Admitted Jan. 1, 1921.

WISCONSIN.					
Great Northern	11,024,908	2,733,758	375,532	81,967	13,171,730
National Guardian	11,663,690	5,041,463	468,086	39,714	15,704,586
Northwestern Mutual	144,826,322	34,428,490	5,487,489	1,852,801	172,288,529
Old Line Life	19,164,050	11,274,983	976,071	50,500	28,076,361
Wisconsin National	12,890,521	4,722,842	462,349	73,342	16,047,310
Wisconsin Life	5,742,869	2,096,676	206,415	38,297	7,349,670
Totals	216,975,550	65,341,675	8,473,284	2,190,621	268,118,672
Ætna Life	18,414,370	5,420,282	687,877	499,770	22,380,393
Bankers, Ia	23,870,169	8,196,445	676,953	243,225	30,137,826
Business Mens	.....	40,000	1,068	.....	40,000
Central of U. S.	21,268,545	8,358,400	913,532	89,019	27,490,322
Central, Kan	2,763	.....	.....	.....	2,822
Equitable, N. Y.	17,947,290	9,269,261	914,086	154,431	25,375,686
Fidelity Mutual	884,854	164	30,267	9,314	880,071
Franklin Life	406,499	662,500	28,900	1,000	1,007,038
Home, N. Y.	1,335,561	46,164	29,390	20,162	1,275,187
John Hancock	352,988	166,167	25,012	4,619	461,028
Maryland Assurance	169,000	189,000	8,850	.....	352,000
Massachusetts Mutual	5,336,549	1,666,300	202,477	57,194	6,895,512
Metropolitan	40,895,119	12,297,363	1,615,143	443,963	50,781,863
Michigan Mutual	1,012,464	31,273	26,625	28,362	971,713
Missouri State	122,805	17,552	6,029	.....	84,010
Mutual Benefit	7,510,784	621,361	.....	300,777	7,522,936
Mutual Life, N. Y.	26,529,214	8,098,867	1,126,470	359,975	31,958,236
Mutual Trust	2,696,123	2,281,638	155,560	13,837	4,537,204
National Fidelity	.....	43,850	.....	2,000	57,350
New England	16,162,110	5,113,244	668,421	155,805	20,319,759
National, U. S. A.	1,535,408	6,360	43,984	25,905	1,447,712
New York Life	62,097,773	17,547,164	2,647,053	894,832	75,954,228
North American, Ill	3,336,255	995,800	124,925	16,000	3,715,232
Northwestern National	1,475,413	53,500	.....	43,596	1,553,095
North American L. & C.	104,000	243,000	9,318	1,500	335,000
Pacific Mutual	1,669,954	51,329	57,483	21,708	1,725,421
Penn Mutual	10,111,300	2,282,016	376,919	46,850	11,865,981
Prudential	51,047,682	12,735,260	1,780,145	449,854	60,874,054
Reliance Life	150,712	15,000	5,800	3,000	146,654
Security Mutual	1,705,517	462,273	59,559	4,000	1,858,197
Surety Fund	2,425,935	308,814	22,812	16,000	2,525,749
Travelers	19,328,834	8,795,714	694,255	167,941	26,886,376
Union Central	3,681,516	348,043	90,765	172,441	3,596,785
Union Mutual	211,108	16,756	6,349	7,643	204,087
Manhattan	293,840	.....	5,073	12,519	284,463
Totals	344,092,454	106,380,860	13,041,100	4,267,242	425,503,990

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
WISCONSIN—*Cont.*	$	$	$	$	$
Group Insurance.					
Ætna Life	7,628,900	5,355,850	106,220	68,800	9,383,850
Equitable, N. Y.	6,167,505	522,500	88,395	55,370	6,971,580
Metropolitan	141,250	1,972,900	9,594	2,850	1,868,250
Travelers	4,490,461	5,438,870	75,933	34,550	6,872,290
Totals	18,428,116	13,290,120	280,142	161,578	25,095,970
Grand Totals	579,496,120	185,012,655	21,758,526	6,619,441	718,718,632
Industrial Business.					
Metropolitan	32,617,834	7,272,280	1,373,723	414,724	37,319,051
Prudential	57,990,827	12,034,855	2,339,731	437,316	66,615,234
Wisconsin National	22,253	.....	662	.....	20,971
Totals	90,630,914	19,307,135	3,714,116	852,040	103,955,256
WYOMING.					
Western National	5,668,700	3,907,600	249,185	69,454	7,199,900
Ætna Life	476,258	142,300	18,659	7,118	545,222
American Bankers	1,250,485	74,500	36,289	7,500	1,193,005
American, Col	1,155,540	501,500	55,437	13,453	1,369,040
American, Ia	123,000	23,000	4,108	1,000	137,500
Bankers, Ia	1,722,062	701,500	49,484	56,500	2,124,683
Bankers, Neb	756,800	365,000	40,281	1,000	1,028,300
Bankers Reserve	346,072	95,081	14,273	2,000	376,653
Beneficial	960,754	211,000	30,377	18,500	999,254
Capitol Life	1,416,357	388,000	57,145	5,000	1,658,857
Central States, Mo	644,704	147,500	21,661	.....	687,204
Commonwealth, Neb	522,000	181,500	16,954	17,500	524,500
Continental, Mo	731,544	76,000	22,347	15,000	751,544
Equitable, N. Y	2,056,795	1,529,119	130,299	22,943	3,241,402
Farmers Life	.....	152,500	5,454	.....	125,500
Fidelity Mutual	144,625	32	4,146	1,000	148,657
Franklin Life	17,421	.....	795	.....	29,345
Guardian	489,831	113,500	17,344	17,000	539,379
Home, N. Y	65,191	48,000	3,856	.....	103,191
Idaho State	101,500	23,500	.....	39,500	85,500
Inter-Mountain	55,680	156,360	8,004	1,000	203,360
International	439,277	205,132	16,529	.....	575,606
John Hancock	12,500	24	1,627	.....	12,500
Kansas City	621,500	199,000	23,026	4,000	762,500
Manhattan	50,912	8	1,316	400	79,012
Metropolitan	292,227	213,420	11,451	6,200	484,460
Midwest Life	268,250	88,000	9,010	2,500	335,000
Minnesota Mutual	355,178	670,062	22,844	.....	697,020

Name of Company.	Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
CANADA—*Cont.*	$	$	$	$	$
Postal†	.....	.....	30,920	26,966	961,866
Prudential	63,989,299	20,275,183	2,206,043	446,369	77,038,718
Reliance Life	276,907	5,000	2,122	1,000	288,407
State Life, Ind	1,860,186	69,766	40,239	61,500	1,551,962
Travelers	38,291,852	13,464,566	1,104,644	.....	47,132,715
Union Mutual	.....	1,054,000	304,048	129,223	9,017,036
United States Life	886,689	39,044	31,150	13,087	857,825
Totals	501,006,550	143,556,151	19,102,194	5,301,392	599,190,353
Group Insurance.					
Ætna Life	4,412,900	18,537,750	221,425	89,850	16,699,550
Equitable, N. Y	137,000	2,507,400	27,886	44,968	2,690,600
Metropolitan	4,609,550	17,564,608	150,312	64,200	17,737,555
Prudential	.....	430,200	3,472	3,600	353,250
Travelers	1,590,400	12,487,595	114,977	72,068	10,459,300
Totals	10,749,850	51,527,553	518,072	274,686	47,940,255
Grand Totals	511,756,400	195,083,704	19,620,266	5,576,078	647,130,608
Industrial Business.					
Metropolitan	149,180,531	43,494,114	7,077,302	1,812,896	170,542,091
Prudential	83,489,353	24,841,893	3,673,730	546,927	96,738,340
Totals	232,669,884	68,336,007	10,751,032	2,359,823	267,280,431
Canadian Companies.					
Canada Life	153,706,199	35,503,238	6,919,308	1,982,948	178,105,079
Capital	5,088,480	1,269,790	215,769	20,080	6,154,185
Commercial§	376,512	248,471	22,586	3,000	685,669
Confederation	89,356,443	24,759,419	3,648,031	787,402	106,471,192
Continental	14,494,801	3,620,077	587,867	76,558	16,946,006
Crown	20,147,523	5,674,113	848,576	127,887	24,336,312
Dominion	33,566,915	10,923,602	1,480,184	205,655	42,931,662
T. Eaton	.....	19,500	476	.....	19,500
Excelsior	32,560,386	9,344,590	1,281,807	243,503	39,119,685
Great West	205,903,158	50,105,208	7,805,827	1,177,169	246,413,473
Imperial	79,122,995	25,711,304	3,495,503	545,244	98,676,951
London	48,825,052	16,387,450	2,097,747	226,117	62,674,301
Manufacturers	94,265,751	30,443,839	4,003,261	572,190	118,686,753
Monarch	19,010,189	6,519,140	735,386	58,500	24,287,713
Mutual	165,251,253	44,490,708	7,526,686	1,234,578	199,067,869
National	24,894,393	6,005,197	931,833	191,620	28,582,084
North American	75,347,673	20,616,507	3,045,385	589,955	89,302,356
Northern	17,320,785	5,646,200	755,182	100,070	21,271,467
Saskatchewan	3,662,957	751,555	128,904	18,500	3,929,924
Sauvegarde	8,100,320	1,782,848	289,015	52,750	9,106,821

Missouri State	86,542	209,367	11,817	1,942	255,140
Montana Life	1,285,302	731,500	62,505	10,000	1,781,802
Mutual Benefit	293,044	23,745	7,683	.....	316,244
Mutual Life, N. Y.	4,428,941	718,085	157,822	78,103	4,850,860
National, Vt.	863,746	166,588	38,014	13,000	976,635
National of U. S. A.	154,067	59,782	6,928	3,000	201,349
New York Life	7,527,684	1,983,123	286,938	57,901	8,685,219
North American	13,260	.....	516	.....	18,060
Northern States	20,000	2,500	518	.....	16,500
Northwestern Mutual	2,775,908	799,500	79,971	21,882	3,648,709
Northwestern National	1,645,925	1,110,500	71,390	8,500	2,183,421
Old Line	17,000	212,000	11,160	.....	229,000
Pacific Mutual	3,317,255	1,864,459	159,597	11,030	4,717,608
Penn Mutual	680,570	109,000	17,640	23,000	688,703
Phoenix Mutual	116,000	7,000	3,905	.....	118,000
Prudential	438,350	190,564	24,361	4,000	595,914
Reliance Life	186,586	11,500	6,095	.....	140,544
State Life, Ind.	102,500	.....	6,005	.....	102,500
State Life, Mont.	19,000	68,500	1,836	.....	87,500
Travelers	989,511	521,476	33,281	2,000	1,441,374
Union Central	623,941	294,297	14,679	11,000	659,709
Union L. & A.	31,000	340,000	12,867	.....	360,000
Union Mutual	517,611	62,426	18,371	14,000	507,155
Western States	1,173,730	693,000	51,825	9,500	1,621,000
Western Union	326,603	816,149	32,034	5,000	996,506
Totals	42,710,529	17,189,099	1,740,474	512,472	54,017,646
Grand Totals	48,379,229	21,096,699	1,989,659	581,926	61,217,546
Industrial Business.					
Metropolitan	176,833	5,074	6,806	2,903	194,318
CANADA.					
Ætna	34,304,467	7,134,838	1,111,427	910,921	38,069,014
Central Life Assur., Kan.	1,000	.....	.....	.....	1,000
Connecticut Mutual†	.....	.....	21,852	64,195	959,617
Equitable, N. Y.	34,482,541	6,314,624	1,357,913	466,417	37,867,408
Fidelity Mutual	.....	.....	59,354	15,530	.....
Franklin Life	128,820	71,186	11,212	.....	198,425
Guardian	.....	5,500	10,426	.....	224,468
John Hancock*	1,168,822	52,312	69,292	38,712	1,202,001
Metropolitan Life	178,404,923	61,958,013	6,665,345	1,363,796	215,170,155
Missouri State	292	54,076	6,207	.....	53,295
Mutual, N. Y.	45,364,903	9,906,268	1,874,442	735,812	51,356,888
National of U. S.†	.....	.....	127	2,637	22,320
New York Life	100,794,116	22,563,075	4,172,374	980,565	115,525,957
North American, Ill.	95,214	2,500	2,797	.....	96,440
Northwestern Mutual†	.....	.....	1,236	13,150	64,553
Northwestern National	315,181	569,200	.....	6,700	902,384
Phoenix Mutual	641,338	17,000	19,024	24,812	607,899
Security	2,546,937	1,775,115	103,097	11,212	3,802,637
Sovereign	11,759,101	2,893,958	413,394	76,000	13,917,726
Sun	217,827,815	46,771,274	8,838,945	1,683,434	252,743,829
Travelers	7,534,050	3,387,191	355,590	40,250	9,921,726
Western	3,246,069	996,600	120,736	35,500	4,007,307
Totals	1,333,915,757	355,656,894	55,651,095	10,060,122	1,601,162,227
Group Insurance.					
Canada Life	.....	2,148,470	24,038	6,800	2,322,950
T. Eaton	.....	20,098,500	38,004	11,000	17,944,500
Great West	.....	411,500	5,097	.....	415,250
London	.....	.....	2,488	.....	110,600
Manufacturers	.....	40,800	498	.....	47,500
Sun	.....	7,356,728	64,604	29,500	8,144,428
Totals	.....	30,055,998	134,729	47,300	28,985,228
Grand Torals	1,333,915,757	385,712,892	55,785,824	10,107,422	1,630,147,455
Industrial Business.					
Excelsior	.....	.....	1,222	2,693	30,256
London	27,504,587	11,857,232	1,405,699	.....	33,683,674
Totals	27,504,587	11,857,232	1,406,921	2,693	33,713,930
British Companies.					
Commercial Union	.....	14,000	17,160	9,920	594,435
Gresham	5,760,385	2,028,177	215,728	65,893	7,037,713
London and Scottish‡	16,434,001	1,798,754	554,012	189,080	17,167,104
Mutual Life and Citizens	1,653,084	928,500	89,802	11,360	2,322,953
North Brit. and Mer.	1,365,618	290,635	57,812	42,665	1,573,535
Phoenix	7,441,533	659,000	232,720	104,923	7,526,636
Royal	11,189,357	4,636,213	735,855	175,645	14,903,204
Standard	19,935,446	3,506,394	737,300	430,306	21,921,824
Totals	63,779,424	13,861,673	2,640,389	1,029,792	73,047,404
Industrial Business.					
Mutual Life and Citizens	1,743,775	2,105,710	111,363	.....	3,069,437
MEXICO.					
Equitable, N. Y.	2,711,705	.....	.....	.....	2,345,780
Franklin	4,246	.....	180	.....	4,246
Mutual, N. Y.	2,790,410	.....	19,806	81,710	2,420,714
New York Life	5,516,715	.....	150,895	85,197	5,045,029
Phoenix Mutual	46,139	.....	.....	.....	45,914
Reliance	38,500	91,500	5,155	.....	130,000
Totals	11,107,715	91,500	176,036	166,907	9,991,683

* Figures are for United States Insular possessions and all other foreign business.
† Have ceased business in Canada. ‡ Formerly the London and Lancashire. § Formerly the Alberta-Saskatchewan.

SUMMARY.

State.		Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1920.
		$	$	$	$	$
Alabama	(Ord.)	313,906,812	110,238,922	12,589,373	3,242,277	386,360,341
	(Ind.)	29,735,897	15,023,867	1,225,774	353,603	35,437,509
Arizona	(Ord.)	29,991,606	13,684,287	1,175,216	305,504	37,886,363
Arkansas	(Ord.)	227,219,302	97,955,341	10,228,875	2,407,828	292,117,157
	(Ind.)	14,611,785	9,340,599	1,242,346	305,930	18,529,148
California	(Ord.)	937,003,050	295,922,010	39,347,012	12,429,155	1,139,210,535
	(Ind.)	122,755,742	30,868,848	5,094,653	1,166,234	144,117,372
Colorado	(Ord.)	302,024,385	90,185,262	11,166,261	3,911,240	356,119,304
	(Ind.)	21,901,309	5,600,804	870,953	256,887	24,967,169
Connecticut	(Ord.)	422,235,133	125,782,165	16,669,321	6,108,412	506,695,338
	(Ind.)	11,642,919	3,631,177	425,819	97,405	14,050,288
Delaware	(Ord.)	86,181,613	18,563,658	2,771,197	580,420	99,344,421
	(Ind.)	25,779,056	5,325,481	1,083,792	327,639	28,554,552
D. of Colum.	(Ord.)	152,090,821	41,248,232	9,589,509	2,043,687	178,099,311
	(Ind.)	53,478,519	12,413,214	2,160,047	629,865	59,087,419
Florida	(Ord.)	142,783,548	51,911,719	5,733,304	2,142,854	179,410,488
	(Ind.)	8,478,023	5,280,636	510,579	87,069	10,851,064
Georgia	(Ord.)	501,565,777	154,052,190	18,697,071	6,119,106	529,395,956
	(Ind.)	65,196,216	29,948,630	3,453,836	1,058,377	74,966,958
Idaho	(Ord.)	117,795,100	49,490,963	3,871,570	1,119,616	143,001,104
	(Ind.)	1,795,269	656,148	76,769	9,093	2,063,474
Illinois	(Ord.)	2,213,668,616	669,471,142	83,349,510	29,884,336	2,648,715,516
	(Ind.)	415,519,954	96,597,099	16,715,615	4,374,416	470,882,714
Indiana	(Ord.)	689,539,018	230,052,845	24,827,083	8,717,932	847,869,500
	(Ind.)	204,631,731	47,165,774	7,276,347	1,816,698	229,161,246
Iowa	(Ord.)	776,079,708	235,441,630	26,513,323	5,980,243	926,564,873
	(Ind.)	41,810,487	10,199,877	1,654,432	373,048	46,902,463
Kansas	(Ord.)	407,458,368	139,176,267	15,358,224	3,477,664	496,580,393
	(Ind.)	40,349,552	10,002,646	1,561,186	402,063	45,311,757
Kentucky	(Ord.)	402,160,881	114,360,750	14,292,497	6,836,397	474,558,623
	(Ind.)	110,745,127	31,379,672	4,303,772	1,213,962	122,852,481
Louisiana	(Ord.)	304,813,585	90,256,842	12,092,413	3,681,628	364,127,715
	(Ind.)	58,081,325	18,739,168	3,790,611	1,141,063	66,313,851
Maine	(Ord.)	174,172,429	41,223,084	6,881,584	2,982,451	200,607,387
	(Ind.)	36,509,271	10,324,236	1,516,499	444,784	42,406,894
Maryland	(Ord.)	416,678,940	114,090,299	16,803,516	5,413,304	493,570,553
	(Ind.)	180,661,308	35,998,321	6,363,427	1,791,019	188,211,319
Mass	(Ord.)	1,269,236,810	359,177,441	50,178,372	21,043,683	1,492,069,350
	(Ind.)	468,760,233	98,974,238	17,988,562	5,381,084	522,748,273
Michigan	(Ord.)	913,657,168	323,152,209	33,631,927	13,030,412	1,121,673,737
	(Ind.)	139,234,381	39,734,092	5,588,157	1,452,187	159,544,689
Minnesota	(Ord.)	638,395,238	215,968,691	23,835,067	5,691,293	794,564,380
	(Ind.)	44,889,274	12,077,139	1,803,053	414,517	52,751,167
Mississippi	(Ord.)	213,639,123	78,925,279	7,937,735	2,113,626	265,882,873
	(Ind.)	11,603,487	11,094,955	1,905,166	123,632	15,863,283
Missouri	(Ord.)	997,320,277	324,585,221	36,948,050	9,987,628	1,215,268,758
	(Ind.)	219,844,669	55,898,734	9,169,347	2,466,076	249,449,295
Montana	(Ord.)	167,531,053	42,673,652	5,699,137	1,538,633	189,211,268
	(Ind.)	5,814,388	2,179,187	250,291	46,795	7,006,131
Nebraska	(Ord.)	442,851,573	133,539,624	15,474,562	2,919,636	540,457,223
	(Ind.)	18,077,827	3,879,893	690,060	171,973	19,935,638
Nevada	(Ord.)	20,321,257	4,030,026	723,736	282,862	23,272,393

State.		Insurance in Force Dec. 31, 1919.	Insurance Written in 1920.	Premiums Received	Losses Incurred.	Insurance in Force Dec. 31, 1920.
		$	$	$	$	$
New Hamp.	(Ord.)	104,613,234	24,308,824	3,969,450	2,033,422	119,091,598
	(Ind.)	27,122,648	6,397,315	1,107,038	335,717	30,638,953
New Jersey	(Ord.)	860,944,554	237,155,534	27,854,865	12,666,501	1,025,940,746
	(Ind.)	477,922,036	91,054,084	18,958,063	5,583,235	530,120,698
New Mexico	(Ord.)	54,341,277	16,513,873	1,883,679	605,982	63,296,686
	(Ind.)	119,833	3,507	4,631	1,418	131,370
New York	(Ord.)	4,263,414,030	1,323,527,669	178,598,100	56,860,348	5,193,578,111
	(Ind.)	1,208,993,061	254,707,228	49,362,402	14,377,316	1,342,514,729
N. Carolina	(Ord.)	394,867,192	150,864,975	15,459,840	4,596,656	500,554,505
	(Ind.)	65,778,743	22,812,374	3,546,451	677,696	75,319,734
N. Dakota	(Ord.)	193,784,738	62,568,722	6,791,621	1,226,287	225,254,729
	(Ind.)	123,045	5,011	5,330	2,263	131,022
Ohio	(Ord.)	1,733,541,207	523,076,973	64,511,466	19,864,637	2,042,488,250
	(Ind.)	434,156,419	128,455,847	18,641,324	4,493,972	503,584,543
Oklahoma	(Ord.)	339,978,800	182,006,817	14,657,691	2,846,648	473,669,997
	(Ind.)	17,695,093	10,797,020	855,447	182,122	26,198,765
Oregon	(Ord.)	226,553,754	70,916,408	8,348,378	2,484,867	273,460,605
	(Ind.)	13,289,596	3,666,536	521,963	85,197	14,959,271
Pennsylvania	(Ord.)	2,615,026,604	740,431,831	88,879,468	34,337,351	3,077,088,726
	(Ind.)	842,520,641	173,593,013	34,066,188	9,802,014	934,234,585
Rhode Island	(Ord.)	188,622,351	46,872,146	7,201,212	3,012,922	218,217,600
	(Ind.)	91,491,448	19,637,467	3,219,821	1,103,311	102,310,381
S. Carolina	(Ord.)	288,941,492	108,917,879	10,512,880	2,875,147	364,121,872
	(Ind.)	48,675,459	17,191,614	2,819,957	712,611	54,201,439
S. Dakota	(Ord.)	201,563,163	70,407,443	7,024,123	1,341,717	243,528,217
	(Ind.)	162,709	6,721	7,180	1,084	179,171
Tennessee	(Ord.)	401,742,951	144,997,489	16,540,017	4,211,036	501,122,347
	(Ind.)	81,365,521	43,474,146	3,988,859	1,056,720	97,767,649
Texas	(Ord.)	738,307,097	358,810,846	27,525,701	6,949,348	999,149,970
	(Ind.)	42,034,638	38,900,031	1,709,998	492,744	63,636,237
Utah	(Ord.)	134,809,001	37,216,510	4,589,491	1,234,139	156,417,267
	(Ind.)	14,085,798	3,276,046	546,310	88,667	15,281,992
Vermont	(Ord.)	96,367,398	21,912,529	3,752,693	2,140,962	109,929,738
	(Ind.)	14,237,681	4,116,809	591,514	155,359	16,484,458
Virginia	(Ord.)	451,490,637	133,012,518	16,344,721	5,113,211	523,895,607
	(Ind.)	87,108,917	33,417,143	3,787,253	1,142,112	98,781,155
Washington	(Ord.)	378,935,322	121,838,154	14,737,545	3,931,108	454,612,299
	(Ind.)	32,911,453	9,537,123	1,301,103	258,154	37,275,894
West Va.	(Ord.)	245,849,964	85,523,287	9,280,502	2,410,368	303,803,993
	(Ind.)	74,871,944	19,784,333	3,001,224	787,592	82,562,928
Wisconsin	(Ord.)	579,496,120	185,012,655	21,758,526	6,619,441	718,718,632
	(Ind.)	90,630,914	19,307,135	3,714,116	852,040	103,955,256
Wyoming	(Ord.)	48,379,229	21,096,699	1,989,659	581,926	61,217,546
	(Ind.)	176,833	5,074	6,806	2,903	194,318
Canada	(Ord.)	1,909,451,581	594,658,269	78,046,479	16,713,292	2,350,325,467
	(Ind.)	261,918,246	82,298,949	12,269,316	2,362,516	304,063,798
Canal Zone	(Ord.)	1,375,045	458,626	59,258	16,500	1,704,107
Hawaii	(Ord.)	25,831,385	7,555,187	1,137,606	412,778	34,877,104
Philippine Is.	(Ord.)	6,992,660	2,473,103	468,614	83,388	8,385,411
Porto Rico	(Ord.)	1,751,774	161,177	58,245	32,325	1,734,074
Mexico	(Ord.)	11,107,715	91,500	176,036	106,907	9,991,683

STIPULATED PREMIUM COMPANIES.

The following table shows the particulars of stipulated premium companies' statements for five years. These figures have been carefully compiled from official reports made to insurance departments, or from reports specially furnished to us for THE YEAR BOOK. The comparative form in which they are presented lends special importance to them:

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION AND NAMES OF OFFICERS	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.					FINAN'L CONDITION.		INSURANCE ACCOUNT.		
		Premiums.	Other Payments by Members.	Total Income (Including Interest).	Paid for Death Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Junior Life Ins. Co.† Kansas City, Mo., 1910.—Joe M. McComas, Pres.; Geo. T. Sturgiss, Sec.	1920	12,414	.....	12,414	3,450	50	1,038	3,349	7,887	6,871	500	4,405	699,400	610,500
	1919	19,852	.....	19,852	8,375	520	.....	.....	18,240	3,746	.....	4,162	107,700	583,700
	1918	17,218	380	17,598	14,725	.....	.....	8,914	24,129	2,134	2,528	5,880	180,300	891,300
	1917	16,863	.....	17,201	8,930	.....	1,777	6,801	18,508	8,665	.....	5,603	160,200	837,500
	1916	17,203	.....	17,203	7,829	.....	.....	9,028	16,857	9,972	200	5,613	177,500	787,000
Missouri Life & Accid't Ins. Co., Metropolitan Bldg., St. Louis, Mo., 1907.—W. A. Johnson, Pres., J. A. Walker, Sec. and Treas.	1920	669,626	.....	711,181	286,813	.....	.....	145,536	639,730	307,413	195,796	.....	.....	.....
	1919	532,356	.....	540,399	194,013	.....	.....	100,661	470,140	219,478	152,001	.....	.....	.....
	1918	425,769	.....	432,675	192,641	153	151,787	67,837	412,418	139,055	96,490	48,260	1,920,832	2,454,350
Mutual Life Association of Iowa, 201 Coolbaugh St., Red Oak, Ia., 1895.—B. B. Clark, Pres.; O. P. Worsley, Sec.	1920	33,403	.....	47,155	31,000	5,961	.....	*6,959	43,920	314,893	c195,171	1,122	66,500	1,682,176
	1919	33,832	.....	47,445	19,367	4,726	1,427	5,406	30,925	310,671	c198,147	1,127	84,000	1,666,400
	1918	32,035	.....	43,426	12,633	2,731	823	5,056	21,243	294,440	c190,766	1,118	40,000	1,618,400
	1917	32,675	34	44,695	22,889	4,682	1,395	5,660	34,627	271,375	c178,326	1,131	37,500	1,622,000
	1916	32,476	21	44,165	34,500	7,726	1,305	5,019	48,550	261,868	c174,241	1,149	52,000	1,647,000
Western Life Indemnity Co., 604 Masonic Temple, Chicago, Ill., 1884.—Geo. M. Moulton, Pres.; A. M. Ryan, Sec.	1920	339,204	.....	354,353	217,363	16,131	.....	93,180	326 674	94,218	66,118	11,372	225,985	9,618,694
	1919	393,997	.....	412,149	269,841	11,707	20,138	106,111	408,631	77,398	84,413	20,156	436,485	10,716,526
	1918	481,310	366	524,103	255,820	10,348	153,441	102,697	522,306	86,141	146,949	12,800	2,442,641	10,330,689
	1917	436,168	618	455,321	237,753	7,427	121,150	128,668	502,435	115,780	87,160	11,967	3,479,302	9,902,592
	1916	244,519	773	259,917	142,725	6,494	20,877	87,125	274,221	158,215	71,032	15,454	4,471,526	9,935,125

STATISTICS OF ASSESSMENT LIFE ASSOCIATIONS.

In the following tables we present the statistics of a large number of assessment associations, both life and accident, and fraternal societies, showing their transactions and financial condition for two years. These figures have been carefully compiled from official reports made to insurance departments, or from reports specially furnished to us for THE YEAR BOOK. The comparative form in which they are presented lends special importance to them:

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Death Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Number of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Afro-American Mut. Ins. Co....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charlotte, N. C.	1919	6,445	910	7,355	.....	.....	.....	.....	7,478	9,722	1,800	.....	.....	.....
Alabama Life and Acc. Ins. Co.,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Florence, Ala.	1919	14,778	7,522	22,300	5,538	.....	.....	7,053	15,144	7,156	7,156	2,535	118,675	124,855
American Life Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Campbell, Mo.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Arkansas Union Mutual Ass'n..	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
(Colored.) Little Rock, Ark.	1919	12,877	.....	12,877	638	3,064	5,743	3,075	12,520	437	82	16,464	.....	.....
Atlanta Mutual Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlanta, Ga.	1919	812,468	5,395	817,863	358,667	.....	362,076	84,267	805,010	153,338	17,642	.....	.....	.....
Bankers & Planters Mutual.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Morrilton, Ark.	1919	71,704	.....	.....	38,368	.....	.....	34,561	72,929	9,491	6,100	10,125	.....	.....
Bankers Mutual Life Co.....	1920	158,792	2,866	161,658	51,912	2,000	71,824	13,154	138,990	102,447	33,704	7,043	3,811,000	10,356,500
Freeport, Ill.	1919	113,634	3,934	117,568	45,600	600	50,217	10,609	107,026	79,694	21,630	5,197	2,631,000	7,780,500
Catawba Benevolent.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
N. C.	1919	1,993	.....	1,993	1,877	.....	.....	.....	2,717	144	280	.....	.....	.....

Catholic Knights of Ill., State Council. Belleville, Ill.	1920	42,009	14,932	56,941	18,732	4,577	6,077	4,398	33,784	316,734	199	2,784	369,900	2,087,200
	1919	38,793	14,143	52,936	32,722	1,387	245	6,287	40,641	288,892	1,317	2,358	205,050	1,763,750
Chatham Mutual Life and Health Insurance Co., Savannah, Ga.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	100,511	2,539	103,040	5,651	34,436	.....	64,276	104,364	11,051	9,122	16,408	247,606	455,774
Cherokee Life Ins. Co..... Rome, Ga.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	49,089	30,256	79,345	18,727	.....	36,255	111,796	166,778	102,349	2,076	.....	.....	.....
Citizens' Mutual..... S. C.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Clover Leaf Mut. Life Ins. Co.. Jacksonville, Ill.	1920	27,490	.....	27,490	8,434	.....	5,240	14,185	27,859	477	.....	6,027	358,425	717,958
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Com'l Travelers Life & Acc. Ass'n of Cleveland. Cleveland, O.	1920	214,929	29,231	244,272	135,400	44,673	7,700	38,314	226,087	533,185	187,540	10,552	214,800	7,337,400
	1919	201,484	28,834	230,318	121,800	36,484	6,147	30,072	194,503	548,837	*91,772	9,929	344,000	7,325,400
Commercial Travelers Mut. Ben. Soc. Toronto, Can.	1920	48,934	9,716	59,040	33,500	429	.....	5,367	39,296	194,790	190,766	1,992	342,000	1,987,850
	1919	44,282	12,455	56,737	35,250	.....	534	4,288	40,072	174,172	§172,710	1,790	267,000	1,785,500
Commonwealth Life Ins. Co.... Chicago, Ill.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	2,967	46	3,013	.....	.....	.....	.....	6,197	3,159	1,843	127	89,300	143,300
Continental Life and Health Insurance Co., Atlanta, Ga.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cremieux Benevolent Society.... New York City.	1920	2,603	2,569	5,172	1,000	225	.....	.....	2,131	48,995	1,311	165	3,800	77,000
	1919	2,350	3,118	5,468	500	150	.....	.....	3,391	45,820	779	161	3,400	74,200
Cumulative Coffin Club..... N. C.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	442	.....	442	189	.....	.....	.....	404	235	99	.....	.....	.....
Delta Mutual Life and Accident. Meghee, Ark.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	21,381	.....	21,381	1,018	.....	.....	15,930	16,948	4,782	.....	1,850	.....	.....
Empire State Degree of Honor, Sup. Lodge. Stockton, N. Y.	1920	189,782	19,326	209,108	147,289	.....	6,978	29,012	183,279	412,989	31,200	7,906	475,500	6,556,750
	1919	191,513	18,720	210,233	139,252	.....	6,011	27,531	172,795	385,024	53,864	7,894	493,000	6,740,750
Expressmens Mut. Ben. Ass'n... New York City, N. Y.	1920	140,194	35,363	175,557	60,000	7,190	34,777	21,831	128,953	900,045	900,045	11,593	9,336,097	13,465,341
	1919	111,363	34,002	145,365	78,500	13,578	2,924	8,751	103,753	850,260	738,028	4,105	536,000	4,427,744
Farmers Mutual Benefit..... Prairie Grove, Ark.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	4,118	.....	4,118	2,617	.....	.....	1,329	3,946	997	977	743	.....	.....
Fayetteville Mut. Benefit..... Fayetteville, Ark.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	48,396	.....	48,396	41,661	.....	.....	11,288	52,949	22,305	15,760	3,505	.....	.....

* Includes present net value of old age obligations. § Includes net volume reserve of $167,941.

STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

BUSINESS ASSOCIATIONS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Death Claims.	Expenditures. Other Payments to Members.	Expenditures. Paid to Agents and Medical Examiners.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financial Cond'n. Total Admitted Assets.	Financial Cond'n. Total Liabilities.	Insurance Account. Number of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Fireside Mutual Aid Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cincinnati, O. 1918.	1919	37,554	1,181	38,735	1,094	7,765	19,638	7,114	35,635	4,314	2,431	5,582	.....	.....
Fireside Mutual Insurance Co...	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlanta, Ga.	1919	64,497	475	64,972	.....	.....	33,553	9,074	64,791	7,453	3,613	.....	78,223	197,401
Fremont Mutual Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fremont, O.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Globe Accident and Casualty Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Orleans, La.	1919	20,025	.....	20,025	3,628	.....	.....	.....	19,712	10,355	10,059	3,708	.....	.....
Globe Mutual Life Ins. Ass'n *d*..	1920	380,623	9,134	389,757	86,751	4,594	160,522	46,117	319,139	238,306	6,688	59,969	5,601,778	15,428,771
Chicago, Ill.	1919	269,568	5,231	274,799	60,854	2,361	112,856	34,971	237,823	159,530	17,054	51,149	3,695,658	11,701,760
Gold and Stock Life Ins. Ass'n..	1920	10,273	545	10,818	7,350	.....	48	823	8,221	11,968	6,053	1,045	39,000	522,500
New York City, N. Y.	1919	10,796	464	11,260	10,600	.....	13	562	11,175	10,770	6,304	1,090	13,000	545,000
Golden Eagle Association.....	1920	110,383	8,951	119,234	19,659	13,372	.....	51,933	84,964	266,786	14,997	10,595	429,349	1,568,284
Brooklyn, N. Y.	1919	93,402	8,395	101,797	17,811	11,163	22,980	20,028	71,982	232,824	11,524	9,040	390,024	1,321,388
Guarantee Fund Life Ass'n.....	1920	2,120,802	198,224	2,319,026	632,957	.....	647,207	360,581	1,640,745	4,062,603	535,108	51,154	36,180,500	137,071,500
Omaha, Neb.	1919	1,690,244	253,462	1,943,706	657,050	.....	433,604	372,439	1,463,093	3,409,067	392,296	42,051	26,505,000	112,694,000
Guaranty Mut. Life and Health	1920	342,250	2,220	348,284	20,411	148,318	118,024	67,544	357,779	58,080	38,009	41,153	1,393,370	1,229,498
Ins. Co. Savannah, Ga. *b*	1919	289,000	2,478	291,478	14,522	105,481	136,037	27,887	285,170	66,900	40,558	45,319	.....	.....
Hemlock Ind.L. and S. B. Assn..	1926	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Orleans, La.	1919	50,628	.....	50,873	26,283	.....	.....	.....	49,300	10,089	565	10,348	.....	.....
Home Friendly Society, *b*.....	1920	935,956	19,477	955,433	119,052	267,778	294,685	80,079	761,594	694,669	4,733	146,609	4,817,842	9,988,521
Baltimore, Md.	1919	782,216	13,735	795,951	107,324	203,470	242,391	68,202	621,388	509,203	2,238	126,162	3,740,226	8,287,148
Home Mutual Benefit Assn.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fayetteville, Ark.	1919	54,926	5,890	60,816	34,389	4,333	17	25,155	63,920	17,427	15,599	4,059	.....	.....

Home Mutual Benefit Assn.....	1920	5,722	6,921	12,643	2,635	.....	1,093	3,002	6,730	.....	.....	1,412	14,442	131,065
Flint, Mich.	1919	5,868	7,536	13,404	2,435	.....	1,400	2,892	6,727	6,677	.....	1,668	21,315	154,355
Hotelmens Mut. Ben. Ass'n of the	1920	32,429	3,142	35,571	18,000	5	.....	5,826	23,831	63,909	5,770	1,216	133,200	1,185,000
U. S. & Can. Chicago, Ill.	1919	36,887	2,338	39,225	37,800	58	.....	4,579	42,437	52,077	5,547	1,089	75,000	1,131,000
Illinois Bankers Life Ass'n.....	1920	1,470,667	86,629	1,557,296	684,913	27,522	439,312	223,472	1,375,219	1,527,723	†797,031	66,830	27,647,500	108,021,588
Monmouth, Ill.	1919	1,152,966	86,439	1,239,405	771,140	13,827	282,333	142,950	1,210,250	1,330,427	150,000	57,814	17,854,000	90,357,250
Insur. Clerks Mut. Ben. Ass'n...	1920	39,497	6,961	46,458	20,000	100	1,633	6,410	28,155	141,496	6,387	2,208	214,000	2,208,000
New York, N. Y.	1919	36,067	6,819	42,886	26,000	.....	1,992	4,788	32,780	123,276	3,123	2,151	275,000	2,151,000
International Mut. Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Reidsville, N. C.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights Temp. & Mas. Mut. Aid	1920	410,186	21,234	431,820	357,023	.....	6 190	31,439	394,652	536,731	272,414	5,086	506,000	10,209,000
Ass'n. Cincinnati, O.	1919	414,547	21,398	435,945	362,500	.....	16,211	25,760	406,271	487,957	81,908	5,243	587,000	10,520,000
Latin American Life & Cas.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Orleans, La.	1919	52,943	.....	53,117	14,523	.....	.....	.....	49,303	7,356	7,356	7,413	.....	.....
Liberty Mutual Life and Health	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ins. Co. Savannah, Ga.	1919	17,437	14,390	31,827	8,634	.....	11,866	5,945	26,445	5,844	5,389	.....	.....	53,687
Lutheran Mutual Aid Society ...	1920	188,639	16,792	205,431	153,000	5	707	16,211	169,923	350,105	22,586	8,296	399,000	8,996,000
Waverly, Iowa.	1919	162,240	45,658	207,898	159,014	.....	645	13,304	172,963	320,281	38,288	8,836	415,000	9,025,500
Masonic Life Association.....	1920	671,186	17,412	688,598	530,300	3,400	60,967	70,341	665,008	329,069	195,054	17,095	5,141,150	32,245,000
Buffalo, N. Y.	1919	630,395	101,966	732,361	577,625	4,200	52,416	64,999	751,115	341,978	214,687	16,040	4,461,500	29,564,500
McMahon Ind.L. Ins. Bur.& Sick	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ben.Ass'n.,(P.J.).N.Orleans,La	1919	70,258	.....	70,796	32,468	.....	.....	.....	68,309	8,987	.....	17,998	.....	.....
McMahon Ind. Life, Ins. & Sick	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ben.Ass'n.(Jos.J.)N.Orleans,La	1919	46,710	.....	46,852	24,557	.....	.....	.....	45,965	5,370	.....	6,444	.....	.....
Merchants Reserve Life Ins. Co.,	1920	141,873	14,843	156,716	59,348	500	39,312	35,231	134,391	112,233	34,738	4,451	1,408,500	6,367,900
Chicago, Ill.	1919	172,664	3,423	176,088	100,717	300	67,402	40,301	209,677	39,084	37,502	5,188	3,504,580	7,428,150
Missouri Benefit Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Edgerton, Mo.	1919	19,852	.....	19,852	8,275	.....	.....	.....	18,240	3,746	.....	4,162	107,700	583,700
Missouri Prot. Assn.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mountain Grove, Mo.	1919	30,999	35,597	66,596	13,313	.....	29,137	25,703	68,153	6,758	624	.....	.....	.....
Mutual Aid Union.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rogers, Ark.	1919	707,056	.....	707,056	420,828	.....	.....	117,213	538,041	185,811	146,728	51,390	.....	.....

† Includes reserve. *b* Transacts industrial business only. *d* Transacts industrial business principally.

STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

BUSINESS ASSOCIATIONS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Death Claims.	Expenditures. Other Payments to Members.	Expenditures. Paid to Agents and Medical Examiners.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financial Cond'n. Total Admitted Assets.	Financial Cond'n. Total Liabilities.	Insurance Account. Number of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Mutual Benefit Ass'n of Suffolk Co. Riverhead, N. Y.	1920	40,802	1,803	42,605	39,233	.....	5	1,237	40,575	18,850	9,250	1,118	5,000	1,118,000
	1919	43,016	900	43,916	45,667	.....	5	8,077	55,083	18,848	11,630	1,176	2,000	1,176,000
Mutual Relief Ass'n. Booneville, Ark.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	22,024	.....	22,024	18,414	.....	.....	3,528	21,942	6,375	4,128	1,950	.....	.....
Mutual Life Ins. Co. of Jonesboro, Ark.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	42,720	.....	42,720	29,843	.....	.....	30,103	59,946	8,747	10,502	2,762	.....	.....
National Industrial Ins. Co. Topeka, Kan.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Life Association Des Moines, Ia.	1920	1,153,360	58,783	1,212,143	494,500	9,944	369,603	219,238	1,098,278	1,264,669	80,912	35,094	27,696,000	72,382,500
	1919	933,589	51,043	984,632	415,800	10,708	307,553	155,495	897,799	1,132,832	75,983	28,659	23,505,000	58,055,000
Nebraska State Life Ins. Co. Lincoln, Neb.	1920	1,163	264	1,427	800	.....	.....	32	832	7,307	4,085	670	33,900	229,600
	1919	2,490	162	2,652	600	.....	.....	46	646	6,653	4,255	598	61,200	201,700
Newport Benev. Burial Assn. Newport, Ky.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	54,268	.....	54,901	27,260	.....	.....	14,549	41,809	22,880	.....	17,532	.....	.....
N. Y. Physicians Mutual Aid Ass'n. New York City, N. Y.	1920	46,653	4,739	51,392	35,000	.....	240	4,176	39,416	109,482	13,145	2,590	50,000	2,590,000
	1919	47,562	7,514	55,076	47,000	400	24	4,556	51,980	101,014	7,518	2,578	10,000	2,578,000
Ozark Mutual Life. Masonic Temple, Tenn.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	30,321	.....	30,321	21,300	541	.....	8,378	30,219	8,917	3,900	3,713	15,420	.....
Peoples Benevolent Industrial Ins. Co. New Orleans, La.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	141,031	105	141,136	46,387	.....	.....	.....	137,801	11,540	1,575	19,906	.....	.....
Peoples Mut. Ben. Ins. Co. Washington, D. C.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	843,787	.....	862,379	246,663	.....	.....	.....	783,317	275,681	195,125	444,229	5,461,020	8,653,740
Postal Employees Mutual Aid Ass'n. New York City, N. Y.	1920	15,922	4,444	20,366	16,000	.....	.....	.....	17,422	49,325	1,000	823	8,000	823,000
	1919	15,692	4,555	20,247	19,000	.....	.....	.....	19,988	46,824	1,000	878	1,000	839,000

Protective Unit Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock, Ark.	1919	8,844	.....	8,844	1,037	.....	.....	9,204	10,241	280	169	1,884	.....	.....	.....
Pure Protection Life Ass'n.....	1920	58,146	14,845	72,991	10,000	6,315	23,931	11,195	51,440	74,182	52,986	1,479	1,756,000	3,772,500	
Cleveland, O.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scandinavian Mutual Aid Assn..	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minden, Neb.	1919	21,120	3,251	24,371	21,168	50	48	2,287	23,553	8,899	.....	1,496	.....	.....	.....
Security Industrial Life Ins. Co..	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Baton Rouge, La.	1919	18,169	145	18,314	3,359	.....	.....	.....	26,039	11,523	11,523	2,139	.....	.....	.....
Seventh Reg. Vet. & Act. Leag..	1920	6,995	895	7,890	7,000	.....	.....	.....	7,701	15,648	2,361	457	2,500	227,000	
New York City, N. Y.	1919	6,750	874	7,624	7,500	.....	.....	.....	9,260	16,474	3,596	.....	16,000	285,500	
Southern Mut. Life Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock, Ark.	1919	38,279	.....	38,279	16,261	.....	.....	18,414	34,675	13,646	7,172	3,945	.....	.....	.....
Springfield Mutual Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Springfield, Mo.	1919	23,154	.....	23,154	1,500	.....	15,759	8,212	25,417	5,946	4,166	4,508	5,010	619,350	
St. Louis Ind, Life & Sick Benefit Ass'n, New Orleans, La.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	22,619	.....	22,848	8,876	.....	.....	.....	22,075	6,457	4	4,390	.....	.....	.....
Swedish Baptist Mut. Aid Ass'n of America, Chicago, Ill.	1920	46,327	7,952	54,279	36,500	.....	2,069	4,760	43,329	146,957	6,146	2,174	24,500	2,207,500	
	1919	46,123	4,562	50,685	25,500	.....	104	7,758	33,362	144,791	5,000	2,199	44,000	2,232,000	
Swedish Mission Friends Aid Ass'n. Chicago, Ill.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	26,673	11,213	37,886	.....	.....	.....	.....	23,892	205,688	9,382	2,492	46,000	1,823,000	
Swedish Mutual Aid Society "Scandia" in N.Y. N.Y. City	1920	39,306	3,277	42,583	29,500	500	2,259	1,875	35,011	83,828	1,500	2,110	.....	1,704,000	
	1919	38,952	3,857	42,809	45,000	.....	1,522	.....	50,272	76,256	9,000	2,071	97,500	1,685,000	
Telegraph & Telephone Life Ins. Ass'n. New York City, N. Y.	1920	89,792	15,075	104,867	93,873	.....	.....	.....	101,582	309,817	32,104	4,145	14,500	3,801,500	
	1919	80,811	15,987	96,798	106,700	.....	63	6,642	113,318	282,083	28,102	4,382	26,000	4,012,500	
Toilers' Mut. Life Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
301 Main St., Tarboro, N, C.	1919	3,663	100	3,763	1,649	.....	.....	.....	3,528	3,481	.....	961	9,588	274,770	
Traders Assurance Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Louis, Mo,	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western Funeral Ben. Ass'n. *	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Junior O. U. A. M., St Louis.	1919	230,453	.....	237,111	154,467	.....	.....	.....	221,048	74,007	14,212	76,999	8,677,250	19,241,500	
Western Mut. Life Assn.....	1920	390,293	.....	390,293	282,750	5,676	19,710	34,597	347,733	941,962	*i* 418,212	14,019	.....	22,259,000	
Los Angeles, Cal	1919	362,620	33,263	395,883	289,000	3,108	12,127	22,907	329,142	817,988	*i* 411,366	13,688	2,615,000	21,333,000	

* Reorganized 1917 as an assessment company. *b* Pays sick benefits. *i* Includes reserve at 8½ per cent Amer. Ex.

STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

BUSINESS ASSOCIATIONS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Death Claims.	Expenditures. Other Payments to Members.	Expenditures. Paid to Agents and Medical Examiners.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financial Cond'n. Total Admitted Assets.	Financial Cond'n. Total Liabilities.	Insurance Account. Number of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Winston Mutual	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
N. C.	1919	30,446	160	30,606	18,221	.....	.....	.....	29,804	9,883	.....	.....	.....	.....
Workingmens Co-operative Ass'n of the U. I. L. of New York,[b]	1920	103,566	7,474	111,040	17,751	7,354	23,840	33,415	82,494	119,846	40992	19,621	613,746	1,639,863
New York, N. Y.	1919	97,808	5,351	103,159	25,084	7,643	24,580	30,378	87,686	92,009	4,216	.....	.....	.....
Young Mens Mut. Life Ass'n	1920	67,672	9,878	77,550	60,972	.....	6,245	6,273	73,490	215,221	11,179	1,172	208,000	2,051,000
Cincinnati, O.	1919	65,872	11,533	77,405	65,000	.....	5,852	6,317	99,169	234,853	24,217	1,154	249,000	2,013,000
Totals, 80 companies	1903	6,194,599	1,015,521	7,973,170	4,584,851	169,222	830,634	733,677	6,490,088	10980,117	879,946	365,215	76,036,671	444,240,829
94 "	1904	6,635,611	1,070,706	8,492,041	4,973,216	142,313	949,966	824,394	7,212,303	12633,581	1,149,758	469,325	88,944,275	480,781,984
106 "	1905	7,574,392	1,347,880	9,332,508	5,269,264	151,058	1 196,189	1,063,756	7,993,801	14178,123	1,216,557	506,323	103 846,283	527,353,087
127 "	1906	8,077,571	1,683,816	10 374,222	5,284,809	103,241	1 233,626	1,229,535	8,043,270	15580,019	1,106,917	612,573	126 244,557	582,099,387
124 "	1907	8,192,641	1,553,354	11 575,021	5,726,989	80,917	1 399,789	1,220,055	8,427,750	17724,222	1,619,285	688,423	170 365,026	687,166,014
128 "	1908	9,202,485	1,887,355	11 969,885	6,108,644	250,748	1 661,486	1,292,737	9,339,224	18165,989	1,373,190	702,346	131 208,489	692,534,765
151 "	1909	10 354840	1,880,080	13 248,944	6,227,623	348,661	1 732,330	1,690,689	10 385,899	21 099,821	2,087,374	915,091	167 090,708	720,242,408
122 "	1910	11 600227	1,944,410	15 600,502	7,098,121	161,877	1 445,794	1,493,352	12 586,206	22 658,612	2,250,433	729,576	121 472,275	765,135,855
132 "	1911	8,361,203	740,569	9,649,182	4,538,195	812,367	1 777,670	1,451,997	7,250,925	9,746,202	2,260,393	545,890	107 701,680	350,650,806
135 "	1912	10 441144	743,329	11 184,473	5,020,077	292,876	1 285,058	1,926,771	10 017,766	10 674,094	2,711,601	484,228	100 639,042	428,344,892
96 "	1913	8,927,468	548,890	9,476,358	4,408,234	505,320	1 214,991	2,015,458	8,210,194	11 727,880	2,052,240	730,359	104 352,088	400,701,350
94 "	1914	7,753,814	557,091	8,564,275	3,965,402	482,869	1 084,221	1,585,831	7,224,683	10 291,756	1,922,543	578,250	90,586,279	387,995,985
81 "	1915	6,116,223	509,949	6,703,011	3,284,856	858,636	1 125,459	889,758	6,215,772	9,344,451	1,431,143	489,131	77,544,703	328,414,167
80 "	1916	7,424,891	641,977	9,066,868	3,774,805	464,017	1 282,649	1,200,443	6,754,296	10711,616	1,678,881	572,554	90,460,051	357,260,760
82 "	1917	7,795,301	624,433	8,419,734	4,155,160	535,339	1 592,167	1,362,738	7,495,987	11789,531	2,419,544	687,447	84,276,504	374,036,182
84 "	1918	8,769,128	1,181,431	9,950,559	4,994,407	394,838	1 265,199	1,285,025	7,812,858	12146,989	2,740,780	593,881	58,536,589	370,746,677
81 "	1919	12 469 358	959,183	13 428 541	6,503,261	483,343	2 602,904	2,026,587	11 469 031	14 139 848	4,147,799	866,221	80,428,638	444,625,784
35† "	1920	9,745,216	655,917	10 405 749	4,290,845	554,477	2 350 198	1,442,068	8,690,033	14 260 434	3,958,205	550,653	129 249 299	492,564,089

† Being companies which show figures for 1920.

LEGAL RESERVE FRATERNAL ORDERS

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$		$	$
Golden Seal Assurance Society	1920	230,328	27,664	257,992	113,010	53,198	25,645	197,493	786,776	g695,314	10,568	6,451,500	14,011,736
Roxbury, N Y.	1919	225,676	28,988	254,664	142,796	58,263	26,853	249,042	721,463	g632,227	10,561	7,332,300	13,957,754
	1918	237,522	36,754	274,276	112,646	59,638	28,546	248,029	721,778	g676,627	9,846	6,486,700	13,189,039
	1917	304,782	51,504	356,309	145,086	58,860	32,563	296,905	702,654	g589,830	9,546	7,508,550	12,751,426
	1916	345,175	26,380	371,555	179,643	66,286	43,381	294,985	642,432	g498,626	9,502	5,357,000	12,530,658
Grand Fraternity	1920	266,495	55,147	321,642	170,515	56,882	82,750	310,289	464,550	*138,041	14,785	2,873,158	12,934,207
Philadelphia, Pa...	1919	242,137	149,652	391,789	246,838	43,496	72,883	408,558	470,137	*157,909	12,924	2,080,258	11,361,585
	1918	229,334	41,200	270,534	175,964	37,210	62,260	293,068	603,985	*277,758	11,633	1,227,705	10,293,013
	1917	234,508	73,123	307,631	155,224	40,674	88,183	284,081	686,394	*203,327	11,531	1,331,949	10,296,683
	1916	240,046	25,046	265,092	123,317	41,003	56,296	229,958	678,782	*141,228	11,864	1,448,830	10,856,273
Knights of Columbus	1920	3,290,601	484,549	3,775,150	1,256,471	s10,000	682,148	1,948,619	11 627 788	g9210166	202,359	48,140,000	217,224,510
New Haven, Conn.	1919	2,635,390	452,806	3,088,196	1,753,782	s23,132	505,385	2,282,300	9,743,792	g8008776	165,421	45,091,060	176,766,562
	1918	2,209,546	371,349	2,580,895	1,543,559	s7,828	366,067	1,920,608	8,885,704	g7450350	128,935	13,597,000	137,214,434
	1917	2,030,915	334,021	2,364,936	987,926	7,381	345,254	1,349,561	8,190,124	6173,790	123,979	13,042,000	131,679,400
	1916	1,590,228	321,995	1,912,223	946,219	6,839	328,792	1,281,850	7,101,544	5440,670	117,968	12,649,000	124,941,334
Kts. of Pythias, Ins. Dept., Supreme Lodge	1920	2,753,449	573,286	3,327,149	1,606,078	215,682	325,149	2,146,909	12 376 534	g11347321	81,119	15,679,070	108,865,799
Indianapolis, Ind.	1919	2,571,868	511,817	3,083,675	1,881,976	211,717	209,083	2,312,421	11264,855	g10328802	76,040	10,160,500	101,248,894
	1918	2,486,213	500,535	2,989,012	1,835,018	155,724	210,553	2,201,294	10459,458	g9474184	72,547	6,626,974	96,365,445
	1917	2,401,400	462,635	2,864,035	1,583,181	97,964	275,259	1,956,405	9,701,148	g8463653	72,461	7,205,240	96,508,135
	1916	2,363,917	420,394	2,784,311	1,620,884	86,404	263,828	1,971,116	8,911,465	g7557116	71,682	8,488,968	96,398,817
Masonic Mutual Life Assn.	1920	1,699,273	126,411	1,825,684	293,934	600,757	594,544	1,195,463	3,034,671	71,351	39,047	40,841,750	71,097,545
Washington, D. C. (See page XX.)	1919	947,761	89,868	1,037,629	224,620	228,718	167,637	620,974	2,202,757	h2150977	22,577	16,896,250	37,657,924
	1918	606,115	67,088	673 803	203,807	87,105	108,939	402,578	1,680,776	h1665362	15,372	7,283,250	24,044,612
	1917	509,324	51,057	560,437	103,614	117,575	58,114	279,247	1,359,859	1291293	13,246	6,325,250	19,809,512
	1916	387,082	37,904	424,986	94,391	79,961	53,452	227,804	1,022,066	h985,197	10,437	5,251,250	15,081,011

* Includes present value of deferred death claims payable as annuities. g Includes reserve. h Includes reserve American Table of Mortality and 3½ per cent D. C. Ins. Dept. valuation. s Examiners' fees only; order pays no commissions.

STATISTICS OF FRATERNAL ORDERS

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
ALABAMA.		$	$	$	$	$	$	$	$	$		$	$
Ancient Free and Accepted Order of Masons, Girard. (Colored)	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ancient United Knights and Daughters of Africa, Pratt City (Nashville, Tenn.)	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	3,196	.....	3,586	1,308	580	479	2,367	1,453	650	.....	.....	.....
Colored Knights of Honor of America. Birmingham.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	705	.....	.....	.....	608	107	7,705	.....	.....	.....
Heralds of Liberty.† Huntsville.	1920	415,428	55,681	471,109	175,582	65,982	155,278	396,842	403,185	200,042	23,144	956,000	16,078,200
	1919	422,606	64,420	487,026	242,418	70,802	112,181	477,410	323,680	203,620	23,903	1,346,000	16,709,700
Ind. Order Bros. and Sisters of Consolation. Uniontown.	1920	11,680	132	11,812	4,475	2,195	1,435	8,106	3,707	2,370	1,727	197,150	239,150
	1919	.....	.....	7,592	.....	.....	.....	6,070	2,077	2,275	.....	.....	.....
Independent Order of Immaculates. Decatur.	1920	7,684	1,713	9,641	4,175	36	2,195	6,406	11,946	1,400	1,380	16,400	213,425
	1919	5,674	641	6,315	4,525	75	1,182	5,782	8,711	550	1,225	16,050	207,025
Int. Order of Twelve Knights of Tabor. Montgomery.	1920	12,478	2,375	14,853	7,050	.....	858	7,908	35,251	2,581	2,304	.....	.....
	1919	11,991	3,804	15,795	5,014	136	.....	5,150	30,576	1,331	1,993	.....	.....
Sons and Daughters of Levi. Dothan.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Order of Good Shepherds. Montgomery.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	19,157	.....	.....	.....	19,157	28,000	17,500	.....	.....	.....
United Workers of Nehemiah. Dothan.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	4,970	.....	.....	.....	3,436	5,270	.....	.....	.....	.....
Washington Benev. Protective Assn. Selma.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	3,562	.....	.....	.....	3,787	2,227	125	.....	.....	
ARIZONA.													
Allianza-Hispano-Americana. Tucson.	1920	138,207	8,568	146,775	57,491	3,314	6,211	72,724	181,996	15,850	5,915	2,697,500	5,979,100
	1919	104,988	4,943	109,930	85,975	2,941	9,356	98,272	109,945	14,500	4,518	.....	3,954,650

ARKANSAS.														
American Knights of Freedom	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Arkadelphia.	1919	5,070	.....	5,070	4,047	.....	2,017	6,064	7,806	2,608	1,039	.....	.....
A. O. U. W.	1920	245,554	48,626	294,180	106,101	.....	b34,622	140,723	410,847	76,463	11,106	4,583,101	12,682,000
Little Rock.	1919	205,919	68,198	274,116	149,818	.....	b33,086	183,384	493,030	163,512	9,746	3,226,000	11,430,000
Eastern Star Benefit Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grady.	1919	51,719	.....	51,719	48,600	.....	6,035	54,635	27,522	6,892	8,675	.....	.....
Grand Court of Calanthe	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pine Bluff.	1919	65,075	.....	65,075	56,595	.....	10,703	67,298	26,655	7,875	10,030	.....	.....
Household of Ruth, No. 2	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1919	47,932	.....	47,932	41,708	.....	4,116	45,824	13,877	2,500	4,921	.....	.....
Independent Order of Immaculates	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Harrisburg.	1919	4,892	.....	4,892	3,246	.....	1,809	5,055	737	90	628	.....	.....
International Order of Daniel	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1919	459	.....	459	25	.....	134	159	300	.....	100	.....	.....
International Order of Seventies	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grady.	1919	2,042	.....	2,042	1,395	.....	520	1,915	955	730	523	.....	.....
Jugamos, Imperial Council	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Forrest City.	1919	52,467	.....	52,467	28,895	.....	13,117	42,012	14,051	200	7,252	.....	.....
Knights and Daughters of Tabor	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1919	221,128	.....	221,128	177,103	.....	6,890	183,993	123,990	47,010	40,671	.....	.....
Knights of Guiding Star of East	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Morrilton.	1919	8,803	.....	8,803	9,219	.....	3,647	12,866	8,688	1,039	2,242	.....	.....
Knights of Honor of the World	1920	.....	.....	977	925	.....	111	1,036	93	21	502	.....	.....
Little Rock.	1919	977	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights of Pythias, N. A., S. A., E. A.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Helena.	1919	105,433	.....	105,433	72,114	.....	16,683	88,797	63,668	11,700	14,760	.....	.....
Masonic Benefit Association	1920	87,669	29,542	118,681	80,537	1,757	751	87,290	184,721	15,525	19,023	420,000	3,185,485
Prescott.	1919	70,399	3,232	74,723	49,575	2,190	3,231	54,407	44,374	17,650	16,886	25,000	2,869,200
National Mosaic Templars	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1919	325,979	13,633	339,612	240,411	1,542	45,423	287,376	473,498	87,546	100,864	31,103,400	30,259,200
Odd Fellows Benefit Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marianna.	1919	96,267	.....	96,267	79,382	.....	5,594	84,976	25,615	16,725	10,100	.....	.....

† Does not report to Department. b Includes agents' commissions. d Arkansas only.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
ARKANSAS—*Continued*		$	$	$	$	$	$	$	$	$		$	$
Progressive Nat'l True Aid	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Little Rock.	1919	1,574	.....	1,574	850	.....	54	904	102	50	535	.....	.....
Rising Sons and Daughters	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Little Rock.	1919	462	.....	462	250	.....	76	326	167	.....	502	.....	.....
Royal Arch Benefit Assn.	1920	6,510	.....	6,510	2,050	25	1,183	3,258	7,155	225	2,600	600	.....
Wynne.	1919	4,275	.....	4,275	600	.....	627	1,227	4,686	225	2,000	.....	.....
Royal Circle of Friends of the World	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Forrest City.	1919	140,288	.....	140,288	109,452	.....	26,197	135,649	109,383	4,169	23,372	.....	.....
St. Joseph's Aid of the Universe	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Augusta.	1919	10,302	.....	10,302	8,525	.....	1,709	10,234	3,686	.....	2,096	.....	.....
Sisters and Brothers Mut. Aid Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Camden.	1919	990	.....	990	413	.....	529	942	602	200	221	.....	.....
Supreme Council of Shepherds	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marianna.	1919	25,218	.....	25,218	14,105	.....	4,204	18,309	25,390	2,080	3,918	.....	.....
True Aid Society of America	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1919	1,061	.....	1,061	875	.....	675	1,550	100	100	300	.....	.....
United Brothers of Friendship and Sisters of	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mysterious Ten. Pine Bluff.	1919†	21,296	.....	21,296	23,458	.....	4,495	27,953	5,132	3,775	4,155	.....	.....
United Brothers of the African Race	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Little Rock.	1919	3,361	.....	3,361	3,303	.....	212	3,515	1,141	30	639	.....	.....
United Friends of America	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1919	1,990	.....	1,990	93	.....	1,152	1,245	845	.....	1,219	.....	.....
United K. and L. of Honor of World	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pine Bluff.	1919	12,897	.....	12,897	7,597	.....	1,216	8,813	3,443	1,300	2,504	.....	.....
United Order of Good Samaritans	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Forrest City.	1919	3,659	.....	3,659	600	.....	2,723	3,323	2,314	309	2,754	.....	.....

W. and L. True Aid	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1919	428	.....	428	300	.....	284	584	536	10	457	.....	.....
Western Thinkers of America	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1919	864	.....	864	25	.....	645	670	194	150	402	.....	.....
Woodmen of Union	1920	199,485	63,019	262,504	126,556	33,601	40,771	200,928	106,514	.....	26,757	.....	2,791,940
Hot Springs.	1919	80,533	.....	80,533	52,866	.....	28,285	81,151	32,003	1,492	21,000	.....	.....
CALIFORNIA.													
Conselho Supremo Da Uniao Portugueza Do	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Estado Da Calif., San Leandro, Cal.	1919	233,150	36,872	270,022	309,145	339	20,758	330,242	829,413	73,585	12,137	668,500	12,994,650
Fraternal Brotherhood, Supreme Lodge	1920	538,092	163,937	702,029	398,742	101,061	98,645	508,448	2,065,670	568,530	25,346	3,639,500	24,595,957
Los Angeles.	1919	477,765	177,835	655,600	449,402	54,457	88,339	592,962	1,926,542	467,601	23,005	2,026,000	23,701,746
Uniao Portuguesa Protectora Do Estado Da	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Calif., Oakland, Calif.	1919	15,343	3,648	18,991	13,520	553	2,137	16,210	325	125	1,809	99,000	816,975
COLORADO.													
American Woodmen, Sup. Camp	1920	460,595	40,832	501,427	123,248	91,917	73,965	289,130	637,916	16,679	57,225	15,786,750	26,796,700
Denver.	1919	338,592	26,119	364,711	115,315	48,142	55,993	219,449	413,050	9,658	43,408	11,366,450	20,251,650
Western Slavonic Association	1920	18,064	.....	.....	11,361	.....	.....	.....	31,284	2,400	902	42,000	556,250
Denver.	1919	31,920	663	32,583	35,037	1,017	.....	37,150	24,000	4,900	929	.....	561,000
Woodmen of the World	1920	2,659,542	424,528	3,084,070	2,521,203	105,421	225,239	3,002,613	8,919,261	457,063	132,465	26,757,600	215,692,500
Denver.	1919	2,660,210	861,629	3,521,839	2,931,805	78,794	155,127	3,640,759	8,851,097	555,604	123,723	23,877,900	201,797,600
CONNECTICUT.													
A. O. U. W. Grand Lodge	1920	199,342	39,062	238,404	189,609	3,250	24,645	223,543	896,555	620,609	3,495	271,000	4,979,566
New Haven.	1919	119,825	32,976	231,801	158,240	2,256	20,570	181,082	868,200	589,372	3,465	165,500	5,020,547
Degree of Honor, Jurisdiction of New Eng-	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
land States. New Haven.	1919	9,955	617	10,572	5,250	.....	1,326	6,576	21,702	1,500	268	.....	206,950
First Slovak Wreath of the Free Eagle	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,825,500
Bridgeport.	1919	119,198	20,760	139,958	95,969	.....	20,249	118,342	182,800	52,602	10,526	528,500	.....
Fraternal Benefit League, New Haven,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Conn.	1919	72,877	18,378	91,245	68,410	.....	.....	100,687	136,097	7,711	4,921	138,850	4,362,481
Hungarian Aid Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bridgeport.	1919	191,784	53,645	245,429	125,300	477	19,412	161,485	309,076	96,448	7,016	387,850	6,388,640
Knights of Columbus, New Haven	1920	3,290,601	484,549	3,775,150	1,256,471	m10,000	682,148	1,948,619	11627788	9210166	202,359	48,140,000	217,224,510
(See Legal Reserve Fraternal Orders)	1919	2,635,390	452,806	3,088,196	1,753,782	m23,132	505,385	2,282,300	9,743,792	8008776	165,421	45,091,060	176,766,562

* Incorporated under the laws of Delaware. † Arkansas only m Medical examiners' fees only; order pays no commissions. s Includes reserve.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$		$	$
Rakoczi Hungarian Sick Benefit Society.....	1920	124,566	31,227	155,793	73,275	7,615	31,064	112,954	288,223	60,665	6,488	703,000	6,343,500
Bridgeport.	1919	136,415	13,010	149,425	114,763	1,137	10,146	140,494	235,590	51,651	6,244	257,500	6,098,000
DELAWARE.													
American Mutual Benefit Association*.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia, Pa.	1919	.....	.....	8,610	.....	.....	.....	7,339	4,162	.....	1001	.....	77,461
Commonwealth Beneficial Association*.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia, Pa.	1919	.....	.....	8,820	.....	.....	.....	7,045	5,288	.....	880	.....	81,829
Cosmopolitan Relief Association.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilmington.	1919	.....	.....	.....	16,415	.....	.....	15,349	3,137	.....	1,607	.....	132,271
Delaware Beneficial Association.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilmington.	1919	11,557	.....	11,557	2,009	3,249	6,738	9,987	4,250	.....	1,459	19,396	82,880
Delaware Polish Beneficial Ass'n of Mater	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Admirabilis. Wilmington.	1919	.....	.....	39,102	.....	.....	.....	44,621	45,635	232	4,936	.....	897,750
DISTRICT OF COLUMBIA.													
American Workmen.....	1920	165,973	5,518	171,491	29,278	36,808	58,032	124,118	136,475	7,995	13,769	1,069,650	2,792,500
Washington.	1919†	.....	.....	116,066	18,576	.....	.....	82,859	88,870	1,841	11,019	1,474,050	2,062,350
Capital Indemnity Soc'y of Dist. of Columbia	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home office, 514 Walnut St,, Phila., Pa.	1919	.....	.....	14,527	.....	.....	.....	11,249	4,362	400	1,298	158,800	129,800
Columbian Fraternal Association.....	1920	103,133	1,777	104,910	29,185	.....	.....	103,177	14,578	2,538	8,373	1,219,866	1,061,530
Washington.	1919	43,356	1,877	45,233	23,445	1,726	2,925	45,705	7,938	2,365	3,747	520,208	520,920
Jonavid of America, Royal Order of.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington.	1919	9,717	.....	9,988	2,372	.....	.....	7,895	6,661	15	1,026	557,200	968,550
Knights of Pythias, N. A., S. A., etc.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington.	1919	.....	.....	9,879	.....	.....	.....	8,733	28,081	1,380	1,818	118,200	588,000
Masonic Mutual Life Ass'n, Washington.	1920	1,699,273	126,411	1,825,684	293,934	600,757	594,544	1,195,463	3,034,671	71,351	39,047	40,841,750	71,097,545
(See Legal Reserve Fraternal Orders.)	1919	947,761	89,868	1,037,629	224,620	228,718	167,637	620,974	2,202,757	b2150977	22,577	16,896,250	37,657,924

FLORIDA.													
Knights of Pythias. (Endowment Bureau)..	1920	154,482	.....	154,482	58,400	.....	.....	.....	273,068	1,615	.....	.....	6,891,000
Jacksonville.	1919	120,150	.....	.....	54,472	.....	.....	.....	194,180	6,252	.....	1,576,000	6,420,000
Order of Calanthe.....	1920	30,963	.....	30,963	6,625	.....	.....	.....	29,797	1,981	.....	2,005,650	1,799,000
St. Augustine.	1919	14,619	.....	.....	7,260	.....	.....	.....	10,911	336	.....	183,400	657,700
Order of Sons and Daughters of Jacob.....	1920	8,202	.....	8,202	5,972	.....	.....	.....	9,452	2,600	.....	74,700	383,180
Jacksonville.	1919	8,233	.....	.....	4,925	.....	.....	.....	8,691	2,025	.....	72,160	321,120
GEORGIA.													
Columbian Woodmen, Eminent Household of	1920	718,837	91,800	810,637	291,678	92,323	136,793	520,794	1,841,006	a1764329	20,802	6,444,000	28,055,409
Atlanta.	1919	649,942	163,425	813,367	351,998	59,641	124,042	611,326	1,583,580	a1478519	19,597	4,941,000	26,680,619
Masons Annuity, Supreme Lodge.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlanta.	1919	241,848	70,194	312,042	146,842	38,376	41,219	306,732	1,019,620	1006,122	.....	359,450	1,993,300
ILLINOIS.													
Alleanza Italiana.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Lithuanian Roman Catholic.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Women's Alliance, Chicago, Ill.	1919	11,805	223	12,028	2,138	.....	.....	4,597	7,431	120	.....	.....	.....
Bankers Insurance Corp.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.	1919	24,237	2,443	26,680	8,469	.....	.....	25,363	6,318	.....	.....	.....	552,090
Ben. Ass'n of Railway Employees‡.....	1920	880,611	7,061	887,672	344,794	157,943	235,223	737,960	424,892	35,905	57,047	1,367,500	2,827,500
Chicago.	1919	635,960	3,238	639,049	259,090	109,222	184,672	852,984	254,808	35,583	45,290	1,306,500	1,859,000
Bohemian American Foresters High Court..	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.	1919	36,077	4,264	40,341	40,083	.....	.....	43,051	54,948	1,500	.....	.....	1,951,500
Bohemian American Union.....	1920	23,372	5,048	28,420	13,300	397	7,782	21,479	61,972	4,000	1,679	41,000	1,201,250
Chicago.	1919	21,697	3,152	24,849	11,300	503	4,179	14,982	53,086	1,000	1,736	125,250	1,266,250
Bohemian Slavonian Union	1920	88,221	6,541	94,762	71,805	194	5,489	77,488	117,421	7,636	5,812	117,750	4,367,500
Chicago.	1919	92,294	3,467	95,761	83,104	154	6,178	89,486	93,470	7,220	5,943	125,500	4,457,750
Catholic Order of Foresters.....	1920	2,468,817	449,134	2,917,964	1,810,588	49,177	121,282	2,007,503	8,995,267	235,687	161,008	10,644,000	160,534,250
Chicago.	1919	2,544,281	771,323	3,315,604	2,185,527	33,046	101,463	3,028,721	8,202,931	269,438	155,467	9,871,500	155,097,000
Chicago Union of Bohemian Ladies.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago, Ill.	1919	9,336	15	9,351	8,995	.....	.....	9,170	1,187	1,200	.....	.....	326,100
Columbian Circle, The§.....	1920	596,649	106,865	713,470	588,106	43,159	103,639	734,904	629,308	152,092	27,600	6,840,000	29,738,250
Chicago.	1919	494,340	51,111	545,451	429,180	14,554	81,843	525,576	624,373	105,161	22,755	4,623,500	24,557,000

* Incorporated under the laws of Delaware. † District of Columbia only. ‡ Formerly Brotherhood of All Railway Employees. § Formerly Order of Columbian Knights.
a Includes reserve. b Includes reserve American table of mortality and 3½ p. c. D. C. Ins. Dept valuation.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
ILLINOIS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Concordia Mutual Benefit Society	1920	54,174	11,810	65,984	21,668	4,543	8,853	35,064	139,537	1,500	4,123	468,500	2,086,885
Chicago.	1919	41,870	10,736	52,606	24,987	3,324	6,881	35,191	107,183	200	3,577	1,731,900	1,678,795
Confederation of Bohemian Amer. Ladies	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.	1919	25,152	436	25,588	26,461	.....	.....	26,806	16,419	9,865	.....	.....	965,000
Court of Honor Life Association	1920	1,760,429	131,426	1,891,855	1,152,634	449,936	134,222	1,836,792	2,796,070	80,014	74,371	8,044,500	85,043,195
Springfield.	1919	1,309,212	137,996	1,447,208	1,380,949	135,946	130,686	1,708,352	2,742,129	118,785	75,334	10,548,000	87,510,105
Croatian League of Illinois	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.	1919	166,283	7,805	174,088	115,543	.....	.....	128,975	216,909	78,890	.....	.....	7,486,600
Firemens Mutual Aid and Benefit Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.	1919	64,744	10,108	74,852	62,600	.....	.....	65,589	78,332	10,000	.....	.....	4,610,000
German Order of Harugari	1920	22,459	4,067	26,526	18,800	.....	3,057	21,857	81,183	200	1,184	10,100	431,200
Chicago.	1919	19,911	3,859	23,770	14,400	913	1,306	16,619	76,771	.....	1,204	12,200	449,000
Grand Carniolian Slovenian Cath. Union of	1920	191,269	35,841	227,110	102,655	10,478	30,982	144,115	750,002	32,730	12,080	683,750	10,577,250
U. S. A., Joliet.	1919	302,493	28,340	330,833	137,604	527	25,768	163,900	678,686	37,625	11,885	506,750	10,364,500
Grand Guild of America	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.	1919	6,428	1,324	7,752	7,676	.....	.....	8,070	8,262	1,757	.....	.....	250,000
Hancock County Mutual Life Ass'n	1920	39,929	20	39,949	33,917	634	2,085	36,636	6,689	4,083	2,578	188,000	4,265,500
Carthage.	1919	65,904	30	65,934	63,833	908	1,769	66,510	3,376	2,000	2,501	247,500	4,152,500
Herman Schwestern, Order der	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago. *a*	1919	11,785	3,799	15,584	12,133	351	1,984	14,468	54,321	2,133	4,231	86,200	846,200
Hibernian Life Insurance Association	1920	41,134	2,856	43,990	19,813	134	4,343	24,290	80,189	1,000	3,002	87,950	2,265,600
Chicago.	1919	39,548	2,938	42,486	41,682	.....	.....	45,793	60,488	3,402	.....	.....	2,778,250
Hlavny Tatranska Slovanska Jednota	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago.	1919	9,807	1,046	10,853	6,573	.....	.....	8,724	15,828	1,500	.....	.....	746,050
Holy Family Society of U. S. A.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Joliet.	1919	10,400	309	10,709	7,250	.....	.....	7,792	11,579	1,813	.....	.....	319,950

Illinois Beneficiary, Knights of Pythias of N. A., S. A., E. A. A. and A., Chicago.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	23,539	1,273	24,812	12,450	.....	.....	14,784	39,510	925	.....	.....	236,794
Independent Western Star Order..... Chicago.	1920	86,625	62,927	149,542	72,375	1,973	78,218	152,566	37,931	36,381	7,339	629,500	3,669,500
	1919	119,639	76,571	191,211	115,143	1,383	12,724	203,197	31,073	30,467	7,744	1,141,500	3,872,000
Knights of Tabor 777 and Daughters of Tabernacle 333. Cairo.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	4,233	.....	4,233	3,825	.....	.....	4,060	1,109	500	.....	.....	191,200
Knights of Pythias of N. A., S. A., E. A. A. & A. Jurisdiction of Ill., Grand Lodge, Chicago, Ill.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	23,539	1,273	24,812	12,450	.....	.....	14,784	39,510	925	.....	.....	.....
Liberty Life and Casualty Ins. Co..... Chicago.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	9,539	.....	9,539	2,371	.....	.....	9,245	1,570	5,000	.....	.....	83,400
Low German Grand Lodge of U. S. of N. A., Chicago.	1920	85,083	13,891	98,974	72,354	3,849	6,893	83,096	265,627	6,712	6,602	109,500	3,301,000
	1919	86,420	12,453	98,873	64,333	.....	9,729	74,062	249,119	6,863	6,620	103,500	3,310,000
Loyal American Life Association..... Chicago.	1920	443,170	19,720	462,890	252,142	50,005	61,283	433,169	638,865	59,823	15,952	2,319,800	16,721,304
	1919	435,213	18,516	453,739	290,135	52,662	61,660	404,457	528,668	83,419	15,825	1,444,900	16,478,419
Luxemburger Brotherhood of America ..... Chicago.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	4,056	2,421	6,477	1,400	.....	.....	2,557	40,576	.....	.....	.....	156,000
Modern Woodmen of America..... Rock Island.	1920	25 398 627	691,189	26 094 393	17 317 744	704,948	1 548,315	19 571 007	21 527 566	2 379 475	1,059,344	96 752 000	1627671000
	1919	21 517 828	618,820	22 136 648	21 526 138	618,759	1 437 145	23 738 794	14 861 511	2 592 841	1,054,131	103 506 000	1627088500
Mutual Benefit and Aid Society..... Chicago.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	67,363	3,060	70,423	42,957	3,009	12,362	58,328	74,383	2,900	3,920	171,500	1,959,000
Mystic Workers of the World..... Fulton.	1920	1,147,179	51,644	1,198,823	1,055,482	131,909	119,094	1,306,485	935,229	109,323	95,711	10,540,588	114,269,899
	1919	1,274,638	55,869	1,330,507	1,169,312	154,216	94,883	1,418,801	989,489	104,175	100,610	15,385,875	121,169,975
National Fraternal Society of the Deaf..... Chicago.	1920	90,138	13,169	103,307	28,650	300	15,016	43,966	285,101	*2,362	4,807	772,500	3,855,750
	1919	72,361	10,801	83,162	29,083	.....	.....	40,704	224,490	2,818	.....	....	3,191,500
North American Union, Chicago, Ill.	1920	454,027	26,780	480,807	359,038	40,985	60,772	460,795	541,204	147,489	17,828	1,354,000	18,196,000
	1919	391,502	21,929	423,431	391,944	.....	.....	501,007	493,243	163,542	23,125	.....	.....
North Star Benefit Association..... Moline.	1920	95,792	17,223	114,016	63,641	7,974	16,940	88,555	367,136	8,201	7,478	277,100	7,053,450
	1919	91,804	16,021	107,824	56,510	10,111	12,514	79,135	337,365	10,046	7,466	425,600	7,027,450
Order der Herman Schwestern, Chicago, Ill.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	11,785	3,799	15,584	12,133	.....	.....	14,468	54,421	2,133	.....	.....	.....
Order of Mutual Protection, Supreme Lodge. Chicago.	1920	87,380	35,043	122,423	85,956	831	16,786	103,573	622,126	13,442	5,797	166,500	3,864,940
	1919	88,015	32,108	120,123	64,508	501	10,629	75,638	603,026	12,191	5,826	98,000	3,897,440

* Not including reserve. Total reser ve liability $195.043. a Pays only funeral benefit.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
ILLINOIS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Order Sons of St. George, Grand Lodge, of State of Ill., Chicago	1920	32,546	3,288	35,864	19,250	130	7,089	26,469	79,540	3,500	2,544	64,250	1,789,000
	1919	32,055	3,170	35,225	27,500	.....	.....	32,474	69,920	2,000	.....	.....	.....
Pike County Mutual Life Association..... Perry.	1920	78,780	121	78,901	61,000	394	3,231	64,642	21,674	.....	4,191	120,500	6,197,000
	1919	82,438	834	83,272	73,500	.....	.....	77,629	7,415	.....	4,395	.....	6,484,750
Polish Alma Mater of U. S., N. A..... Chicago.	1920	61,862	136	61,998	29,300	1,874	39,194	70,368	140,648	1,750	6,893	309,800	3,675,150
	1919	58,485	6,675	65,160	24,675	792	8,410	34,374	112,523	14,231	7,041	.....	3,729,225
Polish National Alliance of the U. S. of N. A. Chicago.	1920	1,540,355	268,914	1,809,269	799,202	4,457	363,098	1,166,756	5,439,569	344,566	124,225	12,179,400	72,830,800
	1919	1,915,631	241,064	2,156,695	1,382,505	59,440	559,124	2,001,070	4,773,506	388,305	119,430	12,372,600	68,984,800
Polish R. C. Union of America..... Chicago.	1920	1,145,670	191,930	1,337,600	529,548	5,202	162,050	696,800	3,410,799	205,221	83,993	4,920,950	48,642,837
	1919	1,010,382	379,714	1,390,096	876,392	13,203	142,157	1,379,999	2,874,845	315,411	103,099	6,565,850	61,737,300
Polish Women's Alliance of America..... Chicago.	1920	149,158	54,575	203,733	83,823	244	52,699	136,766	490,401	22,587	22,496	1,091,300	11,803,100
	1919	143,541	52,738	196,279	100,293	.....	.....	145,549	423,251	21,435	21,599	.....	11,223,700
Royal League..... Chicago.	1920	826,555	130,503	957,058	532,448	43,030	68,539	644,017	2,850,950	87,677	23,093	1,835,000	30,278,750
	1919	856,002	117,023	973,025	633,948	54,348	72,723	763,834	2,572,225	70,008	23,230	2,466,250	30,706,000
Royal Neighbors of America..... Rock Island.	1920	6,089,210	175,796	6,265,006	2,957,461	159,381	437,157	3,554,038	6,212,960	483,585	390,185	23,357,750	391,341,000
	1919	3,667,080	158,864	3,825,944	3,699,602	262,073	278,234	4,266,765	3,447,766	513,431	†391,030	36,698,250	394,612,000
Sicilian Union of Mutual Benefit..... Chicago.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	89,557	10,282	99,839	115,010	.....	.....	127,929	21,197	.....	.....	.....	4,924,500
Slovak Evangelical Society..... Chicago.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	15,128	692	15,820	12,687	.....	.....	15,075	8,099	1,105	.....	.....	782,850
Slavonic National Benefit Society..... Chicago.	1920	547,157	30,513	577,789	380,714	600	49,220	430,534	729,640	58,693	18,981	1,897,850	13,172,250
	1919	586,104	48,397	634,501	506,534	.....	.....	560,447	585,590	69,185	.....	.....	12,160,650
Slavonic Progressive Benefit Society..... Chicago.	1920	109,067	8,413	117,480	88,602	161	12,783	101,545	192,531	19,505	4,776	357,150	2,720,350
	1919	112,624	8,664	121,288	100,745	217	6,888	107,850	172,110	28,836	4,726	287,350	2,595,100
Sons of St. George, Order of, Grand Lodge.. Chicago.	1920	32,546	3,288	35,834	19,250	130	7,089	26,469	79,540	3,500	2,553	64,250	1,789,000
	1919	32,055	3,171	35,225	27,500	1,930	3,044	32,474	69,920	2,000	2,544	59,750	1,777,750

Svithiod, Independent Order of	1920	114,204	20,921	135,125	57,150	4,823	6,511	68,484	412,482	7,253	11,712	885,200	6,811,400
Chicago.	1919	105,914	17,353	123,267	68,200	869	10,142	79,211	343,523	9,568	10,514	553,000	6,147,300
Tri-State Counties Mut. Life Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Carthage.	1919	99,570	982	100,552	95,252	.....	.....	102,670	5,131	11,929	.....	.....	9,308,500
United Brothers of Friendship and Sisters of	1920	6,952	.....	6,952	5,725	1,082	400	7,207	4,599	1,502	3,706	83,900	370,600
the Mysterious Ten. Springfield.	1919	6,177	53	6,230	5,675	.....	.....	7,004	4 752	2,253	3,359	.....	345,900
Vikings, Independent Order of	1920	53,064	14,348	67,412	18,448	.....	.....	33,038	239,821	300	8,854	473,300	2,559,250
Chicago.	1919	47,938	12,393	60,331	17,850	.....	.....	30,330	295,091	1,886	8,153	.....	2,305,550
Western Catholic Union	1920	195,040	23,827	218,867	179,688	4,891	20,352	204,931	438,000	14,115	12,580	699,500	11,214,250
Quincy.	1919	196,357	28,516	224,873	204,662	3,290	13,408	221,360	421,860	18,989	12,056	694,500	11,102,000
Women's Catholic Order of Foresters	1920	1,595,506	183,755	1,779,261	1,221,732	19,652	71,098	1,313,040	4,034,748	143,781	81,251	5,508,000	77,363,300
Chicago.	1919	1,452,732	153,378	1,606,110	1,105,750	16,452	58,273	1,182,326	3,630,442	163,563	76,516	4,237,750	73,828,300
INDIANA.													
Ben Hur, Supreme Tribe of	1920	1,731,200	127,252	1,858,452	938,570	168,448	231,587	1,339,605	2,665,295	145,819	75,624	12,153,240	77,479,233
Crawfordsville.	1919	1,685,754	104,377	1,790,132	1,032,519	205,293	195,667	1,439,591	2,115,159	133,531	78,156	17,400,621	79,365,794
Knights of Pythias, Ins. Dept., Sup. Lodge,	1920	2,753,449	573,286	3,327,149	1,606,078	215,682	325,149	2,146,909	12376,534	b11347321	81,119	15,679,070	108,865,799
Indianapolis. (See Legal Res. Frat. Orders.)	1919	2,571,868	511,817	3,083,675	1,881,976	211,717	209,083	2,312,421	11264,855	a10328802	76,040	10,160,500	101,248,894
IOWA.													
A. O. U. W.	1920	587,359	63,653	651,012	280,451	49,686	54,990	392,169	1,478,717	23,218	12,996	4,910,164	18,094,694
Des Moines.	1919	521,474	49,873	571,347	276,412	44,976	52,611	373,999	1,218,234	25,897	12,280	4,169,964	16,575,985
Brotherhood of American Yeomen	1920	4,142,121	333,626	4,475,747	2,912,123	694,370	458,617	4,065,110	4,880,252	1621,919	285,948	60,058,000	367,882,000
Des Moines.	1919	3,637,529	289,588	3,927,117	3,286,179	913,875	418,756	4,629,692	4,471,184	1297380	273,826	69,454,000	353,277,500
Degree of Honor of Iowa. (Grand Lodge)	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Keokuk.	1919	43,915	9,927	53,842	23,009	525	8,149	31,682	212,863	70,762	2,488	309,500	2,286,000
Homesteaders, The	1920	653,614	22,262	675,876	303,832	176,222	104,922	584,976	466,741	85,786	27,018	7,541,000	37,587,000
Des Moines.	1919	522,344	24,597	546,941	447,502	101,829	96,694	646,025	371,212	40,434	29,090	7,714,000	40,796,500
Modern Brotherhood of America	1920	1,263,507	275,372	1,538,279	814,872	75,297	106,497	1,026,226	4,952,999	284,975	50,872	5,920,822	58,792,576
Mason City.	1919	1,269,526	240,862	1,510,388	945,823	61,594	122,338	1,129,754	4,447,858	221,693	50,503	4,728,463	58,367,800
Railway Conductors of America (Mutual	1920	1,772,930	135,935	1,908,865	1,522,500	1,060	111,852	1,635,412	3,201,088	285,932	52,649	10,018,000	97,894,000
Benefit Dept.). Cedar Rapids, Ia.	1919	1,637,252	129,030	1,766,282	1,517,500	1,060	91,042	1,609,602	2,928,373	270,152	48,838	6,063,000	90,922,000
Roman Catholic Mutual Protective Society of	1920	152,876	27,882	180,758	72,563	2,779	13,533	88,875	584,602	8,146	3,835	171,411	4,346,936
Iowa. Ft. Madison.	1919	162,183	25,717	187,900	125,339	1,702	12,358	139,398	490,470	9,261	3,807	27,500	4,358,769

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
IOWA—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Western Bohemian Catholic Union	1920	50,367	5,431	55,798	41,504	.....	.....	44,981	119,638	10,962	3,565	87,800	2,697,400
Spillville.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,568	.....	2,692,600
Western Bohemian Fraternal Association	1920	278,320	43,716	322,336	132,065	3,746	16,239	152,050	1,088,872	6,450	19,934	499,750	17,554,794
Cedar Rapids.	1919	279,461	36,402	315,863	201,742	2,654	16,397	220,793	914,015	6,058	19,871	463,750	17,463,000
KANSAS.													
A. O. U. W. of Kansas	1920	1,226,647	24,727	1,251,374	1,123,967	104,098	73,413	1,301,478	538,954	128,663	41,687	5,739,000	61,241,000
Emporia.	1919	1,106,607	39,791	1,146,398	1,292,111	46,033	66,007	1,404,151	580,293	134,329	44,202	8,926,500	64,364,000
Degree of Honor, A. O. U. W.	1920	149,337	18,643	167,980	97,056	2,477	11,702	111,135	366,309	15,000	7,590	559,000	8,627,000
Winfield.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,497	.....	8,447,500
Fraternal Aid Union	1920	3,700,916	99,652	3,800,569	2,174,898	328,699	339,119	2,842,716	3,078,917	‡1658105	81,147	25,522,150	90,796,320
Lawrence.	1919	3,605,704	404,023	4,009,727	2,398,189	297,053	555,644	3,280,272	2,422,933	*1293763	93,642	13,770,174	109,568,306
Knights and Ladies of Protection	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Topeka.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Occidental Mutual Benefit Association	1920	55,151	5,714	60,865	34,271	5,050	6,410	45,731	125,900	11,658	3,825	778,750	4,446,500
Salina.	1919	53,052	4,517	57,569	40,977	4,457	2,586	48,020	113,349	9,429	3,836	278,500	4,430,500
Security Benefit Assn *f*	1920	3,769,105	97,767	3,866,872	2,835,254	492,149	461,286	3,788,689	2,204,652	608,010	233,682	.....	277,875,019
Topeka.	1919	3,134,310	404,225	3,538,535	3,514,847	457,283	279,785	4,251,915	2,151,149	495,883	237,318	67,582,000	287,376,000
LOUISIANA.													
Benevolent Knights of America	1920	48,339	7,651	55,990	14,717	2,325	15,239	35,509	190,462	.....	.....	.....	.....
New Orleans.	1919	46,654	7,242	53,997	36,766	6,030	4,444	47,240	164,759	.....	3,636	526,750	2,520,000
Grand U. Order of Odd Fellows (colored)	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Donaldsonville.	1919	115,571	.....	115,571	105,824	.....	.....	111,503	51,250	1,600	16,000	.....	5,256,293
Knights of Pythias, Grand Lodge (colored)	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Orleans.	1919	84,862	12,103	96,965	66,075	.....	23,196	89,271	118,392	1,625	8,187	807,000	4,093,500
Knights of Pythias of N.A.,S.A., etc.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home Office, 507 Pythian Bldg., New Orleans	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

MAINE.													
A. O. U. W., Grand Lodge	1920	95,763	9,158	104,921	102,144	1,571	3,644	107,359	345,859	10,485	1,800	51,000	2,548,567
Hallowell.	1919	95,763	9,158	104,088	82,649	1,327	4,074	88,051	362,387	9,872	1,959	55,250	2,771,895
Maine Central R. R. Relief Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Portland.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Maine State Relief Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Portland.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MARYLAND.													
Peoples Life Insurance Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Baltimore.	1919	13,249	.....	13,249	.....	.....	.....	12,754	12,718	5,954	2,623	86,600	153,561
Shield of Honor, Supreme Lodge	1920	121,330	3,241	124,571	82,000	.....	3,691	85,691	117,262	8,500	3,637	70,250	2,816,000
Baltimore.	1919	125,262	1,524	126,786	87,750	.....	3,519	91,269	78,382	3,250	3,753	49,750	2,898,750
MASSACHUSETTS.													
American Benefit Society	1920	43,001	894	43,895	39,699	1,404	5,199	46,302	23,286	3,184	1,534	48,000	1,194 000
Boston.	1919	47,159	841	48,000	41,410	1,279	4,189	46,878	26,409	5,077	1,540	29,500	1,209,000
American Express Employees Aid Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	12,942	1,918	14,860	12,005	.....	.....	13,094	26,052	638	.....	.....	.....
American Order of Scottish Clans	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. O. U. W., Ind. Jurisdiction.	1920	1,003,967	66,268	1,070,224	1,111,230	.....	28,751	1,140,089	835,017	77,223	22,301	2,298,000	34,335,500
Boston.	1919	1,061,742	37,219	1,098,961	1,064,200	.....	31,853	1,096,135	919,051	56,736	22,386	2,648,000	35,003,000
Arlington Police Relief Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Arlington.	1919	.....	.....	1,773	33	.....	.....	47	7,671	.....	.....	.....	.....
Boston Firemens Mutual Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	72,740	395	73,135	78,000	.....	.....	78,444	10,417	12,817	.....	.....	.....
Boston Fruit and Produce Exchange Ben. Ass'n, Boston.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	11,452	565	12,017	11,024	.....	.....	11,639	3,166	530	.....	.....	.....
Boston Letter Carriers M. B. Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	15,272	22,501	37,773	25,391	.....	.....	27,899	109,780	3,878	.....	.....	.....
Boston Post Office Clerks M. B. Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	16,003	1,528	17,531	14,003	553	474	15,030	37,233	1,400	1,079	6,000	1,079,000
Boston Teachers Mutual Benefit Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	5,153	8,531	13,666	10,179	.....	.....	11,811	153,861	889	.....	.....	.....
Brockton Firemens Relief Ass'n,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brockton.	1919	.....	2,220	2,220	467	.....	.....	628	16,834	.....	.....	.....	.....

* Includes reserve of $596,731 on American 4 per cent certificates. Formerly Knights and Ladies of Security, Topeka. ‡ Includes $1,182,018 reserve in American experience 4% certificates.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
MASSACHUSETTS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Brockton Masonic Benefit Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brockton.	1919	3,933	196	4,129	4,233	.....	.....	4,391	594	.....	.....	.....	.....
Brookline Firemens Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brookline.	1919	.....	929	929	1,481	.....	.....	1,562	16,302	.....	.....	.....	.....
Brookline Police M. A. Ass'n	1920	127	4,921	5,048	756	.....	55	812	.....	.....	88	5	88,000
Brookline.	1919	318	1,741	2,059	1,943	.....	.....	1,943	28,225	.....	84	.....	84,000
Cambridge Police M. A. Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cambridge.	1919	.....	6,905	6,905	5,599	.....	.....	6,587	48,124	.....	.....	.....	.....
Catholic Ass'n., Corp. of the Members of the	1920	11,746	12,610	24,356	5,592	.....	13,729	19,321	61,548	207	1,194	48,300	557,500
Lowell.	1919	7,226	11,152	18,378	4,239	.....	.....	16,321	47,284	89	1,119	.....	523,650
Catholic Fraternal League, The*	1920	36,786	2,115	38,901	18,926	3,411	8,998	35,508	47,958	5,826	2,188	165,300	1,288,450
Boston.	1919	33,719	1,726	35,445	22,246	3,230	8,385	36,406	47,932	7,029	2,283	250,250	1,309,000
Chelsea Police Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chelsea.	1919	.....	2,073	2,073	2,191	.....	.....	2,284	12,274	.....	.....	.....	.....
Commercial Traveller's Eastern Accident	1920	74,524	1,278	75,802	66,260	1,644	20,677	88,581	19,662	24,868	9,543	6,815,000	47,715,000
Association, Boston	1919	50,868	16,921	67,789	37,901	1,573	14,484	53,957	37,044	27,060	8,719	4,760,000	43,595,000
Degree of Honor, A. O. U. W.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
East Boston.	1919	15,570	4,090	19,660	14,500	.....	.....	17,147	44,154	698	.....	.....	.....
Fall River Firemens Mutual Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fall River.	1919	2,151	1,531	3,682	3,038	.....	.....	3,153	19,134	.....	.....	.....	.....
German Order of Harugari	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	27,032	2,593	29,625	24,200	.....	.....	25,241	40,532	4,121	.....	.....	.....
Golden Star, United Order of the,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Haverhill.	1919	15,048	1,725	16,773	15,500	54	1,657	17,211	2,535	9,838	640	12,250	410,250
Haverhill Firemens Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Haverhill.	1919	.....	1,181	1,181	226	.....	.....	434	13,446	.....	.....	.....	.....

Hermanns' Benefit Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Adams.	1919	7,707	1,760	9,467	8,100	.....	.....	8,475	33,616	200	.....	.....	.....	.....
Hibernians' Widows' and Orphans' Fund	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marlborough.	1919	43,391	2,995	46,386	44,200	.....	.....	47,368	742	15,187	.....	.....	.....	.....
Home Benefit Association	1920	103,199	4,789	107,988	95,000	6,760	16,050	118,381	114,251	26,142	4,860	472,000	4,285,327	
Boston.	1919	104,224	6,650	110,874	105,434	4,724	14,488	125,258	119,213	11,443	4,665	355,500	4,114,407	
Independent Slovack Roman and Greek Catholic, St. Stephens' Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Westfield.	1919	1,112	2,530	3,642	600	.....	1,954	2,554	26,228	5,000	.....	.....	.....	.....
Independent Workmens Circle of America	1920	82,780	10,717	93,497	38,333	2,528	39,182	80,043	86,570	35,640	6,203	1,150,400	3,095,500	
Boston.	1919	45,094	37,104	82,198	.....	.....	.....	74,786	60,128	31,964	6,061	.....	2,881,200	
Knights of St. Stanislaus	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicopee.	1919	1,196	5,032	6,228	1,525	.....	.....	6,590	16,722	3,672	.....	.....	.....	.....
Labor League	1920	28,511	1,053	29,564	13,094	100	9,019	22,213	26,488	4,059	3,295	153,800	735,000	
Boston.	1919	27,963	938	28,901	16,136	3,263	5,763	25,162	19,481	2,184	3,307	261,800	726,400	
La League des Patriots	1920	5,398	2,063	7,461	5,381	552	1 542	7,475	15,448	3,500	406	1,500	203,000	
Fall River.	1919	6,645	1,628	8,273	6,096	600	1,548	8,244	15,463	4,000	416	.....	208,000	
Lawrence Fire Dept., Mut. Relief Ass'n, of	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lawrence.	1919	.....	1,002	1,002	799	.....	.....	1,170	16,816	.....	.....	.....	.....	.....
Lawrence Perchers Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lawrence.	1919	72	701	773	445	.....	.....	593	3,959	.....	.....	.....	.....	.....
Lawrence Police Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lawrence.	1919	.....	5,339	5,339	942	.....	.....	1,401	26,535	500	.....	.....	.....	.....
Library Bureau M. A. Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cambridge.	1919	1,434	707	2,134	1,628	.....	.....	1,759	551	36	.....	.....	.....	.....
Lowell Firemens Fund Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Lowell.	1919	489	1,497	1,986	5,646	.....	.....	5,986	16,699	.....	.....	.....	.....	.....
Lowell Police Relief Ass'n	1920	3,506	.....	.....	.....	.....	623	2,030	20,752	.....	121	.....	.....	.....
Lowell.	1919	.....	3,009	3,009	1,604	.....	.....	2,283	19,409	57	.....	.....	.....	.....
Loyal Knights and Ladies	1920	2,887	310	3,197	674	.....	170	844	6,229	10	155	19,500	70,300	
Boston.	1919	2,600	360	2,960	2,300	.....	265	2,565	2,962	61	120	2,000	52,500	
Lynn Fire Dept. (Relief Ass'n)	1920	260	3,926	4,186	841	.....	200	1,041	28,177	60	.....	.....	.....	.....
Lynn.	1919	.....	3,318	3,318	759	.....	.....	1,993	25,670	560	.....	.....	.....	.....

* Formerly Union Fraternal League.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
MASSACHUSETTS—*Continued.*		$	$	$	$	$	$	$	$	$	$	$	$
Madeiran Alliance Protective Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lowell.	1919	4,684	1,082	5,756	5,478	.....	.....	5 912	6,041	.....	.....	.....	.....
Madeira Operative Ben. Ass'n of St. Joseph, Inc,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lowell.	1919	4,813	948	5,761	5,642	.....	.....	6,269	2,751	.....	.....	.....	.....
Market Mens Relief Ass'n	1920	3,602	6,182	9,784	3,501	.....	1,453	4,954	.....	.....	660	.....	.....
Boston.	1919	3,890	1,156	5,046	3,036	.....	.....	4,346	9,750	601	.....	.....	.....
Masonic Casualty Company, Boston, Mass.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	34,922	24,146	59,068	28,927	.....	26,325	55,252	66,670	10,906	.....	.....	.....
Mass. Catholic Order of Foresters	1920	785,149	53,670	839,077	550,607	14,402	38,517	603,526	1,477,024	45,504	51,132	5,109,000	51,132,000
Boston.	1919	720,983	51,154	772,137	692,118	1,508	35,983	730,083	1,232,633	51,656	47,137	5,085,000	47,137,000
Massachusetts Permanent Firemen's Benefit	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Association, Worcester, Mass.	1919	8,122	988	9,110	8,000	.....	542	8,542	1,347	.....	.....	.....	.....
Michaelense Mutual Aid Society, Inc.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Bedford, Mass,	1919	7,547	880	8,427	7,606	.....	958	8,564	1,008	363	.....	.....	.....
Monte Pio Luso—Americano Corp.	1920	10,630	5,945	16,575	7,503	.....	5,790	13,293	33,655	17,746	.....	.....	.....
New Bedford.	1919	10,681	8,981	19,662	7,635	.....	248	7,525	27 374	16,461	.....	.....	.....
New Bedford Firemens M. A. Soc.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Bedford.	1919	.....	579	579	155	.....	.....	259	5,565	100	.....	.....	.....
New Bedford Police Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Bedford.	1919	642	2,727	3,369	250	.....	.....	964	27,937	250	.....	.....	.....
New Eng. Order of Protection, Sup. Lodge.	1920	1,071,908	38,713	1,110,621	740,950	9,114	30,534	781,448	1,127,616	82,214	26,720	1,040,500	30,226,000
Boston.	1919	1,087,696	29,972	1,117,667	777,500	4,372	24 341	806,212	980,482	61,836	26,456	718,900	30,439,000
Newton Police Benefit Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
West Newton.	1919	513	2,851	3,364	.....	.....	.....	108	14,591	.....	.....	.....	.....
N. Y., N. H. & H. R.R. Ben. Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	34,301	215	34,516	10,850	.....	.....	36,662	2,007	1,055	.....	.....	.....

Odd Fellows Death Benefit Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brockton.	1919	1,917	101	2,023	2,066	.....	.....	2,220	236	.....	.....	.....	.....
Portuguese Azorian Operative Ben. Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fall River.	1919	24,284	5,008	29,292	21,580	.....	.....	26,759	27,905	1,302	.....	.....	.....
Portuguese Beneficent Ass'n of St. Michael,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Arch. Fall River.	1919	15,745	3,493	19,238	13,731	.....	.....	16,948	19,580	.....	.....	.....	.....
Portuguese Benefit Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Peabody.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Portuguese Benefit Society of St. Anthony	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lowell.	1919	3,515	740	4,255	3,554	.....	.....	4,236	1,691	340	.....	.....	.....
Portuguese Fraternity of U. S. A.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Somerville.	1919	94,611	5,858	100,469	104,129	.....	.....	108,755	34,904	3,977	.....	.....	.....
Progressive Max Levy Soc.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Bedford.	1919	893	323	1,216	536	.....	.....	704	3,643	538	.....	.....	.....
Quincy Firemens Relief Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Quincy.	1919	185	610	795	452	.....	.....	586	9,193	.....	.....	.....	.....
Revere Police Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Revere.	1919	.....	224	224	186	.....	.....	188	3,455	.....	.....	.....	.....
Royal Arcanum Supreme Council	1920	6,612,967	343,068	6,956,035	4,868,445	53,759	220,021	5,142,225	9,208,945	559,543	135,567	11,261,235	220,142,142
Boston.	1919	6,725,963	266,037	6,992,000	5,464,653	46,697	186,018	5,825,939	7,547,061	568,922	134,373	9,810,656	221,978,058
Royal Michaelense Autonomic Beneficent	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ass'n. 1 Broadway, Taunton.	1919	69,970	6,775	76,745	69,098	.....	.....	73,282	12,490	3,165	.....	.....	.....
Salem Police Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Salem.	1919	.....	1,266	1,266	846	.....	.....	954	25,151	377	.....	.....	.....
Scottish Clans, Order of	1920	211,432	28,266	264,404	142,600	827	19,798	163,225	476,020	16,776	19,275	1,115,000	10,853,350
Boston.	1919	222,151	40,616	262,767	202,275	658	42,936	246,868	347,871	10,274	18,220	728,300	10,219,850
Somerville Fireman's Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Somerville.	1919	.....	2,734	2,734	668	.....	.....	757	17,854	.....	.....	.....	.....
Somerville Police Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Somerville.	1919	64	4,933	4,997	1,952	.....	.....	2,107	41,867	5	.....	.....	.....
Springfield Police Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Springfield.	1919	180	4,071	4,251	1,767	.....	.....	1,876	26,586	87	.....	.....	.....

* Includes $1,312 gratuities.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
MASSACHUSETTS—*Continued.*		$	$	$	$	$	$	$	$	$	$	$	$
Star of Israel, Inc.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Worcester, Mass.	1919	1,719	992	2,711	2,550	.....	508	3,058	1,212	.....	.....	.....	.....
St. Antonio, Society of	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Taunton.	1919	7,741	1,034	8,775	7,343	.....	.....	8,430	2,062	454	.....	.....	.....
St. Casimir, Society of	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Worcester.	1919	382	1,693	2,075	2,218	.....	.....	2,809	8,625	337	.....	.....	.....
St. Francis Ben. Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Worcester.	1919	1,805	683	2,488	1,354	.....	707	2,061	5,369	277	.....	.....	.....
St. Jean Baptiste Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marlborough.	1919	7,507	3,513	11,020	6,937	.....	4,012	10,949	38,921	16,031	.....	.....	.....
St. Jean Baptiste Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Adams.	1919	5,757	2,914	8,671	5,285	.....	4,818	10,003	39,378	.....	.....	.....	.....
St. John Baptist M. B. Ass'n	1920	13,183	.....	13,183	9,009	.....	1,014	10,023	.....	725	637	15 750	305,500
Salem.	1919	8,960	3,495	12,455	5,605	.....	653	6,258	50,268	197	.....	.....	.....
St. John Baptist National Ben. Union of	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Haverhill.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. John Baptist Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lawrence.	1919	5,394	10,229	15,623	2,788	.....	781	3,569	.....	28,246	.....	.....	.....
St. John Baptist Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Webster.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Joseph's Ben. Protec. and Char. Soc.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fall River.	1919	10,302	1,116	12,418	11,246	.....	1,141	12,387	7,434	.....	.....	.....	.....
Teachers' Annuity Guild	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston, Mass.	1919	13,764	15,028	28,792	19,696	.....	909	20,605	266,302	9,214	.....	.....	.....

United Order of the Golden Star	1920	15,860	54	15,914	14,250	42	1,993	16,285	2,076	4,590	601	11,750	385,750
Haverhill.	1919	16,712	60	16,772	15,500	54	1,657	17,211	2,535	9,837	640	12,250	410,250
United Sons of Israel †	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.	1919	25,189	14,736	39,925	30,702	.....	6,154	36,856	7,332	8,000	.....	.....	.....
United Workmen of Mass.	1920	1,003,967	66,268	1,070,234	1,111,230	250	28,501	1,140,089	840,857	77,223	22,301	2,298,000	34,335,500
Boston, Mass.	1919	1,036,363	62,529	1,098,892	1,063,500	.....	32,565	1,096,065	918,931	56,736	22,386	2,648,000	35,003,000
Wellesley Firemens Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wellesley.	1919	.....	766	766	.....	.....	.....	509	2,949	.....	.....	.....	.....
Winchester Firemens Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Winchester.	1919	.....	311	311	307	.....	.....	307	6,437	.....	.....	.....	.....
Worcester Firemens Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Worcester.	1919	.....	1,666	1,666	1,149	.....	367	1,516	30,665	.....	.....	.....	.....
Worcester Police Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Worcester.	1919	2,172	6,468	8,640	6,050	.....	229	6,279	70,235	.....	.....	.....	.....
MICHIGAN.													
Amaranth, Order of the, General Assembly	1920	49,613	4,762	54,375	22,500	1,291	6,725	64,519	138,374	1,000	3,124	316,250	2,628,250
Detroit.	1919	51,008	4,196	55,204	20,083	1,379	6,403	27,865	113,792	1,000	3,124	447,750	2,605,000
American Fraternal Stars	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand Rapids.	1919	5,136	606	5,742	2,077	.....	.....	3,915	14,296	.....	408	.....	.....
Degree of Honor, of Michigan	1920	53,368	10,162	78,164	41,500	1,754	7,467	50,974	207,084	3,000	3,655	222,250	2,865,750
Detroit.	1919	49,646	8,254	57,900	31,750	1,412	7,861	41,023	179,568	3,000	3,480	229,000	2,720,500
Eastern Star Benev. Fund of America	1920	13,865	1,802	15,667	11,914	.....	4,784	16,698	57,040	900	1,298	20,119	532,015
Detroit.	1919	14,153	1,292	15,445	9,565	.....	6,965	16,530	44,265	2,640	1,377	33,146	573,492
Gleaners, Ancient Order of	1920	756,666	56,002	812,668	524,193	59,040	81,492	698,644	1,388,752	77,339	63,427	2,869,820	54,701,505
Detroit.	1919	684,649	56,074	740,724	650,002	44,690	83,860	778,552	1,272,460	78,199	63,813	3,390,490	54,772,205
Ladies of the Amaranth	1920	5,038	875	5,913	3,000	70	1,245	4,315	27,237	.....	546	14,000	254,250
Detroit.	1919	4,069	1,771	5,840	2,250	.....	.....	4,316	25,640	.....	560	.....	258,750
Ladies of The Maccabees	1920	636,262	83,172	719,434	432,463	66,094	100,519	600,820	1,775,976	92,747	46,300	3,250,750	34,042,750
Port Huron.	1919	594,848	79,046	673,894	437,252	55,171	60,661	553,138	1,605,378	88,960	45,100	3,735,750	32,950,750
Loyal Home Fraternity	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Detroit.	1919	2,252	11	2,263	1,334	.....	.....	2,539	430	131	476	.....	.....
Maccabees, The	1920	6,979,658	742,356	7,722,014	6,058,202	844,071	368,781	7,305,490	15 013 649	2,901,937	293,249	21,893,571	349,010,268
Detroit.	1919	6,693,492	1 029 841	7,723,333	6,826,742	542,749	641,804	8,011,296	14 740 769	1 785 101	293,595	20,988,500	352,343,547

* Includes reserve fund. † Formerly Ind. Order Sons of Israel.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
MICHIGAN—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Modern Romans	1920	38,547	3,851	42,398	22,093	5,927	1,787	29,807	85,953	2,447	2,470	88,500	2,983,500
Manistee.	1919	41,833	3,324	45,157	35,766	3,592	2,318	41,688	72,918	8,931	2,483	70,500	2,969,042
New Era Association	1920	747,746	3,903	751,649	432,934	66,518	91,669	606,650	199,303	76,041	37,372	5,108,000	42,306,500
Grand Rapids.	1919	520,565	23,802	544,367	409,128	92,237	74,181	575,641	82,433	81,370	42,137	1,417,500	46,561,500
Order of Runebergt	1920	8,715	1,979	10,694	5,125	.....	6,216	11,341	14,297	375	3,285	26,375	410,625
Escanaba.	1919	10,638	1,454	12,092	6,375	60	12,363	12,423	15,944	500	3,535	14,375	441,875
Railway Mens Relief Ass'n of America	1920	115,054	2,960	118,014	57,441	29,724	25,971	115,636	26,124	2,961	6,237	3,570	.....
Muskegon.	1919	88,763	60	88,823	45,829	16,203	19,465	81,497	19,211	2,189	5,518	.....	.....
Slovenic Croatian Union	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Calumet.	1919	42,230	3,924	46,154	31,811	.....	.....	37,242	68,703	12,073	1,626	.....	.....
Swedish United Sons of America	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marquette.	1919	3,486	255	3,741	3,850	.....	.....	4,662	10,301	.....	415	.....	.....
Union of the French Canadians and Catholics	1920	55,466	9,394	64,860	44,050	1,476	7,433	52,959	165,155	.....	3,394	245,750	2,779,000
of the United States. Marquette	1919	52,471	5,941	58,412	36,250	.....	.....	41,336	151,055	1,000	3,282	.....	2,646,500
Woman's Ben. Ass'n of the Maccabees	1920	3,020,359	664,774	3,686,128	1,733,544	395,847	314,165	2,443,556	14585,959	284,132	223,108	29,572,950	174,780,257
Port Huron.	1919	2,600,824	617,308	3,218,132	1,717,651	318,273	276,014	2,311,913	13 323 313	247,099	205,974	28,012,700	158,115,907
MINNESOTA.													
A. O. H. Life Insurance Fund	1920	86,379	10,139	96,518	89,802	33	2,251	92,086	232,082	6,197	5,448	169,000	5,448,000
Stillwater.	1919	86,139	10,035	96,174	91,000	44	2,976	94,020	218,768	9,000	5,426	270,000	5,426,000
A. O. U. W.	1920	589,606	62,838	652,444	451,125	25,271	18,991	495,387	1,170,147	259 607	17,556	2,284,570	26,002,987
St. Paul.	1919	560,263	48,188	608,451	470,925	16,966	23,276	511,168	1,023,842	53,572	17,149	1,831,500	25,487,741
Bohemian Slavonian Workmen, Benevolent	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Order. St. Paul.	1919	.....	.....	91,856	18,336	.....	4,190	22,526	68,549	3,250	.....	.....	.....
Catholic Workmen	1920	76,525	17,477	94,002	42,997	345	4,583	47,925	475,347	11,444	4,273	278 000	4,708,500
New Prague.	1919	72,437	20,092	92,529	45,530	325	8,061	53,916	422,583	9,831	4,089	430,500	4,530,500

MICHIGAN—*Continued.*													
Daughters of Norway	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis.	1919	.....	.....	8,571	2,950	.....	3,037	5,987	23,348	529	.....	.....	.....
Degree of Honor, Superior Lodge	1920	875,587	205,403	1,080,990	556,274	66,127	141,850	764,252	2,945,851	41,791	52,513	5,833,000	51,946,384
St. Paul.	1919	803,227	159,885	963,113	557,150	51,229	124,557	732,936	2,623,802	39,942	49,224	6,784,183	48,984,083
German Roman Catholic Aid Association	1920	194,523	58,750	253,273	132,500	3,804	26,271	162,575	1,154,109	12,500	13,248	527,000	11,356,090
St. Paul.	1919	190,158	53,928	244,086	138,500	2,827	18,432	159,758	1,064,443	7,500	12,923	521,000	11,035,500
German Roman Catholic Women's Aid Soc.	1920	14,061	2,233	16,294	12,000	849	311	13,160	81,980	.....	2,310	74,500	1,145,800
St. Paul.	1919	17,730	3,691	21,421	12,966	790	288	14,044	74,167	100	2,199	34,500	1,088,700
Hermann Sisters	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul.	1919	.....	.....	24,711	12,500	.....	2,257	14,757	118,380	500	.....	.....	.....
High Court, Superior Sick and Funeral Ben.	1920	4,811	301	5,112	3,606	281	54	3,941	7,595	.....	445	.....	.....
Ass'n. Duluth.	1919	.....	.....	5,511	4,514	.....	539	5,053	6,398	.....	472	.....	.....
Katalicky Delnik	1920	76,525	17,477	94,002	42,996	345	4,583	47,925	475,347	11,443	4,273	278,000	4,708,500
New Prague.	1919	.....	.....	92,529	45,530	.....	8,386	53,916	422,583	9,831	4,089	.....	4,530,500
Ladies Auxiliary A. O. H. Life Ins. Fund	1920	47,843	7,553	58,396	49,000	2,342	2,193	9,535	155,480	.....	7,639	560,500	5,304,000
Stillwater.	1919	42,054	8,890	50,944	39,000	1,691	2,770	43,462	161,136	1,500	7,186	479,500	4,886,000
Luther Union	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis.	1919	28,113	2,808	30,921	1,900	5,461	10,233	17,594	19,830	14,434	771	571,000	1,115,000
Modern Samaritans	1920	128,149	11,973	140,122	96,800	18,492	10,666	137,967	226,165	19,468	6,992	1,011,500	8,193,500
Duluth.	1919	129,321	10,419	139,749	93,700	11,038	10,169	143,651	234,696	7,108	6,621	825,500	7,690,000
Russian Orthodox Church Society of St. Peter	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
and St. Paul, Minneapolis.	1919	.....	.....	5,968	2,245	.....	263	2,508	27,255	1,600	.....	.....	.....
Sons of Hermann of the State of Minnesota	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul.	1919	.....	.....	80,924	75,000	.....	6,519	81,519	163,157	1,000	.....	.....	.....
Sons of Norway	1920	88,558	18,890	107,448	14,300	9,795	15,674	39,769	358,684	600	6,689	920,750	4,070,600
Minneapolis.	1919	.....	.....	90,373	29,600	.....	27,966	57,566	288,473	.....	6,161	.....	3,460,100
South Slavonic Catholic Union	1920	174,377	19,035	193,412	137,728	244	32,682	171,601	383,223	54,380	7,879	436,750	6,538,250
Ely.	1919	216,433	65,033	281,466	146,446	6,259	4,828	157,532	366,116	58,950	7,695	370,250	6,339,500
MISSISSIPPI.													
Odd Fellows Benefit Ass'n., G. U. O. of O. F.	1920	20,476	760	21,236	17,275	2,131	.....	19,406	11,851	2,192	1,260	.....	.....
Holly Springs.	1919	20,643	167	20,810	17,532	2,474	1,355	21,361	10,250	3,704	1,205	.....	.....

†Formerly Swede Finnish Benevolent Ass'n. *c* Includes reserves.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
MISSOURI—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
A. O. U. W. Grand Lodge	1920	192,364	7,312	199,676	199,954	5,875	19,751	225,580	116,012	25,557	5,541	579,250	6,506,371
St. Louis.	1919	203 578	7,036	210,614	213,184	5,500	16,233	234,917	143,113	30,273	5,513	381,500	6,523,646
Catholic Knights of America	1920	461,483	55,188	516,671	526,560	9,961	28,435	563,921	1,056,502	132,320	18,940	1,061,750	19,314,426
St. Louis.	1919	477,464	57,274	534,738	582,882	6,354	35,626	631'682	1,103,182	107,656	18,443	937,227	19,159,335
Industrial Benefit Ass'n	1920	15,337	.....	15,337	10,830	.....	.....	15,239	945	.....	.....	.....	.....
St. Louis.	1919	8,172	.....	6,172	4,526	.....	.....	8,007	847	111	.....	.....	50,000
Knights and Ladies of Father Mathew	1920	46,513	2,415	48,928	49,000	1,278	4,614	56,132	49,845	9,500	1.430	3,750	1,344,050
St. Louis.	1919	48,154	2,834	59,988	43,950	2,030	5,116	50,096	55,311	3,000	1,585	7,750	1,499,600
Knights of Pythias of Mo. (Grand Lodge)	1920	60,374	5,717	66,091	29,742	.....	.....	45,491	91,563	8,174	.....	.....	1,986,700
St. Louis.	1919	45,819	5,152	50,971	27,642	.....	.....	41,088	66,694	7,442	.....	.....	1,485,100
Lewis County Aid Ass'n	1920	1,555	25	1,580	1,335	.....	.....	1,711	695	.....	.....	.....	688,000
Canton.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	693,000
National Benevolent Society	1920	50,258	935	51,193	18,343	.....	.....	48,377	12,882	686	.....	.....	238,575
Kansas City.	1919	30,510	707	31,217	10,820	.....	.....	30,018	10,066	543	.....	.....	195,850
Progressive Order of the West	1920	167,575	11,775	179,350	104,170	5,145	.....	109,315	193,552	15,485	12,820	8 58,000	6,410,000
St. Louis.	1919	146,121	5,358	151,480	143,423	1,327	12,812	157,561	135,739	20,885	17,4 21	1,197,500	8,710,500
Scotland County Aid Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Memphis.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Brothers of Friendship	1920	69,300	8,609	77,909	53,774	.....	.....	72,173	41,170	7.397	.....	.....	2,655,220
Jefferson City.	1919	65,944	7,632	73,576	51,205	.....	.....	70,527	35,183	8,273	.....	.....	2,505,680
NEBRASKA.													
A. O. U. W.	1920	374,039	18,697	392,736	199,500	6,755	38,350	244,604	361,685	19,500	6,797	185,500	10,584,500
Grand Island.	1919	404,023	6,741	410,764	281,700	6,570	38,100	326,370	192,894	20,000	7,074	78,000	11,015,000
Catholic Union of Daughters of Columbus	1920	4,370	.....	4,370	3,000	.....	.....	3,000	.....	.....	.....	.....	290,000
Omaha.	1919	5,494	.....	5,494	.....	.....	.....	1,794	21,518	.....	.....	.....	312,500

NEBRASKA—*Continued.*														
Danish Brotherhood in America	1920	290,596	49,630	340,226	123,784	.....	21,131	153,400	927,494	1,863	19,889	365,000	13,606,500
Omaha.	1919	265,639	35,448	301,117	211,425	26	33,552	245,026	742,568	6,500	20,810	504,500	14,305,500
Degree of Honor	1920	196,073	13,652	213,724	208,000	127	13,208	221,335	269,700	21,147	11,798	289,750	15,540,500
Lincoln.	1919	175,621	19,927	195,548	194,603	4,670	19,751	219,025	282,394	22,017	12,220	306,500	16,411,250
Royal Highlanders	1920	622,933	107,808	730,741	413,672	12,627	75,514	501,813	1,928,753	26,700	23,412	349,500	32,291,150
Lincoln.	1919	412,865	101,803	514,668	508,477	16,665	70,323	595,465	1,668,364	44,433	28,472	1,167,000	39,205,450
Sons of Hermann	1920	20,647	7,277	27,924	9,500	1,400	1,470	12,370	155,295	2,500	2,310	7,500	1,155,000
Columbus.	1919	22,367	6,603	28,970	13,500	60	2,362	15,922	139,326	2,000	2,394	.....	1,197,000
Woodmen Circle, Supreme Forest	1920	3,150,300	427,439	3,577,739	1,565,204	188,761	400,390	2,268,610	9,517,587	418,823	163,969	15,933,900	162,040,999
Omaha.	1919	2,796,370	495,304	3,291,674	1,991,627	291,684	400,359	2,706,234	8,051,750	640,417	226,586	49,361,300	211,990,700
Woodmen of the World (Sov. Jur.)	1920	16248,557	2329,770	18578,327	9,980,816	887,110	1205,630	13186,827	43436,885	2559,499	646,719	104878,206	822,552,903
Omaha.	1919	15667,703	2573,405	18241,108	16700,128	619,793	683,573	19784,186	37788,871	3226,789	962,109	249545,775	1173423275
NEW HAMPSHIRE.													
A. O. U. W. Grand Lodge	1920	6,198	1,407	7,605	5,656	548	284	6,488	44,061	376	132	37,050	191,343
Manchester.	1919	5,929	1,334	7,263	3,319	.....	776	4,095	42,620	1,032	135	11,500	196,542
Ass'n Canado-Americaine	1920	259,291	29,513	288,803	148,740	13,986	36,930	200,329	596,104	15,163	15,674	1,532,100	11,514,800
Manchester.	1919	249,145	26,290	275,435	157,147	11,689	25,528	237,578	514,102	19,546	14,631	1,518,450	10,782,150
Christian Burden Bearers Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manchester.	1919	27,783	829	28,612	15,500	.....	1,849	17,149	27,052	245	870	.....	.....
Les Patriots Canadiens	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Berlin.	1919	4,186	41	4,227	2,158	.....	1,364	3,522	1,220	.....	427	.....	.....
Union St. Pierre	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manchester.	1919	691	33	724	455	.....	186	641	969	.....	72	.....	.....
NEW JERSEY.													
A. O. U. W.	1920	28,934	2,185	31,119	16,087	1,400	1,818	19,305	75,131	629	601	20,500	587,303
Camden.	1919	33,003	2,597	35,599	30,292	110	1,395	31,688	61,006	2,000	626	14,594	607,475
Ahbahas Achim	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Trenton.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Federal Beneficial Association	1920	49,859	95,434	145,293	22,413	9,811	101,250	133,474	15,708	8,475	3,186	1,332,250	2,105,250
Camden.	1919	44,751	6,532	51,283	12,142	17,783	17,608	47,533	11,826	10,750	1,546	176,500	773,000

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
NEW JERSEY—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Foresters of America, Supreme Court	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jersey City.	1919	10,710	611	11,321	6,600	.....	.....	6,600	16,915	.....	108	.....	100,000
Loyal Association Supreme Council	1920	145,230	4,610	149,840	87,612	.....	14,279	101,891	159,131	16,000	3,330	211,500	4,215,249
Jersey City.	1919	151,512	2,540	154,052	104,303	.....	15,580	119,883	114,458	12,676	3,257	135,579	4,248,421
Mutual Funeral Benefit Fund Ass'n. (Brotherhood of the Union). Trenton.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Roman and Greek Catholic Gymnastic Slovak Union Sokal. Passaic.	1920	87,988	12,134	100,122	39,691	7,706	40,509	87,906	173,800	13,587	7,476	775,000	5,585,500
	1919	112,298	19,275	161,573	74,185	.....	32,578	138,479	144,535	29,240	7,209	636,000	5,231,000
Royal Union Ass'n.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Trenton.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ukrainian National Ass'n.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jersey City.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEW YORK.													
American Benefit Association	1920	7,296	494	7,790	2,250	.....	.....	3,259	16,575	255	881	24,250	220,250
White Plains.	1919	7,410	371	7,781	5,938	330	.....	7,104	11,917	.....	847	18,000	211,750
American Life Society	1920	75,175	5,122	80,297	24,693	16,932	17,105	58,730	46,327	34,656	8,109	4,518,950	6,451,800
New York City.	1919	32,554	25,597	58,102	.....	14,552	18,454	33,006	25,146	4,379	2,161	2,558,400	2,558,400
Benevolent Society of U. S. for Propagation of Cremation. New York City.	1920	14,731	1,015	15,746	9,223	.....	3,480	12,703	26,989	444	4,936	18,000	493,600
	1919	14,734	803	15,536	8,100	.....	3,304	11,404	24,007	672	4,987	27,600	498,100
Brith Abraham, Independent Order	1920	1,223,985	66,642	1,290,627	970,750	.....	75,233	1,045,983	1,475,163	222,948	152,289	3,489,000	76,144,500
New York City.	1919	1,299,847	365,017	1,664,864	1,341,450	2,393	87,152	1,430,995	1,276,737	224,798	162,587	4,054,500	81,293,500
Brith Abraham, O. of, Grand Lodge	1920	361,965	8,150	370,115	343,703	.....	24,570	372,623	152,248	86,736	22,910	323,500	11,388,750
New York City.	1919	412,483	14,273	426,756	399,796	474	32,223	435,754	161,510	108,283	25,278	1,448,000	12,566,50
Buffalo Police Mutual Aid and Benefit Ass'n.	1920	9,690	24,245	33,935	16,250	.....	.....	17,692	113,289	1,639	928	71,250	1,160,000
Buffalo.	1919	8,997	21,420	30,417	21,250	.....	600	23,028	96,992	3,023	885	50,000	1,106,250

Catholic Benevolent Legion, Sup. Coun.....	1920	352,109	31,542	383,651	237,072	.....	19,378	256,450	4,153 998	4030,088	11,008	126,500	11,383,750
Brooklyn.	1919	378,469	25,215	403,684	291,323	.....	17,268	308,606	4,149,440	4082,814	11,479	93,250	11,984,000
Catholic Womens Benevolent Legion.....	1920	214,628	33,221	247,849	209,358	373	21,135	230,866	667,557	45,555	12,526	52,750	8,090,375
New York City.	1919	241,963	31,750	273,713	202,870	593	15,204	218,667	632,138	29,500	14,442	201,000	9,452,375
Der Bayerische Nat'l Verband von N. A....	1920	26,977	2,052	29,029	19,320	1,807	2,445	24,007	60,679	1,950	3,106	135,900	1,028,150
Buffalo.	1919	76,057	2,288	78,345	23,450	1,144	.....	26,659	54,922	900	2,950	80,800	964,000
Free Sons of Israel, Ind. Order.....	1920	280,686	70,594	351,280	255,357	.....	28,883	284,240	1,399,601	48,463	7,218	389,500	6,417,000
New York City.	1919	283,931	70,747	354,678	249,008	.....	15,466	274,717	1,333,408	37,133	7,303	431,000	6,551,750
German Baptists Life Ass'n.....	1920	53,748	14,888	68,653	29,505	3,765	3,701	40,283	299,498	268,597	2,639	213,750	2,230,039
Buffalo.	1919	51,603	7,973	59,576	26,356	2,645	6,307	35,509	164,748	234,625	2,454	359,250	2,151,443
Golden Seal Assurance Society *f*	1920	230,328	27,664	257,992	113,010	53,198	25,645	197,493	786,776	*695,314	10,568	6,451,500	14,011,736
Roxbury, N.Y. (See Legal Res. Frat. Orders)	1919	225,676	28,988	254,664	142,796	58,263	26,853	249,042	721,463	*632,227	10,567	7,332,300	13,957,754
Iroquois, Order of the.....	1920	32,557	2,642	35,199	17,309	109	3,663	21,081	76,448	1,288	666	18,700	817,512
Buffalo.	1919	36,492	2,628	39,120	49,385	52	6,579	47,016	62,231	2,413	706	67,788	873,142
Jewish National Workers Alliance of America	1920	59,135	18,660	77,795	18,625	3,877	29,430	51,932	136,215	3,833	5,705	406,500	1,952,850
New York City.	1919	52,656	9,799	62,455	20,882	10,610	.....	43,790	113,234	9,366	5,542	302,400	1,826,250
National Protective Legion	1920	298,672	77,394	376,066	207,723	60,842	87,409	358,449	164,766	44,053	22,638	3,282,805	12,864,385
Waverly.	1919	284,467	76,380	360,847	237,681	51,236	88,720	377,666	179,833	70,776	22,150	2,837,150	12,197,618
Order Sons of Zion.....	1920	38,732	24,927	63,659	12,194	.....	.....	45,266	128,707	21,880	4 186	93,550	1,250,300
New York City.	1919	31,098	12,753	43,851	13,985	8,863	.....	33,220	114,995	24,027	4,557	164,050	1,371,500
Polish National Alliance.....	1920	69,060	11,037	80,097	38,075	.....	.....	53,702	163,189	11,327	8,828	480,200	3,495,500
Brooklyn.	1919	68 575	22,879	91,454	50,384	2,696	.....	98,102	135,867	8,162	8,642	649,200	3,283,600
Polish Union of America.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Buffalo.	1919	16,067	58,285	74,721	500	1,302	.....	2,062	321,089	139,233	13,858	7,172,826	8,190,826
Serb Federation "Sloga".....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York City.	1919	305,926	13,392	319,318	228,790	6,477	38,665	273,931	379,340	350,601	11,691	1,216 972	9,352,800
True Friends Independent Order	1920	27,575	901	28,476	20,158	.....	.....	22,119	32,063	2,766	2,025	34,750	505,550
Brooklyn.	1919	24,927	792	25,719	21,463	1,385	.....	23,491	25,533	2,221	1,978	36,000	493,900
Unity Protective Insurance Assn	1920	131,462	.....	131,462	59,084	.....	.....	59,084	7,207	5,911	5,416	784,620	921,115
Syracuse.	1919	.....	.....	74,724	.....	.....	.....	74 372	3,501	3,199	.....	.....	643,270
Workmens Benefit and Benevolent Ass'n of	1920	12,734	2,255	14,989	4,190	.....	.....	7,680	66,887	450	6,567	38,830	586,980
the U. S. New York city.	1919	12,359	2,047	14,406	6,010	2,099	.....	9,392	59,404	360	6,627	74,050	585,650

*Including reserve. *f* Formerly Order of the Golden Seal.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
NORTH CAROLINA.		$	$	$	$	$	$	$	$	$		$	$
Atlantic Coast Line Relief Dept.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilmington.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brothers and Sisters Aid Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charlotte.	1919	1,217	463	1,680	736	.....	.....	1,010	670	50	.....	.....	.....
Brothers and Sisters Union of America	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wadesboro.	1919	3,220	1,671	4,891	4,375	.....	.....	4,826	466	2,758	913	27,500	114,125
District Household of Ruth No. 10, of G. N. O. O. O. F.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Raleigh.	1919	37,464	603	38,067	28,462	.....	.....	31,662	13,928	2,546	8,306	26,400	486,824
G. U. O. of O. F. (colored)	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Nashville.	1919	70,234	2,803	73,037	63,076	.....	.....	68,511	45,675	10,718	20,242	8,957	40,459
Household of David	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fayetteville.	1919	448	.....	448	260	.....	.....	397	.....	.....	209	600	13,575
Independent Order Good Samaritans	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Kinston.	1919	1,864	575	2,439	1,175	.....	.....	1,730	2,301	1,250	605	8,750	43,750
Ind. Ord. of Good Samaritans	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Raleigh.	1919	2,256	.....	2,256	900	.....	.....	1,206	5,726	.....	1,398	883	1,398
Ind. Ord. of Good Samaritans and Daughters of Samaria, 800 No. 6th St.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Newbern.	1919	26,693	1,569	28,259	17,050	1,375	4,914	23,339	36,253	363	9,279	994,600	927,900
Ind. Ord. of J. R. Giddings and Jolliffee Union.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilmington.	1919	19,837	186	20,023	12,895	.....	.....	17,174	19,710	5,436	.....	.....	.....
Knights of Gideon Mutual Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Goldsboro.	1919	60,079	2,876	62,955	46,750	.....	.....	58,826	25,018	900	.....	.....	.....
Knights of Guiding Star of the East	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Matthews.	1919	1,662	.....	1,662	1,000	.....	.....	1,315	609	300	408	3,800	40,800
Lincoln Benefit Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilson.	1919	5,983	60	6,043	3,888	.....	.....	5,804	2,042	340	2,229	65,600	226,450

NORTH CAROLINA—*Continued.*													
Masonic Benefit Fund (colored)	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Raleigh.	1919	123 667	577	124,244	102,000	.....	.....	110,237	41,360	.....	9,020	300,000	2,706,000
Mut. Life and Indemnity Ass'n of N. E.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
High Point.	1919	1,142	.....	1,142	900	.....	.....	1,059	160	.....	.....	.....	.....
Oasis and Omar Temples	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charlotte.	1919	75,458	264	75,722	55,500	.....	.....	64,626	21,317	.....	3,152	2,709	6,304
Peoples Ind. Ord. of True Reformers	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charlotte.	1919	642	248	890	325	.....	.....	797	2,187	22	152	4,375	19,000
Royal Fraternal Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charlotte.	1919	5,923	127	6,050	2,944	969	88	5,359	5,000	128	597	10,670	102,670
Royal Knights of King David	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Durham.	1919	67,163	5,704	72,237	25,581	.....	.....	47,639	62,779	3,600	12,924	925,150	1,160,820
NORTH DAKOTA.													
A. O. U. W.	1920	502,832	110,245	613,077	125,206	93,107	54,856	273,169	2,446,616	*2200834	13,472	5,921,000	22,657,011
Fargo.	1919	454,070	98,815	552,885	189,620	77,080	36,804	316,216	2,089,323	*1892349	11,481	5,371,000	18,883,374
Degree of Honor A. O. U. W.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jamestown.	1919	42,549	7,338	49,887	17,000	2,215	3,927	23,142	175,246	.....	1,782	421,500	1,929,500
OHIO.													
Alliance of Poles	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Insurance Union	1920	2,013,750	54,505	2,068,055	1,254,914	351,026	345,010	1,951,012	1,077,549	294,578	110,249	39,771,427	114,837,559
Columbus.	1919	1,386,463	435,555	1,822,018	1,125,512	261,576	260,550	1,742,989	966,531	235,530	93,642	43,640,528	96,436,649
Bohemian Roman Catholic Beneficial Union	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
of Women, Cleveland.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bohemian-Slavonian Ben. Soc. of U. S.	1920	339,414	25,786	366,991	305,000	.....	20,813	326,113	566,605	17,750	22,730	421,500	15,431,250
Cleveland.	1919	388,363	22,373	410,736	287,450	.....	17,457	306,284	523,483	17,000	23,020	294,250	15,641,250
Bohemian Slovanic R. C. Benevolent Union.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cleveland.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brotherhood of Locomotive Firemen and En-	1920	2,142,189	258,177	2,400,366	1,317,258	13,400	78,352	1,413,450	6,468,771	163,946	120,521	191057,500	170,451,500
ginemen, Cleveland, Ohio.	1919	2,042,714	490,713	2,533,427	2,367,477	15,534	332,446	2,715,457	5,433,930	257,272	118,254	32,862,500	162,610,500
Brotherhood of Railway Trainmen	1920	5,566,570	461,129	6,027,641	4,277,655	.....	.....	4,929,776	6,853,820	689,112	172,622	40,090,878	255,979,600
Cleveland.	1919	5,608,713	1105,184	6,713,897	5,197,629	11,082	.....	6,870,539	5,829,790	753,330	183,892	43,621,400	273,085,600

* Includes Reserves.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
OHIO—*Continued*		$	$	$	$	$	$	$	$	$		$	$
Catholic Knights of Ohio	1920	166,800	41,603	208,403	143,066	1,724	15,526	160,316	2,073,067	22,320	8,134	363,400	9,716,000
Cleveland	1919	177,694	41,070	218,764	145,843	6,390	7,716	159,948	2,093,683	11,166	8,107	431,000	9,745,000
Catholic Ladies of Columbia	1920	79,728	23,045	102,773	44,650	2,895	7,868	55,517	482,472	4,333	6,555	501,250	3,664,250
Canton.	1919	72,586	21,349	93,935	58,355	2,988	5,559	67,130	434,985	4,833	5,634	368,250	3,230,500
Daughters of America	1920	212,459	8,551	221,010	156,900	5,833	4,629	167,362	230,190	13,603	89,821	4,669,750	22,455,250
Cincinnati.	1919	186,831	23,375	210,206	158,175	.....	11,366	169,541	178,258	20,485	79,314	4,187,750	19,828,500
First Catholic Slovak Union of U. S. of A.	1920	677,516	133,929	811,445	427,601	.....	178,398	605 999	2,075,949	39,300	50,567	2,296,500	41,219,500
Cleveland.	1919	999,019	164,658	1,163,677	832,896	.....	153,484	986,380	1,916,214	58,113	50,056	2,175,000	40,531,500
Locomotive Engineers Mut. Life & Accident.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cleveland.	1919	3,478,949	77,044	3,555,993	3,011,618	.....	95,336	3,106,954	2,313,713	135,951	218,450	12,224,393	179,715,540
National Union Assurance Society	1920	3,217,615	66,747	3,284,362	2,381,334	459,569	212,449	3,062,888	1,973,468	412,182	42,121	3,839,736	71,374,580
Toledo.	1919	3,113,481	64,010	3,177,491	2,593,120	471,677	157,741	3,229,534	1,599,307	459,240	43,610	988,000	75,185,412
Order Knights of Joseph	1920	102,519	1,096	105,063	3,210	463	3,514	107,742	80,990	1,480	14,384	346,000	7,192,000
Cleveland.	1919	88,952	7,728	106,147	2,250	256	8,167	84,766	82,931	310	14,740	8,283,000	7,370,000
United Home Order	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cleveland.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OKLAHOMA.													
A. O. U. W., Guthrie	1920	143,458	19,760	163,218	96,900	8,110	26,171	131,181	354,849	.....	8,027	3,497,500	10,711,750
	1919	123,950	14,784	138,734	113,145	2,838	19,800	135,783	328,515	.....	6,812	2,771,000	8,914,000
Exchange Assurance Ass'n.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Muskogee.	1919	5,321	.....	5,678	1,634	.....	.....	5,149	.....	.....	.....	.....	.....
Improved Industrial Order of Wise Men	1920	3,411	518	3,928	1,145	1,323	.....	3,567	1,898	385	760	115,375	115,375
Muskogee.	1919	1,772	572	2,344	383	293	968	1,644	99 7	.....	515	86,900	74,125
United Brothers of Friendship and Sisters of the Mysterious Ten. Wagoner.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	20,235	2,805	23,040	19,016	.....	1,866	20,892	4,200	3,740	3,533	213,975	901,050

OREGON.													
A. O. U. W. of Oregon	1920	98,856	48,846	147,102	72,732	3,287	7,004	114,367	402,116	7,552	1,530	234,500	2,379,946
Portland.	1919	88,876	44,317	133,183	130,961	5,271	7,246	165,857	368,835	8,000	1,561	249,500	2,452,831
Degree of Honor	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Portland.	1919	.....	.....	509,884	283,597	.....	.....	366,911	1,622,200	9,925	.....	.....	.....
Neighbors of Woodcraft	1920	711,955	199,133	911,088	704,311	31,657	112,414	848,382	3,229,114	170,332	49,832	5,187,500	60,239,000
Portland.	1919	925,516	271,058	1,196,575	715,106	26,138	212,034	953,278	3,187,869	171,347	47,317	5,047,200	56,960,400
United Artisans	1920	288,039	109,128	397,167	243,393	25,654	26,933	319,785	1,542,606	12,441	17 052	1,569,950	18,650,800
Portland.	1919	278,670	103,230	381,900	246,452	21,491	43,248	311,191	1,437,163	6,369	17,612	2,121,550	18,946,550
PENNSYLVANIA.													
Artisans Order of Mutual Protection	1920	409,211	93,336	502,547	258,161	2,359	28,145	288,665	1,726,247	74,223	20,206	4,250,000	22,209,750
Philadelphia.	1919	370,987	73,617	444,604	253,541	1,976	20,293	276,492	1,479,447	31,082	18,496	4,247,500	20,426,750
Brotherhood of America	1920	76,332	4,467	80,798	69,693	.....	8,516	78,209	73,899	9,500	4,536	104,000	2,161,000
Philadelphia.	1919	79,253	22,964	102,217	89,410	3,224	5,142	97,776	71,640	16,250	7,837	120,250	3,855,500
Federal Reserve Association	1920	29,852	4,440	34,292	5,701	10,410	14,800	35,872	15,058	7,424	1,186	742,200	1,282,000
Wilkes-Barre.	1919	20,968	7,499	28,467	7,829	12,460	24,453	36,913	15,267	4,252	741	446,700	912,900
Fraternal Mystic Circle	1920	461,382	34,856	496,738	290,183	67,081	51,703	408,967	685,802	*565,908	19,087	2,920,863	12,737,900
Philadelphia.	1919	422,630	53,230	475,860	358,108	42,504	45,349	476,052	591,890	*465,228	18,599	1,737,478	12,705,968
German Roman Catholic Knights of St.	1920	405,183	47,436	452,619	230,130	10,571	32,678	275,910	1,126,480	26,946	22,228	1,115,250	15,284,193
George. Pittsburg.	1919	408,185	67,868	476,053	286,467	8,362	108,238	403,066	950,913	30,270	21,571	1,002,347	14,855,878
Grand Fraternity, The. Philadelphia. (See	1920	266,495	55,147	321,642	170,515	56,882	82,750	310,289	464,550	‡138,041	14,785	2,873,158	12,934,207
Legal Reserve Fraternal Orders.)	1919	242,137	149,652	391,789	246,838	43,496	72,883	408,558	470,137	r157,909	12,924	2,080,258	11,361,585
Heralds of Liberty, Philadelphia	1920	415,428	55,681	471,109	175,582	65,982	155,278	396,842	403,185	200 042	23,144	956,000	16,078,200
Home Office, Huntsville, Ala.	1919	422,606	64,420	487,026	242,418	70,802	112,181	477,410	323,680	203,620	23,903	1,346,000	16,709,700
Independent Order of Puritans	1920	214,705	1,966	216,671	124,794	13,416	54,155	192,365	61,011	§260,943	5,508	222,984	5,203,127
Pittsburg, N. S.	1919	284,411	8,465	292,876	191,205	74,979	53,942	321,126	129,166	§170,853	11,136	636,850	12,789,834
Junior Order United American Mechanics,	1920	391,427	38,020	429,911	112,893	98,315	41,434	253 384	795,951	51,761	23,023	12,332,500	27,675,500
Nat'l Coun. (Beneficiary Degree), Pittsburg	1919	272,001	26,738	298,739	111,595	64,429	40,067	216,070	556,980	35,093	17,157	8,101,500	19,168,000
J. O. U. A. M., National Council, Funeral	1920	1,522,728	27,394	1,550,122	932,406	.....	29,763	977,069	905,169	81,831	280,708	20,037,500	124,155,250
Benefit Dept., Pittsburg.	1919	1,188,574	18,927	1,207,501	1,423,919	.....	51,511	1,476,489	330,159	89,250	281,017	30,952,750	123,353,500
Ladies Catholic Benevolent Association	1920	2,322,032	237,413	2,559,445	1,515,570	16,953	.....	1 532,523	5,565,113	162,769	121,023	2,705,250	97,811,500
Erie.	1919	2,247,047	209,636	2,456,683	1,821,743	9,804	93,234	1,925,467	4,552,007	40,679	130,688	1,855,250	106,674,250

* Includes reserve. ‡ Includes $105,488 reserve value old age and widows' annuity benefits. § Includes net value of annuities. r Includes $102,018 reserve value on annuity benefits.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
PENNSYLVANIA—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
National Croatian Society of U. S. A.	1920	717,101	70,838	787,939	553,723	1,800	57,193	662,898	1,118,601	80,555	38,034	1,700,000	29,373,400
Pittsburg.	1919	868,799	121,318	990,117	879,506	1,805	110,927	992,238	1,004,635	165,455	39,701	1,966,200	30,393,000
National Home Guard	1920	15,920	127	16,047	6,403	4,353	4,011	14,767	4,704	3,409	1,249	73,876	292,300
Warren.	1919	14,184	2,244	16,428	8,808	4,099	3,281	16,188	3,455	3,198	1,096	67,000	283,302
National Slovak Society of U. S. A.	1920	510,240	58,455	568,695	330,094	26	79,877	409,997	1,903,491	224,526	39,473	1,235,750	29,439,250
Pittsburg.	1919	808,758	62,889	871,647	457,397	16,686	58,364	582,447	1,767,219	256,839	39,724	1,050,500	29,473,750
Order of Liberty	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pennsylvania Catholic Beneficial League	1920	15,540	6,251	21,791	10,520	334	4,238	15,092	83,513	.....	1,436	158,357	817,320
Gettysburg	1919	12,306	7,404	19,710	12,629	231	1,621	14,482	76,814	.....	1,188	98,465	677,155
Polish National Union of America	1920	42,260	28,947	71,207	27,498	5,832	26,654	59,984	109,532	9,891	5,041	565,400	2,715,800
Scranton.	1919	49,671	7,655	57,326	1,282	30,955	12,597	45,015	89,820	7,292	4,798	818,800	2,410,200
Polish Union of America	1920	209,482	15,869	225,351	147,671	203	30,006	177,880	392,240	35,508	20,963	1,891,400	14,184,835
Wilkes-Barre.	1919	251,701	55,582	307,283	239,910	332	33,501	318,652	344,014	46,204	19,539	1,412,000	12,842,918
Protected Home Circle	1920	1,433,393	45,690	1,479,083	1,213,615	207,032	111,018	1,542,691	802,718	275,586	119,743	16,971,750	101,769,500
Sharon.	1919	1,383,940	51,564	1,435,504	1,353,407	190,621	104,830	1,652,964	891,963	185,000	113,983	20,036,500	96,721,750
Sons of Veterans U. S. of A. Death Benefit	1920	37,400	1,196	38,596	26,750	.....	4,464	31,214	.....	.....	12,863	.....	.....
Association. Philadelphia.	1919	49,296	4,873	54,169	43,500	.....	.....	52,528	25,836	.....	12,976	.....	.....
Teachers Protective Union	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lancaster.	1919	116,949	2,681	119,630	75,843	2,798	20,356	98,397	78,330	9,403	14,373	371,200	1,437,300
United States Annuity Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pittsburg, Pa.	1919	95,269	10,448	105,717	11,157	27,590	13,253	52,001	237,327	44,516	756	405,500	3,650,950
Verhovay Aid Ass'n	1920	563,709	12,127	575,826	253,532	1,115	94,103	591,677	538,690	290,320	24,673	1,638,000	24,673,000
Hazleton.	1919	748,330	10,913	759,243	412,229	5,749	41,906	696,911	300,212	26,828	25,019	2,821,000	25,019,000

Zivena Beneficial Society	1920	92,902	5,845	98,747	69,428	.....	7,674	77,101	171,604	39,127	5,955	410,750	5,341,250
Wilkesbarre.	1919	106,316	4,528	110,844	71,023	.....	11,871	82,894	149,748	18,999	5,698	153,050	5,054,050
RHODE ISLAND.													
A. O. U. W.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Providence.	1919	34,544	2,079	36,623	18,664	.....	2,259	20,923	87,789	991	682	28,000	1,007,954
L'Union St. Jean Baptiste D'Amerique	1920	413,435	71,456	484,891	150,290	7,444	108,301	266,035	1,591,140	19,891	40,164	4,583,275	18,516,075
Woonsocket.	1919	356,621	68,622	425,243	185,598	14,925	69,775	270,298	1,370,675	18,375	34,250	2,175,900	15,205,025
Societe Jacques Cartier‡	1920	15,396	4,313	19,709	6,900	874	1,427	9,201	79,844	1,490	2,076	120,500	869,050
Central Falls.	1919	11,486	3,678	15,164	8,350	554	1,413	10,317	80,584	334	1,939	218,050	785,600
SOUTH DAKOTA.													
A. O. U. W.	1920	322,914	26,034	348,948	313,400	3,662	21,943	339,005	503,099	34,889	7,692	125,000	14,001,300
Aberdeen.	1919	328,904	26,626	370,780	300,333	242	12,749	313,324	541,602	39,689	7,915	398,000	14,463,300
TENNESSEE.													
Knights and Daughters of Tabor	1920	30,681	105	30,786	12,200	.....	.....	14,013	23,664	.....	8,290	144,300	1,008,850
Memphis.	1919	16,157	3,463	19,620	13,000	.....	1,213	14,213	6,991	.....	7,623	.....	810,200
Knights of Pythias	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Memphis, Tenn.	1919	51,881	342	52,223	40,100	.....	5,136	45,236	37,768	7,650	10,723	132,800	982,250
Masons, Ancient, Free and Accepted	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Memphis, Tenn.	1919	28,975	281	29,256	24,282	.....	3,280	27,562	23,836	1,059	4,853	95,091	877,834
Sailors	1920	10,942	220	11,162	10,750	331	1,437	13,157	4,651	.....	587	80,000	547,500
Nashville.	1919	9,550	857	10,407	9,700	20	684	11,711	6,745	4,100	561	9,200	508,150
United Order of the Golden Cross of the	1920	431,592	5,412	437,004	409,367	25,028	29,330	463,725	147,223	42,193	15,355	1,277,500	14,259,975
World. Knoxville.	1919	541,260	13,050	554,310	493,207	22,143	28,737	544,087	164,162	47,920	15,212	1,092,750	14,247,225
U. S. Letter Carriers Mutual Benefit Ass'n.	1920	257,532	30,063	288,020	166,253	858	12,810	179,125	715,387	15,000	5,664	107,000	10,835,000
Nashville.	1919	257,403	31,091	288,494	194,623	567	17,952	213,577	602,031	25,000	6,835	556,500	14,080,500
TEXAS.													
A. O. U. W.	1920	86,844	3,728	90,572	73,275	4,165	62	78,262	192,057	6,143	1,779	206,588	2,855,091
Dallas.	1919	87,021	2,399	89,420	60,261	1,199	2,677	67,941	88,005	4,732	1,750	137,500	2,781,348
Bohemian R. C. Union	1920	31,982	3,951	36,962	15,460	1,342	3,325	20,127	294,165	2,167	2,619	234,000	2,455,933
La Grange.	1919	34,859	19,257	54,116	17,780	67	2,532	20,379	260,170	1,888	2,393	241,333	2,253,667
Colored K. of P., End. Dept.	1920	320,991	1,652	322,643	65,304	6,567	101,831	173,702	248,657	6,660	14,165	1,705,000	7,082,500
Dallas.	1919	86,081	4,006	90,087	100,480	.....	4,941	105,421	33,677	13,816	11,379	2,105,000	5,689,500
Ins. Branch of the Catholic Staatsverband	1920	6,667	2,798	9,465	1,750	562	865	3,223	48,649	264	471	58,000	304,500
San Antonio, Texas.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

‡ Formerly Chevalier Jaques Cartier D'Amerique

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
TEXAS—*Continued*		$	$	$	$	$	$	$	$	$	$	$	$
Praetorians	1920	895,006	182,433	1,077,439	292,221	208,722	465,860	1,001,128	3,090,336	90,061	36,020	14,206,160	44,284,964
Dallas.	1919	737,590	223,368	960,958	347,645	183,588	235,591	766,823	2,729,704	117,829	32,792	12,399,500	40,038,391
Sons of Hermann, Grand Lodge	1920	334,159	201,328	535,487	247,008	4,494	19,137	270,640	1,958,016	29,631	22,933	623,000	20,056,000
San Antonio.	1919	341,459	92,455	433,914	258,802	684	19,382	279,000	1,701,350	24,654	22,654	358,250	19,865,000
United Benevolent Association	1920	120,568	2,398	122,966	115,719	16,874	11,319	143,912	30,277	18,400	6,255	1,320,500	5,967,500
Fort Worth.	1919	117,554	13,800	131,354	110,950	14,878	11,877	137,705	45,538	14,900	5,926	1,133,000	5,660,500
VIRGINIA.													
Boydton Mutual Aid Benev. Soc. of Va.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boydton.	1919	2,362	.....	2,362	1,741	.....	653	2,394	219	595	.....	.....	.....
Dist. Grand Lodge, United Order of Odd Fellows.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Herndon.	1919	11,538	613	12,151	5,550	16	3 307	8,873	12,269	530	.....	.....	.....
Dist. Grand Tabernacle, No. 2 of Va., G. G.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. O. of Bros. & Sisters of Love & Charity.	1919	5,291	113	5,404	4,447	129	1,299	5,875	3,209	.....	.....	25,700	171,100
Richmond, Va.													
Downings Fraternal Endowment	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wattsville.	1919	6,054	156	6,210	4,201	1,600	1,694	7,495	1,447	169	.....	.....	.....
Golden Gate to Success	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boydton.	1919	696	.....	696	515	.....	166	681	244	.....	.....	.....	.....
Grand Chapter Order of Eastern Star	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond.	1919	4,160	70	4,230	1,288	68	1,261	2,617	4,662	50	.....	.....	.....
Grand Court, Order of Calanthe of Virginia.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond.	1919	15,579	2,599	18,178	10,595	37	3,887	14,519	12,868	4,158	.....	.....	717,750
Grand Lodge, Knights of Pythias of Virginia.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond.	1919	28,749	1,149	29,898	23,975	83	9,127	33,185	33,416	8,400	.....	.....	1,236,000
Grand Lodge of St. John Watchmen	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond.	1919	7,351	2,408	9,759	3,873	720	4,078	8,671	3,322	840	.....	.....	628,640

Grand United Order Knights of Damon.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond.	1919	683	.....	683	286	17	88	391	1,120	.....	.....	.....	15,715
Grand United Order of Moses.....	1920	21,747	5,034	26,781	13,291	1,201	9,636	24,128	41,427	.....	8,736	76,985	522,491
Charlotte, C. H.	1919	19,109	9,908	29,017	9,191	716	10,569	19,760	37,509	.....	7,530	82,353	454,277
Grand United Order of Pilgrims of America.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Danville.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand United Order of Sons and Daughters	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
of Peace, Newport News, Va.	1919	2,216	.....	2,216	950	213	734	1,897	2,859	.....	.....	.....	.....
Great Grand Accepted Order of Brothers and	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sisters of Love and Charity, Richmond.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial G. U. O. Abraham.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Waynesboro.	1919	416	4	420	183	8	229	420	109	227	.....	.....	.....
Imperial Order of King David	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond.	1919	5,061	120	5,181	2,125	34	1,627	3,786	5,696	350	.....	.....	.....
Improved Chamber, Middlesex County.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Saluda.	1919	883	297	1,180	575	40	583	1,193	290	100	.....	.....	.....
Improved Order of Shepherds and Daughters	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
of Bethlehem. Richmond.	1919	11,270	1,637	12,907	4,566	1,819	3,799	10,184	6,756	400	.....	.....	445,903
Independent Order of Good Samaritans and	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Daughters of Samaria. Richmond.	1919	26,693	1,569	28,262	17,050	1,525	4,764	23,339	36,253	363	.....	.....	927,900
Independent Order of St. Luke.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
International Colored Fraternity.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond.	1919	990	.....	990	485	101	280	866	404	.....	.....	.....	22,150
Knights of Gideon (Supreme Lodge).....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Norfolk.	1919	15,982	1,823	17,805	8,743	1,167	7,912	17,822	647	1569	.....	.....	.....
Knights of St. Mark Mutual Aid Society....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Norfolk.	1919	5,830	772	6,602	3,540	.....	1,612	5,152	6,012	500	.....	.....	.....
Legion of Ladies of Chaldeans.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Norfolk.	1919	986	.....	986	650	.....	308	958	137	.....	.....	.....	28,800
Lincoln National Colored Fraternity.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond, Va.	1919	990	.....	990	485	101	280	866	404	.....	.....	9,200	22,150

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
VIRGINIA—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Most Worthy Grand Lodge Ancient Free & Accepted Masons of Va. Richmond.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	1,720	.....	1,720	238	70	514	822	2,681	.....	.....	.....	.....
National Ideal Benefit Soc. Richmond.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Peoples Benevolent and Fraternal Society. Fredericksburg.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	573	55	628	.....	5	274	279	1,947	.....	.....	.....	12,600
Peoples Relief and Fraternal Corp. Owenton.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	500	.....	500	164	.....	172	336	1,253	.....	.....	.....	.....
Richmond Industrial and Beneficial Club of Va., (Supreme Lodge), Richmond.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	5,217	921	6,138	2,384	257	3,560	6,201	667	.....	.....	.....	75,370
Right Worthy Grand Council. Independent Order of St. Luke. Richmond.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	145,887	87,306	233,193	83,118	11,513	84,875	179,506	177,768	42,175	.....	974,150	4,415,219
Royal Order of Menelik and Princesses of Abyssinia of Am. Newport News.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	1,791	.....	1,791	1,025	365	718	2,108	1,636	.....	.....	.....	81,400
Sons and Daughters Independent Order of St. Luke. Richmond.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	10,852	548	11,400	6,027	690	3,549	10,266	3,191	200	.....	.....	.....
Sons and Daughters of Peace, G. U. O. Newport News.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	2,216	.....	2,216	950	213	734	1,897	2,859	.....	.....	.....	.....
State Grand Lodge. No. 6, Independent Order of Good Samaritans and Daughters of Samaria of Va. Richmond.	1920	31,619	1,733	33,352	17,675	2,025	4,484	24,183	49,153	363	10,314	1,106,100	1,031,400
	1919	26,693	1,569	28,262	17,050	1,525	4,764	23,339	36,253	363	9,279	202,600	927,900
Supreme Grand Council of Sons and Daughters of Ind. Order of St. Luke. Richmond.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	10,852	548	11,400	6,027	690	3,549	10,266	3,191	200	.....	.....	.....
True Reformers, Grand Fountain, United Order of. Richmond.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	23,615	2,729	26,344	14,222	1,627	10,505	26,354	58,053	89,486	.....	.....	495,240

VIRGINIA—*Continued*													
Union Band of Zion	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Thomasburg.	1919	862	29	891	350	8	526	884	699	100	.....	.....	.....
United Order of Tents of J. R. Giddings and	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jollifee Union. Norfolk.	1919	30,786	1,117	31,903	17,750	.....	6,372	24,122	49,396	600	.....	.....	.....
United Order of the Sons and Daughters of	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
the Four and Twenty Elders. Richmond.	1919	1,454	826	2,280	475	142	1,251	1,868	1,337	.....	.....	.....	.....
WASHINGTON.													
A. O. U. W. of Washington, Grand Lodge..	1920	201,911	43,465	245,376	183,873	9,139	13,844	206,737	1,045,723	.....	5,835	665,000	9,399,000
Seattle.	1919	199,756	40,418	240,174	210,209	6,312	15,337	231,859	968,260	2,000	5,699	655,000	9,275,500
Degree of Honor, A.O.U.W., Grand Lodge.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chehalis.	1919	23,435	8,053	31,488	7,000	90	4,613	11,703	149,825	5,000	1,308	155,633	1,256,633
Sons of Hermann, Grand Lodge	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Seattle.	1919	6,116	4,071	10,187	4,400	568	672	5,690	50,413	.....	577	8,000	288,500
WEST VIRGINIA.													
Ancient Order United Workmen	1920	156,233	38,641	194,894	75,410	13,741	13,428	120,212	702,907	†616,045	3,219	760,500	4,825,387
Wheeling.	1919	140,662	32,735	173,397	67,262	3,819	12,046	93,794	635,822	4,234	2,953	305,500	4,393,770
Golden Links, Order of	1920	16,659	1,511	18,170	6,800	1,618	2,671	12,099	48,143	8,386	1,200	102,900	788,500
Wheeling.	1919	16,412	1,305	17,717	10,900	2,139	1,888	14,927	39,711	7,800	1,277	409,700	830,278
WISCONSIN.													
Aid Association for Lutherans in Wisconsin.	1920	459,915	65,768	525,683	175,877	47,084	31,052	254,013	1,360,587	12,277	17,118	3,839,590	14,866,127
Appleton.	1919	349,352	52,256	401,608	154,290	41,384	32,946	229,085	1,391,462	11,883	14,643	3,976,250	12,616,693
Beavers National Mutual Benefit	1920	102,641	2,033	104,674	14,900	27,517	12,215	54,632	87,854	63,345	5,212	3,099,000	5,457,613
Madison.	1919	73,319	9,458	82,777	27,439	28,213	9,995	65,647	36,804	8,774	3,699	2,616,500	3,649,175
Beavers Reserve Fund Fraternity	1920	300,684	74,775	375,491	196,190	19,350	54,265	269,805	1,594,920	23,427	19,720	157,000	19,115,513
Madison.	1919	351,965	133,245	485,210	202,805	21,956	37,314	334,514	1,487,698	102,051	20,109	491,500	19,553,070
Bohemian Roman Catholic Central Union of	1920	22,252	2,660	24,912	12,000	718	796	13,514	61,221	.....	755	4,500	581,500
Wisconsin. Milwaukee.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	783	.....	601,900
Catholic Family Protective Association of	1920	52,625	13,498	66,455	23,468	1,774	8,775	34,017	295,855	1,037	2,295	210,750	1,742,988
Wisconsin. Milwaukee.	1919	47,633	21,946	69,579	10,191	3,768	3,926	36,378	263,901	2,476	2,125	205,250	1,577,889
Catholic Knights of Wisconsin	1920	452,847	48,977	501,824	386,280	14,426	17,091	417,797	1,066,043	39,343	18,487	2,376,000	24,521,500
Milwaukee.	1919	478,633	47,599	526,232	472,372	12,311	17,981	502,664	1,038,044	30,259	17,068	2,276,000	23,134,500

† Includes reserves.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
WISCONSIN.—*Continued.*		$	$	$	$	$	$	$	$	$	$	$	$
Concordia Mutual Aid Society	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee.	1919	4,451	.....	4,698	2,605	.....	.....	3,099	11,668	.....	.....	.....	.....
Employees Mutual Benefit Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee.	1919	5,811	.....	7,400	1,534	.....	.....	1,539	28,364	820	.....	.....	.....
Equitable Fraternal Union	1920	493,384	164,704	658,695	343,694	78,478	59,590	481,762	3,325,680	38,872	30,143	3,311,500	38,540,033
Neenah.	1919	512,595	153,722	666,317	372,780	47,835	54,615	475,232	3,141,075	45,040	28,764	2,228,500	36,970,372
Farmers Life Ins. Association	1920	39,182	5,302	44,484	20,628	1,510	9,220	31,358	121,731	745	2,936	214,500	2,861,000
Humbird.	1919	37,369	5,678	43,047	16,684	2,160	7,050	27,820	108,336	3,236	2,919	304,000	2,808,000
Foresters, United Order	1920	234,607	19,808	254,415	169,865	13,711	28,244	211,820	428,310	51,043	10,988	776,750	10,332,300
Milwaukee.	1919	267,606	17,158	284,764	166,115	13,311	24,396	203,822	390,009	29,339	11,087	727,200	10,461,800
Fraternal Reserve Association	1920	284,345	28,147	312,492	137,895	112,376	54,311	307,544	505,711	28,504	15,571	6,178,000	17,608,750
Oshkosh.	1919	213,723	29,253	242,976	162,375	61,801	47,576	271,658	498,934	6,886	13,248	3,734,500	14,623,250
Geg. Unter. Ges. Germania	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee.	1919	132,156	34,414	166,570	136,609	570	7,803	145,059	422,287	11,528	7,170	238,500	7,564,221
Knights of the White Cross, Grand Lodge	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee.	1919	7,579	92	7,671	5,550	.....	685	6,235	7,338	.....	563	12,750	276,875
Polish Association of America	1920	111,944	25,354	137,298	80,575	6,756	16,805	104,136	168,561	3,900	10,657	745,100	6,205,050
Milwaukee.	1919	129,606	15,191	144,797	92,470	1,028	15,718	109,217	134,772	3,650	9,827	391,500	5,777,750
Polish Federation of America	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee.	1919	9,825	2,827	12,652	2,392	.....	2,845	5,237	22,238	200	948	120,900	443,500
Scandinavian American Fraternity *b*	1920	80,407	10,411	90,818	47,568	8,759	6,564	62,891	231,755	3,774	7,840	1,120,500	5,844,025
Eau Claire.	1919	74,407	9,189	83,596	53,959	7,757	6,043	67,659	205,068	700	7,017	940,800	5,143,350
South Slavic Benevolent Union-Sloga	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee.	1919	15,682	1,534	17,216	14,925	.....	741	15,666	34,755	32	928	39,250	442,000
United Aid	1920	5,990	1,185	7,175	2,900	558	626	4,084	30,634	.....	604	28,500	318,000
Sheboygan.	1919	5,062	2,895	7,957	8,100	66	1,459	9,625	27,273	.....	579	36,500	280,500

b Former Independent Scandinavian Workmens Ass'n.

United Danish Societies of America..... Racine.	1920	13,158	5,705	18,863	8,258	.....	2,350	10,608	92,586	87,160	1,202	31,250	802,014
	1919	13,777	3,561	17,338	7,986	.....	2,253	10,239	84,289	.....	1,311	30,500	859,000
Wisconsin Widow and Orphan Donation Society. Fond du Lac.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	3,390	.....	3,390	2,239	.....	769	3.008	1,349	.....	659	.....	.....
Totals, 580 orders.....	1902	78 228,948	5 375,217	84 399.411	68 264,767	2 429,000	6640,348	77 344,115	36 182,172	11116000	4,947,370	1278267000	6115735000
" 509 "	1903	81 610,334	3 335,426	84 945.760	66 396,497	3 075,975	8 627,771	78 410,243	44 000,487	9 876,248	5,614,619	1313432520	6606608321
" 575 "	1904	84 377,834	3 970,377	89 482,424	73 050,155	3 376,584	6 867,232	82 359,826	52 525,100	11097893	6,054,296	1015889021	7273069328
" 570 "	1905	91 354,819	4 223,844	95 675,423	72 551 897	3 864,474	7 484,795	85 154,054	64 491,954	11415334	6,118,938	1026308429	8150350736
" 590 "	1906	95 866,602	10196482	109452736	80 907,670	4 268,764	8 497,811	96 028,068	76 502,396	14819123	6,890,564	1111906048	8136201919
" 543 "	1907	98 838,432	17860960	116699392	81 633,093	4 604,349	7987,390	96 116,276	85 544,461	12670166	7,282,416	1212382432	8079743281
" 547 "	1908	104753034	12234897	115987941	84 084,080	5 225,286	9 335,317	98 854,809	104500471	15350969	7,887,365	1120569228	8438204968
" 645 "	1909	82 572,326	8 064,608	120474074	89 899,541	5 224,991	10354147	104680773	117185401	23567684	7,909,626	1203403691	8920716227
" 497 "	1910	114338548	12093657	128631649	92 279,662	5 385,328	11511460	110168334	129426085	18754532	8,558,093	1331552713	9562511910
" 396 "	1911	117677306	17388085	130549173	84 314,735	8826,667	9390,912	113605182	148148846	21956881	10 122,169	1200633063	9839909282
" 397 "	1912	123294404	8919,959	132214363	95 850,968	6080,752	11 446096	114072337	163633623	22746418	9,963,019	1023726087	9472232473
" 509 "	1913	129520144	14650465	144170909	101006344	5975,814	13286888	121556930	183505350	24868942	8,058,317	1065071108	9622276590
" 498 "	1914	125981863	18893309	144875172	98 585,387	5713,866	11740535	121811837	189638899	26285093	7,868,554	1079569596	9171284227
" 472 "	1915	122294820	11020996	133340532	98 719,683	6161,432	9971,479	123625199	212822466	28401189	7,695,944	922890,799	8694449483
" 523 "	1916	133160930	13208917	146359847	107635627	6884,630	12120081	130537338	250477038	37579513	8 674 996	1155784564	9162111616
" 533 "	1917	140416788	14673177	155089965	97 398,076	7086,523	13625258	134938381	280737745	32736079	7,456,551	822041,734	9129974447
" 506 "	1918	140371909	15506189	155878098	118620904	6458,533	11323244	137190620	270058940	71966019	8,021,387	834170,053	8838378765
" 463 "	1919	160020836	20102807	180123643	141380388	9323 826	15276523	172013440	295580525	57902538	10 380 132	1327957612	9531216614
" 238 † "	1920	165152253	16076856	181229109	109591855	10576152	15636453	135807460	326076725	55561809	8,439,097	1177972840	8879451774
CANADA.													
Alliance Nationale..... Montreal, Que.	1920	518,448	412,892	931,140	391,611	112,418	109,282	613,311	4,781,614	.....	30,377	3,631,498	24,281,524
	1919	506,219	412,906	919,125	414 537	31,591	135,982	582,111	4,418,274	4084536	28,500	2,368,734	22,222,574
A. O. U. W. (Independent Jurisdiction)..... Toronto, Ont.	1920	466,861	72,202	539,063	353,912	6,202	17,806	377,920	1,593,927	46,767	10,969	289,075	10,646,660
	1919	496,670	62,399	559,069	319,173	5,167	20,531	344,871	1,428,005	26,831	11,394	256,833	11,102,213
A. O. U. W. of the Canadian Northwest.... Winnipeg, Manitoba.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	65,591	89,456	155,047	51,099	1,292	9 448	61,840	6,480	6,892	1,251	19,500	2,316,226
Canada Foundry Co. Employees Mutual Beuefit Society, Davenport Canada.	1920	5,452	.....	5,452	3,899	1,398	.....	5,297	1,041	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canadian Home Circles..... Toronto, Ont.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	224,227	48,451	272,678	131,450	2,236	10,553	144 239	835,250	8,975	5,402	.....	6,363,302
Canadian Order Chosen Friends (Grand Council). Hamilton.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	470,616	113,110	583,726	544,206	20,010	34,890	599,105	1,330,514	72,719	27,774	654,250	24,906,927
Canadian Order of Foresters, High Courts.. Brantford, Ont.	1920	956,275	333,027	1,289,302	1,034,840	59,315	57,972	1,152,127	7,066,006	220,159	77,125	3,252,000	77,048,250
	1919	1,264,128	358,410	1,622,539	1,312,788	41,480	100,018	1,454,286	6,872,348	82,043	77,096	2,784,500	77,076,250

† Being companies which show 1920 figures.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income. Net Amount Received from Members.	Income. All Other Receipts.	Income. Total Income.	Expenditures. Paid for Claims.	Expenditures. Agents' Commissions and Examiners' Fees.	Expenditures. Expenses of Management.	Expenditures. Total Disbursements.	Financ'l Cond'n. Invested and Other Assets.	Financ'l Cond'n. Liabilities.	Insurance Account. No. of Certificates in Force at End of Year.	Insurance Account. Amount Written During Year.	Insurance Account. Amount in Force at End of Year.
CANADA.—*Continued.*		$	$	$	$	$	$	$	$	$	$	$	$
Catholic Mutual Benefit Ass'n of Canada....	1920	282,092	36,771	318,863	202,594	419	24,521	227,534	908,202	27,578	8,121	168,750	8,806,338
Montreal.	1919	285,087	32,143	317,230	269,316	8,091	15,577	302,484	817,216	38,218	9,174	106,500	29,890,818
Cockshutt Plow Co. Relief Ass'n.....	1920	3,634	.....	3,639	2,905	.....	279	3,184	842	.....	.....	.....	.....
Brantford.	1919	2,591	2	2,593	2,300	.....	217	2,517	386	.....	.....	.....	.....
Commercial Travelers Mutual Ben. Soc.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto, Ont.	1919	44,282	12,455	56,737	35,250	534	4,288	40,072	174,172	172,710	1,790	267,000	1,785,500
Daughters and Maids of England Benevolent Society. Montreal.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	2,779	431	3,210	1,131	.....	.....	2,647	7,237	.....	.....	.....	.....
Dominion Expressmens Benefit Society.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Montreal.	1919	14,139	273	14,412	14,018	.....	.....	15,025	6,905	400	.....	.....	.....
Federated Ass'n of Letter Carriers.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto.	1919	15,732	657	16,389	18,750	.....	591	19,341	10,559	.....	.....	.....	.....
Foresters, Ind. Order of.....	1920	3,428,598	2 103 783	5,532,381	4,161,545	361,599	612,000	5,161,285	43794,040	43142035	176,265	22,758,922	172,134,894
Toronto, Ont.	1919	3,356,551	2 132 541	5,489,092	4,352,351	307,383	532,655	6,220,069	44388,487	43725170	175,683	19,653,925	171,064,927
Gendron M'fg. Co's, Employees Ben. Soc'y.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto, Ont.	1919	203	9	212	100	57	.....	57	840	.....	.....	.....	.....
Heintzman Co.'s Employees Benefit Soc....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto.	1919	232	16	248	475	.....	28	503	317	.....	.....	.....	.....
Massey-Harris Toronto Employees' Mutual Benefit Society. Toronto, Ont.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	7,252	4,365	11,617	10,891	.....	669	11,560	1,961	.....	.....	.....	.....
Mutual Masonic Compact of St. Catherines and Niagara District. St. Catherines, Ont.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	393	7	400	600	13	17	630	.....	.....	203	900	20,300
Odd Fellows, Canadian Order of *g*.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto, Ont.	1919	42,732	24,200	66,932	37,024	1,340	7,431	45,795	256,178	5,122	2,805	.....	2,157,771
Odd Fellows Relief Association of Canada...	1920	567,700	100,176	668,677	355,042	4,105	83,260	442,407	2,224,700	46,000	20,960	1,285,500	25,393,500
Kingston, Ontario.	1919	610,820	85,900	696,720	434,241	10,531	64,349	509,121	1,976,642	53,083	20,996	572,000	25,351,750

Royal Templars of Temperance, Sup. Body.. Hamilton, Ont.	1920	124,521	39,852	164,373	83,302	3,708	9,986	96,996	634,277	23,500	3,346	194,000	3,698,750
	1919	155,265	29,282	184,547	101,667	12,671	2,500	116,838	570,539	11,798	3,530	112,000	2,226,250
Sawyer-Massey Em. Mutual Benefit Assn... Hamilton, Ontario	1920	2,176	.....	2,876	2,044	95	.....	2,139	.....	.....	.....	.....	.....
Societe des Artisans Canadiens-Francais.... Montreal, Can.	1920	981,718	289,594	1,271,321	544,952	52,547	110,043	707,542	4,886,348	82,963	49,451	4,588,501	37,869,678
	1919	893,141	238,267	1,131,408	598,539	39,988	89,683	728,210	4,442,301	52,928	45,908	3,066,226	34,957,035
Societe L'Assomption..... Moncton, N. B.	1920	56,562	5,888	62,450	28,554	4,126	8,816	42,267	102,405	9,100	5,293	354,700	1,495,400
	1919	51,689	4,149	55,838	32,525	2,781	9,113	44,419	82,714	2,379	5,000	242,500	1,288,800
Sons of England Benefit Society, Supreme Body. Toronto. *g*	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	146,398	18,133	164,531	128,851	2,479	30,449	161,779	511,647	25,349	3,269	.....	2,963,584
Sons of Scotland Benevolent Association Gd. Camp. Toronto. *g*	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	98,214	41,134	139,348	75,857	13,462	11,516	90,835	756,086	17,750	4,058	267,500	3,037,594
St. Boniface Sick Benefit Secretary,..... Kitchener, Ont.	1920	1,536	201	1,737	1,891	3	222	2,116	3,863	.....	.....	.....	.....
St. Joseph's Union of Canada..... Ottawa.	1920	453,001	.....	554,447	267,640	17,256	78,392	364,288	1,911,652	60,931	21,569	1,383,750	17,085,815
	1919	459,890	42,674	502,564	352,859	46,314	42,815	441,988	1,751,147	98,729	21,603	1,785,700	16,973,875
Woodmen of the World (Canadian Order)... London, Ont.	1920	157,948	57,957	215,905	83,512	10,908	22,916	117,336	1,149,081	32,252	6,183	661,000	5,677,414
	1919	165,741	56,999	222,740	121,387	7,521	20,756	149,664	1,037,845	12,394	5,769	417,250	5,378,949
Totals, 8 orders.....	1902	4,733,197	794,324	5,527,521	3,319,779	302,116	646,973	4,268,868	8,941,596	857,129	358,452	44,673,250	419,263,050
" 7 "	1903	5,516,247	580,219	5,998,600	3,607,940	174,520	596,237	4,381,728	11,023,042	1018,230	380,053	48,758,019	437,404,220
" 16 "	1904	6,817,994	668,383	7,991,448	4,931,221	193,084	657,465	5,817,453	13,408,637	1,262,097	449,300	46,814,793	511,647,967
" 17 "	1905	7,089,802	1,195,997	8,285,799	5,181,714	214,588	792,312	6,239,417	15,538,887	1,073,354	493,743	52,196,585	548,210,293
" 17 "	1906	7,334,686	1,224,532	9,047,296	5,658,865	367,463	949,687	6,853,980	18,162,385	1,176,184	553,960	58,866,386	570,284,397
" 14 "	1907	7,800,050	1,226,948	9,298,893	6,074,276	433,139	607,751	7,150,082	19,076,446	1,095,883	543,337	59,051,135	583,651,936
" 14 "	1908	8,202,913	1,553,633	9,880,310	6,139,320	407,436	733,151	7,282,398	22,203,620	1,368,694	538,293	40,116,520	571,835,466
" 14 "	1909	8,252,401	1,164,193	9,406,594	5,523,963	392,392	506,267	6,616,966	24,060,444	1,319,368	470,426	30,847,211	500,656,128
" 17 "	1910	10,085,762	2,026,057	11,091,818	6,332,292	545,150	569,628	7,694,581	30,146,357	1,649,034	567,441	48,218,428	571,680,809
" 17 "	1911	8,417,339	2,384,044	10,801,393	6,371,083	531,364	525,716	7,518,215	34,806,199	1,967,176	580,994	50,780,352	597,877,337
" 20 "	1912	10,255,530	1,738,067	11,996,627	8,174,362	476,826	919,143	9,568,336	35,011,453	1,859,521	590,233	48,136,887	596,604,255
" 19 "	1913	10,532,817	2,171,341	12,704,158	8,771,562	489,724	876,522	10,188,524	37,395,294	2,017,076	574,324	51,654,702	576,514,873
" 20 "	1914	9,545,227	2,028,256	11,505,691	7,592,854	456,925	740,932	10,040,888	37,888,090	1,827,102	525,150	45,121,634	509,477,130
" 21 "	1915	9,552,047	2,357,148	11,909,195	7,925,188	345,837	643,378	8,965,014	41,066,133	2,357,703	479,969	23,354,074	468,577,378
" 27 "	1916	29,004,488	3,493,303	32,497,791	9,134,261	530,154	676,755	10,643,544	68,915,801	4,266,610	516,864	26,858,013	480,720,608
" 28 "	1917	16,607,222	5,599,563	22,206,785	9,126,887	583,211	1,841,443	13,925,132	74,998,414	4,874,867	503,705	21,199,665	469,708,543
" 32 "	1918	10,046,542	3,906,391	13,962,179	10,151,051	428,347	1,390,076	12,553,060	74,352,113	4,734,5049	486,846	17,576,975	448,101,779
" 27 "	1919	9,419,997	3,790,494	13,201,491	9,355,167	541,622	1,230,362	12,068,368	71,390,489	4,404,7002	477,182	32,464,068	397,160,331
" 15† "	1920	8,006,522	3,452,343	11,561,826	7,518,243	634,099	1,135,495	9,315,749	69,057,998	4,369,1285	409,659	38,567,696	384,138,223

† Being companies which show 1920 figures. § Includes Reserve. *a* At a convention held in August, 1919, it was decided to reduce policies of members admitted prior to November 1, 1917. The present value is $8,301,576. *g* Subordinate bodiesare not included. *i* Includes agents' commissions and examiners' fees. *s* Sick and accident claims included.
t This fund was taken over by Bank of Montreal Pension Fund Society, March 1, 1920. *z* 1917 figures include policy lien s

DIRECTORY OF ASSESSMENT LIFE AND FRATERNAL ORGANIZATIONS

We present herewith a list of assessment life associations and fraternal societies. This list includes all organizations whose figures are given in the YEAR BOOK, and also the names of many whose statistics were not obtainable. As a rule, the names of the officers come to us direct from the association, and can be relied upon as correct. Assessment Life companies and Fraternal orders prefaced by a star (*) have over one million dollars of insurance in force.

ASSESSMENT LIFE ASSOCIATIONS.—(BUSINESS ORGANIZATIONS.)

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1906	Afro-American Mut. Life Ins. Co.	Charlotte, N. C., 412 E. 2nd st.	T. L. Tate	J. W. Crockett
....	Alabama Life and Acc. Ins. Co.	Florence, Ala.		
1912	*American Life Ass'n.	Campbell, Mo.	C. W. Brown	C. D. Bray
....	American Mutual Union	Eureka Springs, Ark.	D. H. Truhette	A. G. Ingalls
....	Arkansas Union Mutual Ass'n	Little Rock, Ark., 511 W. 9th st.	M. E. Jeffrie	G. C. McCondichil
....	Assurance League of America	New York, N. Y.	Geo. W. Street	Jas. E. Kerr
1905	*Atlanta Mutual Ins. Co.	Atlanta, Ga.	A. F. Herndon	C. C. Shanks
1907	*‡Bankers Mutual Life Co.	Freeport, Ill., 3E. Stephenson st.	W. B. Erfert	J. C. Peasley
....	Burial League	Columbia, S. C.	D. F. Collicut	H. D. Crandall
1904	Carolina Mutual Life	Durham, N. C., P. O. Box 466	R. B. Fitzgerald	J. A. Dodson
....	Catawba Benevolent	S. C.		
1884	*Cath. Knights of Ill., State C'ncil of.	Belleville, Ill.	D. E. Sweeney	Wm. J. Claus
1916	Chatham Mut. L & H	Savannah, Ga., 458½ N. Broad st.	A. H. Dunbar	W. H. Johnson
1909	Christopher Columbus Mut. Benefit Society	Framingham, Mass.		
1898	Cincinnati Benevolent Burial Ass'n	Newport, Ky.	John J. Radel	J. F. Ruehlmann
1915	Clover Leaf Mutual Life Ins. Co.	Jacksonville, Ill., 306 E. State st.	F. H. Rowe	R. Y. Rowe
1880	*Com'l Travelers Life and Accident Ass'n of Cleveland	Cleveland, O., 1216 Engineers Bldg.	C. A. Nesbitt	Thos. H. Jones
1881	*Commercial Travelers M. B. Soc.	51 Yonge st., Toronto	Chas. Parsons	R. Ivens
1914	Commonwealth Life Ins. Co.	Chicago, Ill., 220 S. State st.	F. M. Grier	W. J. Dixon
1909	Commonwealth Life Ass'n	Crawfordsville, Ind.	Marshal M. Mye	Albert E. Harris
....	Continental L. & H. Ins. Co.	Atlanta, Ga.		
1849	Cremieux Benevolent Soc.	New York city, 600 W. 165th st.	E. I. Lichtenberg	C. Rosenfeld
....	Delta Mut. L. & Acc.	McGehee, Ark.		
1911	Dominion Life Ins. Co.	Wilmington, Del.		
....	Douglass Industrial	Hot Springs, Ark.		
1886	*Empire State Deg. of Hon.	Stockton, N. Y.	A. E. Hall	C. G. Warren
1903	†cEmployees Mutual Benefit Ass'n.	Washington, D. C., 802 F st., N. W.	C. E. Gresham	F. D. Fair
....	Eureka Benevolent Ins. Co.	Greeneville, S. C., 111 E. Wash. st.	B. F. Witherspoon	J. C. Martin
1869	‡*Expressmens M. B. Ass'n	New York, 51 B'way.	E. A. Stedman	W. E. Scott
....	Family Record Mutual Life	Plymouth, N. C.	J. J. Johnson	E. M. Spruill
1909	*¶Farmers & Merchants Mutual Life.	Princeton, Ind., 209 W. B'way.	M. P. Hollingsworth	W. S. Hastings
....	Farmers' Mutual Ben.	Prairie Grove, Ark.		
1901	†Farmers Mutual Life Ins. Co.	York, S. C.	W. S. Wilkerson	D. E. Boney
1906	Fidelity Assurance Co.	Heber, Ark.	Cyrus F. Crosby	W. L. Thompson
1916	Fireside Mut. Aid Ass'n	Columbus, Ohio, 770 E. Long st.	T. K. Gibson	R. Black
....	Fireside Mut. Ins. Co.	Atlanta, Ga.		
....	Florence County Home Life Ass'n.	Timmonsville, S. C.		

* Over one million dollars in force. † Does not report to Department. ‡ Transacts industrial, accident, sick and death benefit. ¶ Stipulated premium company. c Industrial.

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
....	Fremont Mut. Ass'n	Fremont, O.		
1895	c*Globe Mutual Life Ins. Ass'n	Chicago, Ill., 481 S. Dearborn st	T. F. Barry	M. H. Hoey
1878	Gold & Stock L. Ins. Ass'n	New York, 195 B'way	Gardner Irving	Harry W. Dealy
1884	Golden Eagle Ass'n	B'klyn, N. Y., 1810 B'way	David E. Terry	W. O. Dietrich
....	Great Southern Home Ind. Ass'n	Birmingham, Ala	A. C. Morris	R. J. Brown
1901	*Guarantee Fund Life Ass'n	Omaha, Neb., Brandeis Bldg	J. C. Buffington	R. E. Langdon
1919	Guaranteed Equity Life Ins. Co	Chicago, 127 No. Dearborn st	W. W. Kreamer	D. E. Webster
1905	cGuaranty Mut. Life & Health Ins. Co	Savannah, Ga., 468 W. Broad st	Walter S. Scott	L. M. Pollard
....	Hemlock Ind. L. & S. B. Ass'n	New Orleans, La	Paul Freund	
1910	Holy Savior of Strino Mut. Relief & Ben. Soc., Inc	Boston		
1884	c*Home Friendly Society	Balt., Md., 1036 Linden av	George A Chase	B. L. Talley
1902	†Home Fund Life Insurance Co	Greenville, S. C	E. A. Gilfillin	C. E. Robinson
1896	cHome Insurance Co	Charleston, S. C	James Robertson	Frank M. Petit
....	Home Mutual Benefit Ass'n	Fayetteville, Ark., Block st	S. E. Carl	H. S. Pearson
1907	fHome Mutual Benefit Ass'n	Flint, Mich., Smith Bldg.	M. Pollock	Robert J. Gillespie
1879	*Hotelmens Mutual Benefit Ass'n of the U. S. & Canada	Chic., Ill., Aud'm Tower	Percy Tyrrell	J. K. Blatchford
1897	*Illinois Bankers Life Ass'n	Monmouth, Ill., W. 1st ave	Wm. H. Woods	R. M. Work
1872	*Insurance Clerks Mut. Ben. Ass'n	New York, 95 William st	A. M. Thorburn	Wm. P. Young
1908	International Mutual Ins. Co	Reidsville, N. C	G. M. Miller	E. D. Miller
1911	Interstate Life Ins Co	Wilmington, Del., 705 Ford Bldg		
1910	Italian Ass'n of Ex-Soldiers, Inc	Boston, Mass		
1911	Jeffersonville Mutual Protective Ins. Co	Jeffersonville, Ind., 441 Spring st	F. M. Coots	Floyd Parks
....	Kenton and Campbell County Benevolent Burial Ass'n	Newport, Ky		
1909	Ky. Mut. Burial & Benefit Ass'n	Cynthiana, Ky	H. S. Terry	H. Clay Smith
1877	*K'ts Temp. & Masonic M. A. Ass'n	Cincinnati, O., 612 W. 6th st	Wm. B. Melish	Arthur J. Davis
1909	LaFayette Mutual Life	Fayetteville, N. C	W. J. Beattie, Jr	John Underwood
....	Latin American Life & Cas	New Orleans, La		
....	Liberty Nat'l Life Ins. Co	Cape Girardeau, Mo	H. L. Albert	R. R. French
1879	*Lutheran Mutual Aid Soci[illegible]	Waverly, Ia., 114 E. Water st	O. Hardwig	G. A. Grossmann
1916	Lutheran Mutual Life Ass'n	Hot Springs, Ark	S. M. Mutt	L. B. Sloss
1910	Lynn Gas & Electric Employees Corporation	Lynn, Mass		
....	McMahon Industrial Life Ins., Burial and Sick Benefit Ass'n, P. J	New Orleans, La	P. J. McMahon	
1907	McMahon Industrial Life Ins. and Sick Benefit Ass'n, Jos. J	New Orleans, La	Jos. J. McMahon	
1872	*Masonic Life Ass'n	Buffalo, N. Y., 48 Niagara st	N. O. Tiffany	Geo. H. Chase
1907	*Merchants Reserve Life Ins. Co	Chicago, Ill., 5 No. La Salle st	F. A. Tinkham	G. S. Thompson
....	cMetropolitan Home Mutual Industrial Life Benefit Society	Darlington, S. C	J. A. Robinson	R. B. Chestnut
1910	Michaelense Mutual Aid Society	New Bedford, Mass	Antone B. Mello	M. J. Cardoso
1910	Missouri Benefit Ass'n	Edgerton, Mo	Joe M. McComas	G. T. Sturgiss
1910	Monarch Life Annuity Co	Evansville, Ind., 4th & Sycamore sts	Charles Sihler	Wm. W. Ross
1908	Mutual Aid Association	Akron, Ohio	C. T. Parks	W. Sexauer
1908	Mutual Aid Society of America	Baltimore, Md., 1044 N. Gay st	Geo. W. Miller	Ezra C. Miller
....	Mutual Aid Union	Rogers, Ark		
1887	Mutual Benefit Ass'n of the Fifth st. Baptist Church	Troy, N. Y., 3 Cannon pl.	W. J. Granger	Milton P. Brown
1876	*Mutual Benefit Ass'n, Suffolk Co	Riverhead, L. I., N. Y	F. S. Hill	John Bagshaw
1909	Mutual Benefit Life Ass'n of W. Va.	Parkersburg, W. Va	Chas. D. Elliott	W. D. Swearingen
1896	*¶Mutual Life Ass'n of Iowa	Red Oak, Ia., 201 Coolbaugh st	B. B. Clark	O. P. Worsley
1905	cMutual Relief & Benevolent Ass'n	Columbia, S. C	J. H. Fordham	A. P. Dunbar

* Over one million dollars in force. † Does not report to Department. c Industrial.
f Burial Benefit Association.

DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
----	Mutual Relief Ass'n	Booneville, Ark		
----	National Assurance	Atlanta, Ga	H. C. Conley	S. E. Smith
1906	National Co-operative Burial Ass'n	Owensboro, Ky	J. R. Lancaster	W. E. Davis
1907	National Industrial Ins. Co	Topeka, Kan	F. S. Thomas	G. M. Remington
1899	*National Life Association	S. & L. Building, Des Moines, Ia	J. P. Hewitt	A. W. Layman
1915	Nebraska State Life Ins. Co	Lincoln, Neb., 1407 O st	E. C. Folsom	J. S. Dickman
----	c New Century Benevolent Ins. Co	Greenwood, S. C	C. S. Franklin	E. M. Raswell
1909	Newport Benevolent Burial Ass'n	Newport, Ky., 9th and Patterson sts	H. J. Willenborg	H. J. Radel
1868	*N. Y. Physicians Mutual Aid Ass'n	New York, 17 W. 43d st	Dr. Ward B. Hoag	Dr. A. Edw. Davis
----	Ozark Mutual Life	Mena, Ark., Masonic Temple	H. W. Cardwell	R. A. Tomlinson
----	Palmetto Mutual Benevolent Ass'n	Anderson, S. C	L. A. Earle	L. A. Earle
----	Peoples Benev. Industrial Ins. Co	New Orleans, La	Walter L. Cohen	
1898	Peoples Mutual Benevolent Ass'n	Raleigh, N. C., Salisbury and Martin sts	John Nichols	H. E. King
1896	*cPeoples Mutual Benefit Ins. Co., re-incorporated 1904	Washington, D. C., 518 6th st., N. W	W. W. Chiswell	B. W. Chiswell
----	Peoples Mutual Life Ins. Co	Jonesboro, Ark		
1896	Portuguese Benev'lt Society of St. Anthony	Lowell, Mass	M. Thomas	Jos. d'Avila
1895	*Postal Empl'ys Mut. Aid Ass'n	New York, Post Office, Penn. Terminal	John J. McCrum	B. Block
1914	Progressive Mutual Life Ins. Co	Durham, N. C		
1912	Pure Protection Life Ass'n	Cleveland, O	G. W. Hopkins	E. S. Barnard
----	cPuritan Life Ins. Ass'n	Washington, D. C., 615 14th st	C.O. Paxson, Mgr.	
----	St. Louis Ind. Life & Sick Ben. Ass'n	New Orleans, La	Jas. Bounot	
----	*Scandinavian Mutual Aid Ass'n	Minden, Neb		J. H. Jensen
1917	Security Ind. Life Ins. Co	Baton Rouge, La		
1884	Seventh Regt. Vet. & Active League	New York, 149 B'way	Robt. S. Ferguson	Wilbur F. Brown
1911	Southern Co-operative Aid Assn	Dothan, Ala.	Dr. J. L. Ellis	
1916	Southern Mutual Life Ass'n	Little Rock, Ark	S. M. Mutt	L. B. Sloss
----	c Standard Mutual Benefit Ass'n	Charleston, S. C., 493½ King st	D. J. Jenkins	J. C. Cannon
1915	Standard Reserve Co	Lincoln, Neb	L. G. Brian	J. W. Jones, Jr.
1906	Sterling Mutual Life	Madison, Ga	F. C. Foster	A. G. Foster
1907	Sun Mutual Life Ins. Co	Fayetteville, N. C., 109 Bow st	[illegible]. Smith	J. G. Smith
1916	Sunflower State Life Ass'n	McPherson, Kan	A. J. Shaw	P. A. Broady
1896	*Swedish Baptist M. A. Ass'n of Amer.	Chicago, Ill., 82 W. Washington st	John E. Spaun	N. P. Severin
1904	*Swedish Mission Friends Aid Ass'n	Chicago, Ill., 167 West Washington st	A. Bergstedt	John Wenstrand
1885	*Swedish Mut. Aid Society (Scandia)	New York, 139 Nassau st	Emil F. Johnson	Frank Carlson
1867	*Telegraph & Telephone Life Ins. Ass'n	New York, 195 B'dway	J. Robb	N. M. Giffen
1906	Toilers Mutual Life Ins. Co	Tarboro, N.C., 301 Main st	C. M. Dancy	V. E. Howard
1916	¶ Traders Assurance Co	St. Louis, Mo	Samuel Clark	G. Kohlberg
----	†Union Insurance Co	Washington, D. C, 472 Louisana ave	Chas. Hartman	Samuel S. Carrol
1904	United Commercial Travelers Death Benefit Fund Ass'n	St. Paul, Minn., 780 Cedar st	L. G. Shackford	Josiah M. Dresser
----	U. S. Co-operative Industrial Life Ins. Ass'n of Georgia	Eastman, Ga	W. N. Lietch	C. W. Rawlins
1894	Western Funeral Benefit Ass'n, Jr. Ord., U. A. M	St. Louis, Mo., Equitable Bldg	H. G. Beedle	C. G. Haizlip
1908	Western Indemnity Co	Omaha, Neb., New York Life Bldg		
1908	Western Ins. Co. of Ga	Carrollton, Ga	E. G. Kramer	P. C. Jack
1884	*¶ Western Life Indemnity Co	Chicago, Ill., 604 Masonic Temple	Geo. M. Moulton	A. M. Ryan
1886	Western Mutual Life Ass'n	Los Angeles, Cal., West'n Mut. Life Bldg	T. J. Armstrong	G. F. Stevenson
----	Winston Mutual Life	S. C		
1886	*cWorkingmans Co-operative Ass'n of the U. I. L. of N. Y	New York, 68 Park Row	Fred Marquard	H. B. Salisbury
1879	*Young Mens Mutual Life Ass'n	Cincinnati, O., 1st Nat'l Bank Bldg	W. B. Melish	Lewis G. Hopkins

* Over one million dollars in force. † Does not report to Department. ¶ Stipulated premium company. *c* Industrial.

DIRECTORY OF FRATERNAL ORDERS.

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	ALABAMA.			
1918	Ancient Free & Acc. Ord. of Masons.	Guard, Ala		
....	Ancient Knights and Daughters of Africa	Birmingham		
....	Colored Knights and Ladies of Honor of America	Birmingham		
....	Grand Lodge Knights & Ladies of Honor of the World	Birmingham		
....	Grand United Order of Odd Fellows	Selma		
1901	*Heralds of Liberty	Huntsville, Exec. Offices Philadelphia, Pa	Tracy W. Pratt	Emanuel Barrick
1886	Ind. Ord. Bro. & Sisters of Consolation	Selma	W. H. Mixon	L. B. N. Hassen
1876	Ind. Ord. Bro. & Sisters of Consolation	Uniontown	A. Mitchell	J. H. Farniss
....	Independent Order of Immaculates	Decatur	W. E. Sterrs	A. O. Sheffey
....	Industrial Aid and Burial Soc. of U. S. A.	Dothan		
....	International Order of Twelve Knights of Tabor	Montgomery, 121 Monroe st	G. E. Newstell	Nettie E. Curgil
....	Sons and Daughters of Levi	Dothan		
....	United Brothers of Friendship and Sisters of Mysterious Ten	Birmingham		
....	United Order of Good Shepherds	Montgomery		
....	United Workers of Nehemiah			
....	Washington Benevolent Protective Assn	Selma		
	ARIZONA.			
1894	*Alianza-Hispano-Americana	Tucson, 129 W. Congress st	Samuel Brown	E. V. Anaya
	ARKANSAS.			
....	American Knights of Freedom	Little Rock		
1896	*A. O. U. W	Little Rock, 808 A. O. U. W. Bldg	J. R. Frazer	H. L. Cross
....	Black Men of America, Gd. Un. Ord.	Fort Smith		
....	Colored Woodmen	Helena		
....	Eastern Star Benefit Association	Grady		
....	Egyptians, Ancient Order	Little Rock		
....	Friends of the World	Helena		
....	Grand Court of Calanthe	Pine Bluff		
....	Household of Ruth, No. 2	Little Rock		
....	Independent Order of Immaculates	Harrisburg		
1917	International Ord. of Daniel	Little Rock		
....	Jugermos, Imp. Council	Forrest City		
....	*Knights and Daughters of Tabor International Order of Twelve	Little Rock, 1413 Cross st	S. A. Jordan	
1908	Knights of Guiding Star of East	Morrilton		
....	*Knights of Pythias, N. A., S. A. E. A.	Helena		
1891	*Masonic Benefit Association	Prescott, 810 E. Third st.	J. H. Harrison	S. T. Boyd
....	National Mosaic Templars	Little Rock, 904 B'way.	S. J. Elliott	C. E. Bush
1919	National Knights & Ladies	Pine Bluff		
....	*Odd Fellows Benefit Association	Fort Smith		
....	Progressive National True Aid	No. Little Rock		
....	Rising Sons & Daughters	No. Little Rock		
....	Royal Arch Benevolent Ass'n	Wynne	G. H. Moore	J. T. Clowers
....	Royal Circle of Friends of the World	Helena		
....	Supreme Council of Shepards	Marianna		
....	True Aid Soc. of Amer	Little Rock		
....	United Brothers of Friendship and Sisters of the Mysterious Ten	Pine Bluff		
....	United Brothers of African Race	No. Little Rock		
....	United Friends of America	Little Rock		
1919	United Order of Good Samaritans.	Forrest City		
....	W. and L. True Aid	Little Rock		
....	Western Thinkers of America	Little Rock		
1908	Woodmen of Union	Hot Springs	E. A. Kendall, M.D.	J. L. Webb
	CALIFORNIA.			
1890	*Fraternal Brotherhood, Sup. L'dge.	Los Angeles, 845 So. Figueroa st	Carlos S. Hardy	H. V. Davis

* Over one million dollars in force. *c* Pays sick benefits.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location	Name of President	Name of Secretary
	Colorado.			
1901	*American Woodmen(Sup.Camp)	Denver, Arapahoe Bldg	C. M. White	L. H. Lightner
1908	Western Slavonic Ass'n	Denver, 4843 Washington st	J. Peketz	F. Scrabec
1890	*Woodmen of the World	Denver, 1447 Tremont st	I. I. Boak	T. M. Robinson
	Connecticut.			
1901	*A. O. U. W. Grand Lodge	N. Haven, 763 Chapel st.	John F. Radigan	R. E. Dickinson
1898	Degree of Honor, A. O. U. W	New Haven, 168 Exchange st	Mrs. J. E. Adams	Carrie I. Mann
1896	*First Slovak Wreath of the Free Eagle	Bridgeport, 335 Noble av	John Bardiovsky	Stephen Orgonies
1902	*Hungarian Aid Ass'n	Bridgeport, 1418 State st	John Dezso	John Walko
1882	*Knights of Columbus	N. Haven, 956 Chapel st.	J. A. Flaherty	W. J. McGinley
....	Order of Herman Sons	Ansonia		
....	Order of Hermans Sons, Society for Sister Lodges	Seymour		
1888	*Rakoczi Hungarian Sick Ben. Soc.	Bridgeport, 686 Bostwick ave	Vincent Troll	Jos. Vaseas
	Delaware.			
1894	*†A. O. U. W. of Delaware	Wilmington	W. H. Richardson	C. E. Woods
....	American Mutual Benefit Ass'n	Phila., 41st & Olive sts.		
....	Commonwealth Beneficial Ass'n	Phila., 319 So. Sixth st.		
....	Cosmopolitan Relief Ass'n	Wilmington, 926 Market st		
....	Delaware Ben. Ass'n	Wilmington, 1 E. 8th st		
....	Delaware Polish Benef'l Ass'n of Mater Admirabilis	Wilmington, 907 Linden st		
....	Educators' Benef'l Ass'n			
1918	Mut. Ben. Assn. of Penn. R.R. Emp.	Wilmington	G. W. Brown	C. M. Brinker
1906	Order of Knight Hospitallers	Wilmington	W. J. Lackey	R. R. Lawley
	District of Columbia.			
1908	American Workmen	Washington, D. C.	J. B. Harrell	J. B. Harrell, Jr.
1909	Capitol Indemnity Society	Washington, D. C.	T. V. Reich	J. Schwaab, Drexel Bldg., Phila., Pa.
1910	Columbian Fraternal Ass'n	Washington, D. C., 509 Seventh st., N. W	E. L. Stack	D. H. Stevens
1918	Jonavid of America, Royal Ord. of	Washington, D. C., 1816 4th st., N. W	M. F. Harris	J. H. Myers
....	Knights of Agriculture	Washington, D. C.		
1869	*‡Masonic Mutual Life Ass'n	Washington, D. C., Masonic Temple	Wm. Montgomery	J. P. Yort
	Florida.			
....	Knights of Pythias	Jacksonville		
....	Order of Calanthe	St. Augustine		
	Georgia.			
1878	*†A. O. U. W. of Ga., Ala., Miss., North & South Carolina & Fla.	Albany	H. M. Beck	Jos. Ehrlich
1906	*Eminent Household of Columbian Woodmen	Atlanta, Hurt Bldg	L. T. Binford	G. W. Clayton
....	Homes Friend	Athens		
....	Independent Order Woodmen	Covington		
....	Masonic Benefit Association	Atlanta		
1898	*Masons Annuity, Supreme Lodge of	Atlanta	James L. Mayson	G. E. Argard
1906	National Union Fraternal Life Ass'n	Atlanta, Austelle Bldg.	E. M. Sanderson	R. H. Jones, G. Sup.
1915	Wiregrass Brothers of America, Royal Pasture	Doerun	W. M. Rowell	H. P. Rowell
	Illinois.			
1912	*Alleanza Italiana	Chicago, 1042 W. Grand ave	G. Malato	J. Sorrentino
1913	American Insurance Corp	East St. Louis, Ill., Murphy Bldg	J. S. Bordeaux	R. E. Bordeaux
1905	American Order of Foresters	Peoria, 123 S Adams st	L. A. McFadden	A. F. Dryedale
1904	Bankers Insurance Corp	Chicago, 88 S. Dearborn st	Weston Burton	W. E. Bell
1913	*§Ben. Ass'n of Railway Employees.	Chicago, 190 N. State st.	R. A. Leitz	Gordon M. Culver
1910	Bohemian American Union	Chicago, 1870 Blue Island ave	John F. Forb	Wm. Haveika
1870	*aB'nai B'rith, Independent Order, District Grand Lodge	Chicago, Tribune Bldg.	Julius H. Meyer	A. B. Seelenfreund

* Over one million dollars in force. † Does not report to Dept. ‡ Maintains reserve at 3½ per cent on American Table on policies issued since March 1, 1903. § Formerly Brotherhood of All Railway Employees. *a* Endowment feature discontinued in 1905 and no new business being written.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	ILLINOIS—*Continued.*			
1899	*Bohemian Amer. Foresters, High Court	Chicago, 1834 So. Ashland ave	Z. Chobotsky	V. T. Hajek
1882	*Bohemian Slavonian Union	Chicago, 3233 W. 22d st.	Dr. C. Newmann,	Adolph Htusa
1883	*Catholic Order of Foresters	Chicago, 30 No. La Salle st	Thos. H. Cannon	Thos. F. McDonald
1906	Chicago Union of Bohemian Ladies.	Chicago, 1848 S. May st.	Matilda Ruzicka.	Marie Sraybr
1895	*Columbian Circle, The	Chicago, 69 W. Wash. st.	W. C. J. Matthiesen	N. J. Hein
1909	Concordia Mutual Benefit Society	Chicago, 106 N. La Salle st	Aug. Freund	W. G. Thiel
1902	*Confederation of Bohemian American Ladies	Chicago, 2253 S. Kedzie ave	F. O. Czaikovski.	M. Stepanek
1895	*Court of Honor	Springfield, Ill., 2d and Adams sts	A. L. Hereford	L. M. Dixon
1910	*Croatian League of Illinois	Chicago, Ill., 2552 Wentworth ave.	A. Gazdic	M. Matanovic
----	Evangelical Society	Chicago, 727 W. 19th st.	J. Podmajersky	Paul Bosnar
1909	Father Mathew League	Chicago, 118 N. La Salle	Wm. H. Cahill	M. J. Killeen
1897	*Firemens Mut. Aid & Benefit Ass'n.	Chicago, E. S. Water st	Pat'k J. Donahue.	N. D. Murray
1869	German Order of Harugari of Illinois	Chic., 1857 N. Mozart st.	Jacob Kraft	Chas. G. Kautz
1894	*Grand Carniolian Slovenian Catholic Union of the U. S. A	Joliet, 1004 N. Chicago st	Jos. Sitar	Joseph Zalar
1908	Grand Guild of America	Chic., 2326 N. Sawyer av	Chas. Wendt	Mrs. A. M. Engel
1908	Grand Lodge Ill. Ben. Kn. of Pythias of N. A., S. A., E., A., A. and A	Chicago, 3102 So. State st	Dr. A. A. Wesley.	J. R. Auter
1908	*Hancock County Mutual Life Ass'n	Carthage	Jas. W. Westfall.	Linus Cruise
1896	Hermann Schwestern, Order der	Chic., 3017 Clybourn ave	Anna Brockman.	Adelaide Pullman
1900	*Hibernian Life Ins. Assn	Chicago, 155 N. Clark st.	John J. Mahoney.	Eliza. A. Leahy
1915	Holy Family Society of U. S. A	Joliet, 1006 No. Chicago st	George Stonich	Jos. Klepec
----	Imera e. G. Ugdulena	Chic., 922 W. Grand ave	Guiseppe Fioretta	Nicola Rizzo
1896	*Independent Western Star Order	Chicago, 1127 Blue Island ave	Max Levy	I. Shapiro
----	Liberty L. & Cas. Ins. Co.	Chicago, Peoples' Gas Bldg	J. L. Watts	I. J. Bell
1888	*Low German Grand Lodge of U. S. of North America	Chicago, 2046 W. North ave	F. Durschmidt	F. Vigerske
1896	*Loyal American Life Association.	Chicago, 3952 Ellis ave.	E. J. Dunn	H. D. Cowan
1902	Luxemburger Brotherhood of Am	Chic., 1888 Greenleaf av	H. C. Geimer	Nicholas Nilles
1884	*Modern Woodmen of America	Rock Island, 15th st. & 3d ave	A. R. Talbot	J. G. Ray
1871	*Mutual Benefit & Aid Society	Chicago, 507 Ashland Block	J. Cremer	
1896	*Mystic Workers of the World	Fulton	D. E. Smith	O. Hammerlund
1907	*National Fraternal Soc. of the Deaf	Chicago, 21 North La Salle st.	H. C. Anderson	Francis P. Gibson
1895	North American Union	Chicago	H. J. Becher	C. A. Gillespie
1899	*North Star Ben. Ass'n	Moline, 419-23 15th st.	A. T. Larson	J. A. Swanson
1885	Oesterreichisch-Ungarischer Kranken Unterstutzungs Verein.	Chicago, 901 Masonic Temple	M. H. Newmann	L. Goldfinger
1907	Order of Home Protection.	Decatur, Ill., 316 North Main st.	Eug. Linxweiler	J. A. Bishop
1872	*Order of Mut. Protec., Sup. Lodge.	Chicago, 159 No. State st.	Sebastian J. Mueller, Jr.	G. Del Vecchio
----	Order of St. George	Chicago	Jno. Chorley	Chas. C. Meurisse
1901	*Pike County Mutual Life Ass'n	Perry	A. C. Bancroft	Harvey Six
1910	*Polish Alma Mater of U. S. N. A	Chicago, 1455-57 W. Division st	A. F. Soska	T. S. Blackowski
1880	*Polish National Alliance, U. S. of N. A	Chic., 1406 W. Division st	K. Zychlinski	J. S. Zawilinski
1887	*Polish R. C. Union of America	Chicago, 984 Milwaukee ave	N. L. Piotrowski	I. Wroblewski
1902	*Polish Womens Alliance of America	Chicago, 1309 N. Ashland ave	Anna Neumann	A. E. Napieralska
1883	*Royal League	Chicago, 1601 Masonic Temple	Wm. E. Hyde	C. E. Piper

* Over one million dollars in force. ‖ Formerly Order of Columbian Knights.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	ILLINOIS—*Continued.*			
1896	*Royal Neighbors of America	Rock Island, 18th st. & 3rd ave.	Mrs. Eva Child	Hada M. Carlson
1914	777 Knights of Tabor and Daughters of Tabernacle 333	Cairo, 2407 Poplar st.	L. F. Finnie	Josie R. Rowlett
1910	*Sicilian Union of Mut. Ben. in U. S.	Chicago, 180 W. Washington st.	Constan. Vitallo	Urbano Urbano
1913	Slovac Evangelical Society	Chicago, 727 W. 19th pl.	J. Podmajerski	Paul Basner
1906	*Slovenic Nat'l Benefit Society	Chicago, 2657-9 S. Lawndale ave.	Vincent Cainkai	Matthew J. Turk
1909	*Slovenic Progressive Ben. Society.	Chicago, 1541 W. 18th st.	Frank Somrak	Wm. Rus
1891	*Sons of St. George, Order of	Chicago, 4638 Cottage Grove ave.	I. Kitchin	Chas. C. Meurisse
....	State Counties Mutual Life Ass'n	Carthage	Samuel F. Huston	N. S. McCormick
1901	*Svithoid, Independent Order of	Chic., 139 No. Clark st.	Eric Alengren	John Sandgren
1906	*Tri-State Counties Mutual Life Ass'n	Carthage	S. F. Huston	Linus Cruise
1915	United Brothers of Friendship and Sisters of the Mysterious Ten	Springfield, 400 West Williams st.	Jordan W. Tutt	R. A. Byrd
1896	*Vikings, Independent Order of	Chic., 68 W. Wash'n st.	G. F. Carlson	Nils I. Lindskoog
1877	*Western Catholic Union	Quincy, 712 Illinois State Bank Bldg.	F. W. Heckenkamp, Jr.	Wm. K. Ott
1891	*Womens Catholic Ord. of Foresters	Chicago, 140 N. Dearborn st.	Mary L. Downes	Anna E. Phelan
	INDIANA.			
1894	*Ben Hur, Supreme Tribe of	Crawfordsville, Main & Water sts.	Dr. R. H. Gerard.	J. C. Snyder
1900	Catholic Benevolent League of Ind.	Fort Wayne, 543 E. Leith st.	Michael Kinder	Geo. A. Christen
1877	*Knights of Pythias (Ins. dept.), Sup. Lodge	Indianapolis, Ind. Pythian Bldg.	Harry Wade	Walter O. Powers
1914	Pilgrim Knights of the World	La Fayette, Ind.	F. O. Evans	G. C. Parker
	IOWA.			
1878	*A. O. U. W. of Iowa	Des Moines, 2100 Grand ave.	J. A. Lowenberg	W. H. Stowell
1892	*Brotherhood of American Yeomen	DesMoines, 5th & Parksts	G. N. Fink	W. E. Davy
1896	*Degree of Honor of Iowa	Keokuk, 203-4 Masonic Temple	Etta A. Branson	Lillian C. Moore
1906	*Homesteaders, The (Inc., cash capital $10,000)	Des Moines, Securities Bldg	Harry J. Green	A. H. Corey
1897	*Modern Brotherhood of America	Mason City	A. Hass	E. L. Balz
1868	*Order of R'way Conductors of Am.	Cedar Rapids, 1st ave. and 1st st.	L. E. Sheppard	C. E. Whitney
1879	*Roman Catholic Mutual Protective Society	Ft. Madison, 4th and Vine sts.	Rev. B. H. Forkenbrock	Peter Kern
1899	*Western Bohemian Catholic Union	Spillville	L. J. Hudrna	J. J. Kovarik
1897	*Western Bohemian Fraternal Ass'n	Cedar Rapids, 307 12th ave., E.	Frank M. Barta	L. J. Kaspar
	KANSAS.			
1879	*Ancient Order United Workmen	Emporia	J. W. Graybill	E. M. Forde
1887	*Degree of Honor, A. O. U. W.	Hiawatha	M. M. Lundemann	Georgia Notestine
1890	*Fraternal Aid Union, The	Lawrence, Fraternal Aid Union Bldg.	V. A. Young	Samuel S. Baty
1903	Knights and Ladies of the Orient	Topeka, 501 Kansas av.	John M. Wright	John M. Ferguson
1908	Knights & Ladies of Protection	Topeka, 115 W. 5th st.	James H. Guy	C. G. Fishback
1896	*Occidental M. B. Ass'n	Salina, 7th and Iron sts.	L. O. Nordstrom	J. D. Wellington
1892	Security Ben. Ass'n	Topeka, 701 Kansas av.	J. M. Kirkpatrick.	J. V. Abrahams
	KENTUCKY.			
1889	Knights of Pythias of N. A., S. A., E, A, A. & A.	Frankfort, Central and Washington sts.	S. W. Green	Dr. E. E. Woodward
....	*†National Fraternal Union	Murray	Thomas P. Cook	J. B. Hay
	LOUISIANA.			
1908	*Benevolent Knights of America of Louisiana, Grand Lodge	New Orleans, 627 North st.	F. E. Sexton	E. E. Brady, Jr.
....	G. U. O. of Odd Fellows	Donaldsonville	B. V. Baranco	.....
....	Knights of Pythias, Grand Lodge (colored)	New Orleans	.....	C. K. Robinson
1905	Knights of Pythias of N. A., S. A., Europe, Etc.	New Orleans, 507 Pythian Temple	S. W. Green	W. S. Willis

* Over one million dollars in force. † Does not report to Department.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	MAINE.			
1901	*A. O. U. W. Grand Lodge	Hallowell	R. W. Hanson	J. W. Jones
1887	Maine Central R.R. Relief Ass'n	Portland, 288 St. John st.	C. H. Priest	J. A. Webber
1874	*Maine State Relief Ass'n	Portland, 191 Middle st.	Wm. W. Kemp	Wyer Greene
	MARYLAND.			
1907	Peoples Life Ins. Co	Baltimore, 662 W. Lombard st	R. A. Miller	G. W. Steffey
1875	*Shield of Honor	Balt., 6 E. Franklin st	C. B. Mitchell	H. G. Bowen
....	Southern Life Ins. Co	Baltimore	.....	.....
1908	United Life Ins. Co	Cambridge, Md	Wm. H. Medford	R. H. Matthews
	MASSACHUSETTS.			
1893	*American Benefit Society	Boston, 161 Devonshire st	Ben. Pearson	Charlotte M. Stokinger
1897	American Exp. Emp. Aid Society	Boston	F. H. Sleeper	Frank L. Pearson
1899	Amer. Order of Scottish Clans, Inc	Boston	James F. Wilson	Robert Bruce
1883	*Anc. O. of U. W. of Mass	Boston, 12 Walnut st	James C. Marsh	Chas. C. Fearing
1905	Arlington Police Relief Ass'n	Arlington	F. J. Cohalin	D. M. Hooley
1882	Boston Firemens Mut. Relief Ass'n	Boston	G. R. Hennessey	P. A. McDonough
1888	Boston Fruit & Produce Exchange Beneficiary Ass'n	Boston	H. T. Gerrish	Harvey E. Sleeper
1899	Boston Let. Car. Mut. Ben. Ass'n	Boston	W. J. Reagan	Chas. H. Norton
1894	*Boston Post Office Clerks Mutual Benefit Ass'n	Boston	T. H. Sennott	Wm. Z. Ahern
1890	Boston Teachers Mut. Ben. Ass'n	Boston	A. H. Kelley	J. F. McKissick
1887	Brockton Firemens Relief Ass'n	Brockton	C. G. McCarthy	John L. Parker
1894	Brockton Masonic Ben. Ass'n	Brockton	Edward Parker	Geo. E. Bryant
1887	Brookline Firemens Relief Ass'n	Brookline	Geo. H. Johnson	E. F. Proctor
1887	Brookline Police Mut. Aid Ass'n	Brookline	Pat'k J. Rutledge	Chas. C. Watterson
1884	Cambridge Police Mutual Aid Ass'n	Cambridge	C. J. McCann	J. F. Tansey
1905	Canadian Union, Inc	Worcester	Louis Provencal	Alfred Beland
1889	Cath. Ass'n., Corp. of the Mem. of	Lowell	Jos. Chretien	Jos Bergeron
1889	*§Catholic Fraternal League, The	Boston, 185 Summer st.	John Merrill	Jas. F. Reynolds
1889	Chelsea Police Relief Ass'n	Chelsea	T. H. Glennon	H. J. Harrison
1894	Commercial Trav. East. Acc. Ass'n	200 Devonshire st. Boston	T. Henry Mayo	Ira F. Libby
1905	*Degree of Honor of A. O. U. W. of Mass	East Boston	A. Wilkins	Mary Todd
1892	Fall Riv. Firemens Mut. Relief As'n	Fall River	Wm. C. Davol	Joseph Bowers, Jr.
1900	Golden Star (Incorporated), United Order of the	Haverhill, Salem st	E. H. Walker	Hattie A. Walker
1894	Harugari, German Order of	Boston	Louis Reusch	Carl Gerber, Webster, Mass.
1887	Haverhill Firemans Relief Ass'n	Haverhill	Kirby N. Drew	E. W. Hapgood
1901	Hermann's Benefit Ass'n	Adams	J. Schwarz	J. D. Karnitshka
1890	*Hibernians Widows Orphan Fund	Marlborough	John M. Hayes	John A. Cratty
1893	*Home Benefit Ass'n	Boston, 1 Beacon st	Harry J. Norton	W. S. Haliburton
1907	*Ind. Workmens' Circle of America	Boston, 9 Cambridge st	Hyman J. Cohen	Julius Levin
1908	‡Italian Mutual Help Soc'y Artillery Corp. of Brockton	Brockton	.....	.....
1907	‡Italian Society of Americo Vespucci	Plymouth	.....	.....
1908	‡John Sobieski III Society, Inc	Taunton	.....	.....
1908	Knights of S. Stanislaus	Chicopee	Karol Wojtowicz	Tadeusz Ciosek
1910	Labor League	Boston	H. Rachmelovitz	Louis Frank
1888	La Ligue des Patriotes	Fall River	Thomas Lavoie	Joseph E. Jalbert
1878	Lawrence F. Dept., Mut. Relief Ass'n. of the	Lawrence	T. Hallows	John T. Larter
1902	Lawrence Perchers Relief Ass'n	Lawrence	Geo. Boynes	James Barlow
1899	Lawrence Police Relief Ass'n	Lawrence	D. F. Dwyer	W. G. Spranger
1915	Library Bureau Mutual Aid Ass'n	Cambridge	P. J. Coss	R. W. Estabrook
1889	Lowell Firemans Fund Ass'n	Lowell	T. F. Saunders	Arthur B. Strout
1889	Lowell Police Relief Ass'n	Lowell	Joseph H. Johnson	Hugh Downey
1896	Loyal Knights & Ladies	931 High st., Boston	E. H. Hindsley	F. W. Calkins
1896	Lynn Fire Departm't. Relief Ass'n	Lynn	Miner E. Ballard	B. Frank Moody
1916	Madeira Operative Ben. Association of St. Joseph	Lowell	Jos. M. Aguiar	Claudio S. Roda
1913	Madeiran Alliance Protective Ass'n	Lowell	J. S. Pitta	Manuel J. Sousa

* Over one million dollars in force. § Formerly Union Fraternal League.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS—*Continued.*			
1912	Market Men's Relief Ass'n	Boston	C. E. Gerrish	C. E. Mills
1879	*Mass. Catholic Order of Foresters	Boston, 17 Worcester st.	Wm. J. Sullivan	Jos. J. Forrester
1908	‡Melrose Firemens Relief Ass'n	Melrose		
1888	Monte Pio Luso Americano Corp	New Bedford	Manoel A. Fernandes	Manuel S. Simas
1895	New Bedford Firemens M. A. Soc'y	New Bedford	C. T. Johnson	W.H.Merchant,Jr.
1890	New Bedford Police Ass'n	New Bedford	J. A. Fernandes	Thos. J. Taft
1887	*New England Order of Protec	Boston, 18 Tremont st.	H. Wm. Scott	Daniel M. Frye
1907	Newton Police Benefit Ass'n, Inc	West Newton	H. F. Tibbetts	C. H. Tainter
1882	N. Y., N. H. & H. R. R. Ben. Ass'n	Boston	Frank A. Tilton	G. E. Stanford
1900	Odd Fellows Ben. Corp. of So. Mass.	New Bedford	Henry S. Chase	E. A. Jenkins
1892	Odd Fellows Death Benefit Ass'n	Brockton	J. H. Glenn	W. M. Gill
1891	Odd Ladies Relief Fund Ass'n	Somerville	T. G. Higgins	M. F. Hill
1881	*Order of Scottish Clans	Boston, 248 Boylston st.	A. G. Findlay	T. R. P. Gibb
1908	‡Polish Society of King John III Sobieski under care Our Lady of Perpetual Help, Inc	Clinton		
1911	Portuguese Azorian Operative Ben. Ass'n	Fall River	A. F. Almeida	J. A. Rodrigues
1910	Portuguese Benefit Society	Peabody	M. S. Martin	A. M. Barata
1908	Portuguese Ben. Ass'n of S. Michael. Arch	Fall River	Leonel J. Costa	V. C. Reis
1899	*Portuguese Frat. of U. S. of A	Somerville, Gilman Sq.	M. I. Cardozo	F. A. Brum
1910	Progressive Max Levy Soc. of New Bedford, Inc	New Bedford	S. Miller	S. Ginsburg
1886	Quincy Firemens Relief Ass'n	Quincy	A. G. Pinel	Jas. C. Gallagher
1907	Revere Police Relief Association	Revere	J. H. Graham	J. H. Blackmar
1877	*Royal Arcanum	Boston, 407 Shawmut av	L. R. Geisenberger	Samuel N. Hoag
1899	*Royal Michaelense Autonomic Beneficent Ass'n	Taunton, 1 Broadway	Alipio Galvao	J. J. Arruda
1895	Salem Police Relief Ass'n	Salem	D. J. Cronin	F. J. Arnold
1890	Somerville Firemens Relief Ass'n	Somerville	H. L. Webber	F. L. Draper
1882	Somerville Police Relief Ass'n	Somerville	J. W. Skinner	E. Howard
1898	Springfield Police Relief Ass'n	Springfield	J. G. Flynn	M. R. Donovan
1891	St. Antonio, Society of	Taunton	J. D. Rose	F. S. Duart
1897	St. Francis Ben. Ass'n	Worcester	Alex. Menzenski	S. Robak
1877	‡St. Jean Baptiste M. B. Society	Worcester	Pierre Hebert	Ed. A. Brodeur
1883	St. Jean Baptiste Society	Marlborough	Joseph Beaudreau	Narcisse Dupuis
1894	St. Jean Baptiste Society	North Adams	Adelard Roy	T. Robert
1897	St. John Bap. M. B. Ass'n of Salem	Salem	F. Peltier	A. Michand
1891	St. John Baptist Society	Webster	J. A. Dion	O. Fournier
1908	‡St. John the Baptist Society of Fall River, Inc	Fall River		
1891	St. John Baptist National Benevolent Union	Haverhill	E. Paquette	F. X. Dumont
1874	St. John Baptist Society	Lawrence	H. J. Comptois	L. P. Hebert
1891	St. Josephs Ben. Prot. & Char. Soc	Fall River	J. R. Madeiros	M. C. Carvalho
1909	‡Transcript Mutual Aid Society	Boston		
1908	‡Tyrolese Mutual Benefit of New Eng., Inc	North Adams		
1902	Union St. Joseph	Lowell	J. P. Marchand	J. S. Lapierre
1907	‡United Shoe Machinery M. R. Ass'n, Inc	Beverly		
1914	United Sons of Israel	Boston	H. H. Levenson	R. Silverman
1878	United Workmen of Massachusetts	Boston	Jas. C. Marsh	Chas. C. Fearing
1909	‡University Press Relief Ass'n, Inc	Cambridge		
1914	Wellesley Firemens Relief Ass'n	Wellesley	J. Doyle	Henry Rogers
1889	Winchester Firemens Relief Ass'n	Winchester	E. M. Polley	E. B. Beaton
1878	Worcester Firemens Relief Ass'n	Worcester	H. A. Jones	C. W. Johnson
1889	Worcester Police Relief Association	Worcester	F. W. Williams	Thos. McMurray
	MICHIGAN.			
1891	*Amaranth, Order of the, General Assembly	Detroit, 204 Breitmeyer Bldg.	Richard Krakow	Peter J. Jeup
1912	Amer. Fraternal Stars	Grand Rapids, Porter Block	H. T. Baldwin	H. T. Loomis
1892	*Deg. of Honor	Detroit, 761 Grand River ave	Mrs. Jennie J. Henry	Annie Touhey
1892	Eastern Star Benevolent Fund of America	Detroit, 926 Cass ave	M. Schawber	Mollie E. Crowe
1894	*Gleaners, Ancient Order of	Detroit, 5705 Woodward ave	G. H. Slocum	R. C. Holloway

* Over one million dollars in force. ‡ Exempt under Section 12, Chapter 119, Revised Laws.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	MICHIGAN—*Continued.*			
1908	Ladies of the Amaranth (General Chapter)	Detroit, 3127 McDougall st	Rose Kleisner	Lillian Schroeder
1890	*Ladies of The Maccabees (Great Hive)	Port Huron, Modern Maccabee Temple	Frances E. Burns	Emma E. Bower
1911	Loyal Home Fraternity	Detroit, Valpey Bldg	J. N. Swartz	J. B. Gale
1888	*The Maccabees	Detroit, Maccabees Temple	D. P. Markey	Thomas Watson
1904	*Modern Romans	Manistee, Engelmann Block, River & Maple sts	D. E. Cole	A. R. Swartz
1897	*New Era Association	Grand Rapids, Grand Rapids Savings Bldg.	Chas. D. Sharrow	C. L. Harvey
1900	Order of Runeberg	Escanaba, 1101 Hartnett ave	John A. Forsman	John S. Back
1908	Railway Mens Relief Association of America	Muskegon, 3 Montgomery Block	G. R. Murray	W. F. Murray
1905	*Slovenic Croatian Union	Calumet, Fifth st	F. Gregorich	A. Geshel
1900	Swedish United Sons of America	Marquette, 316 E. Prospect st	C. F. Rydholm	G. A. Carlson
1893	*Union of the French Canadians and Catholics of U. S.	Marquette, Harlow Blk.	M. Fillion	E. Bertrand
1892	*Woman's Benefit Ass'n of the Maccabees	Port Huron, Home Office Bldg	Miss Bina M. West	Miss F. D. Partridge
	MINNESOTA.			
1885	*A. O. H. Life Insurance Fund	Stillwater	T. S. Doyle	Thos. W. Welch
1902	*A. O. U. W. of Minnesota	St. Paul, 2707 E. Lake st.	M. H. McDevitt	Chas. E. Larson
1902	*Bohemian Slavonian Workmen	St. Paul, 549 W. 7th st	Joseph Tyra	F. Krch
1891	*Catholic Workman	New Prague	F. Reznicek	Thos. G. Hovorka
1908	Daughters of Norway	Minneapolis, 1919 S. 4th st	S. Wetteland	Augusta Swan
1896	*Degree of Honor, Superior Lodge	580 Shubert Bldg., St. Paul, Minn	Mrs. Frances B. Olson	Mrs. Kate S. Holmes
1878	*German Roman Catholic Aid Ass'n.	St. Paul, 47 W. 9th st	Geo. N. Gerlach	J. Q. Juenemann
1895	*German Roman Cath. Woman's Aid Soc	St. Paul, State and George sts	Bertha Keller	Salome Just
1888	Greek Russian Orthodox Church Soc. of SS. Peter and Paul	Minneapolis		
1909	Hermann Sisters	St. Paul	M. Yaeger (Mrs.)	Gert. Schulz (Mrs.)
1909	High Court Superior Sick & Funeral Benefit Ass'n	Duluth	J. B. McGilligan	J. McMurchy
1891	Katolicky Delnik	New Prague	J. F. Remicek	Thos. G. Hovorka
1896	*Ladies Auxiliary, A. O. H. Life Insurance Fund	Stillwater	Mary B. Daley	Margaret A. Grady
....	Luther Union	Minneapolis	T. Eggen	J. A. O. Preus
1897	*Modern Samaritans	Duluth, Christie Bldg	C. E. Lovett	Ruben Johnson
....	Russian Orthodox Church Society of St. Peter and St. Paul	Minneapolis		
1895	*Sons of Norway	Minneapolis, 905-7 N.Y. Life Bldg	M. Rosness	L. Stavnheim
1901	*South Slavonic Catholic Union	Ely	Rudolf Perdan	Joseph Pishler
	MISSISSIPPI. (White Organizations.)			
1903	Home Protective Society	Hazlehurst	W. W. Pitts	J. T. Pitts
1908	United Fraternal Association	Aberdeen		
	(Colored Organizations.)			
....	Benevolent Ass'n of Mississippi	Jonestown		
....	Earnest Workers Laborers Union	Yazoo City		
....	Eastern Star Benefit Association	Columbus		
1906	Financial Union	Sardis		
....	Golden Eagles	Vicksburg		
1906	Grand United Benevolent Order	Crystal Springs		
....	Independent Order Sons and Daughters of Charity	Water Valley		
....	Independent Order Sons and Daughters of Jacob of America (Mississippi Grand Lodge)	Jackson		
....	*Knights and Daughters of Tabor of Mound Bayou	Greenville		

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized	Name of Association.	Location.	Name of President.	Name of Secretary.
	Mississippi—*Cont.*			
1904	Mutual Benefit Association United Brothers of Friendship and Sisters of the Mysterious Ten	Batesville	B. D. Peoples	C. L. Alston
1880	*Odd Fellows Benefit Association, G. U. O. of O. F.	Holly Springs	G. W. Gilliam	E. H. McKissock
1907	Union Aid Burial Assurance	Aberdeen		
	Missouri.			
1875	*A. O. U. W. of Missouri	St. Louis, 407-10 Benoist Bldg	E. P. Walsh	W. J. Howell
1896	Boone Co. Mutual Aid and Beneficiary Society	Rucker	J. W. Schooling	J. H. White
1877	*Catholic Knights of America	St. Louis, 211 No. 7th st.	Dr. Felix Gaudin	Henry Siemer
1908	*Degree of Honor, A. O. U. W., Grand Lodge	Warrensburg	Mrs. A. Morgan	Ellen Vollmer
1901	Howard County Mutual Aid and Beneficiary Society	Higbie	P. T. Griggs	F. M. Blais
1898	Industrial Benefit Association	St. Louis, 3509 Page ave	E. G. Rankin	E. A. Rice
1881	*Knights of Father Mathew	St. Louis, 1208 N. Sarah st	J. P. Shelly	J. M. McCormack
1893	*Knights of Pythias of Missouri	St. Louis, 3137 Pine st	A. W. Lloyd	W. T. Ancell
1910	Lewis County Aid Ass'n	Canton	J. R. Smith	J. F. McCutchan
1894	National Benevolent Society	Kansas City	Geo. R. Collins	F. E. Lott
1896	*Progressive Order of the West	St. Louis, Frisco Bldg., 9th & Olive sts	S. Epstein	Morris Shapiro
1908	Scotland County Aid Ass'n	Memphis		H. H. Jones
1884	United Brothers of Friendship	Jefferson City	J. H. Williams	H. T. Pettigrew
1894	*Western Funeral Benefit Ass'n Junior O. U. A. M.	St. Louis, Equitable Blg	H. G. Beedle	C. G. Haizlip
1906	Western Union Relief Association	St. Louis, 3646 Lawton av	C. K. Robinson	Geo. L. Vaughn
	Nebraska.			
1886	*A. O. U. W. of Nebraska	Grand Isl'nd, 223 W. 2d st	John Stevens	H. B. Russey
1881	*Danish Brotherhood of America	Omaha, National Bank Bldg	S. Iversen	F. V. Lawson
1892	*Degree of Honor, A. O. U. W	Lincoln, Fraternal Bldg	Florence D. Owen	Rose Herrick
----	Knights of the Mystic Circle	Omaha		James O'Hara
1896	*Royal Highlanders	Lincoln	Wm. E. Sharp	F. J. Sharp
1896	*Sons of Hermann	Columbus	Albert Heyde	Wm. Pierenstock
1905	Western Bees	Grand Island	R. O. Adams	C. H. Boehl
1895	*Woodmen Circle	Omaha, 14th and Farnam sts	Mary E. La Rocca	Dora A. Talley
1891	*Woodmen of the World (Sovereign Jurisdiction)	Omaha, W. O. W. Bldg.	W. A. Fraser	John T. Yates
1907	**New Hampshire.**			
1896	Ancient Order United Workmen, Grand Lodge	Manchester, 885 Elm st.	A. H. Patten	John C. Bickford
1885	*Ass'n Canado Americaine	Manchester, 1084 Elm st	Dr. A. A. E. Brien	Adolphe Robert
1913	*Chrs'n Burden Be'rs Ass'n	Manchester, 886 Elm st.	Geo. H. Wallace	L. N. Olmstead
----	Les Patriots Canadiens	Berlin	P. E. Beaudoin	A. D. Larie
1892	Railway Mail Ass'n	Portsmouth	E. J. Ryan	R. E. Ross
	Union St. Pierre	Manchester	L. Thireux	W. S. Gagnon
	New Jersey.			
1910	A. O. U. W. of New Jersey	Camden, 121 N. 4th st	Theo. J. Mason	J. H. Lippincott
1909	Ahbahas Achim	Trenton	I. M. Black	Morris Byer
1906	Federal Beneficial Ass'n	Camden, 313 Market st.	J. W. Held	E. F. Darrah, Asst. Secy.
1876	Foresters of America, Sup. Court	Jersey City, 275 Grove st	P. J. O'Keefe	T. M. Donnelly
----	†Knights of the Golden Eagle, Funeral Benefit Fund of New Jersey	Trenton, Ribsam Bldg.		A. L. Clark
1890	*Loyal Ass'n, Supreme Council	Jersey City, 75 Montgomery st	N. B. Harris	Frank S. Petter
1916	Passaic United Hebrew Ass'n	Passaic, 307 Madison st		
1905	Roman and Greek Cath. Gymnastic Slovak Union School	Passaic	S. V. Knotels	M. Knotlac
1898	Royal Union Association	Trenton	J. N. Bates	A. P. Schwab
1907	*Ukrainian National Ass'n	Jersey City, 88 Grand st.	K. Kinzow	Simon Yadlowsky
	New York.			
1912	American Benefit Association	White Plains, 1 Lee ave	Chas. Ehret	F. E. Parker
----	American Life Society	New York, 1170 B'way.	D. A. Goldin	W. A. Marakle

* Over one million dollars in force. † Does not report to Department.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	NEW YORK—*Cont.*			
1911	Benevolent Society of the U. S. for the Propagation of Cremation	New York, 1898 Barnes ave., Bronx	Fridrich Loethel	Geo. Vermaeten
1887	*Brith Abraham, Indep. Order of U. S. of A	New York, 87 E. 7th st	Hon. G. Hartman	Max L. Hollander
1888	*Brith Abraham, Order of, U. S. Grand Lodge	N. Y., 266-8 Grand st	Samuel Dorf	G. W. Leisersohn
1891	*Buffalo Police Mutual Aid and Ben. Association	Buffalo, Police Headqtrs	J. G. Reville	Jos. B McCormick
1881	*Cath. Benev. Leg., Sup. Council	Brooklyn, 186 Remsen st	C. C. Keenan	John E. Dunn
1889	*Cath. Womens Benev. Legion	New York, 165 W. 81st st.	Ellen L. Loughlin	Sara E. Skelly
1901	*Der Bayerische Nat'l Verband von Nord-Amerika	Buffalo, 748 Broadway	P. A. Hoernig	Chas. H. North
1911	First National Slavonian Union of State of New York	Yonkers		
1849	*Free Sons of Israel, Indep. Ord	N. Y., 21 W. 124th st	S. J. Liebeskind	Henry L. Block
1883	*German Baptists Life Ass'n	Buffalo, 789 Ellicott st	D. B. Stumpf	F. W. Godtfring
1902	*Golden Seal Assurance Soc'y	Roxbury	Hill Montague	Arthur F. Bouton
1898	*Iroquois, Order of the	Buffalo, 811 Iroquois Bldg	J. E. Smith	Chas. F. Jekel
1913	*Jewish Nat. Workers Alliance of America	N. Y., 153 E. B'way		Meyer L. Brown
1911	*Junior Order Benefit Ass'n	Brooklyn, N. Y., 1180 Fulton st	Chas. S. Miles	Lewis F. Page
1890	*National Protective Legion	Waverly, 439 Fulton st	George A. Scott	H. C. Lockwood
1910	Order Sons of Zion	N. Y., 44 E. 23rd st	Joseph Barondess	J. Ish-Kishor
1905	*Polish National Alliance	Brooklyn, 142 Grand st	A. Rusyn	B. Januszewski
1217	Polish Union of America	Buffalo	Anthony Wisniewski	John L. Mikuszewski
1911	*Serb Federation "Sloga"	N. Y., 443 W. 22nd st	M. I. Pupin	Vid Vinch
1909	True Friends, Independent Order of	Brooklyn, 468 Irving av	Richard E. Jones	M. R. Clark
1905	Unity Protective Insurance Ass'n	Syracuse, 3 Grand Opera House Bldg	W. F. Rafferty	Thos. J. Nolan
1911	Workmens Benefit & Benevolent Ass'n of the United States	New York, Bible House	E. Hegmann	Jacob Korn
	NORTH CAROLINA.			
1899	*A. C. L. Relief Department	Wilmington	G.G.Thomas, Supt	J. F. Sears, Asst. Supt
1906	Brothers and Sisters Aid Society	Charlotte, R. F. D. 4, Box 22	C. L. S. A. Tolar	C. M. Moore
1909	Brothers and Sisters of Love and Charity, Grand Unit. Or. (colored)	Jamesville	John H. Newsome	J. P. Butler
----	Brothers and Sisters Union of Amer	Wadesboro		
1907	Dist. Household of Ruth, No. 10 of the Grand United Ord. of Odd Fellows	Raleigh, 16 Worth st	Mattie E. Dortch	A. L. Alexander
----	Grand United Order Sons and Daughters of Peace			
----	Home Fraternal and Benefit	Hamlet	A. S. Timmons	S. M. Ingram
1905	Imperial Mutual Life and Health Insurance Co	Asheville	Gay Green	A. W. Ek
1906	Indep. Order No. 1, Good Samaritans and Daughters of Samaria in N. C.	New Bern, 800 N. 6th st.	C. F. Hubbard	J. W. Thompson
----	Independent Order J. R. Giddings and Jollifee Union	Wilmington		
1908	Knights of Gideon Mutual Society	Goldsboro, 800 Spruce st	J. A. Joyner	Fred Simpson
1910	Knights of the Guiding Star of the East	Matthews	R. J. Stitt	J. A. Allison
----	Knights of Pythias (colored)	Winston-Salem	John T. Fitts	R. W. Brown
1908	Lincoln Benefit Society	Wilson, 536 E. Nash st	F. S. Hargrave	S.H.Vick & Treas
1902	Masonic Benefit Fund (colored)	Raleigh	R. B. McCrary	James H. Young
1904	Mut. Life and Indem'ty Ass'n of N.C.	High Pt., 26 N. Main st.	S. H. Tomlinson	C. S. Welborn
----	Oasis and Omar Temples	Charlotte		
1907	Peoples Home and Charitable Ass'n	Winston	J. C. Anderson	C. H. Jones
----	Peoples Independent Order of True Reformers	Charlotte, 19 College	J. M. Goode	C. S. L. A. Taylor
1910	Royal Fraternal Association	Charlotte, 220 E. Trade st	Bishop A. J. Warner	C. B. Bailey
1883	Royal Knights of King David	Durham, 212½ Parrish st	John Merrick	W. G. Pearson
1906	Winston Industrial Ass'n	Winston, 4th & Church st	John S. Fitts	R. W. Brown
	NORTH DAKOTA.			
1895	*A. O. U. W. of N. Dak	Fargo, A. O. U. W. Bldg	Bradley C. Marks	E. J. Moore
1901	*Degree of Honor, A. O. U. W	Jamestown	Frankie Lyman	Kate Blewett

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	OHIO.			
....	*Alliance of Poles			
1894	*a American Insurance Union	Columbus, 44 W. Broad st	John J. Lentz	Geo. W Hoglan
1905	Bohemian Roman Catholic Beneficial Union for Women	Cleveland, 1400 B'way.	Anna Hlavin	Josephine Vach
1902	*Bohemian Slavic R.C. Benev. Union	Cleveland, 6108 Hillman ave.	Frank Hlavin	C. F. Paryzek
1854	Bohemian Slavonian Ben. Soc'y of U. S.	Cleveland, 4989 B'way.	K. Bernreiter	J. V. Lunak
1899	Bohemian Slavonian Fraternal Ben. Union	Cleveland, Executive office, Chicago, Ill.	F. Krumpos	J. Preisler
1873	*Brotherhood Locomotive Firemen and Enginemen	901 Guardian Building, Cleveland, Ohio	W. S. Carter	A. H. Hawley
1883	*Brotherhood of Railway Trainmen	Clevel'd, Am. Trust Blg.	W. G. Lee	A. E. King
1891	*Catholic Knights of Ohio	Clevel'd, 815 Rose Bldg.	G. J. Mathauer	C. J. Anthony
1895	*Catholic Ladies of Columbia	Canton, 611 3d st., N. W.	Elizabeth Wolf	Eliz'h Fryberge
1907	*Daughters of America of U.S.N.A., National Council	Cincinnati, 708 State st.	Mrs. E. M. Whiting	Albert S. Bosso
1892	*First Catholic Slovak Union	Cleveland, 3289 E 55th st	A. J. Pirhalla	Michael Senko
1910	International Liberty Union	Dayton, Union Temple.		J. H. Elliott
....	*Ladies Auxiliary of B. of R. T.	Columbus, 696 Columbus Savings Tr. Bldg	Clara Bradley	Aug. M. Statzer
1894	*Locomotive Engineers Mutual Life Accident Insurance Association	Cleveland, Society for Savings Building	W. E. Futch	C. E. Richards
1881	*National Union Assurance Society	Toledo, 437 Mich. st.	D. A. Helpman	Edwin A. Myers
1896	*Order of Knights of Joseph	Cleveland, 311-1½ Soc. for Savings	Dr. D. B. Steuer	D. J. Zinner
1892	*United Home Order of Cleveland	Clevel'd, 2081 W. 29th st.	F. Kunze	L. M. Hergenroeth
	OKLAHOMA.			
898	*A. O. U. W. Grand Lodge	Guthrie, 211 E. Oklahoma ave.	S. L. Johnson	Geo. Ross
1913	Exchange Assurance Ass'n	Muskogee	G. H. Ambrose	S. E. Edwards, J
1915	Imp. Ind. Order of Wise Men	Muskogee, 199½ S. 2d st.	W. T. Hodges	Dr. J. C. Hart
1914	United Brothers of Friendship and Sisters of the Mysterious Ten	Wagoner	P. M. Delancy	M. H. Martin
	OREGON.			
1879	*A. O. U. W. of Oregon	Portland, 915 Oregonian Bldg.	D. C. Herrin	
1906	†Commonwealth Life Ass'n	Portland	A. R. Exley	John Allesina
....	*Degree of Honor	Portland, 490 Vancouver ave.	M. E. Herrin	O. F. Stephens
1897	*Neighbors of Woodcraft	Portl'd, 394 Taylor st.	Carrie C. Van Orsdall	John L. Wright
1894	*United Artisans	Portland, 521 Beck Bldg	Harvey S. Hudson	C. L. McKenna
	PENNSYLVANIA.			
1900	*American Catholic Union	Philadelphia, 1425 Arch	John J. Coyle	John O'Keefe
1907	American Fraternal Association	Honesdale	Chas. A. McCarty	J. G. L. Wasman
1910	American Order of Otters	Lancaster		
1873	*Artisans Order Mutual Protection	Phila., Penn Square	Harry Kendig	Allen P. Cox
1908	Associated Fraternal Americans	Pittsburg	L. Blake	I. W. Farrell
1910	Benevolent and Protective Order of Beavers	Wilkesbarre	John Lewis	Harry W. Wate
1890	*Brotherhood of America	Phila., 2208 Frankfordav	Albert Wrensch	John Ru'l
1910	Educators Beneficial Ass'n	Lancaster	C. H. Gordinier	E. W. Strickler
1902	Eureka Foresters	Harrisburg	D. H. Fox	J. A. Brown
1914	Federal Reserve Association	Wilkes-Barre, 201 Coal Ex. Bldg	J. F. Tubbs	H. B. Wilson
1898	First Hungarian Reformed Sick Benefit Society	McKeesport	C. Gerzsenyi	K. Debreczni
1885	*Fraternal Mystic Circle, The	Phila., 1918 Arch st.	W. C. Paul	W. R. Buffingt
1896	Fullerton Beneficial Ass'n	Fullerton	A. M. Miller	J. E. Diefenderf
1889	*Funeral Benefit Association, U. S.	Philadelphia	G. H. Harris	C. L. Cadwallad
1892	*German Beneficial Union	Pittsburg, 1505 Carson st	Louis Volz	Earnest Horklo
1881	*Ger. Roman Catholic Knights of St. George	Pittsburg, 14 Wabash st	J. H. Reiman	P. J. Hess
1885	*Grand Fraternity	Phila., 1626 Arch st.	Fred. Gaston	Wm. E. Gregg
1900	*Heralds of Liberty, Phila., Pa.	Home office, Huntsville, Ala., & 4014 Chestnut st., Phila	T. W. Pratt	Emanuel Barric
1909	Home Circle Benefit Ass'n	Carbondale	F. D. Hutchins	C. W. Mellen
1912	Improved Order of Redmen (Funeral Ben. Reim. Ass'n.	Philadelphia	J. Farley	W. W. Gamble

*Over one million dollars in force. † Does not report to Department. *a* Also sick benefit busines

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	PENNSYLVANIA—*Continued.*			
1899	Independent Mutual Aid Ass'n	Allegheny, 717 Madison ave	John Bercher	Hy. Oermann
1902	*Independent Order Brith Sholom, Grand Lodge	Phila., 512 S. Fifth st	Dr. L. S. Rubensohn	Martin O. Levy
....	Junior American Mechanics	Phila., 1001 Chestnut st.	Geo. H. Harris	C. L. Cadwallader
1899	*Junior O.U.A. M. National Council, Beneficiary Degree	Pittsburg, 741 Wabash Bldg	E. C. Lafean	A. M. Fording
1899	*Junior O. U. A. M., National Council, Funeral Benefit Department	Pittsburg, 741 Wabash Bldg	E. C. Lafean	A. M. Fording
1912	Keystone Fraternal Union	Pittsburg	J. E. McCalmont.	W. W. Kurtz
1910	Knights of Pythias (Pa. Juris.)	Philadelphia	B. G. Collier	T. Richardson
1899	*Ladies Catholic Benevolent Ass'n.	Erie, 443 West 11th st	Miss K. Mahoney.	Mrs. J. A. Royer
1910	Lady Foresters of America	Philadelphia		
1886	*Lithuanian Alliance of America	Wilkesbarre, 48-9 Bennett Bldg	St. Geguzis	A. B. Strimaitis
1910	National Ass'n of Union Labor	Uniontown		
1910	National Assurance Ass'n	Honesdale		
1910	National Columbus Ass'n	Mahoney City		
1894	*Nat'l Croatian Soc'y U. S. A	Pittsb'g, 1012 Peralta st	Vinko Vuh	Vinko Solich
1907	National Home Guard	Warren, 239 Parks ave	W. J. W. Elliott	J. W. Neilly
1910	National Protective Ass'n	Milton		
1900	*National Slovak Society of U. S. A	Pittsb'g, 524 Fourth ave	Albert Mamatey.	Joseph Durish
9118	Order of Independent Americans Penn State Council	Philadelphia	R. D. Dickson, Jr.	Wm. A. Pike
....	Order of Liberty	Philadelphia, 4th & Green sts	A. D. Rose	Edward Jacobi
1913	Order of Oaks	Philadelphia	W. T. Gregg	R. O. Phillips, Jr
1918	Penna. Catholic Beneficial League.	Columbia, 904 Locust st.	D. F. Magee	F. V. Kasel
1914	*Pennsylvania Slovak Roman and Greek Cath. Union	Wilkes-Barre	M. Lapachak	J. Fencak
6001	*Polish National Union of America.	Scranton, 1004 Pittston ave	W. Kosiorek	M. Roman
9850	*Polish Union of America	Wilkes-Barre	Emil Malinowski	J. Dembiec
1904	Progressive Americans	Reading	William Reinert	I. W. Schmeltzer
1886	* Protected Home Circle	Sharon, 30 State st	A. C. McLean	Walter S. Palmer
1903	*Puritans, Ind. Order of	Pittsburg, Dollar Svgs. & Trust Bldg	E. P. Burns	
1895	Red Cross Protective Society		N. W. Rothensies.	E. T. Bird
1887	†Republic Benefit Ass'n of U. S.	Philad'hia, 119 S. 4th st.	Frank E. Glover	A. V. Peterson
1911	Security Ind. Life and Ben. Ass'n	Pittsburg	W. H. Scott	G. E. Nichols
1910	Slovak Beneficial Society	Osceola Mills	M. G. Poleisko	J. Abraham
1914	Slavonic Evangelical Un. of Amer.	Pittsburg, 1601 Beaver ave	J. Matta	J. Matej
1898	Sons of Veterans, U. S. of A. Death Benefit Ass'n	Philadelphia, 2626 W. Somerset st	W. C. Mubie	Wm. R. McGirr
1912	Teachers Protective Union	Lancaster, 226 E. Orange st	J. W. Meminger	J. W. Ault
1911	‡Ukrainian Workingmen's Ass'n	Scranton	J. Zaplatynsky	M. Biela
1908	*U. S. Annuity Society	Pittsburg, 510 Bakewell Bldg	A. A. Miller	V. A. Bainhart
1886	*Verhovay Aid Association	Hazelton	L. Matlic	S. Gabor
1878	*Western Penn. Odd Fel. Rel. Ass'n.	Titusville	C. E. Giffin	C. L. Sherwood
1891	*Zivena Beneficial Society	Wilkesbarre	P. Novomesky	G. E. Vavrick
	PORTO RICO.			
1911	El Aucora	Ponce		
1911	Esperanza de San Juan 8715	San Juan		
	RHODE ISLAND.			
1901	*A. O. U. W.	Providence, 74 Weybasset st	H. J. Stapleton	A. D. Watson
1871	Bank Clerks Mutual Benefit Ass'n	Providence	P. H. Gardner	C. L. Eddy
1899	Chevalier Jaques Cartier D'Amerique	Central Falls, 472 Broad st	L. Pouliot, Jr.	J. E. Blais
1900	*L'Union St. Jean-Baptiste d'Amerique	Woonsocket, 281 Main st	Henri T. Ledoux.	Elie Vezina
1903	New England Workmen	Providence	F. I. Frost	Wm. M. Moore
1905	Provident Fraternity	Providence	W. S. Solomon	Geo. D. Liddell

* Over one million dollars in force. † Does not report to Department.
‡ Formerly Ruthenian National Union.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	SOUTH CAROLINA.			
....	Grand United Order Odd Fellows (colored)	Charleston	F. W. Williams	W. H. Rutherford
....	Independent Order Good Samaritans	Columbia		
1909	So. Carolina Grand Lodge, Knights of Pythias	Columbia		
....	Sons & Daughters of Moral Improvement Society	Irmo		
	SOUTH DAKOTA.			
1889	* A. O. U. W. of South Dakota	Aberdeen, Hagerty Blk	L. J. Thomas	Henry Neill
....	*Degree of Honor, A. O. U. W.	Verdon		K. S. Holmes
	TENNESSEE.			
1905	Endowment Ass'n Ancient Free and Accepted Masons of Tenn. (col'd)	Columbia, 1015 S. Glade st	J. A. Henry	J. H. Kelly
1876	*Golden Cross of the World	Knoxville, Empire Bldg	J. P. Burlingame	W. R. Cooper
1906	Independent O. of Immaculates (col)	Nashville	R. F. Boyd	S. Brown
1900	Kts. and Daughters of Tabor (col'd)	Memphis, 200 S. 4th st	D. J. Mitchell	J. B. Willis
1902	*Knights of Pythias, Endowment Bureau (colored)	Memphis, 625 Walker av	J. P. Crawford	L. E. Brown
....	Mutual Aid Assn. of U.S. of A. (col'd)	Shelbyville	W. M. Liggins	M. E. Parker
....	Odd Fellows, Grand United Order	Memphis	J. P. Cherry	C. B Haley
1898	Sailors	Nashville, 806 Broadway	J. P. Cherry	Curtis B. Haley
1891	* U. S. Letter Carriers M.B. Ass'n	Nashville, 325 Stahlman Bldg	E. J. Gainor	E. J. Cantwell
	TEXAS.			
....	American Mutual Benefit Ass'n	Houston		
....	*Ancient Order of Pilgrims	Houston	J. D. Ryan	
1868	*A. O. U. W. of Texas	Dallas, 1514 Main st	R. E. L. Montgomery	Z. M. Duckworth
1889	*Bohemian Roman Catholic Union	La Grange	F. A. Parma	F C. Janda
....	Central Benevolent Association	Comanche		A. G. Hall
1905	Citizens Mutual Aid Ass'n	Henrietta	J. H. Ferris	E. W. Coleman
....	Colored Burial Association	Luling		J. W. McCaffey
1898	*Colored Knights of Pythias (Endowment Department)	Dallas	W. S. Willis	J. E. Smith
1902	Comfort Mutual Aid Ass'n	Comfort	W. Fellbaum	Wm. Fellbaum
1902	Cooke County Mutual Ass'n	Gainsville	H. S. Holman	J. H. Theisen
....	Delta County Home Relief	Cooper		
....	*Farmers Improvement Society	Waco		
....	Fayette County Mut. Ben. Assn.	Lagrange		H. Ehlers
1897	Friend-In-Need Society (colored)	Austin		L. D. Lyons
1908	Gate City Mutual Burial Ass'n	Denison, 508-10 Main st.	M. T. Mather	W. H. Halton
....	Good Samaritan Association	Hallettsville		J. H. Washington
....	Grand Council and Castle United Order Wisemen	Jacksonville		R. L. Sanders
1902	Grand Council Home Relief Assn.	McKinney, Tex		W. B. Carnes
....	Grayson County Mut. Burial Assn.	Sherman	F. A. Sporer	
1905	Helping Hand Society	Waco	S. Thompson	
1905	Home Mutual Society	Meridian	W. F. Schenck	
1906	Home Protection Association	Hamilton	A. R. Edison	A. M. Edmiston
1902	Ins. Branch of the Catholic Staatsverband	San Antonio, 636 Moore Bldg	Frank Lange	Chas. W. Meyer
....	Knights and Daughters of Tabor	Marshall		
....	Knights of Harmony	Waxahachie		
1906	Lockhart Benefit Association	Lockhart		C. M. Lanc
1908	Lone Star Benefit Ass'n	Galveston	W. J. Smith	J. W. Smith
1908	Mutual Relief Ass'n of Coryell Co	Gatesville	R. L. Suggs	B. F. McClinton
1910	Mystic Tribe of Montezuma	Greenville	J. S. Bailey	G. W. Birdson
....	*Order of Calanthe	Calvert		
....	*Order of Odd Fellows	Denison		
....	Panhandle Benevolent Assn.	Memphis		T. B. Norwood
..	Peoples Life Insurance Assn	Galveston		S. L. McCarty
1898	*Prætorians	Dallas, Prætorian Bldg	C. B. Gardner	J. W. Allen
1897	San Antonio Mutual Aid Fund	San Antonio	Wm. Dabrowolski	C. M. Rossy
1899	Select Knights of Texas	Austin	Henry Orsay	
....	Senior Ins. Ass'n	Comanche	T. O. Moore	
1906	Sherman Mutual Burial Association	Sherman, 104 W. Lamar st	J. R. Cole	Jno. C. Dannel
1897	*Slavonic Benevolent Order of Texas	Fayetteville	Joseph Dusek, Jr.	J. R. Kubena

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	TEXAS—*Cont.*			
....	Smith County Mutual Life Ins. Club	Tyler	J. M. Logan	
1890	*Sons of Hermann, Grand Lodge	San Antonio, 235 Garden st.	Julius Schramm	Paul J. Hertting
1908	Southwestern Mutual Benefit Ass'n.	Houston		J. L. McCarty
....	State Capital Benefit Ass'n	Austin		J. W. Cook (Yoakum)
1907	*Texas Commercial Union	Tyler	L. A. Starley	Clay Hight
....	Texas Fraternal Burial Ass'n	Bonham		J. L. Tarpley
1905	Texas Ministers and Christians Fraternal Ass'n.	Waco		M. L. Davis
1895	*United Benevolent Association	Fort Worth 712 Houston st.	F. R. Newman	W. W. Andrews
....	*United Brothers of Friendship	Houston	W. F. Bledsoe	F. W. Gross
1906	United States Mutual Benefit Ass'n.	Austin	H. L. Livingston	N. D. Ladd
1905	Walker County Mut. Benefit Society	Huntsville	W. D. Adair	E. T. Josey
....	Whitewright Burial Ass'n	Whitewright	B. A. Davis	
1905	Williamson County Burial Ass'n	Taylor	Rev. A. Nelson	T. A. Collins
1910	Willing Workers of the World	Calvert		J. H. Anderson
....	Wise County Home Protective Ass'n No. 1	Decatur		J. E. Boyd
....	Wise County Home Protective Ass'n No. 2	Decatur		R. L. Thompson
	VERMONT.			
1898	St. Andrews Benevolent Society	Barre	Henry Bissell	Henry Bissell
	VIRGINIA.			
....	Appomattox Benefit Society	Petersburg		
....	Central Relief Ass'n of Virginia	Charlotteville		
....	Boydton Mutual Aid Benev. Soc. of Va.	Boydton		
....	District Grand Lodge, United Order of Odd Fellows	Herndon		
1907	Downings Fraternal Endowment	Wattsville	L. A. Downing	D. S. Downing
1902	*Fraternal Relief Association	Richmond	Hill Montague	
1909	Golden Gate of Success	Boydton	W. W. Hughes	W. W. Hicks
....	Grand Chapter, Order of Eastern Star	Richmond		
1908	Grand Court, Order of Calanthe of Va	Richmond	John Mitchell, Jr.	M. L. Chiles
1864	Grand Lodge Knights of Pythias	Richmond	John Mitchell, Jr.	A. V. Morrell
....	Grand Lodge of St. John Watchmen	Richmond		
....	Grand United Order Children of Israel	Smithfield		
1908	Grand United Order Knights of Damon	Richmond	J. C. Randolph	W. S. Jackson
1908	Grand United Order of Moses	Charlotte, C. H.	Rev. J. M. Jeffress	M. A. Ragsdale
1909	Grand United Order of Pilgrims of America	Danville	Jas. Watkins	G. W. Woody
1909	Imperial G. U. O. Abraham	Waynesboro		
....	Imperial Order of King David	Richmond	A. Thompson	W. B. Thompson
....	Improved Chamber Middlesex Co.	Saluda		
....	Improved Order Shepherds and Daughters of Bethlehem	Richmond		
....	Independent Order of Good Samaritans and Daughters of Samaria	Richmond, 104 W. Jackson st.	C. F. Hubbard	J. W. Thompson
1896	*Independent Order of St. Luke	Richmond	C. H. King	M. L. Walker
....	Industrial and Charitable Union, Inc.	Goshen		
....	International Colored Fraternity	Richmond		
1909	Keysville Mutual Home	Keysville	Jesse H. Wilson	W. H. Hayes
1908	Knights of Gideon, Supreme Lodge	Norfolk	J. J. Mainor	F. E. Puryear
1905	Knights of St. Mark Mut. Aid Soc.	Norfolk	J. W. Sherron	W. W. Miller
....	Legion and Ladies of Chaldeans	Norfolk		
1909	Peoples Benev. and Fraternal Soc.	Fredericksburg		
....	Peoples Relief and Fraternal Corp.	Owenton		
....	Richmond Ind. and Benefit Club of Va., Sup. Lodge	Richmond		
....	Royal Order of Menelik and Princesses of Abyssinia of America	Newport News		

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	VIRGINIA—*Cont.*			
1898	Sons and Daughters of the Independent Order of St. Luke	Richmond	Lizzie Smith	Belle Christian
1909	Sons and Dghtrs. of Peace. G. U. O.	Newport News		
----	State Grand Lodge No. 6, Ind. Ord. of Good Samaritans and Daughters of Samaria of Va	Richmond	C. F. Hubbard	J. W. Thompson
----	Travelers and Stars of the East	Richmond		
1881	True Reformers, Grand Fountain, United Order	Richmond	W. R. Taylor	W. P. Burrell
----	United Order of Odd Fellows, Dist. Grand Lodge	Herndon		
----	United Order of Sons and Daughters of Four and Twenty Elders	Richmond		
----	United Order of Tents of J. R. Giddings & Jollifee Union	Norfolk		
	WASHINGTON.			
1892	*A. O. U. W. of Washington	Seattle, 4170 Arcade Bldg	F. F. Forgarty	J. H. Hemer
1902	Sons of Herman	Seattle, 1335 1st ave	H. Matthies	G. Rheinlander
	WEST VIRGINIA.			
1895	*A. O. U. W. of W. Va	Wheeling, 1119 Chapline st	W. B. Tucker	A. R. Fleming
1905	Order of Golden Links	Wheeling, 38th & Jacob sts	Wm. F. Briese	E. Fredericks
	WISCONSIN.			
1902	*Aid Ass'n. for Lutherans in Wis. and other States	Appleton, First National Bank Bldg	G. D. Ziegler	Albert Voecks
1890	American R. C. Un	Milwaukee, 754 15th st	John Paulu	Joseph Lunek
1916	Beavers National Mutual Benefit	Madison, Gay Bldg	J. W. Parsons	S. A. Oscar
1902	*Beavers Reserve Fund Fraternity	Madison, Gay Bldg	J. W. Parsons	S. A. Oscar
----	Bohemian Roman Catholic Central Union of Wis	Milwaukee		
1868	*Catholic Family Protective Ass'n	Milwaukee, 102 Wisconsin st	J. M. Schneider	Otto P. Seifriz
1885	*Catholic Knights of Wisconsin	Milwaukee, 824 M. & M. Bank Bldg	J. J. Fiedler	J. M. Callahan
1914	Concordia Mutual Aid Soc. of Wis.	Milwaukee, 728 29th st.		Louis Lawonn
1914	Employees Mutual Benefit Ass'n	Milwaukee, Public Service Bldg		Bert Hall
1897	*Equitable Fraternal Union	Neenah, S. Commercial st	John C. Karel	O. Thompson
1905	Farmers Life Ins. Ass'n	Humbird	B. J. Stallard	W. E. Waters
1902	*Fraternal Reserve Ass'n	Oshkosh, Washington & State sts	E. R. Hicks	C. M. Robinson
1898	*Foresters, United Order	Mil., 301-2 Colby-Abbot Bldg	R. C. Sherrard	Geo. W. Blann
1888	*Gegenseitige Unterstuetzungs Gesellschaft Germania	Milwaukee, 326 Grand ave	Fred. Jess, Sr.	Chas. Wolf
1895	*Polish Ass'n of America	Milwaukee, 905 Juneau Bldg	J. A. Domachowski	J. Kautak
1913	Polish Federation of America	Milwaukee, Juneau Bdg		V. P. Markowski
1898	*†Scandinavian-Amer. Fraternity	Eau Claire	Albert Nelson	Peter J. Smith
1915	South Slavic Ben. Union—Sloga	Milw., 490 National ave.		J. Ermenc
1891	United Aid	Sheboygan, 1518 N. 12th st	J. P. Ehren	A. W. Ramm
1913	United Danish Societies of America	Racine, 1502 State st	J. J. Myrtue	J. C. Ove
1900	Wisconsin Widow & Orphan Donation Society	Fond du Lac	Wm. Ringle	F. G. Linden
	CANADA.			
1893	Alliance Nationale	Montreal, 395 Ave. Viger	F. C. Laberge	Georges Monet
1892	*A. O. U. W. of British Columbia	Victoria, B. C		J. T. McIlmoyl
1893	A. O. U. W., of Can. Northw	Winnipeg, 308 McIntyre Block	Albert Smith	
1879	*A. O. U. W. of Ontario (Ind. Juris).	Toronto, Confederation Life Bldg	E. F. Drake	F. G. Inwood
1894	*A. O. U. W. of Que. & Mar. Prov	Montreal		A. T. Patterson
1900	Bain Wagon Co. Employees' Mutual Benefit Association	Woodstock	James Smith	Thos. Armstrong
1900	Bartenders Benevolent Ass'n	Toronto	J. N. Deitsch	H. Tindale
1911	Bmai Zion Ass'n	Toronto	I. Smith	J. Ramm
1894	Bricklayers and Masons Union No. 1 of Ontario	Hamilton, King st	W. J. Rowe	John T. Laing

* Over one million dollars in force. † Formerly Ind. Scand. Workingmens Ass'n.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	CANADA—*Continued.*			
1908	Brown Brothers, Limited, Employees Benefit Society	Toronto	S. S. Woodland	J. E. Lamb
1911	Burrow Stewart & Milne Ben. Soc.	Hamilton, Ont	T. Partridge	A. G. Tribbeck
1890	Canada Foundry Co. Employees M. B. Society	Davenport	John Ferguson	W. Hanley
1896	Canada Furniture Mfrs. Employees Ben. Soc.	Woodstock, Ont	W. J. Anderson	R. A. Scott
1886	*Canadian Home Circles, Order of	Tor., 12 Richmond st., E	R. W. Hawkins	J. M. Foster, B. A
1879	Canadian Order of Foresters	Brantford, Ont., 84 Market st	J. A. A. Brodeur	Alfred C. Van Someren
1890	*Catholic Mut. Ben. Ass'n of Canada	Kingston, Ont., 15 Montreal st	F. J. Curran	----------
1887	*Chosen Friends, Canadian Order of	Hamilton, Ont., 7 Hughson st., S	Dr. J. W. Edwards	Wm. F. Montague
1886	Cigarmakers International Union of America No. 59	Brantford, Greenwich st	W. J. Springle	F. Mather
1869	Cigarmakers International Union of America No. 27	Toronto, 88 Church st	R. P. Lynch	J. Pamphilon
1869	Cigarmakers International Union of America, No. 55	Hamilton	J. A. Sullivan	C. L. Schrader
1894	Cobban Mfg. Co's Employees M. B. So.	Toronto	J. Yarrow	H. Meade
1899	Cockshutt Plow Co. Relief Ass'n	Brantford	G. Dennis	T. C. Graham
1871	*Commercial Travelers Association of Canada	Toronto, Ontario, 51 Yonge st	J. G. Cane	James Sargant
1911	Cumner-Dowswell, Ltd, Em. Ben. Soc	West Hamilton, Ont	Jas. Taylor	W. J. Garrison
1890	Daughters and Maids of England Benevolent Society	Tor., 598 Gerrard st., E.	Nellie Nobes	L. G. Cross
1890	Dominion Expressmens Benefit Society	Montreal, Dominion Express Bldg	----------	Chas. Benson
1898	Federated Assn. of Letter Carriers	Tor., 490 Gladstone ave	W. H. Hoop	A. McMordie (Secy. & Treas.)
1911	First Italian Society	Hamilton, Ont	A. Felici	A. Del Piero
1879	*Foresters, High Court, Can. Order of	Brantford, Ont., 84 Market st	J. A. A. Brodeur	Alf. C. van Someren
1881	*Foresters, Indep. Order of	Tor., Bay & Richmond	W. H. Hunter	R. Mathison
1890	Gendron Mfg. Cos. Employees Benefit Society	Tor., 187 Duchess st	Joseph Sauriol	L. R. Archambault
1885	Globe Printing Company's Employees Ben. Soc.	Toronto, Yonge and Melinda sts	H. H. Abbs	Thos. Jeffery (and Treas.)
1830	*Grand Orange Lodge of British America Benefit Fund	Toronto, Ontario, 10 Berti st	D. D. Ellis, M. D.	Isaac Crowley (and Treas.)
1908	Grand Order of Israel, David Wolfsohn Friendly Society	Hamilton, Ont	J. Lewis	L. Bercowitz
1901	Gutta Percha and Rubber Mfg. Co. of Toronto, Ltd., Employees Sick Benefit Society	Toronto	J. Severs	F. Matthews
1891	Hamilton Police Benefit Fund	Hamilton	John Clark	Joseph Crocker
1902	Hamilton Rolling Mills Ben. Society	Hamilton	J. G. Jenks	H. P. Heath
1902	Hamilton Steel and Iron Co. Employees, Benefit Society	Hamilton	R. Lucas	A. Marshall
1887	Hay & Co. Employees M. B. Assn.	Woodstock, Ont	A. H. Morrison	J. G. Harrison
1885	Heintzman Cos. Employees Benefit Society	Toronto, 193 Yonge st	James Mahoney	T. H. Kirk
1887	His Majesty's Army & Navy Vet. Soc	Toronto	W. A. Collins	W. H. Cooper
1889	His Majesty's Army & Navy Vet. Soc	Hamilton, James st., N	John Gardner	E. P. Wyatt
1875	Independent Order of Odd Fellows, Grand Lodge of Ontario	Toronto, 229 College st.	S. C. Parks	Wm. Brooks
1895	Irish Catholic Benevolent Union	Toronto, 205 Leslie st	T. M. Harris	R. Scollard
1900	Karn & Co. Employees M. B. Ass'n.	Woodstock, Ont	L. Matthew	Jno. Page
1896	Ladies Orange Benevolent Assn.	Toronto, Ont	Mrs. G. O. Akerley	Mrs. R. Gordon
1887	London Police Benefit Fund Assn.	London	R. Egelton	E. Walsh
1857	L'Union St. Jean Baptiste d'Ottawa	Ottawa	J. Nelson Bigrass	E. R. Croteau
1887	Manchester Unity, Indep. Order of Odd Fellows	Toronto, 48 Bellevue pl.	C. H. Knight	Wm. C. Schunck
1895	Massey-Harris Co. (Ltd.) Relief Assn	Brantford	C. F. Johnson	J. R. Harmer
1888	Massey-Harris Toronto Employees M. B. Society	Tor., 915 King st., west.	Thomas De Rose	Thos. Caruthers
1894	Methodist Book & Publishing House Employees Benefit Society	Tor., John & Queen sts.	Thomas Body	A. J. Saunders

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	CANADA—*Continued.*			
1906	Mozirer Sick Benefit Society	Toronto	J. Rosenberg	M. Lifshitz
1871	Mut. Masonic Compact of St. Catharines and Niagara District	St. Catharines, Ont	G. Burch	H. J. Johnston
1907	National Cash Register Co.'s Employees Benefit Society	Toronto	Wm. Croft	C. W. Long
1852	*Odd Fellows, Canadian Order of	Toronto, 72 Queen st., W	C. H. Bamfylde	Robert Fleming
1874	*Odd Fellows Relief Ass'n	Kingston, Ont., 334 King st.	James A. Minnes	R. Meek
1880	*Ontario Commercial Trav. Ass'n	London, Ont	C. W. McGuire	J. H. Hiscocks
1895	Orange Young Briton Lodge, No. 33	Ottawa, Lewis st	Albert Irwin	W. J. Kissick
1867	Ottawa Typo. Union No. 102	Ottawa	P. M. Draper	J. K. Peffers
1869	Ottawa Unity Protestant Ben. Soc'y	Ottawa, 412 McLeod st.	L. Williams	J. A. Murphy
1905	Pride of Israel Sick Benefit Society	Toronto	L. Feinberg	J. Rosen
1860	Provincial Grand Orange Lodge of Ontario, West	Toronto, 39 Browning ave	H. C. Hocken	W. M. Fitzgerald
1894	Postal Benefit Assn. of Toronto	Toronto	J. Dowling	W. L. C. Allwell
1884	*Royal Templars of Temperance, Dominion Council of Can. & N. F.	Hamilton, Ont., Walnut st., South	W. J. Armstrong	C. Van N. Emory
1911	Ruthenian Brotherhood of St. John the Baptist	Brantford, Ont	D. Czgrywaty	J. Tindohir
1911	Sawyer-Massey Em. Mutual Benefit Ass'n	Hamilton, Ont	Wm. T. Maxwell	Thos. Barnes
1894	St. Boniface Sick Benefit Society	Kitchener, Ont., 29 Heins ave	John Herringer	H. W. Youug
1898	St. Joseph Aid Society of Formosa	Formosa, Ont	Frank Beninger	M. Weiler (and Treas.)
1864	*St. Joseph Union of Canada	Ottawa, 325 Dalhousie st	J. S. Tetrault, N.P	C. Leclerc
1895	St. Luke Benefit Society of Amherstburg	Amherstburg, Ont	P. J. Reaume	L. Bertrand
1908	Sick & Funeral Benefit Dept. of the Grand Div. of S. of Tem. Ontario.	Aurora, Ont	F. C. Ward	J. M. Walton
1877	*Société des Artisans Canadiens-Francais	Montreal, 20 St. Denis st	R. Bedard	Henri Roy
1903	Société L'Assomption	Moncton, N. B	J. L. P. St. Coeur	A. J. Doucet (and Treas.)
1898	Sons and Daughters of Ireland Protestant Ass'n	Toronto	L. H. Reid	James Steele
1874	*Sons of England Benefit Soc'y	Tor., Richmond st., E	D. J. Proctor	John W. Carter
1876	*Sons of Scotland Benevolent Association	Tor., 15 King st., W	A. C. Gordon	D. M. Robertson
1887	Theatrical Mechanical Association.	Tor., 472 Dover Cr't Rd.	J. P. Carter	W. E. Meredith
1905	Thomas Brothers Relief and Sick Benefit Association	St. Thomas, Ont	James Mackenzie	A. J. Voege
1898	Toronto Civic Employees Ben. Ass'n	Toronto, 51 Howie ave.	J. Gracey	C. J. Mitchell
1893	Toronto Firemens Benefit Fund	Toronto	W. H. Saunders	W. D. Sloght
1899	Toronto Hebrew Benevolent Soci'ty	Toronto	L. Goldman	D. Pullan
1887	Toronto Musical Protective Assn	Toronto, Ont	J. G. Reid	Joseph Ball
1882	Toronto Police Benefit Fund	Toronto	James Payne	Thos. Bustard
1898	Toronto Railway Employees Union & Benefit Society	Toronto, 167 Church st.	James Scott	W. D. Robins
1844	Toronto Typographical Union	Toronto	R. Elliott	Samuel Hadden
1898	United Daughters of Chatham	Chatham, 65 Princess st.	Mary A. Anderson	Tena Pryor
1899	Verity Plow Co. Relief Association.	Brantford	Harry Bond	Chas. Carter
1869	Victoria Lodge, Good Samaritans and Daughters of Samaria	Hamilton, 156½ King st., East	R. Hammond	A. Gwyder
1902	Vittoria Emmanuelle III. Society	Toronto. 18 Ontario st.	G. Bagnato	S. Roncone
1898	*Woodmen of the World (Canadian Order)	London, Ont., Dominion Savings Bldg	Clair Jarvis	P. C. Hooper

* Over one million dollars in force.

RETIRED AMERICAN LIFE INSURANCE COMPANIES

When Retired. NAME OF COMPANY.

1914—Aegis Life, Denver; reinsured in Central States Life, St. Louis.
1888—Alabama Gold Life, Mobile; failed.
1888—Alabama Mutual, Selma; failed.
1877—Alliance Mutual, Leavenworth; capital $100,000; retired.
1916—Amarillo National, Amarillo, Tex., reinsured in California State, Sacramento.
1917—American Assurance, Philadelphia; reinsured in Philadelphia Life, Philadelphia.
1914—American Home, Fort Worth; reinsured in International Life, St. Louis.
1914—American Life, Chicago; reinsured in Peoples Life, Chicago.
1906—American Mutual, Oklahoma; capital, $123,500; reinsured in Kansas City Life.
1912—American National Life, Lynchburg, Va.; merged with South Atlantic Life of Richmond, Va., as Atlantic Life.
1890—American, Philadelphia; capital, $500,000; failed.
1918—American Life and Accident, Kansas City; reinsured in Pioneer Life of America, Kansas City.
1896—American Life and Accident, New Orleans; reinsured in Life Insurance Co. of Virginia.
1913—American Life and Accident, Portland, Ore.; reinsured in Western Union Life, Spokane, Wash.
1910—American Life, Tampa, Fla.; reinsured in Florida Life; capital, $95,075.
1873—American Mutual, New Haven; reinsured in American Life and Trust.
1875—American National Life and Trust, New Haven; capital, $100,000; failed.
1877—American Popular, New York; capital, $284,500; failed.
1871—American Tontine, New York; reinsured in Empire Mutual
1901—American Union, New York; reinsured in Security Trust and Life.
1872—Amicable, New York; capital $130,000; reinsured in Guardian Mutual.
1915—Anchor Life, Indianapolis; reinsured in Indiana National, Indianapolis.
1872—Anchor, Jersey City; capital, $130,000; failed.
1914—Anchor, Kansas City; reinsured in Farmers Life, Denver.
1914—Appalachian, Bristol, Va.; reinsured in Columbia Life, Cincinnati.
1912—Arizona Life, Phoenix, Ariz.; reinsured in Occidental Life, Los Angeles, Cal.
1912—Arkansas Life, Little Rock; receiver appointed.
1873—Asbury, New York; capital, $130,000; failed.
1877—Atlantic Mutual, Albany; capital, $110,000; failed.
1901—Atlantic Mutual, Greenfield, Mass.; reinsured in Boston Mutual Life.
1892—Atlas, Indianapolis; capital, $100,000; reinsured in Fidelity Mutual.
1872—Atlas, St. Louis; reinsured in St. Louis Mutual.
1877—Baltimore, Maryland; reinsured in Equitable.
1916—Bankers International, Austin, Tex.; reinsured in Southwestern Life of Texas.
1917—Bankers International, Denver, Colo.; reinsured in Capitol Life, Denver, Colo.
1916—Bankers International, Indianapolis, Ind.; reinsured in Indiana National.
1915—Beacon Life, Indianapolis; reinsured in Indiana National.
1870—Ben Franklin, New York; reinsured in United States.
1901—Brooklyn Life, New York; reinsured in Equitable of New York.
1902—Brotherhood Reserve Life, Des Moines; retired.
1908—Buffalo Life, Buffalo, N. Y.; reinsured in Metropolitan Life, New York.
1873—California Mutual, San Francisco; reinsured in Republic.
1913—California National, San Diego; reinsured.
1916—California Standard, San Francisco; liquidated.
1908—Carolina Life, High Point, N. C.; reinsured in Jefferson Standard Life, Raleigh.
1873—Carolina, Memphis; reinsured in Southern Life, Memphis.
1869—Central Life and Accident, Newark; reinsured in New York Life.
1916—Central Life, Lexington, Ky.; reinsured in Inter-Southern, Louisville.
1901—Central Life of Missouri, St. Louis; reinsured in Metropolitan Life of New York.
1916—Central National, Lincoln, Neb.; reinsured in Central States, St. Louis.
1915—Central Southern Life, Jackson, Miss.; reinsured in Gulf Coast Life, Gulfport, Miss.
1907—Central Union, Indianapolis; reinsured in Indiana National.
1886—Charter Oak, Hartford; capital, $300,000; failed.
1919—Cherokee Life, Gadsden, Ala.; reinsured in International Life, St. Louis, Mo.
1906—Chicago, Chicago; capital, $150,000; reinsured in Federal Life, Chicago.
1877—Chicago, Chicago; failed.
1908—Chicago Life, Des Moines; reinsured in Des Moines Life.
1864—Chicago Mutual, Chicago; reinsured in Union Mutual.
1871—Cincinnati Mutual, Cincinnati; reinsured in Union Central.
1915—Citizens Co-operative, Fort Worth; absorbed by Southwestern Life.
1910—Citizens Life, Louisville; absorbed by Citizens National; capital, $359,000.
1900—Citizens Mutual Life, Newark, N. J.; retired.
1915—Citizens National Life, Anchorage, Ky.; merged with Inter-Southern.
1919—Clover Leaf Life, Detroit, Mich.; reinsured in Clover Leaf Life & Casualty Co., Jacksonville, Ill.
1911—Colorado National, of Denver, Colo.; absorbed by Columbian National of Boston; capital, $100,000.
1917—Columbia Life and Trust; reinsured in New World Life, Spokane, Wash.
1898—Columbia Mutual, Providence; capital, $100,000; reinsured in Commercial Alliance.
1876—Columbia, St. Louis; failed.
1894—Commercial Alliance, New York, capital, $200,000; failed; Wm. T. Gilbert, receiver.
1911—Commercial Life, Chicago; merged with Old Colony Life of Chicago, as the Old Colony Commercial Life; capital, $147,905.
1912—Commercial Life, Indianapolis; reinsured in Pension Life, Pittsburg.
1914—Commercial Life Ins. and Cas., Savannah; reinsured in George Washington.
1873—Commonwealth, New York, capital $186,500; reinsured in New Jersey Mutual.
1908—Commonwealth Life, Fort Smith, Ark.; reinsured in St. Louis National Life.
1906—Conservative Life, Los Angeles; consolidated with Pacific Mutual Life.
1906—Conservative Mutual, Charlotte, N. C.; capital, $20,000; failed.
1887—Continental, Hartford; capital, $300,000; failed.
1876—Continental, New York; capital, $100,000; closed at suit of stockholders.
1919—Continental, Salt Lake City, Utah; merged with Pioneer, Mo., and Globe Life, Kan., under name of Continental, Mo.
1905—Contentnea Life, Wilson, N. C., retired
1915—Cosmopolitan Life, Atlanta; reinsured in Pan-American.
1888—Cotton States, Macon, retired.
1900—Covenant Mutual, St. Louis; capital, $100,000; reinsured in Metropolitan of New York.
1872—Craftsmens, New York; reinsured in Hope Mutual; capital, $200,000.
1850—Crescent Mutual, New Orleans; failed.
1916—Dakota Western, Sioux Falls; reinsured in Surety Fund Life, Minneapolis.
1873—Delaware Mutual, Wilmington; reinsured in National Life of the U. S.

When Retired. NAME OF COMPANY.

1912—Des Moines Life, Des Moines, Iowa; capital, $100,000; reinsured in National Life of U. S. A., Chicago, Ill.
1871—De Soto, St. Louis; reinsured in Republic.
1868—Diamond State Mutual, Wilmington; dissolved by mutual consent of policyholders.
1869—Eagle, Chicago; reinsured in Great Western, of Chicago.
1853—Eagle Life and Health, Jersey City; reinsured in Knickerbocker.
1908—Eastern Life, New York; retired.
1910—Eastern Life, Onancock, Va.; capital, $30,000; reinsured in American National, Lynchburg, Va.
1897—Eastern Mutual Life, Camden; retired.
1906—Eastern Life, Charlotte, N. C.; consolidated with Conservative Life and Annuity.
1873—Eclectic, New York; capital, $150,000; closed at suit of stockholders.
1909—Economic Life, Wilmington, Del.; reinsured in Postal Life, New York.
1902—Economic, Wilmington, Del.; reinsured in Metropolitan Life, New York.
1873—Economical, Providence; reinsured in Republic; capital, $100,000.
1915—Empire Life, Atlanta, Ga.; in hands of Insurance Department.
1911—Empire Life, Beaumont, Tex.; reinsured in International Life, St. Louis; capital, $150,000.
1913—Empire Life, Seattle, Wash; reinsured in West Coast Life, San Francisco.
1869—Empire Mutual, Chicago; reinsured in International.
1873—Empire Mutual, New York; capital, $100,000; reinsured in Continental, New York.
1872—Empire State, Watertown; capital, $100,000; reinsured in Life Association.
1889—Equality, Richmond.
1915—Equitable Life, San Antonio, Texas; reinsured in Great Southern, Houston, Texas.
1853—Equitable Life and Trust, Philadelphia; reinsured in Ætna.
1873—Excelsior, New York; capital, $125,000; reinsured in National Life of the U. S.
1871—Farmers and Mechanics, New York; capital, $100,000; failed.
1914—Federal Life and Casualty, Nashville; liquidated.
1919—First National Life, South Dakota; consolidated with Northwestern Life.
1915—Florida Life, Jacksonville, Fla.; reinsured in Inter-Southern Life, Louisville.
1913—Forest City Life, Rockford, Ill.; merged with Northern States Life, Hammond, Ind.
1914—Four States Life, Texarkana; reinsured in Pan-American, New Orleans.
1882—Franklin, Indianapolis; retired.
1869—General Life and Accident Mutual, Newark.
1912—Georgia Life, Macon; reinsured in Maryland Life, Baltimore.
1870—Georgia Mutual, Macon; reinsured in Cotton States.
1918—German-American, Omaha, Neb.; name changed to North American Life Ins. Co.
1918—German-American, Burlington; name changed to National American Life Ins. Co.
1918—German-American, Denver, Col.; name changed to American Life Ins. Co.
1913—German National, Chicago; reinsured in Northern States, Hammond, Ind.
1918—Germania Life, New York; name changed to Guardian Life of America.
1917—Gibraltar Life, Paris, Tex.; reinsured in Wichita Southern.
1915—Globe Life, Jonesboro, Ark.; reinsured in Cotton States Life, Tupelo, Miss.
1919—Globe Life, Salina, Kan., merged with Pioneer, Mo., and Continental, Utah.
1857—Globe Life and Trust, Philadelphia.
1879—Globe Mutual, New York; capital $100,000; failed.
1911—Golden State Life, Los Angeles, Cal.; capital $200,000; merged with San Francisco Life, San Francisco, Cal.
1874—Government Security, New York; capital, $100,000; reinsured in North America.
1909—Great American Life, St. Louis, Mo.; reinsured in International Life, St. Louis.

When Retired. NAME OF COMPANY.

1913—Great Northern, Toledo, O.; reinsured in Cleveland Life, Cleveland.
1870—Great Western, Chicago; reinsured in Republic.
1870—Great Western, New York; capital, $100,000; failed.
1912—Great Western Life, Kansas City, Mo.; merged with International Life, St. Louis, Mo.
1885—Greenborough Mutual, Greenborough; failed.
1912—Greensboro Life, Greensboro, N. C.; merged with Jefferson Standard Life, Greensboro.
1917—Guarantee Life, Houston, Tex.; reinsured in Farmers Life, Denver, Col.
1909—Guardian Life, Seattle, Wash.
1919—Guardian Life, Madison, Wis.; name changed to National Guardian.
1873—Guardian Mutual, New York; capital $100,000; failed.
1872—Hahneman, Cleveland; capital, $300,000; reinsured in Republic.
1874—Hand-in-Hand, Philadelphia; wound up.
1913—Hartford Life, Hartford; reinsured in Missouri State, St. Louis.
1873—Hercules, New York; capital, $150,000; failed.
1892—Home, Salt Lake City; retired.
1913—Home Life, Oklahoma City, Okl.; reinsured in American National Life, Galveston, Tex.
1911—Home Life & Casualty, Little Rock, Ark.; absorbed by Home Life & Accident Little Rock, Ark.
1871—Home Mutual, Cincinnati.
1913—Home Mutual, Topeka, Kan.; name changed to American Home Life Ins. Co.
1880—Homestead Bank and Life, Pittsburg; failed.
.....Homestead, Cincinnati; capital, $100,000.
1890—Homestead Building and Loan, Indianapolis; retired.
1887—Homœopathic Mutual, New York; retired.
1872—Hope Mutual, New York; capital, $215,500; reinsured in New Jersey Mutual.
1853—Hope Mutual, Stamford; failed.
1856—Howard, New York; reinsured in United States.
1892—Imperial, Detroit; capital, $118,000; reinsured in National of Hartford.
1913—Indemnity Life and Accident, St. Paul; merged with Midland Insurance Co., Minneapolis.
1910—Indiana Industrial, Terre Haute; reinsured in Public Savings; capital, $96,585.
1899—Indiana Life, Indianapolis, Ind.; capital, $100,000; consolidated with American Central.
1888—Industrial, Mobile; retired.
1888—Industrial Life and Accident, Baltimore; retired.
1894—Industrial Mutual, Minneapolis; retired.
1918—Intermediate Life, Evansville, Ind.; stock bought by Cleveland Life.
1873—International, Chicago; reinsured in Universal.
1872—International, Jersey City; capital $166,235; reinsured in United States.
1913—Inter-Ocean Life and Casualty, Springfield, Ill.; discontinued life business.
1904—Inter-State Life of Cincinnati, merged with the Columbia Life of Cincinnati.
1909—Inter-State Life, Indianapolis; reinsured in Federal Life, Chicago.
1919—Interstate Life of Va., Richmond, Va., dissolved with no insurance written.
1900—Iowa Life, Sioux City; capital, $100,000; consolidated with National Life, U. S. of A.
1889—Iowa Mutual, Cedar Rapids; retired.
1876—Iron City, Pittsburg.
1917—Iroquois Life, Louisville, Ky.; reinsured in Our Home Life, Jacksonville, Fla.
1858—Jefferson, Cincinnati; reinsured in Ohio Life and Trust.
1908—Jefferson Life, Indianapolis, Ind.; reinsured in Ohio State Life.
1913—Jefferson Life, Oklahoma; reinsured in International, St. Louis.
1908—Kansas Mutual Life, Topeka; reinsured in Illinois Life.
1903—Kansas Union Life, Topeka; capital, $100,000; reinsured in National of U. S. of A.

When Retired. NAME OF COMPANY.

1867—Kentucky Mutual, Covington; failed.
1856—Kentucky Mutual, Louisville.
1908—Keystone Life, New Orleans, La.; retired.
1870—Keystone Mutual, Harrisburg; failed.
1882—Knickerbocker, New York; capital $100,000; failed.
1870—Laboringmans, Kewanee; failed.
1910—La Salle Life, Chicago; reinsured in Franklin Life; capital, $100,000.
1916—Lexington Life, Lebanon, Ind.; reinsured in Indiana National, Indianapolis.
1915—Liberal Life, Anderson, Ind.; reinsured in Indiana National, Indianapolis.
1911—Liberty Life, New York; reinsured in Metropolitan; capital, $100,000.
1878—Life Association of America, St. Louis; failed.
1869—Life Insurance Clearing Company, St. Paul; capital, $100,000; reinsured in Security T. and L.
1869—Lincoln, Chicago.
1916—Lincoln-American, Jacksonville, Fla.; reinsured in Washington Benefit Ins. Co., Jacksonville, Fla.
1914—Lone Star Life, Dallas, Tex.; reinsured in Gt. Southern, Houston.
1881—Louisiana Equitable Life, New Orleans; wound up.
1912—Louisiana National Life Assurance Society, New Orleans; capital, $240,000; absorbed by Pan-American Life, New Orleans.
1919—Lutheran International, Moline, Ill.; name changed to International Life & Trust Co.
1914—Majestic Life, Indianapolis; reinsured in Anchor Life.
1919—Manufacturers and Merchants Life Ins. Co., Rockford, Ill.; named changed to Elgin Life Ins. Co., Elgin, Ill.
1869—Masonic Orphans Home, Nashville; reinsured in Nashville Life.
1878—Massachusetts Hospital, Boston; retired.
1864—Merchants and Planters, New Orleans; failed.
1875—Merchants, New York; reinsured in Globe.
1919—Mercury Reinsurance Co., Cologne, Germany, (U. S. Branch, New York) reinsured in Metropolitan Life, New York.
1916—Meridian Life, Indianapolis; merged with Pan-American, New Orleans.
1914—Michigan State, Detroit; merged with Lincoln National, Ft. Wayne, Md.
1875—Minnesota Mutual, St. Paul; reinsured in Northwestern Mutual.
1919—Mississippi Beneficial Life Ins. Co., Indianola, Miss.; name changed to Mississippi Life Ins. Co.
1872—Mississippi Valley, Louisville; reinsured in St. Louis Mutual.
1912—Mississippi Valley Life, Little Rock, Ark.; merged with Home Life and Accident, Little Rock.
1874—Missouri Mutual, St. Louis; reinsured in Mound City.
1879—Missouri Valley, Leavenworth; capital, $100,000; retired.
1889—Mobile, Mobile, Ala.; liquidated.
1911—Modern Life, South Bend, Ind.; capital, $175,275; taken over by Peoples Life, Chicago, Ill.
1875—Mound City, St. Louis; changed name to St. Louis Life.
1857—Mutual, Baltimore; reinsured in Union Mut.
1876—Mutual, Chicago; failed.
1875—Mutual, Pittsburg; failed.
1873—Mutual Benefit, New Orleans; failed.
1876—Mutual Life and Accident, Williamsport, Pa.
1897—Mutual Life, Indianapolis; reinsured.
1904—Mutual Life and Trust, Des Moines; reinsured in Central Life of Des Moines.
1902—Mutual Life. Louisville, Ky.; capital, $100,000; reinsured in Illinois Life.
1872—Mutual Protection, New York; capital, $100,000; reinsured in Reserve.
1875—Mutual Protection, Philadelphia, Pa.
1908—Mutual Reserve, New York; failed.
1876—Nashville, Nashville; reins. in Globe Mutual.
1855—Nashville Mutual Protection, Nashville; failed.
1874—National, Chicago; failed.
1872—National Life, Elizabeth.

When Retired. NAME OF COMPANY.

1873—National, New York; capital, $150,000; closed at suit of stockholders.
1873—National Capital, Washington; capital, $150,000; reinsured in Penn Mutual.
1866—National Life and Health, Kalamazoo; failed.
1903—National Life and Trust, Des Moines; capital, $100,000; reinsured in National of U. S. of A.
1896—National Life and Trust, New Haven.
1918—National Life Ins. Co., Butte, Mont.; reinsured in International Life of Missouri.
1913—National Progressive, Cincinnati; reinsured in Western and Southern, Cincinnati.
1853—National Safety and Trust, Philadelphia; failed.
1915—National Temperance Life, Dallas, Texas; reinsured in Southwestern Life, Dallas.
1890—Natural Premium Life Society, New Orleans; liquidated.
1915—Negro National Life, Little Rock; reinsured in Standard of Georgia.
1877—New Jersey Mutual, Newark; capital, $100,000; failed.
1813—New York Mechanics Life, New York.
1872—New York State, Syracuse; capital, $130,000; reinsured in Guardian Mutual.
1874—North America, New York; failed.
1875—North America, Philadelphia; reinsured in Penn Mutual Life.
1853—North American Mutual Life and Health, Philadelphia; reinsured in Ætna.
1862—North Carolina Mutual, Raleigh; failed.
1883—North Carolina State; reinsured in Life Insurance Company of Virginia.
1894—North Eastern Life, Manchester, N. H.; capital, $35,000; retired.
1916—North State Life, Kinston, N. C.
1903—Northern Central, Toledo, Ohio; reinsured in Pittsburg Life and Trust.
1903—Northern Central Life, Des Moines; reinsured in Pittsburg Life and Trust.
1911—Northern Life, Rock Island, Ill.; capital, $100,000; reinsured in Federal Life, Chicago.
1916—North State, Kinston, N. C.; reinsured in United Life and Accident, Concord, N. H.
1919—Northwestern Life, Aberdeen, S. D.; combined with First National of Pierre, S. D.; name changed to First National-Northwestern.
1908—Northwestern Life and Savings, Des Moines, capital $100,000; reinsured in Northwestern National.
1866—Northwestern Mutual Life, Chicago.
1857—Odd Fellows Life and Trust, Philadelphia, Pa.
1857—Ohio Life and Trust, Cincinnati, O.; failed.
1875—Ohio Life, Cleveland, O.
1916—Old Dominion Life, Norfolk, Va.; reinsured in Continental Life.
1918—Oklahoma National reinsured in Great Southern, Tex.
1912—Paris Co-operative Life, Paris, Tex.; reinsured in Southwestern Life, Dallas, Tex.
1872—Peabody, New York; reinsured in Farmers and Mechanics.
1918—Peninsular Guardian; name changed to Clover Leaf Life Ins. Co.
1866—Peninsular Mutual Life, Detroit, Mich.
1916—Pension Mutual Life, Pittsburgh, Pa.; receiver appointed.
1893—Peoples Industrial, Norwich, Conn.; capital, $100,000; reinsured in Metropolitan.
1853—Philadelphia, Philadelphia; retired.
1851—Phœnix, St. Louis; reinsured in New York Life.
1880—Piedmont and Arlington, Richmond; capital, $200,000; failed.
1919—Pioneer Life, Kansas City, Mo.; merged with Continental Utah and Pioneer, Mo., under name of Continental Life, Mo.
1917—Pioneer Life, Fargo, N. D.; reinsured in Lincoln National.
1917—Pittsburgh Life and Trust; reinsured in Metropolitan, New York.
1873—Policyholders Life and Tontine, Charleston; reinsured in Life Association.
1917—Preferred Life, Grand Rapids; consolidated with Merchants Life.
1877—Protection, Chicago; failed.

When Retired. NAME OF COMPANY.

1918—Protective League, Decatur, Ill.; consolidated with Standard Life, Des Moines; name changed to Standard Life Ins. Co.
1905—Providence Life, Providence, R. I.; retired, receiver appointed.
1867—Provident, Chicago; reinsured in Eagle.
1920—Provident, Des Moines, Ia.; retired.
1887—Provident, Minneapolis; retired.
1868—Provident Fund Life and Trust, New York; capital, $300,000; dissolved.
1867—Provident Life and Investment, Chicago, Ill.
1901—Provident Life, Wheeling, W. Va.; reinsured in Metropolitan Life of New York.
1870—Provident Mutual Life, Charleston, S. C.
1911—Provident Savings Life, New York; reinsured in Postal Life, New York; capital, $100,000.
1916—Prudential Life, San Antonio, Tex.; reinsured ordinary in Southland Life; industrial in First State Life.
1919—Prussian Life, Berlin, Germany, (U. S. Branch, Hartford, Ct.) reinsured in Metropolitan Life.
1871—Putnam Life, Putnam, Conn.
1875—Republic, Chicago; capital, $947,400; failed.
1912—Reading Mutual Life, Reading, Pa.; reinsured in Home Life Ins. Co. of America.
1917—Reliable Life Assurance Co., Indianapolis, Ind., reinsured in International Life of St. Louis.
1873—Reserve, New York; capital, $126,260; failed.
1912—Rome Life, Rome, Ga.; merged with Cherokee Life, Rome.
1916—Royal Life, Chicago; reinsured in Peoples Life, Chicago.
1873—Safety Deposit, Chicago; reinsured in Mutual of Chicago.
1875—St. Louis Life, St. Louis; reins. in Columbia.
1873—St. Louis, Mutual, St. Louis; capital, $100,000; reinsured in Mound City.
1915—Sam Houston, Dallas; reinsured in Southland Life, Dallas.
1915—San Antonio Life, San Antonio; absorbed by Southland Life.
1915—San Francisco Life; merged with West Coast Life under name of West Coast-San Francisco Life.
1911—Savings Life, Peoria, Ill.; capital, $100,000; absorbed by Old Colony Life, Chicago.
1918—Scandia Life Ins. Co., Chicago; name changed to Mutual Trust Life Ins. Co.
1912—Security Life and Annuity, Greensboro, N. C.; merged with Jefferson Standard Life, Greensboro.
1875—Security Life and Annuity, New York; capital, $110,000; failed.
1902—Security Life and Savings, Des Moines; capital, $100,000; reinsured in National Life and Trust.
1906—Security Trust and Life, New York; capital, $500,000; purchased by Pittsburgh Life and Trust.
1912—Shawnee Life, Muskogee, Okla., reinsured in Home Life, Oklahoma City.
1912—South Atlantic Life, Richmond, Va.; merged with American National Life, Lynchburg, Va.
1914—South Bend Life, South Bend; receiver appointed.
1895—Southern Industrial, New Orleans; capital $100,000; amalgamated with American L. and A., New Orleans.
1909—Southern Life, Fayetteville, N. C.; reinsured in Jefferson Standard Life of Raleigh, N. C.
1856—Southern Mutual, Athens; reinsured in Southern Mutual of Columbus, S. C.
1876—Southern, Memphis; failed.
1918—Southern Co-operative Life, Ft. Worth, Tex.; reinsured in First Texas Prudential Ins. Co., Galveston.
1912—Southern National Life, Louisville, Ky.; merged with Inter-Southern Life, Louisville.
1868—Southern Mutual, Columbia, S. C.; failed.
1853—Southern Mutual, New Orleans; reinsured in U. S. Life and Trust, Philadelphia.
1869—Southern Mutual Life and Trust, Mobile; reinsured in New York Life.

When Retired. NAME OF COMPANY.

1853—Spring Garden, Philadelphia; reinsured in New York Life.
1871—Standard, New York; capital, $125,000; reinsured in Government Security.
1913—Standard Life, Camden, N. J.; reinsured in Philadelphia Life, Philadelphia.
1918—Standard Life, Des Moines, Ia.; merged with Protective League Life, Decatur, Ill., under title, Standard Life Insurance Co., Decatur, Ill.
1919—Standard Life, South Bend, Ind.; receiver appointed.
1899—Star Life, Grafton, W. Va.; reinsured in Provident Life.
1915—State Mutual, Rome, Ga.; placed in hands of Insurance Department.
1896—State, Philadelphia; capital, $100,000; ceased life business.
1906—State Security Life and Accident; capital, $10,000; retired.
1902—Sun Life, Louisville; capital, $200,000; reinsured in Metropolitan Life.
1856—Susquehanna Mutual, Harrisburgh; reinsured in American of Philadelphia.
1913—Tennessee Life, Nashville, Tenn.; merged with International Life, St. Louis.
1876—Teutonia, Chicago; capital, $200,000; failed.
1875—Texas Mutual, Galveston; reinsured in Alabama Gold Life.
1915—Toledo Life, Toledo; reinsured in Ohio National, Cincinnati.
1884—Toledo Mutual, Toledo; cap., $120,000; retired.
1852—Trenton Mutual, Trenton; failed.
1840—Union Assurance, New York; failed.
1913—Union Life, Chicago; merged with Manufacturers and Merchants, Rockford, Ill.
1909—Union Life, New York, N. Y.; capital, $200,000; reinsured in Metropolitan Life, New York.
1915—Union Pacific Life, Portland, Ore.; reinsured in First National Life Assurance Society of America, Tacoma, Wash.
1917—Union Pacific, Portland, Ore.; reinsured in Occidental Life, Los Angeles.
1899—Union Life, Omaha, Neb.; reinsured in Royal Union.
1870—United Fire, Life & Marine, Covington, Ky.
1871—United Security, Philadelphia; capital, $100,000; reinsured in Penn Mutual.
1851—United States Annuity and Life, Hartford; failed.
1868—United States, Lafayette; failed.
1897—United States Industrial Ins. Co., Newark, N. J.; risks transferred to the Metropolitan Life Ins. Co. of New York.
1862—United States Life and Trust, Philadelphia; failed.
1869—United States Mutual Life and Casualty, Trenton, N. J.
1900—Vermont Life, Burlington, Vt.; capital, $100,000; reins. in Metropolitan of New York.
1877—Universal, New York; cap., $200,000; failed.
1914—Wabash Life, Danville, Ill.; reinsured in Central States Life, St. Louis, Mo.
1908—Washington Life, New York; merged with Pittsburgh Life and Trust.
1919—West Coast San Francisco Life; named changed to West Coast Life Ins. Co.
1869—Western, Cincinnati; reinsured in Cincinnati Mutual.
1919—Western Mutual, Aberdeen, So. Dak.; consolidated with First National-Northwest'n.
1869—Western Mutual, St. Louis; reinsured in Commonwealth.
1881—Western New York, Batavia; capital, $125,000; failed.
1918—Wichita Southern, Wichita Falls, Tex.; reinsured in Great Southern, Houston, Tex.
1869—Widows and Orphans, St. Louis; reinsured in Life Association.
1876—Widows and Orphans Fund, Nashville; failed.
1871—Widows and Orphans Benefit, New York; capital, $200,000; failed.
1873—Wilmington, Wilmington; reinsured in Life Insurance Company of Virginia.
1873—World Mutual, New York; failed.
1917—Wyoming Life; name changed to Western National.

LIST OF ACTUARIES

Following is a list of persons engaged in actuarial pursuits in connection with life insurance companies, insurance departments, or independently throughout the United States and Canada:

UNITED STATES.

Allen, Perry S., Presbyterian Ministers Fund, Philadelphia, Pa.
Allison, Sinclair E., Pan-American Life, New Orleans, La.
Allstrom, H. W., Minnesota Mutual, St. Paul, Minn.
Alsop, David G., Provident Life and Trust, Philadelphia, Pa.
Ames, E C., Bankers Life, Lincoln, Neb.
Anderson, L. A., Central Life, Des Moines, Ia.
Anderson, R. M., American National, Galveston, Texas.
Angell, Charles H., Massachusetts Mutual Life, Springfield, Mass.
Appleby, T. W., Ohio National, Cincinnati.
Arnold, Le Grande J., Peoples Life, Chicago, Ill.
Arnold, O. J., Illinois Life, Chicago, Ill.
Ashby, John M., Farmers National, Chicago, Ill.
Austin, Z. H., North American Life and Casualty, Minneapolis, Minn.
Babbitt, A. E., Lamar Life, Jackson, Miss.
Bagley, W. N., Travelers, Hartford, Conn.
Ball, D. E., Columbus Mutual, Columbus, Ohio.
Barber, William P., Jr., Connecticut Mutual, Hartford, Conn.
Barlow, Howard C., Ætna, Hartford.
Barnard, W. F., Syracuse, N. Y.
Barnett, Samuel, Great Southern, Birmingham, Ala.
Barth, John W., Sovereign, Camp Woodmen of the World, Omaha, Neb.
Bassford, Horace R., Metropolitan Life, New York.
Beach, Henricka B., Provident Insurance, Bismarck, N. D.
Beecher, Benjamin S., National Guardian Life, Madison, Wis.
Beaudry, Geo. H., Continental Life, Kansas City, Mo.
Beckett, C. H., State Life, Indianapolis.
Behrens, Herman A., Continental Casualty, Chicago, Ill.
Bell, J. J., Capitol Life, Denver, Colo.
Bessey, J. M., Millers Mutual Casualty, Chicago.
Billings, Henry M., Boston, Mass.
Bishop, George W., Bankers Reserve Life, Omaha, Neb.
Blehl, Ernest M., Philadelphia Life, Philadelphia, Pa.
Bliss, George I., Mutual Life, New York.
Bosworth, Lester A., Continental Life, Wilmington, Del.
Bowerman, J. P., George Washington Life, Charleston, W. Va.
Bowerman, W. J., New York Life, New York.
Boyden, Samuel Swett, Union Mutual Life, Portland, Me.
Brazier, E. G., Investment Bldg., Los Angeles, Cal.
Breiby, William, 35 Nassau street, New York.
Bridges, T. H., Kansas Life, Topeka.
Brimstin, W. E., Federal Life, Chicago, Ill.
Brockway, U., Travelers, Hartford.
Brodin, Richard, United Life and Accident, Concord, N. H.
Brooks, Charles E., Madison, Wis.
Brown, E. G., Southwestern Life, Dallas, Tex.
Brown, R. R., Oregon Life, Portland, Ore.
Brown, James C., Metropolitan, New York.
Brunner, F. R., Security Mutual, Binghamton, N. Y.
Buchanan, John B., New York Life, New York.
Buck, G. B., 256 Broadway, New York.
Buckman, H. H., California State, Sacramento, Cal.
Budinger, J. A., Farmers and Bankers, Wichita, Kan.
Bulkley, George E., Connecticut General, Hartford.
Bullock, Cabbell, Lexington, Ky.
Bunyan, A. T., Phoenix Mutual, Hartford, Conn.
Burkart, C. J., Kansas City Life, Kansas City, Mo.
Burton, R. C., New World Life, Spokane, Wash.
Buttolph, Henry W., American Central, Indianapolis, Ind.
Cameron, John C., Great Southern, Houston, Tex.
Cameron, Wm. J., Home Life, New York.
Cammack, E. E., Ætna Life, Hartford, Conn.
Camp, Kingsland, Equitable Life, New York.
Campbell, D. F., 76 W. Monroe street, Chicago.
Cann, F. E., Southern Life and Trust, Greensboro, N. C.
Carpenter, Raymond V., Metropolitan Life, New York.
Carter, E. R., National Life, U. S. of A., Chicago.
Carrington, J. R. L., Union Central Life, Cincinnati, Ohio.
Carver, H. C., Detroit.
Cathles, Lawrence M., Southland Life, Dallas, Texas.
Cavanaugh, L. D., Federal Life, Chicago, Ill.
Churchman, Chas. R., Continental, Wilmington, Del.
Cillis, Hubert, Guardian Life of America, New York.
Clark, Gilbert A., Equitable Life, Washington, D. C.
Clarke, C. E., Jacksonville.
Clement, Arturo H., La Mundial Insurance Co., Santiago, Chili.
Coates, B. N., California State Insurance Fund, San Francisco.
Coburn, Arthur, Northwestern Mutual, Milwaukee.
Coit, Ralph B., Jefferson Standard, Greensboro, N. C.
Cole, Richard H., Connecticut General, Hartford.
Coler, Wendell P., The Maccabees, Detroit, Mich.
Cope, Gertrude V., Phoenix Mutual Life, Hartford, Conn.
Copeland, John, Atlanta, Ga.
Corbett, H. R., Insurance Exchange Bldg., Chicago.
Cortright, L. C., Old Line Life, Chicago, Ill.
Craft, Geo. H., Indianapolis.
Craig, James D., Metropolitan Life, New York.
Craig, James McIntosh, Metropolitan Life, New York.
Curjel, H. W., Illinois Life, Chicago.
Cushman, Emma Warren, John Hancock, Boston.
Daly, R. E., Insurance Department, Austin, Tex.
Davenport, John S., Jr., Life Insurance Company of Virginia, Richmond.
Davidson, Adolph, New York Life, Paris, France.
Davis, F. H., Merchants Life, Des Moines, Ia.
Davis, M., Equitable Life, New York.
Davis, Mervyn, Fort Worth, Texas.
Dawson, Miles M., 26 W. 44 street, New York.
Deford, T. G., Baltimore Life, Baltimore, Md.
Dern, A. L., Lincoln National, Fort Wayne, Ind.
Dickenson, David S., Security Mutual Life, Binghamton, N. Y.
Dickinson, Arthur Lowes, 54 William street, New York.
Dilts, F. B., Continental Life, Kansas City, Mo.
Douglas, David L. S., New York Life, Paris, France.
Dow, Herbert B., New England Mutual Life, Boston, Mass.
Drake, Nell B., Midwest Life, Lincoln, Neb.
Draper, Frederick A., 616 First street, Wausau, Wis.
Dunlap, E. O., Metropolitan Life, New York.
Easterday, C. R., Midwest Life, Lincoln, Neb.
Eldridge, George D., Standard Life, Atlanta, Ga.
Elston, J. S., Travelers, Hartford.
Epsteen, Saul, La Java, Colo.
Evans, Percy H., Northwestern Mutual, Milwaukee, Wis.
Ewell, Chas. C., Mutual Life, Baltimore, Md.
Fackler, David P., 35 Nassau street, New York.
Fackler, Edward B., 35 Nassau street, New York.
Fackler & Fackler, 35 Nassau street, New York
Fairlie, James, Mutual Life of Illinois, Springfield, Ill.
Fassel, Elgin G., New York Life, New York.

Ferguson, R. E., Toledo Travelers, Toledo, O.
Fetsch, Harry C., Ohio State Life, Columbus, O.
Field, Robert Patterson, Philadelphia, Pa.
Fitzgerald, Chas. R., State Mutual Life, Worcester, Mass.
Flanagan, C. E., Conservative, Wheeling, W. Va.
Flanagan, W. F., Continental, Kansas City, Mo.
Flanigan, James E., Bankers Life Co., Des Moines, Ia.
Flynn, Benedict D., Travelers, Hartford, Conn.
Fondiller, Richard, Equitable Life, New York.
Forbes, Charles S., 68 William street, New York.
Forster, R. E., 1001 Chestnut street, Philadelphia.
Franks, J. B., Fidelity Mutual Life, Philadelphia, Pa.
Fried, O. A., Wisconsin Life, Madison, Wis.
Führer, John, Guardian Life of America, New York.
Gaines, John M., New York.
Galbraith, D. E., Oregon Life, Portland, Ore.
Galles, W. E., Occidental Life, Albuquerque, N. M.
Gamerdinger, Charles W., Travelers, Hartford.
Gamwell, Chas. W., New England Mutual, Boston, Mass.
Gaylord, William Standish, Home Life of New York.
Gerhard, Frederick B., New York Life, New York.
Gibb, James Burnett, Penn Mutual Life, Phila.
Glover, James W., consulting actuary, 620 Oxford Rd., Ann Arbor, Mich.
Gore, John Kinsey, Prudential, Newark, N. J.
Gould, W. H., 256 Broadway, New York.
Graham, Geo., Central States Life, St. Louis, Mo.
Graham, Wm. J., Equitable Life, New York.
Grant, Otis, P., Farmers and Traders, Syracuse, N. Y.
Green, D. P., Boston Mutual, Boston.
Greene, C. C., State Life, Great Falls, Mont.
Greene, Winifield W., Employers Mutual Ins., New York.
Grimes, I. L., Mutual Trust Life, Chicago, Ill.
Griswold, Robert N., Inter-Mountain Life, Salt Lake City, Utah.
Groeber, Robert, Mutual Life of Baltimore, Baltimore, Md.
Grow, Arthur R., New York Life, New York.
Gunn, Marcus, 29 So. La Salle street, Chicago.
Haight, F. J., 813 Hume-Mansur Bldg., Indianapolis, Ind.
Hale, J. S., Northwestern National, Minneapolis, Minn.
Hall, Samuel S., Mutual Life, New York.
Halliday, W. R., Insurance Exchange, Chicago, Ill.
Hamblen, Fred A., Union Mutual Life, Portland, Maine.
Hammond H. Pierson, Travelers, Hartford.
Hanigan, J. E., Bankers Life, Des Moines, Ia.
Hann, A. G., Pacific Mutual Life, Los Angeles, Cal.
Hann, Robert A., Columbus, Ohio.
Hanna, John V., State Life, Indianapolis, Ind.
Hardcastle, E. E., Union Central, Cincinnati.
Harvey, J. C., Third National Bank Bldg., St. Louis, Mo.
Heath, Ethel M., Western Union Life, Spokane, Wash.
Helmecke, C. F., New Orleans, La.
Hemperley, Francis Henry, Philadelphia.
Hemsing, Frank C., Northwestern Mutual Life, Milwaukee, Wis.
Henderson, Earle C., Connecticut General, Hartford, Conn.
Henderson, Robert, Equitable Life, New York.
Henne, E. T., Detroit, Mich.
Herfurth, Carl E., Montana Life, Helena, Mont.
Hezlett, Edward H., Connecticut General, Hartford, Conn.
Hildebrand, Charles, Connecticut Mutual Life, Hartford, Conn.
Higdon, John E., Gates Bldg., Kansas City, Mo.
Higgins, W. A., Atlanta, Ga.
Hiller, W. J., Bankers Life, Lincoln, Neb.
Hipp, G. H., New York Insurance Dept., Albany, N. Y.
Hodge, Chas. G., Fidelity Mutual Life, Philadelphia, Pa.
Holcombe, J. M., Phœnix Mutual Life, Hartford, Conn.
Homans, I. Smith, Commonwealth, Louisville, Ky.
Hope, Francis M., Occidental Life, Los Angeles, Cal.
Howe, L. H., John Hancock, Boston, Mass.
Hubbell, G. W., United States Life, New York.
Huenergard, A. J. C., Commonwealth Life, Omaha, Neb.
Huggins, George A., Colonial Life, Jersey City, N. J.
Hughes, Charles, New York Insurance Department, New York.
Hunter, Arthur, New York Life, New York.
Hunter, Robertson G., Equitable of Iowa, Des Moines, Ia.
Huntington, Robert W., Jr., Connecticut General Life, Hartford, Conn.
Hurst, Ervin R., Savings Bank Life, Boston, Mass.
Huskinson, G. W. H., Alton, Ill.
Hutch, F. G., North American Life and Casualty, Minneapolis, Minn.
Hutcheson, William A., Mutual Life of New York, New York.
Hutchings, C. S., American National, Texas.
Hyde, Ed. W., Columbia Life, Cincinnati.
Jackson, C. W., Postal Life, New York.
Jackson, E. T. Maryland Casualty, Baltimore.
Jackson, J. A., Mutual Life, New York.
Jamison, J. N., Reliance Life, Pittsburgh, Pa.
Joffe, Solomon A., Mutual Life, New York.
Johnson, Murat L., Penn Mutual, Philadelphia.
Johnson, W. M., Surety Fund Life, Salt Lake City, Utah.
Johnston, F. H., Prudential, Newark, N. J.
Jones, Charles Nelson, 120 Broadway, New York.
Jones, C. P. Nevada State Life, Reno, Nev.
Jordan, F. Russell, Franklin Life, Springfield, Ill.
Kattell, S. C., State Mutual, Worcester, Mass.
Karstrom, J. O., American Bankers, Chicago, Ill.
Kaufman, Henry N., Phœnix Mutual Life, Hartford, Conn.
Kearney T. P., Colorado State Insurance Fund, Denver.
Keys, Millard, Reliance Life, Pittsburgh, Pa.
King, Walter I., Connecticut General, Hartford, Conn.
Koeppe, Arthur J., Union Central, Cincinnati, O.
Krause, H. E., Prudential, Newark, N. J.
Lacy, B. W., Inter-Southern, Kentucky.
Lacy, E. D., Dakota Life, Watertown, S. D.
Laird, J. M., Connecticut General, Hartford, Conn.
Landis, Abb., Nashville, Tenn.
Larkin, Harold F., Connecticut Mutual, Hartford.
Larsen, Arthur W., Insurance Dept., Indianapolis, Ind.
Larus, John R., Jr., Phœnix Mutual, Hartford.
Leonard H. M., Manhattan Mutual, Manhattan, Kan.
Leslie, Wm. B. S., State Comp., Ins. Fund, San Francisco, Cal.
Linton, Morris Albert, Provident Life and Trust, Philadelphia.
Little, J. F., Prudential, Newark, N. J.
Lounsbury, R. R., Union Life and Accident, Lincoln, Neb.
Luelleman, H., Iowa Life, Waterloo, Ia.
Lyon, Elmer E., Central Life, Ft. Scott, Kan.
McBride, W. H., Natural L. & A., Nashville, Tenn.
McCankie, R. C., Equitable of Iowa, Des Moines, Ia.
McComb, T. J., Kansas Life, Topeka, Kan.
McGraw, F. I., Guaranty Life, Davenport, Iowa.
McIntosh, James, Minnesota Mutual, St. Paul, Minn.
McKechnie, J. B., Bankers Life, Des Moines, Ia.
McKellar, John A., Merchants Life, Des Moines, Ia.
McManus, R. J., Travelers, Hartford.
McNeill, Malcom, Lake Forest College, Lake Forest, Ill.
McVoy, James A., Central States Life, St. Louis, Mo.
Macfarlane, Wm., War Risk Bureau, Washington, D. C.
Maclean, Alexander T., Massachusetts Mutual, Springfield.
Maclean, Joseph B., Mutual Life, New York.
Maiden, Wm. S., American Bankers, Chicago, Ill.
Mantz, I. P., Western Life, Des Moines, Ia.
Marinus, Benj. Wilson, Home Life, New York.

Marshall, E. L., Des Moines, Ia.
Marshall, Edward W., Provident Life and Trust, Philadelphia.
Marshall, William A., Home Life, New York.
Marvine, H. C., Indianapolis, Ind.
Mason, H. C., Columbia Life, Fremont, Neb.
Maynard, Joseph D., Northwestern Mutual, Milwaukee, Wis.
Mead, Franklin B., Lincoln National, Fort Wayne, Ind.
Meriwether, David, Louisville, Ky.
Merriman, Robert, Scranton Life, Scranton, Pa.
Micheltree, Carl, Gem City, Dayton, O.
Miller, W. E., First National, Pierre, S. D.
Milligan, Samuel, Metropolitan, New York.
Mims, J. L., United Fidelity, Dallas, Tex.
Miner, John R., Maine Agricultural Experimental Station, Orono, Me.
Mitchell, H. H., University of Pennsylvania, Philadelphia, Pa.
Moir, Henry, Home Life, New York.
Montgomery, P. V., Fort Worth Life, Fort Worth, Tex.
Moodie, John R., Puritan Life, Providence, R. I.
Morgan, T. M., Northern Life, Seattle, Wash.
Morris, Edward B., Travelers, Hartford.
Morris, W. O., North American, Chicago, Ill.
Morrison, Joel R., First National, Pierre, S. D.
Mothersill, Rolland V., State of California, San Francisco, Cal.
Moulton, C. E., National Life, Montpelier, Vt.
Mowbray, A. H., Liberty Mutual, Boston.
Mueller, H. L., California State Industrial Board, San Francisco.
Munster, Wm. A., National Life of Southwest, Albuquerque, N. M.
Murphy, R. D., Equitable Life, New York.
Napier, W. E., Scranton, Life, Scranton, Pa.
Nitchie, Joseph H., 19 South La Salle St., Chicago.
Niven, John B., 30 Broad St., New York.
Nollen, G. S., Bankers Life, Des Moines, Iowa.
Noneman, W. L., Occidental, N. M.
Nueske, B. R., Old Colony Life, Chicago, Ill.
Nulsen, A. J., St. Louis Mutual Life, St. Louis,
Oldham, T. F., Eureka Life, Baltimore.
Oliver, John P. P., Great Northern, Wausau, Wis.
Orr, R. K., Lansing, Mich.
Papps, Percy C. H., Mutual Benefit Life, Newark, N. J.
Pattison, George B. Peoria Life, Peoria, Ill.
Peers, Adeline C., New World Life, Spokane, Wash.
Peiler, M. H., Ætna Life, Hartford, Conn.
Peirce, Harry H., Massachusetts Mutual, Springfield, Mass.
Peniston, J. B., Los Angeles, Cal.
Perrin, Oliver W., Penn Mutual Life, Philadelphia, Pa.
Peters, Rozilla A., Minnesota Mutual Life, St. Paul, Minn.
Petty, F. F., Great Republic, Los Angeles, Cal.
Phelps, S. L., Lincoln National, Fort Wayne, Ind.
Phillippi, F. M., Carolina Life, Columbia, S. C.
Phillips, T. A., Minnesota Mutual Life, St. Paul.
Plumley, G. L., New York.
Porter, E. A., Indianapolis Life, Indianapolis, Ind.
Porter, E. Leon, Volunteer State, Chattanooga, Tenn.
Powell, John M., Columbian National, Boston, Mass.
Price, D. K., Mutual Benefit Life, Newark, N. J.
Rae, Jas. B., Independent Life, Nashville, Tenn.
Rafferty, T. C., Standard Life, Decatur, Ill.
Redstone, Henry S., Puritan Life, Providence, R. I.
Reichgott, Henry, Missouri State Life, St. Louis, Mo.
Reiter, Charles G., Metropolitan Life, New York.
Reiter, R. F., Dakota Life, Watertown, S. D.
Reitz, J. Charles, Midland Mutual, Columbus, O.
Reynolds, J. B., Kansas City Life, Kansas City,
Rhodes, Edward E., Mutual Benefit, Newark.
Rice, H. I. B., Connecticut Mutual, Hartford, Conn.
Rietz, Jacob Charles, Midland Mutual, Columbus, O.
Riley, Alfred J., Mutual Benefit, Newark, N. J.
Roberts, Artemas R., Waco, Texas.
Robertson, Hugh W., Equitable, New York.
Roche, John F., Manhattan Life, New York.
Rose, Douglas H., Maryland Life, Baltimore, Md.
Roslington, George, Occidental Life, Albuquerque, N. M.
Ross, W. E. C., Blue Earth City, Minn.
Rothschild, S. Z., Sun Life of America, Baltimore, Md.
Ryan, Harwood E., New York.
Rydgren, Adolph A., Cleveland Life, Cleveland, O.
St. John H. W., Ætna Life, Hartford, Conn.
Salter, G. F., Prudential, Newark, N. J.
Sanders, G. W., Michigan Mutual Life, Detroit, Mich.
Schuybold, Ray W., Federal Union, Cincinnati, O.
Scott, Martin R., Royal Union Life, Des Moines, Ia.
Seese, S. B. E., Great Northern, Grand Forks, N. D.
Seitz, J. Chas., Security Life, Chicago, Ill.
Sellman, H. G., International Life, St. Louis, Mo.
Shepherd, C. O., Missouri State, St. Louis.
Sheppard, Herbert Norman, Home Life, N. Y.
Short, Albert, Girard Life, Philadelphia, Pa.
Sigtenhorst, Andrew, Texas Life, Waco, Tex.
Smith, Charles G., P. O. Box 241, Suffern, N. Y.
Smith, Clesen H., State Insurance Department, Raleigh, N. C.
Smith, Edwin H., Prudential, Newark, N. J.
Smith, Frances M., Metropolitan Life, New York.
Smith, George W., Association of Life Insurance Presidents, New York.
Speakman, F. M., The Bourse, Philadelphia, Pa.
Speers, A. A., North American, Omaha, Neb.
Stanley, W. N., Manhattan Life, New York.
Statler, Ed L., 135 Willow street, Brooklyn, N. Y.
Stayman, Guy L., Reserve Loan Life, Indianapolis, Ind.
Stearns, Geo. Milton, Great Republic Life, Los Angeles.
Stein, Calvert F., Maryland Assurance, Baltimore, Md.
Stevens, Lawrence L., Penn Mutual, Philadelphia.
Stilwell, S. E., Western and Southern, Cincinnati, Ohio.
Stookey, Bert J., Illinois Life, Chicago.
Strong, Wendell M., Mutual Life, New York.
Strudell, F. D., American Life Reinsurance, Dallas, Tex.
Sturtevant, R. B., Rockford Life, Rockford, Ill.
Sullivan, James P., Farmers & Bankers, Wichita, Kansas.
Surdam, Jennie M., Niagara Life, Buffalo.
Swain G. W., Scranton Life, Scranton, Pa.
Tarbell, T. F., Connecticut Insurance Dept., Hartford, Conn.
Tatlock, John, New York.
Taylor, C. G., Jr., Atlantic Life, Richmond.
Taylor, R. M., Bankers Reserve Life, Omaha, Neb.
Tebbetts, J. Walter, Mutual Benefit, Newark, N. J.
Teschendorf, T. O., Agricultural Life, Bay City, Mich.
Thomas, Earl M., John Hancock, Boston.
Thompson, John S., Mutual Life, New York.
Thompson, Gordon, West Coast Life, San Francisco, Cal.
Tickner, Verne L., International Life, Pittsburgh, Pa.
Timme, E. G., Continental, Chicago, Ill.
Torrey, Morris W., No. 1 Liberty St., New York.
Trimble, James R., Jersey City, N. J.
Turnbull, J. A., Syracuse, N. Y.
Upton, John H., Capitol Life, Denver, Col.
Vail, Charles M., 110 S. Dearborn street, Chicago, Ill.
Vandersluis, G. A., Midland Ins. Co., St. Paul, Minn.
Van Dyde, B., Inter-Southern, Louisville, Ky.
Van Dyke, Burton, Inter-Southern Life, Louisville, Ky.
Walker, Dwight, Equitable, N. Y.
Warters, Dennis N., Bankers Life, Des Moines, Ia.
Washburn, James H., 165 Broadway, New York.
Washburne, Alva C., Berkshire Life, Pittsfield, Mass.

Watt, William Arthur, Southern Life and Trust, Greensboro, N. C.
Wayne, C. A., Pacific Mutual Life, Los Angeles, Cal.
Webb, R. M., Kansas City Life, Kansas City, Mo.
Webb, W. Arthur, Southern L. and T., Greensboro, N. C.
Weeks, Rufus W., New York Life, New York.
Welch, A. A., Phœnix Mutual Life, Hartford, Conn.
Wells, D. H., Connecticut Mutual Life, Hartford, Conn.
Werkenthin, Bernard Insurance Dept., Austin, Tex.
Wheeler, Raymond P., 76 William street, New York.
White, Geo. R., Penn Mutual Life, Philadelphia, Pa.
White, L. C., Wichita Falls, Texas.
White, R. S., Gem City, Life, Dayton, Ohio.
Whitney, Albert W., Workmen's Compensation Service Bureau, New York.
Wiggins, Horace C., Lincoln, Neb.
Wiggins, T. E., Elkhorn Life and Accident, Norfolk, Neb.
Wightman, Earl C., Detroit Life, Detroit, Mich.
Wigton, W. H., Omaha Life, Omaha.
Wilbur, R. M., Federal Life, Chicago.
Williams, F. A., State Insurance Dept., Springfield, Ill.
Williams, Helen J., Lincoln National, Ft. Wayne, Ind.
Williams, J. Forest, Insurance Department, Columbia, S. C.
Williamson, W. Rulon, Travelers, Hartford.
Wills, Frank J., Boston, Mass.
Wilson, A. R., Amicable Life, Waco, Texas.
Wing, Asa Shove, Provident Life and Trust, Philadelphia, Pa.
Withington, Frederic S., Des Moines, Ia.
Wolfe, S. Herbert, 165 Broadway, New York.
Woodward, George B., Metropolitan Life, New York.
Woodward, Joseph H., Equitable Life, New York.
Woolston, Paul L., Denver, Col.
Wright, Peter T., Penn Mutual Life, Philadelphia, Pa.
Wylie, S. B., Philadelphia, Pa.
Yort, Jens P., Masonic Mutual Life, Washington, D. C.
Young, William, New York Life, New York.

CANADA.

Allen, Evelyn, Independent Order of Foresters, Toronto, Ont.
Armstrong, Charles H., Imperial Life, Toronto.
Atkins, L. G., London and Lan. Life, Montreal.
Bain, William A., Manufacturers Life, Toronto.
Barton, Robert W., Empire Life, Toronto.
Beatty, Samuel, Toronto.
Beecroft, John D., Imperial Life, Toronto, Can.
Birkenshaw, John H., Confederation Life, Canada.
Bradshaw, Thomas, Toronto, Can.
Brough, Franklin, Federal Life, Hamilton, Ont.
Buchanan, John D., London Life, London, Ont.
Campbell, James A., London Life, London, Ont.
Chisholm, J., F. F. A., Alberta.
Chubb, William, Insurance Department, Quebec.
Cook, Henry Milton, Mutual Life of Canada, Waterloo, Ont.
Cooper, John James, Sun Life, Montreal.
Cullinan, Charles B., Capital Life, Ottawa.
Cushing, R. Macauley, Sun Life, Montreal.
Dark, Thomas Arthur, Excelsior Life, Toronto, Canada.
Dawson, Herbert John, Kingston, Ont.
Earle, A. P., Travellers Life, Montreal.
Ferguson, Colin C., Great West Life, Winnipeg, Can.
File, Lorne K., Canada Life Insurance Company.
Finlayson, G. D., Ottawa.
Fisher, John W., National Life, Toronto, Ont.
FitzGerald, William George, Northern Life, London, Ont.
Forbes, James, Great West, Winnipeg.
Gilliland, W. H., Government Insurance Department, Ottawa.
Goldman, Leopold, North American Life, Toronto.
Grant, Milton Daniel, Government Insurance Department, Ottawa, Can.
Gray, Robert Alexander, 324 Markham street, Toronto, Can.
Grigg, Benjamin W. N., Mutual Life, Waterloo, Ont.
Hall, A. F., North American Life, Toronto.
Hall, John Bertram, Dominion Life, Waterloo, Ontario.
Hallman, M. S., Mutual Life, Waterloo.
Hendry, William, Mutual Life of Canada, Waterloo, Can.
Hitchins, William Richmond, Toronto, Ont.
Holmes, Horace, Mutual Life, Waterloo, Ont.
Hurd, Horace G., Great West, Winnipeg, Man.
Johnston, Albert W., Excelsior Life, Toronto, Ont.
Kilgour, David Errett, North American Life, Toronto, Can.
Laing, John Morrison, Mutual Life, Waterloo, Ont.
Laird, John Melvin, London Life Insurance Co.
Langstaff, James Miles, Toronto, Can.
Langstaff, Milton Palmer, Dominion Life, Toronto, Can.
Lithgow, James H. F., Manufacturers Life, Toronto.
Little, Richard, Manufacturers Life, Toronto.
McLean, Percy S., North American Life, Toronto, Ont.
Mabon, J. B., Sun Life, Montreal, Que.
Macaulay, T. B., Sun Life, Montreal, Can.
MacCharles, Frank D., Great West, Winnipeg, Man.
Macdonald, W. C., Confederation Life, Toronto, Can.
MacFarlane, James Allen, Monarch Life, Winnipeg, Can.
Mackenzie, Michael Alexander, Trinity College, Toronto, Can.
MacTavish, A. N., Government Insurance Department, Ottawa.
Macorquodale, Frank D., Prudential, Winnipeg, Man.
Martin, Grace, Mutual Life, Waterloo, Ont.
Mather, Stanley P., Canada Life, Toronto.
Matheson, Donald, Imperial Life, Toronto.
Miller, Iveson A., Sun Life, Montreal, Que.
Moore, George Cecil, Imperial Life, Toronto, Can.
Moore, Joseph, Mutual Life and Citizens Assur. Co., Montreal, Que.
Muckle, Charles P., Excelsior, Toronto, Ont.
Oliver, John P. P., National Life, Toronto, Ont.
Parker, John Gowans, Imperial Life, Toronto, Can.
Pequegnat, A. E., Mutual Life, Ontario.
Pipe, Sidney Herbert, Sovereign Life, Toronto, Can.
Ramsay, A. G., Hamilton, Ontario, Can.
Reid, Edward E., London Life, London, Ont., Can.
Richter, J. G., London Life, London, Ontario, Can.
Ruby, Charles, Mutual Life, Waterloo.
Rutherford, Charles D., Sun Life, Montreal.
Sanderson, Frank, 44 De Lisle Ave., Toronto, Can.
Sinclair, Coll C., Great West, Winnipeg, Man.
Sinclair, William A., Canada Life, Toronto, Ont.
Smith, Victor, R., Confederation Life, Toronto.
Somerville, Walter H., Mutual Life, Waterloo.
Stephenson, H. R., Crown Life, Toronto.
Strachan, William B., Imperial Life, Toronto, Ont.
Streeter, T. E., 222 Dufferin ave., Winnipeg, Man.
Strong, Allan Wilmot, Sun Life, Montreal.
Warwick, R. W., Ottawa.
Watson, A. D., Ottawa.
Wegenast, George, Mutual Life of Canada, Waterloo, Ont., Can.
White, W. C., Sun Life, Montreal.
Williamson, John Dudley, Canada Life, Toronto, Ont.
Wolfenden, Hugh H., Grimsby, Can.
Wood, Arthur Barton, Sun Life, Montreal, Can.
Wood, William Archibald Porter, Canada Life, Toronto, Can.

INSURANCE IN FOREIGN COUNTRIES

Compiled from consular reports specially furnished The Spectator Company by United States consuls in the countries named.

ALGERIA.

The Afrique Francaise, an Algerian company, does a fire and accident business, and the following French companies write fire, life and accident: L'Union, La Nationale, L'Abeille, La Paternelle, Le Phœnix, L'Aigle, La France, La Confiance, La Fonciere, Le Soleil, L'Urbaine, La Mutuelle Lyonnaise, La Mutuelle des Privoyants, Le Patrimoine, La Victoria La Union et le Phenix Espagñol. Le Providence, La Metropole, Le Nord, La Caisse Paternelle and La Mondiale transact life only. Two English companies, the Gresham and Norwich Union, of London, write life. The Zurich and Société d'Assurances Generales sur la Vie, Swiss companies, write life. Other foreign companies having complied with the insurance laws of March 17, 1905, and allowed to write life insurance on French territory, are: L'Africaine, La Baloise.

ARGENTINE.

BUENOS AIRES.—New York Life is represented. Other foreign companies are the Royal, the Gresham, Union Assurance; Norwich Union, Alemana. The Argentine companies are the La Italia, Hispano Argentina, La Mundial, La Mutual Americana, Le Rosario, La Rural, La Soberana, Prevision Popular, River Plate, Franco-Argentina, Germano-Argentina, Immobilaria, Positiva, Providencia, Previsora.

Fraternal societies practice to some extent and hailstorm insurance is quite extensively written. The government does not write insurance.

AUSTRALIA.

Sydney, N. S. W.—The following are some of the companies writing life and casualty insurance in Sydney:

Australian Alliance Assurance Company; Australian Metropolitan Life; Australian Mutual Provident Society; Alliance; City Mutual Life Assurance Society; Colonial Mutual Life Assurance Society; Co-operative Assurance Company, Limited; Equitable Life Assurance Society, New York; General Accident Fire and Life; Liverpool and London and Globe; Life Insurance Company of Australia; Mutual Life and Citizens; Mutual Life Insurance Company, New York; Manchester Assurance Company; National Mutual Life Association of Australia; New York Life; Standard Life Association; Provident Life Assurance Company; Australian Mutual Fire Farmers and Settlers.

BAHAMA ISLANDS.

One New York life insurance company does business in Nassau, New Providence Island, the Equitable Life. Other companies in the field are the North American Life, Canada Life, Sun Life of Canada and the Imperial Life of Canada.

BARBADOS.

One Domestic Life Company.—Mutual Life Assurance Society. Foreign life companies operating are: American—New York Life, North American Life; British—Guardian Fire and Life, Law, Union and Crown Fire and Life, London, Liverpool and Globe Fire and Life, Royal Fire and Life, Scottish Union and National Fire and Life, Standard Life, Gresham; Canadian—Imperial, Manufacturers, Sun Life.

BELGIUM.

There are no American companies operating in Brussels. Other foreign companies are:

FRENCH.—Abeille, Aigle, Conservateur, Nationale, Patrimoine, Phenix (last two also accident), Union de Paris, Urbaine de Paris, Mutual de France et des Colonies, La Mondiale, La Mutuelle Lyonnaise, Societe Generale Francaise, La France, Le Monde, Le Globe, Assurances Generales sur la Vie.

SWISS.—Baloise (fire and life), Genevoise (life), Helvetia (transport), La Suisse (accident), and Zurich (accident).

ENGLISH.—Alliance, Gresham, General, Standard, General Accident Fire and Life Association Corporation, Ltd., General Life Assurance Company.

DUTCH.—Ne Nederlanden (and accident), Dordrecht, Generale, Neerlandaise, Kosmos, Noord Braband, Pietas, Premiere Neerlandaise (and accident), Utrecht, Mutuelle Hollandaise, Noord en Zuid Nederlandsche.

SPECIAL FORMS.—In connection with the working of the Government postal savings bank system and life annuity fund of Belgium, there is a Government insurance embracing life and endowment forms. In 1903 a law was passed providing for compensation for damages to workmen by accident, and factory owners and contractors are held directly responsible by the Government.

BERMUDA.

Bermuda has one small domestic life insurance company. A list of foreign companies operating here is as follows: Manufacturers Life Insurance Company of Canada, North American Life Assurance Company of Toronto, Canada; New York Life Insurance Company, New York; Sun Life Insurance Company of Canada; Royal Fire and Life Insurance Company, Liverpool; Liverpool and London and Globe, Liverpool; Federal Life Assurance Company of Hamilton, Canada; Standard Life, Edinburgh; Canadian Railway Accident, Ottawa; Mutual Life, New York; Standard Life, Canada; Imperial Life, Toronto.

The Bermuda Mutual Assurance is run on the fraternal plan, also one among the colored people on similar lines.

BOLIVIA.

Six companies are now writing business. They are La Previsova, Argentine; "Rimac," "Internacional," "La Urbana," Peru, and New York Life, New York.

BRAZIL

The companies doing business in Brazil are the New York Life, Sul America, Equitativa, Rio; Garantia da Amazonia, Beléin; Caixa Geral das Familias, Rio; Paulista, Sao Paulo; Providencia do Sul; Porto Alegre Cruseiro do Sul, Rio.

The following companies write Tontine insurance: Bonificadora, A Universal, A Vida Mutua, Mutuaria Amparo das Familias, Auxiliodora, A Bonança, A Minas Geraes, A Pastoril Mineira, A Garantia do Futuro, Fraternidade Sul Mineira, A Garantia Mineira, Mutua Mineira, Mutua Ouro-Pretena, Uniao Mineira, Zona da Matta, Mutua Central, Mutua M. Itaúna, Alliança do Brazil, Alliança do Sul, Caixa Mutua de Pensoes Vitalicias, A Continental, A Economizadora Paulista, Montepic das Familias, Mutua Brazil, Mutua Paulista, Mutua Excelcior, Pensionato das Familias, A Previdencia, A Tranquillidade, A Uniao Brazil, Mutualidade Geral, Auxilios das Familias, Mutua Brazileira, Mutua S. Joannense, Preventiva de Auxilio Mutuo, Previdente Ampararense, Garantia Paulista, A Americana, Vitalicia Pernambucana, Mutualidade Pernambucana, Dote Paranaense, Segurança da Familia, Mutua Paranaénse, A Familia, A Egualdade, O Globo, A Liberal, A Mundial, A Perseverança Internacional, A Victoria, A Protectora do Lar, A Reserva do Futuro, A Mutua Federal, A Providencia, Rio-Brazil, A Nacional, A Uniao Internacional, A Carioca, A Rio de Janeiro, A Popular.

The Equitable Life has a financial agent here, but does not write new business. The Government does not write insurance and fraternal insurance is not much known.

BRITISH EAST AFRICA.

ZANZIBAR.—Oriental Life Insurance Company, Cowasjee, Dinshaw & Bros., agents; Hindoostan Co-operative Life Insurance Society Company, Ltd., K. H. Joshi, agent.

BRITISH INDIA.

Domestic Companies.—All India and Burma, All India United, Aryya, Asian, Commercial, Bengal Mercantile, Bharat, B. B. and C. I. Zoroastrian, Bombay Life, Bombay Mutual, Bombay Widows, Bombay Zoroastrian, British Indian, Christian Mutual, Co-operative, East and West, Empire of India, General, Goan Mutual, Guzarat Zoroastrian, Hindu Provident, Hindustan (Gujranwala), Hindusthan Co-operative, India Equitable, Indian Christian, Indian Life, Industrial and Prudential, Light of Asia, Madras Equitable, Madras Widows, Mangalore Roman Catholic, National, National Indian, Oriental, Popular, Provincial, Rechabites, Simla Mutual, Sind Hindu, Tinnevelly C. M. S. Widows, Unique, United India, Western India, Zenith.

CANARY ISLANDS. (TENERIFFE.)

The following companies have agents here (Teneriffe): Banco Vetalicio (Spanish), Gresham (English), L'Union of Paris, Les Previsiones de Porvenir of Madrid, La Mutuelle de France, de Colonies, and La Catalana.

CANAL ZONE.

Life.—Home Life Insurance Company, Pan-American Life Insurance Company.

Casualty.—American Surety Company, United States Fidelity and Guaranty Company, Maryland Casualty Company, National Surety Company, New York.

CAPE TOWN, CAPE COLONY.

African Homes Trust, Ltd., 24 and 26 Castle Street; Alliance Assurance Company, Ltd., 40 St. George's Street; Atlas Assurance Company, 116 Adderley Street; Colonial Mutual Life Assurance Society, Ltd., 88 St. George's Street; Commercial Union Assurance Company, Ltd., 88 St. George's Street; Employers Liability Assurance Corporation, Ltd., 23 St. George's Street; English and Scottish Law Life Association, 117 St. George's Street; Equitable Life Assurance Society of the United States, 9 Adderley Street; General Accident Fire and Life Assurance Corporation of Perth, 2 Greenmarket Square; General Life Assurance Company, Ltd., 57 St. George's Street; Gresham Life Assurance Society, 80 Adderly Street; Guardian Assurance Company, Ltd., Guardian Buildings, Adderley Street; Law Union and Rock Insurance Company, 90 St. George's Street; London and Lancashire Life Insurance Company, 148 St. George's Street; London and Lancashire Life Assurance Company, 85 St. George's Street; Manufacturers Life Insurance Company, Adderley Street; Mutual Life Insurance Company of New York, 85 St. George's Street; National British and Irish Millers Insurance Company, Ltd., 80 Adderley Street; National Mutual Life Association of Australasia, Ltd., 11 and 13 Church Square; New York Life Insurance Company, Dutch Reformed Church Chrs., Adderley Street; New Zealand Insurance Company, Ltd., 55 St. George's Street; North British and Mercantile Fire Insurance Company, 6 Church Square; Northern Assurance Company, Ltd., of London and Aberdeen, 106 St. George's Street; Norwich Union Fire Insurance Society, 105 St. George's Street; Norwich Union Mutual Life Insurance Society, St. George's Street and Church Street; Ocean Accident and Guarantee Corporation, Ltd., 89 St. George's Street; Phœnix Assurance Company, Ltd., 7 Church Street; Railway Passengers Assurance Company, 6 Church Square; Royal Exchange Assurance, 150 St. George's Street; Royal Insurance Company, 117 St. George's Street; Scottish Union and National Insurance Company, 110 St. George's Street; South African Mutual Life Assurance Society, 8 Darling Street; Southern Life Association, 93 and 95 St. George's Street; Standard Life Assurance Company, 24 St. George's Street; Star Life Assurance Company, 100 St. George's Street; Sun Life Assurance Company of Canada, 9 Adderley Street; Union Assurance Society, Ltd., 134 Adderley Street; Yorkshire Insurance Company, Ltd., 120 St. George's Street; Imperial Fire and Life, P. O. Box 600, Cape Town; Law Union and Crown Life, Box 447, Cape Town; Liverpool and London and Globe, 85 St. George's Street; Sun Insurance of London, Cape Town.

CEYLON.

Colombo.—Two American and the following other foreign companies operate:

Oriental Government Security, Bombay; China Traders; Empire Life of India; Standard; Equitable of New York; New York Life; Great Eastern; Commercial Union; Liverpool, London and Globe; London and Lancashire; Manufacturers Life, Colombo; National Mutual Life; North British and Mercantile; Norwich Union; Gresham; Central; Royal; Scottish Union and National; National of Ireland; British National; Phœnix; Scottish Amicable; Scottish Metropolitan; Sun Life, Canada; General Accident and Life; Federal Life; National Indian Life; Hindustan Co-operative; Manheim National; British Insurance; Yorkshire Insurance; Northern Insurance.

CHILI.

The following companies operate in Chili: First-class, Sun Life of Canada, Atlas, Alliance, Commercial Union, Guardian and Norwich Union. Second-class, Aconcagua, Aurora de Chile, Benefactora. By a law passed in 1904 life insurance companies are divided into two classes, first and second. The former are required to deposit 400,000 pesos ($146,000), and the latter 300,000 pesos ($109,500). They are also required to deposit twenty per cent of their yearly premiums and pay a tax as follows: First-class companies, 4000 pesos ($1460); second-class, 3000 pesos ($1095).

The payment of the twenty per cent is in case they do not wish to deposit the 400,000 pesos.

CHINA.

Amoy—Domestic Companies.—Venus Life Assurance Company, Ltd.; China Mutual;‡ China National; Shanghai Life;‡ Wah An; Sun Life. Foreign Companies—Insular Life; Manufacturers Life of Canada; Norwich Union; Standard of England; Tai Tong Life; Royal Fire and Life; China United Assurance.

Canton.—China Mutual Life Insurance Company, Ltd.; Fatum Accident Insurance Company, General Accident Assurance Corporation; Canada Accident Assurance Company; Shanghai Life Insurance Company, Ltd.; Sun Life Assurance Company, Canada; Royal Insurance Company; Equitable Life Assurance Company; Alliance; Guardian; Manufacturers Life; Manhattan Life; Lancashire; London and Lancashire; Standard Life Assurance; Yorkshire Fire and Life.

Hankow.—Sun Life Assurance Company of Canada, Fatum Accident Insurance Company, Basler Life Assurance Company, Standard Life, China United Life, Scottish Equitable, China Mutual Life, Federal Life of Canada, Manufacturers Life, Shanghai Life Insurance Company, Venus Life.

Nanking. China Mutual, Venus Life, Shanghai Life, China United Life Assurance Society, Ltd.

Hong Kong.—Life insurance companies:

China Mutual Life Insurance Company, Ltd.; Commercial Union Assurance Company. Ltd.; Daido Life Insurance Company, Osawa & Co., agents; General Accident, Fire and Life Assurance Corp., Ltd., Holland-China Trading Company and W. G. Humphreys & Co., agents; Lancashire Insurance Company (London), David Sasson & Co., Ltd., agents; Liverpool and London and Globe Insurance Company, Ltd.; Manufacturers Life Assurance Company of Toronto, Bradley & Co., agents; Northern Assurance Company, Gibb, Livingston & Co. and Bradley & Co., agents; Royal Insurance Society of Liverpool, W. R. Loxley & Co., agents; Pacific Mutual Life Insurance Company of California, Shewan, Tomes & Co., agents; Scottish Metropolitan Assurance Company, Vernon & Smyth, agents; Shanghai Life Insurance Company, Ltd.; Standard Life Assurance Company, The Dodwell & Co., agents; Sun Life Assurance Company of Canada, Powell's Building; Union Assurance Society of London, Harry Wicking & Co., agents; Yorkshire Fire and Life Insurance Company, Sowan, Tomes & Co., agents; China Hong Nin Life; Manon Life.

Shanghai.—Domestic:

Chinese.—China National; Yi Tung Fire, Marine and Life; Yun Kong; Yung Lien; Venus Life Assurance Company, Ltd.; Yung On, and China United.

British.—China Mutual, Excess Insurance, and Shanghai Life.

French.—Lion Mutual Provident.

Foreign:

American.—Equitable Life; Mutual Life; New York Life, all of New York, and Pacific Mutual of Cal.

British.—General Accident F. and L.; Northern F. and L.; Phœnix F., L. and M.; Royal F., L. and M.; Standard, and Sun.

Canadian.—Federal; Manufacturers, and Sun Life.

Japanese.—Chiyoda Mutual Life and Taisho Life.

† Assume native risks. ‡ The China Mutual and the Shanghai Life are now amalgamated.

TIENTSIN.—The following foreign companies operate:

Manufacturers, and Sun Life of Canada; Standard Assurance of Scotland; China Mutual, Shanghai.

CHOSEN, JAPAN.

The American life insurance companies operating in Chosen are the Equitable Life of New York and the New York Life. Other companies also operating are the Sun Life, China Mutual, Oriental Life, Yokohama Life, Banzai Life, and Imperial Life.

COLOMBIA.

BOGOTA.—The Manufacturers of Canada and the Sun Life of Canada have agencies. There are two domestic life companies, the La Mutualidad Nacional and Mutualidad Colombian.

COSTA RICA. (SAN JOSE.)

Companies operating: Sun, Manufacturers, Confederation, and Imperial Life, all of Canada, and Pan-American Life of New Orleans. The Equitable of New York, New York Life, North American Life and Guardian Life have financial agents here, but do not write any business. The Sociedad Nacional de Seguros de Vida, El Hogar, Sociedad Costerricense de Seguros de Vida, and Sociedad de Economias de Guadaloupe do an assessment business.

CUBA.

The following life insurance companies are operating in Cuba, all having their headquarters in Habana: New York Life, José D. Solé, manager; Sun Life of Canada, Luther S. Harvey, director; Pan-American Life of New Orleans, John T. Bruton, manager; Fidelity and Deposit Co. of Maryland; London Assurance Corporation; National Surety Co. A number of companies are in process of formation for the exploitation of Workmen's Indemnity Insurance, in conformity with the requirements of the law recently passed by the Cuban Congress. Among these are La Mutua Nacional, La Union Hispano-Americana, La Cuba. Other companies are: Albingia, H. Toennies, agent; American National; Compania Cubana de Accidentes; Home Insurance Company; Maryland Casualty Company; Northern Assurance; Manufacturers Life, Dr. Jacinto Pedroso, agent; Royal Exchange Assurance Corporation, Zaldo E. Martinez, agent; Union Assurance Society, Emilio Mamnoir, agent; Union Industrial Commercial; Union Nacional, Obispo and Aquiar Sts.

CURACAO, W. I.

The following companies are represented: New York Life, Equitable Life of New York; Standard Life, Edinburgh; Manufacturers Life Insurance Company, Toronto; Sun Life Insurance Company of Canada, Prospere Baiz & Co., agents; National Levensverz Ekering Bank, Amsterdam; First Dutch Insurance Company, Madura's Bank, agent; The Netherlands Fire and Life Insurance Company, Maduro, Jr., & Co. There are no local companies.

ECUADOR.

GUAYAQUIL—*Domestic*—La Sud America, Seguros de Vida. *Foreign*—Guardian Insurance Company, London; New York Life, New York, and Equitable, New York.

EGYPT.

Following is a list of life companies operating in Cairo:

Army, Navy and General, Baloise, China Mutual, Equitable des Etats-Unis, Gresham, Imperial Fire and Life, London and Lancashire, Manufacturers Life, National Benefit Life and Property, National Mutual Life, New York, Norwich Union Life, Royal Fire and Life, Scottish Union, Shanghai Life, Standard Life, Sun Life.

ENGLAND.

LEEDS.—Two American companies operate, the Equitable and the Mutual. One hundred and twenty-five other foreign companies do business in Leeds through agents. All branches of insurance are represented.

LIVERPOOL.—There are seven colonial companies and fifty-seven companies actively represented in Liverpool, all doing a life insurance business. All other branches are represented.

FRANCE.

PARIS.—The foreign life insurance companies registered in France and having permanent offices at Paris are as follows:

Alliance de Genes, Genoa, Italy; Assurances Générales de Trieste, Trieste, Italy; Baloise, Basle, Switzerland; The Consolidated, London, England; Equitable des Etats-Unis, New York, U. S. A.; The Gresham, London, England; des Danoises réunies, La Hafnia, Copenhague, Denmark; New York Life, New York; Norwich Union, Norwich, England; Société Suisse d'Assurances Générales, Zurich, Switzerland; Union and Phenix Espanol, Madrid, Spain; Utrecht, Holland.

For list of domestic companies refer to index (France).

The foreign casualty insurance companies authorized by the government to do accident insurance according to workmen's compensation act. (Law of April 9, 1898):

La Société Suisse d'Assurances contre les Accidents, Winterthur, Switzerland; La Zurich, Zurich, Switzerland; La Union et le Phénix Espagnol, Madrid, Spain; The General Accident Fire and Life Assurances Corporation, Ltd., Perth, Scotland. The Corporation of the Royal Exchange Assurance, London, England; Helvdia, Zurich, Switzerland; Yorkshire Insurance Company, York, England; The Motor Union Insurance Company, London, England; Norwich Union, Norwich, England; Insurance Society, Norwich, England.

Other foreign companies doing ordinary casualty insurance only:

La Potentia, The Hague, Holland; English and Foreign, London, England; Gresham Fire and Accident, London, England.

GIBRALTAR.

The following companies transact a life business in Gibraltar: Scottish Amicable Life Assurance Society, Saccone & Speed & Company, Ltd., agents; Norwich Union, and Nrothern Assurance Company, Norwich Union Fire Insurance.

GREECE. (ATHENS.)

The following life companies operate:

Domestic—Greek, Anatoli, Ethniki. Foreign—Austrian, Phœnix Autrichien, Assicurazione Generali di Trieste; British, Gresham; French, Phœnix Francais, Caisse Paternelle, Nationale, Union; Spanish, Union and Phœnix Hispagniol; German, Victoria zu Berlin.

SPECIAL FORMS.—The Government maintains a pension fund for public officials and an accident bureau for miners. Each trade has its benefit society.

GUADELOUPE, W. I.

Standard Life, London, Ste. Croix de La Ronciére, agent; The London Assurance Corporation, London, Emmanuel Rey, agent; Equitable Assurance, New York, Epiphane Gabriel, agent; New York Life, New York, Me Graeve, agent; Mutuelle de France e Colonies, Paris La Co-operation, Paris, Luc Peraud, agent; Manufacturers Life, Toronto, Can., Ary Bourjac, agent.

GUAM.

Liverpool and London and Globe Insurance Company, Atkins, Kroll & Co. of Agana, agents.

GUATEMALA.

There are no domestic insurance companies of any kind in Guatemala. There is an agency of the New York Life, with Banco Americano de Guatemala of Guatemala City. The Equitable Life of New York has a financial agent, but does not write new business. The Sun Life of Canada; La Imperial del Canadá, E. de Laroque, agent; Confederation of Canada, Pan-American of New Orleans; Home Life, Rosenthal Hijos, agents.

GUIANA, BRITISH.

The Demerara Mutual Life Assurance Society, Ltd., is a domestic company of British Guiana, which was organized about twenty-seven years ago. The officers are: Hon. A. P. Sherlock, chairman; H. B. Sadler, secretary.

There is also the Sun Life of Canada, the New York Life, Standard Life, Barbados Mutual, Imperial Life of Canada, and the Royal and Northern of England.

All permanent Government officers are obliged to carry life insurance.

HAITI. (PORT-AU-PRINCE.)

The New York Life and the Standard of England operate. There are no domestic companies.

HAWAII.

The latest report received shows that the following companies were authorized for the year ending December 31, 1920:

Life.—Equitable Life Assurance Society, New York; Canada Life, Guardian Life Insurance Company, New York; Mutual Life Insurance Company, New York; New England Mutual Life Insurance Company, Boston; New York Life Insurance Company, New York; National Life, Niagara Life, Pacific Mutual Life Insurance Company, San Francisco; Prudential Insurance Company, Newark, N. J.; Sun Life Assurance Company, Montreal, Canada; West Coast Life Insurance Company and Western States Life Insurance Company of San Francisco.

Accident and Health.—Employers Liability Assurance Corporation, Ltd., London; London and Lancashire Indemnity, New York; London Guarantee and Accident Company, Ltd., London; Pacific Mutual Life Insurance Company, San Francisco; Preferred Accident Insurance Company, New York; Standard Accident Insurance Company, Detroit; Hartford Accident and Indemnity Company, Hartford, Conn.

Surety.—Fidelity and Deposit Company of Maryland, Baltimore; United States Fidelity and Guaranty Company, Baltimore; National Surety Company, New York, and Home Insurance Company of Hawaii.

Liability.—Employers Liability Assurance Corporation, Ltd., London; London Guarantee and Accident Company, Ltd., London; Fidelity and Deposit, Baltimore; U. S. Fidelity and Guaranty, Baltimore.

Plate Glass.—Lloyds Plate Glass, New York; Home Insurance Company of Hawaii; Hartford Accident and Indemnity Company, Hartford, Conn.; London and Lancashire Guarantee, Toronto.

Burglary.—Employers Liability Assurance Corporation, London; National Surety, New York; U. S. Fidelity and Guaranty, Baltimore; Hartford Accident and Indemnity, Hartford, Conn.

Automobile.—Insurance Company of North America, Philadelphia; London Guarantee and Accident, London; U. S. Fidelity and Guaranty, Baltimore; Hartford Accident and Indemnity Company, Hartford, Conn.

HONDURAS, BRITISH.

The New York Life and Equitable Life of New York have local agencies. Other foreign companies are: Manufacturers, and Sun Life of Canada; Law Union and Crown, Phenix, Royal, Norwich Union of Great Britain, Alliance, Pan-American of New Orleans, North American Life of Toronto, Standard Life Assurance of Edinburgh, North British and Mercantile.

HONDURAS. (TEGUCIGALPA.)

There are no laws governing the operations of insurance companies as such, but each company would have to obtain its charter to do business along certain lines just as in the case of a foreign corporation seeking commercial or industrial privileges. There are no domestic companies of any kind. The New York Life, the Pan-American Life of New Orleans, and the Imperial Life of Canada are the only companies licensed to do business.

INDIA. (BOMBAY.)

The following companies write life insurance in Bombay:

Life.—Alliance Assurance Company, Ltd.; Atlas Assurance Company, City of Glasgow Life Assurance Company, Commercial Union Assurance Company, Empire of India Life Assurance Company, Gresham Life Assurance Society, Ltd.; Indian Guarantee and Suretyship Association, Legal and General Life Assurance Society, London Assurance Corporation, London and Lancashire Life, Manufacturers Life Insurance Company; National Guarantee and Suretyship Association, North British and Mercantile Insurance Company, Oriental Government Security Life Assurance Company, Royal Insurance Company, Royal Exchange Assurance Corporation, Sea Insurance Company, Manufacturers Life Insurance Company, Standard Life Assurance Company, Sun Life Assurance Company of Canada, Bombay Mutual Life, Imperial Life, Universal Life Assurance Society, Australian Alliance Assurance Company, British American Assurance Company, General Accident Fire and Life Assurance Corporation, Ltd.; Guardian Fire and Life Assurance Company, Ltd.; Western Assurance Company, Western Assurance Company of London and Toronto, National Mutual Life Association, Norwich Union Mutual Life Insurance Society, Phœnix Assurance Company, Ltd., Scottish Metropolitan Life Assurance Company, The Swadeshi Life Assurance Company, and Swadeshi Life Company, Ltd.

Accident.—General Accident Assurance Corporation, Railway Passengers Assurance Company, Equitable Fire and Accident Office, Norwich and London Accident Insurance Company, New Zealand Insurance Companies, Ltd., Norwich Union Mutual Life Insurance Society, Phœnix Assurance Company, Ltd., Imperial Insurance Company.

IRELAND.

BELFAST.—Substantially all of the British companies are represented in Belfast.

ITALY.

La Dordrecht Instituto Nazionale delle Assicurazioni, Le Phœnix.

JAMAICA, W. I.

Jamaica Mutual is the only domestic company.

In addition to this company the following are represented here: Standard Life, Barbados Mutual, Sun Life of Canada, Confederation, Imperial, London Guarantee and Accident, Gresham, Dominion of Canada Guarantee and Accident, North American.

JAPAN. (YOKOHAMA.)

The domestic life insurance companies in Japan are:

Ordinary Life.—Meiji Life; Teikoku Life; Nippon Life; Naikoku Life; Kyoho Life; Yurin Life; Nippon Kyoritsu Life; Jinju Life; Shinsho-Shinto Life; Nippon Kyoiku Life; Aikoku Life; Nippon Chohei Seison Life; Chohei Life; Kokoku Life; Kyosai Life; Nisshin Life; Toyo Life; Daido Life; Banzai Life; Yokohama Life; Hinode Life; Daiichi Life; Chiyoda Life; Taiyo Life; Shinkoku Life; Fuji Life; Taihei Life; Tokai Life; Horai Life; Hakuai Life; Fukuju Life; Doho Life; Ashhi Life; Chohei Life; Tokiwa Life; Yachiyo Taisho; Hinode Life; Kyodo Life; Taisho Life; Chyu-O Life; Tai-On Life; Takasago Life; Hakusai Life; Fukutoku Life; Nikka Life; Toka Life; Senyu Kyosai Life; Manju Life.

Foreign life insurance companies in Japan:

New York Life Insurance Company, Sun Life Assurance Company of Canada, Manufacturers Life Insurance Company.

JAVA.

The following life insurance companies, according to latest reports, operate in Java: Equitable Life Assurance Society, Sun Life of Canada, Queens Insurance Company, Scottish Imperial Life Insurance Company, the Alliance Life and Fire Insurance Company, the Imperial Life Insurance Company, Royal Life Insurance Company, Nederlandsche-Indische Levensverzekering en Lijfrente Maatschappij, Algemeene Maatschappij van Levensverzekering en Maatschappij, Levensverzekering Maatschappij Dordrecht, Nederlandsche Verzekering Maatschappij, Nationale Levensverzekering Bank te Rotterdam, Levensverzekering La Nationale te Paris, Hollandsche Societiet voor Levensverzekering, Shanghai Life Assurance Company, China Mutual Life Insurance Company, Great Eastern Life Insurance Company, and Amsterdamsche Maatschappij van Levensverzekering.

The domestic companies write personal accident. There is no Government insurance of any kind.

MADAGASCAR.

TAMATAVE and TANANARIVE.—There are no domestic companies. The following foreign companies are represented: La Mutuelle de France et des Colonies, La Nationale-Vie.

MADEIRA. (FUNCHAL.)

Mutual Life, New York; L'Urbaine, Paris; Continental, a Europa, Gloria Portuguesa, Lisbon; Equitativa de Portugal e Ultramar, A Nacional; A Portugal Previdente.

MALTA.

The New York Life, Mutual Life and Equitable Life are represented; the other foreign life companies are:

Liverpool and London and Globe, Liverpool; Gresham Life Insurance Company, Northern Assurance Company, Ltd., Standard Life Insurance Company.

MEXICO. (MEXICO CITY.)

Life companies: Confederacion del Canada, Sun of Canada, La Mexicana, La Nacional and Latino-Americana Mutualista.

Casualty companies: Excess Insurance Company, E. T. Oakley, agent; Maryland Casualty Company, Wm. B. Woodrow & Co., agent.

MOROCCO.

There are no domestic companies. The following companies are represented in Tangier: The New York Life, New York. French—Compagne de Phœnix, Paris; La Confiance, fire and life; L'Union, Paris, fire and life; La Mutuelle, Lyons, life; La Mutuelle de France, et des Colonies, life; La Mutuelle Franco-Española, life. English—Liverpool and London and Globe, fire, life and annuities; Lloyds, marine; the Consolidated Assurance Company, Ltd.; Royal; the Northern, fire and life; the Royal Exchange Assurance, fire and life; Alliance Insurance, Ltd., London. Spanish—El Dia, fire, marine and Life; La Union y et Phœnix Español, fire; El Banco Vitalicio de Espana, life.

MANCHURIA.

DAIREN.—Some of the active life insurance companies are: Chiyoda Mutual, Toyo Life, Kyoho Life, Meiji Life.

NICARAGUA (WESTERN).

There are no domestic companies nor are any regular agents of life insurance companies maintained in this district.

NICARAGUA (EASTERN)

There are no domestic life insurance companies operating. The only foreign company is the Pan-American Life of New Orleans.

NORWAY. (CHRISTIANIA.)

New York Life, Equitable and Mutual, represented. Other companies: Norwegian, 10; Swedish, 7; Danish, 3; German, 1.

SPECIAL FORMS.—**The Government transacts workmen's accident insurance and operates several pension systems.**

PANAMA.

The Pan-American Life, New Orleans, and Maryland Casualty, Baltimore.

PARAGUAY.

La Paraguaya, La Prevision domestic companies, write fire, marine, life and accident policies.

PERSIA.

Life insurance is practically unknown in Persia. Some use is made of burglary insurance by merchants.

PERU.

CALLAO.—Lima: Sun Life Assurance Company, "La Sud America" of Buenos Aires and El Pervenir. Under the operations of the decree by the Peruvian President, December 21, 1895, and amendments thereto approved by the Chamber of Deputies, September 21, 1899, according to the official report of the State Department, foreign insurance companies, except the South British of New Zealand, no longer transacted business in Peru. The decree provides that the smallest effective capital assigned for insurance operations in the Republic is 200,000 sols (silver), or $100,000; that fifty per cent of this capital is to be invested in immovable property situated within the Republic, or in local bonds, deposited in the banks of Lima; and that the policies granted by insurance companies shall be printed in the Spanish language.

PHILIPPINE ISLANDS.

Companies operating: China Mutual Life Insurance Company, Ltd., Hong Kong; Netherlands Fire and Life Insurance Company, Holland; New York Life, New York; Sun Life Assurance Company, Canada; Yorkshire Fire and Life Insurance Company, Great Britain; Great Eastern, Singapore; Shanghai Life, Shanghai; West Coast Life Insurance Company, California; Insular Life Assurance Company, Ltd., Philippines; Commercial Union, London; Fidelity and Surety, Manila; Employers Liability, London; National Surety Company, New York; Philippine Guaranty Company, Philippines (fire and surety); Union Guarantee Company, Philippines (fire and surety); Filipinas Compania De Seguros, Philippines (life).

Tuason, Tuason & Company transact fidelity and surety business.

PORTO RICO.

The following companies have their headquarters at San Juan: New York Life, (not writing any new business); Manufacturers Life Insurance Company, Toronto, Eliseo Font, Jr., agent; Sun Life of Canada, Montreal, Jesus M. Lago, agent; Mutual Life of New York, Charles Hartzell, agent; Imperial Life of Canada (not writing any new business); Pan-American Life, New Orleans, La., C. S. Foy, agent.

The following casualty companies are registered: American Surety Company, Fidelity and Deposit Company, National Surety Company, Employers Liability Assurance Corporation, Ltd., London, and Maryland Casualty Co., Baltimore, Md.

PORTUGAL.

L'Urbaine, Paris; Equitable Life, New York; Luzitania, Lisbon; La Union y el Fendiz, Español; Mutual Life, New York; Alliance Assurance, Ltd., London; Equitativa de Portugal e Colonias, and A Naçional.

PORTUGUESE EAST AFRICA—LOURENCO MARQUES.

Life Companies: A Mundial, Eduardo Silva & Co., agents; African Life Assurance Co., National Mutual Life Association of Australasia, Mann George & Co., Ltd., agents; Netherlands Insurance Company, Hoekstra's Agencies, Ltd., agents; North British and Mercantile, Delagoa Bay Agency Company, Ltd., agents; Northern Assurance Company, J. H. Muller, agent; "Oceano," Vieira Bros., agents; "Portugal," Vieira Bros., agents; Portugal Previdente de Lisboa, Salvado da Costa Bros., agents; Royal Insurance Company, Weedon Forwarding Company, Ltd., agents; The S. A. Mutual Life Assurance Society, Lourenco Marques Forwarding Company, Ltd., agents; The Southern Life Association, Delagoa Bay Agency Company, Ltd.; Yorkshire Insurance Company, Mann George & Co., Ltd., agents.

Accident Companies: London and Lancashire, Allen Wack & Co., Ltd., agents; National Mutual of Australasia, Mann George & Co.; Portugal Previdente de Lisboa, Salvado da Costa Bros., agents; "Oceano," Vieira Bros., agents; "Portugal," Vierira & Bros., agents; Royal Exchange, Mann George & Co., Ltd.; South British Insurance Company, Delagoa Bay Stevedoring and Landing Company, Ltd., agents; Yorkshire Insurance Company, Ltd., Mann George & Co., agents.

Indemnity Associations: African Guarantee and Indemnity Company, Ltd., J. C. Sequira, agent; Assuranceforeningen Skud, Christiania (Gjensidig).

Liability Insurance: Employers Liability Assurance Corporation, Ltd., D. B. Stevedoring and Landing Company, Ltd., agents.

General: Liverpool and London and Globe.

RUSSIA.† (PETROGRAD.)

The following life companies operate in Petrograd: First Russian Insurance Company of 1827, fire and life; Second Russian Insurance Company of 1835, fire and life; Zabotlivost, life; Rossia, life, fire, marine, accident, railroad passengers and plate glass; Salamandra, life and accident; Petrograd Insurance Company, fire, life and accident; Yakor, fire, life and transport; L'Urbaine (French); New York Life and Equitable Life of New York; Volga Fire and Transport; Russian Insurance Company of 1867; Russian Reinsurance Company, life, fire and stock; General Life and Stock Insurance Company; "Jhizn," life and stock; Mutual Insurance Company of Russia, fire; Russian Lloyd, fire, transport, marine; Russian Insurance Trust Company; "Pomoshtch," accident, transport; Persian Insurance and Transport Company.

In Odessa, seven domestic companies operate. In Riga, two American companies and one French company operate.

SPECIAL FORMS.—A large number of public and government pension funds are maintained, and there exists a large number of small local mutual societies for fire and life insurance. Accident and workmen's Collective, the Pomoshth and the Rossia insure plate-glass, the former also writing burglary. Hailstorm and live stock insurance is also widely practiced.

SAMOA. (ASIA.)

A. G. Smythe represents the Norwich Union of London.

SANTO DOMINGO.

The Sun Life of Canada, Solsr, agent; Carlos M. Jimenez, banking agent.

† Information under this heading has not been checked for this edition; mail service having been suspended.

ST. HELENA.

The Alliance of London, established here in 1842, Standard of Edinburgh, are the only life companies transacting business. The Alliance is represented by Messrs. Solomon & Co. and Messrs. W. A. Thorpe & Sons, and the Standard by Solomon & Co.

SAN SALVADOR.

Confederation Life of Canada, Pan-American Life of New Orleans, Imperial Life of Canada, and Sun Life of Canada are represented, having financial agents. The New York companies have no soliciting agents.

SCOTLAND.

DUNFERMLINE.—New York and numerous British and Scotch companies operate.

DUNDEE.—The Colonial Mutual of Australia has agents here, and about 120 domestic companies of all kinds operate. The New York Life, Mutual Life of New York and Equitable Life of New York operate through the agency in Glasgow.

SIAM. (BANGKOK.)

Companies operating: The New York Life, Sun Life and Manufacturers Life of Canada, Northern Assurance Company, Commercial Union (fire, life and marine), Equitable Life Assurance Society, New York; Netherlands Fire and Life Insurance Company, Shanghai Life Insurance Company, Ltd.; China Mutual Life Insurance Company, Ltd.; The Great Eastern Life Assurance Company, Ltd.; Royal; General Accident Fire and Life Assurance; Yorkshire Fire and Life; Employers Liability Assurance Corp., Ltd.; State Assurance Company, Ltd; Liverpool and London and Globe Insurance Company, Ltd.; World Marine and General Insurance Company, Ltd.; Fook On Fire and Life Insurance Company; Federal Life Assurance of Canada; Standard Life Assurance Company; Venus Insurance Company. There are no domestic companies.

SIBERIA (VLADIVOSTOK).

Domestic: First Russian Insurance Company, Petrograd (life and accident); Second Russian Insurance Company, Petrograd; Salamanda Insurance Company, Petrograd (life and accident); Petrograd Insurance Company (life and accident); Russin Company for Insurance and Transportation; Rossia Insurance Company, Petrograd (life and accident); Russian Insurance Company, established 1867; Jakor Insurance Company, Moscow (life); Moscow Insurance Company.

SIERRA LEONE.

The National Mutual life Assurance Society of London, the Union Assurance Company of Manchester, fire and life, and about sixty local friendly societies operate.

SOUTH AFRICA (ORANGE RIVER COLONY)

BLOEMFONTEIN.—African Life Assurance Society, Ltd.; Colonial Mutual Life Assurance Society, Ltd.; Equitable Life Assurance Society of the United States; General Life Assurance Company, Ltd., of Amsterdam; Gresham Life Assurance Company, Ltd.; Mutual Life Insurance Company of New York; National Mutual Life Association of Australasia, Ltd.; New York Life Insurance Company; Norwich Union Life Insurance Society; Railway Passengers Assurance Company; South African Mutual Life Assurance Society; Southern Life Association; Standard Life Assurance Company; Suid Afrikaanse Nasionale Lewens Assuransie Maatschappij Beperk; Sun Life Insurance Company of Canada.

SPAIN.

MADRID.—Domestic Life Companies.—La Union y el Fenix; Banco Vitalicio de España; La Estrella; La Union y el Fenix Español; Banco Aragonés; Caja de Previsión y Socorro.

Foreign Life Companies.—Le Phénix; The Standard; Guardian of America; La Victoria de Berlin; Gresham; La Nationale; Assicurazioni Generali de Trieste; La Equitativa de los EE. UU. do Brasil; Norwich Union; Riunione Adriatica di Sucurta.

SUVA, FIJI ISLANDS.

The companies operating here are the New York Life, Mutual Life of New York, Morris Hedstrom Company, agents, and the Colonial Mutual Life of Melbourne, H. Marks & Co.; Australian Mutual Provident Society, Brown & Joske, agents; National Mutual Life Insurance Society, A. J. Walker, Esq., superintendent. There are no domestic companies.

SWEDEN. (STOCKHOLM.)

Two American, Equitable, Mutual Life and the following foreign companies operate:

Deutsche Lebensvers-Gesellschaft, Lübeck; Alliance, London; Union Assurance; London; Germania, Stettin; English and Scottish Law, London; Standard, Edinburgh; Gresham, London; Hafina, Copen-Copenhagen.

Swedish—Allmanna, Svenska, Valande, Sverges, Kristna Vannernas, De Forenade.

SPECIAL FORMS.—The Government transacts only workmen's accident insurance. Numerous co-operative friendly associations exist. There are eight domestic accident companies, six stock and two mutual, also six foreign. Eight Swedish and three German concerns insure plate glass and burglary.

SWITZERLAND (GENEVA).

The companies marked with † have renounced their Swiss federal concession.

Swiss—La Genevoise; La Suisse, Lausanne; La Baloise, Basel; Patria, Bâle.

German—Gothaer, Leipziger, Karlsruher, Friedrich Wilhelm, Teutonia, Concordia, Stuttgarter, Germania, Atlas, Berliner.

French—La Compagnie d'Assurances Générale, L'Union, Soleil, Aigle,† Confiance,† La Fonciere,† La Nationale, La Caisse Paternelle, Le Phenix, L'Urbaine.

Austrian—Der Anker.

English—Norwich Union, General,† Star,† The Northern (London).

American—The New York Life, Guardian of America, Equitable.

SYRIA.

The insurance companies operating here are:

The New York Life, The Equitable of New York, The Gresham, London; The Northern, London; The Royal, London; The Sun Life of Canada, Le Phœnix, Paris; L'Union, Paris; Ancre, Wien; La Victoria, Berlin; Assicurazione Generali, Trieste; Donau, Wien; La Nationale, Paris; La Stuttgart, Stuttgart; La Mondiale, Paris; L'Avenir Mutual, Paris; Friedrich Wilhelm, Berlin; Oester-Phenix, Wien; Commercial Union, Liverpool; Albingia, Hamburg; Mutual Life, New York; Alleanza, of Genoa; Consolidated of London.

TAHITI, SOCIETY ISLANDS.

La Mutuelle de France et des Colonies, West Coast-San Francisco Life, Le Phenix of France.

TASMANIA.

The following life companies transact business here: Australian Mutual Provident Society, Colonial Mutual Life, National Mutual Life Association of Australia, and Mutual Life and Citizens Assurance Company, Australian, Temperance and General Mutual Life Society, City Mutual Life, Liverpool and London and Globe, Colonial Mutual Life, Australian Metropolitan Life Association, Peoples Prudential, Provident, Assurance and Thrift, Co-operative, Life Insurance Company of Australia, Australian Provincial.

The following companies do accident and guarantee business: Colonial Mutual Fire, South British, Queensland, New Zealand, Victoria, Ocean, London and Lancashire, Atlas, Australian Alliance, Liverpool and London and Globe, Commercial Union, Accident Underwriters, Australian Alliance, Insurance Office of Australia, Manchester Assurance, Phœnix Assurance, Royal Exchange, Scottish Union and National, and Tasmania Insurance.

TRINIDAD, B. W. I.

The following life companies have agencies: Standard Life Assurance Company, Law Canada; Imperial, Canada; North British and Mercantile; London Assurance, Gresham, Union and Rock Life Assurance Company, London; Confederation Life Association, London; Scottish Amicable, London; Royal Life, London; Provident Clerks General Mutual, London; Sun Life Insurance Company of Canada; Manufacturers Life Insurance Company of Canada; North American Life Insurance Company.

Casualty companies: Canadian Casualty, Dominion of Canada Accident, General Accident.

TURKEY.

The following life companies are represented at Constantinople: L'Ancre, Assicurazioni Generali, Caisse Paternelle, The Consolidated, Danau, Friedrich Wilhelm, Gresham, Le Phénix Autrichien Vie, Le Phénix Français, Première Compagnie Hongroise, L'Union, Victoria de Berlin.

URUGUAY. (MONTEVIDEO.)

In 1911 the writing of life, labor, accident and fire insurance was declared a State monopoly. The companies then practising were permitted to continue business, but it is not the policy of the Government to admit new companies. The State Insurance Bank was created to write insurance in accordance with the above law.

The following companies are represented in Montevideo: La Uruguaya, Standard Life.

VENEZUELA.

La Guaira.—The "Compania Nacional Anónina de Seguros 'La Prervisora'" is the only life company doing business here, the Government regulations being prohibitive for American companies.

Provision is made for the writing of insurance on crops. There is no fraternal insurance of any account here.

VIRGIN ISLANDS

St. Thomas.—The following is a list of life insurance agencies doing business at this island: Northern Assurance Company, O. V. Poulsen, agent; National Surety Company, New York, D. O. Born; New York Life, John Lightbourn; State Institute for Life Insurance; Sun Life of Canada, A. H. Lockhart.

ZANZIBAR.

The Atlas Assurance Company and the Royal Exchange Assurance Corporation are represented in Zanzibar. There are no domestic companies.

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS

Corrected to July 1, 1921

State.	Name.	Address.	Title.	Next Session of Legislature
Alabama	A. W. Briscoe	Montgomery	Commissioner of Insurance	Jan., 1923
Alaska	W. G. Smith	Juneau	Territorial Treasurer	Mar., 1923
Arizona	Forrest A. Betts	Phoenix	Ch. Cl. Ins. Dt. Ariz. Corp. Com.	Jan., 1923
Arkansas	Bruce T. Bullion	Little Rock	Insurance Commissioner	Jan., 1923
California	Alexander McCabe	San Francisco	Insurance Commissioner	Jan., 1923
Canal Zone	C. A. McIlvaine	Balboa Heights	Executive Secretary	.....
Colorado	Earl Wilson	Denver	Commissioner of Insurance	Jan., 1923
Connecticut	Burton Mansfield	Hartford	Insurance Commissioner	Jan., 1923
Delaware	Horace Sudler	Dover	Insurance Commissioner	Jan., 1923
District of Columbia	Lewis A. Griffith	Washington	Insurance Superintendent	Dec., 1923
Florida	John C. Luning	Tallahassee	State Treasurer	Apr., 1923
Georgia	W. A. Wright	Atlanta	Insurance Commissioner	June, 1922
Hawaii	D. E. Metzger	Honolulu	Insurance Commissioner	Feb., 1923
Idaho	Howard J. Brace	Boise City	Dir. of Ins., Dept. of Com.	Jan., 1923
Illinois	Fred. W. Potter	Springfield	Superintendent of Insurance	Jan., 1923
Indiana	Thos. S. McMurray, Jr.	Indianapolis	Auditor of State	Jan., 1923
Iowa	A. C. Savage	Des Moines	Commissioner of Insurance	Jan., 1923
Kansas	Frank Travis	Topeka	Superintendent of Insurance	Jan., 1923
Kentucky	James F. Ramey	Frankfort	Insurance Commissioner	Jan., 1923
Louisiana	James J. Bailey	Baton Rouge	Secretary of State	May, 1922
Maine	G. Waldon Smith	Augusta	Insurance Commissioner	Jan., 1923
Maryland	Thomas J. Keating	Baltimore	Insurance Commissioner	Jan., 1922
Massachusetts	Clarence W. Hobbs	Boston	Commissioner of Insurance	Jan., 1922
Michigan	F. H. Ellsworth	Lansing	Commissioner of Insurance	Jan., 1923
Minnesota	Gust Lindquist	St. Paul	Commissioner of Insurance	Jan., 1923
Mississippi	T. M. Henry	Jackson	Insurance Commissioner	Jan., 1922
Missouri	A. L. Harty	Jefferson City	Superintendent of Insurance	Jan., 1923
Montana	Geo. P. Porter	Helena	Commissioner of Insurance	Jan., 1923
Nebraska	W. B. Young	Lincoln	Chief of Bureau of Ins	Jan., 1923
Nevada	George A. Cole	Carson City	State Controller	Jan., 1923
New Hampshire	John J. Donahue	Concord	Insurance Commissioner	Jan., 1922
New Jersey	Wm. E. Tuttle	Trenton	Insurance Commissioner	Jan., 1923
New Mexico	Remijio Mirabal	Santa Fe	Superintendent of Insurance	Jan., 1922
New York	Jesse S. Phillips	Albany	Superintendent of Insurance	Jan., 1923
North Carolina	Stacey W. Wade	Raleigh	Insurance Commissioner	Jan., 1923
North Dakota	S. A. Olsness	Bismarck	Commissioner of Insurance	Jan., 1923
Ohio	Bert. W. Gearheart	Columbus	Superintendent of Insurance	Jan., 1923
Oklahoma	E. H. Hardin	Oklahoma City	Insurance Commissioner	Jan., 1923
Oregon	A. C. Barber	Salem	Insurance Commissioner	Jan., 1923
Pennsylvania	T. B. Donaldson	Harrisburg	Insurance Commissioner	Jan., 1923
Philippine Islands	A. P. Fitzsimmons	Manila	Insurance Commissioner	.....
Porto Rico	J. E. Benedicto	San Juan	Treasurer	Feb., 1923
Rhode Island	Philip H. Wilbour	Providence	Insurance Commissioner	Jan., 1922
South Carolina	Jno. J. McMahan	Columbia	Insurance Commissioner	Jan., 1922
South Dakota	W. N. Van Camp	Pierre	Insurance Commissioner	Jan., 1923
Tennessee	Thomas E. Miles	Nashville	Commissioner of Insurance	Jan., 1923
Texas	J. C. Chidsey	Austin	Com'r. of Ins. and Banking	Jan., 1923
Utah	John W. Walker	Salt Lake City	Insurance Commissioner	Jan., 1923
Vermont	Joseph G. Brown	Montpelier	Insurance Commissioner	Jan., 1923
Virgin Islands	Joseph W. Oman	St. Thomas	Governor	.....
Virginia	Joseph Button	Richmond	Commissioner of Insurance	Jan., 1922
Washington	H. O. Fishback	Olympia	Insurance Commissioner	Jan., 1923
West Virginia	John C. Bond	Charleston	Insurance Commissioner	Jan., 1923
Wisconsin	Platt Whitman	Madison	Commissioner of Insurance	Jan., 1923
Wyoming	Donald M. Forsyth	Cheyenne	State Auditor	Jan, 1923

CANADA

Dominion of Canada	Geo. D. Finlayson	Ottawa	Superintendent of Insurance	.....
Alberta	W. V. Newson	Edmonton	Superintendent of Insurance	.....
British Columbia	H. G. Garrett	Victoria	Superintendent of Insurance	.....
Manitoba	Charles Heath	Winnipeg	Superintendent of Insurance	.....
New Brunswick	Robert Bailey	Fredericton	Deputy Provincial Treasurer	.....
Newfoundland	Geo. Bursell	St. Johns	Accountant, Finance Dept.	.....
Nova Scotia	Arthur S. Barnstead	Halifax	Deputy Provincial Secretary	.....
Ontario	V. Evan Gray	Toronto	Superintendent of Insurance	.....
Prince Edward Island	A. Newbery	Charlottetown	Assistant Provincial Treas.	.....
Quebec	F. L. Monck	Quebec	Superintendent of Insurance	.....
Saskatchewan	Arthur E. Fisher	Regina	Superintendent of Insurance	.....

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policyholders.	Total Expenses.	Dividends to Stockholders.	Total Expenditure.
		$	$	$	$	$	$	$	$	$	$	$	$
Canada Life, Toronto.....	1920	1,000,000	1,000,000	76 108.937	70 251,084	4,857,853	11 265 431	4.337,996	15 603 427	8,116,990	3,220,605	150,000	11 487 595
H. C. Cox, Pres.; Chas. R. Acres,	1919	1,000,000	1,000,000	69 352,268	63 697,664	4,654,604	8,320,952	3,710,958	12 031 910	6,234,494	2,522,492	150,000	8,906,986
Sec.; W. A. P. Wood, Actuary.	1918	1,000,000	1,000,000	65 947,777	57 964,196	6 983,581	7,103,188	4,220,200	11 323 388	5,767,280	1,804,026	150,000	7,721,306
	1917	1,000,000	1,000,000	62 580,337	54 835,593	6,744,744	6,218,077	3,329,517	9,547,594	4,340,106	1,645,008	150,000	6,135,114
	1916	1,000,000	1,000,000	59 264,184	52 245,329	6,018,854	5,722,626	3,104,885	8,827,511	4,129,330	1,500,012	100,000	5,729,342
Capital Life, Ottawa.....	1920	809,100	129,285	757,274	615,641	12,348	215,769	44,376	260,145	25,990	102,477	None.	128,567
M. J. O'Brien, Pres.; A. E. Corrigan,	1919	809,100	129,285	797,498	652,942	15,271	175,396	31,104	206,500	29,362	74,655	.....	104,017
Man. Dir.; E. M. McNiece, Sec.	1918	809,100	129,285	484,747	354,447	1,015	141,353	27,516	168,869	39,306	64,361	.....	103,667
	1917	809,100	129,285	406,479	270,321	6,873	125,108	20,089	145,197	22,418	61,105	.....	83,523
	1916	809,100	129,200	338,428	194,430	14,798	94,137	16,982	111,119	16,672	44,902	None.	61,574
Commercial Life, Edmonton.....	1920	.....	71,210	104,070	33,222	.....	22,586	27,374	49,960	3,182	33,259	None.	36,461
Arthur Davies, Pres.; J. P. Dunlop,													
Sec.; J. W. Glenwright, Mgr.													
Confederation, Toronto.....	1920	1,000,000	100,000	27 260,617	25 803,798	1,356,819	4,976,347	1,511,962	6,488,309	2,421,772	1,685,425	20,000	4,127,197
J. K. Macdonald, Pres.; J. A. Mac-	1919	1,000,000	100,000	24 672,553	23 202,371	1,370,182	4,318,523	1,362,674	5,681,197	3,023,760	1,420,106	20,000	4,463,866
donald, Sec.	1918	1,000,000	100,000	23 455,801	21 413,577	1,942,224	3,599,690	1,315,281	4,914,971	2,674,980	1,130,892	20,000	3,825,872
	1917	1,000,000	100,000	22 329,534	20 008,007	2,221,527	3,152,287	1,093,173	4,245,460	2,504,879	944,261	20,000	3,469,140
	1916	1,000,000	100,000	21 559,159	19 082,789	2,376,370	2,944,331	1,077,920	4,022,251	2,117,188	856,462	21,000	2,994,520
Continental Life, Toronto.....	1920	1,000,000	200,000	3,022,716	2,742,496	80,220	587,867	143,607	731,474	236,138	237,199	12,000	485,337
Geo. B. Woods, Pres.; Charles H.	1919	1,000,000	200,000	2,727,457	2,508,846	18,611	524,481	140,288	664,769	248,728	201,423	.....	450,151
Fuller, Sec.	1918	1,000,000	200,000	2,514,481	2,313,404	1,077	446,040	112,751	558,791	249,742	160,796	7,000	417,538
	1917	1,000,000	200,000	2,376,162	2,134,693	41,469	406,564	108,454	515,018	201,625	156,737	14,000	372,362
	1916	1,000,000	200,000	2,220,166	1,895,738	124,428	362,363	97,990	460,353	100,727	137,716	14,000	252,443
Crown Life, Toronto.....	1920	555,875	102,071	3,389,961	3,236,044	51,826	848,576	182,361	1,030,937	213,906	305,573	None.	519,479
G. T. Somers, Pres.; A. H. S. Marks,	1919	555,875	101,721	2,871,714	2,749,608	20,385	736,254	143,180	879,434	227,391	269,960	3,540	500,891
Sec.; H. R. Stephenson, Gen. Mgr.	1918	555,875	101,721	2,557,534	2,348,807	107,006	572,011	149,631	721,642	229,140	199,160	12	428,312
	1917	555,875	101,721	2,249,443	2,057,087	90,635	522,207	105,856	628,063	131,054	211,776	3,601	346,431
	1916	555,875	101,721	1,993,164	1,825,217	66,226	432,988	87,003	519,991	158,420	209,971	6,920	375,311
Dominion Life, Waterloo, Ont.....	1920	400,000	160,000	6,167,936	5,580,324	427,612	1,480,184	417,559	1,897,743	529,198	651,684	25,600	1,206,482
Thos. Hilliard, Pres. and Man. Dir.;	1919	400,000	160,000	5,464,458	4,821,015	483,443	1,182,205	389,290	1,571,495	619,577	520,835	22,400	1,162,812
P. H. Roos, Sec.	1918	400,000	160,000	5,069,455	4,311,313	598,142	881,688	365,141	1,246,829	528,856	316,107	24,000	868,963
	1917	400,000	160,000	4,650,063	3,802,976	687,087	707,636	292,435	1,000,071	324,980	267,288	17,099	609,367
	1916	400,000	125,000	4,295,003	3,445,625	724,378	613,080	254,006	867,086	307,205	204,124	14,999	526,328

The T. EATON LIFE, Toronto..... P. S. McLean, Chief Agent.	1920	.....	100,000	119,868	7,865	12,003	38,480	8,933	47,413	9,000	16,510	None.	25,510
EXCELSIOR LIFE, Toronto..... David Fasken, Pres.; C. P. Muckle, Sec.	1920	500,000	115,000	6,194,958	5,420,817	659,141	1,283,089	317,657	1,600,746	482,857	506,287	14,000	1,003,144
	1919	500,000	110,000	5,514,145	4,750,743	653,402	1,100,019	293,943	1,393,962	473,374	451,330	13,600	938,304
	1918	500,000	105,000	4,986,495	4,232,360	649,135	909,516	296,715	1,206,231	441,902	358,740	13,200	813,842
	1917	500,000	100,000	4,593,716	3,838,160	655,556	796,068	284,015	1,080,083	335,723	344,268	12,800	692,791
	1916	500,000	95,000	4,193,784	3,465,139	633,645	665,139	243,803	909,032	311,992	292,989	12,446	617,426
GREAT-WEST, Winnipeg..... Alexander Macdonald, Pres.; A. Jardine, Sec.; J. H. Brock, Man. Dir.; C. C. Ferguson, Gen. Mgr.	1920	1,000,000	998,088	37,382,647	32,714,602	3,669,957	8,012,400	2,144,465	10,156,865	2,603,023	2,797,279	149,377	5,549,679
	1919	1,000,000	996,265	31,260,347	26,925,340	3,338,742	6,698,793	2,057,958	8,756,751	2,937,403	2,319,744	148,981	5,406,128
	1918	1,000,000	992,786	27,432,824	23,556,599	2,883,439	5,580,363	2,412,913	7,993,276	3,343,210	1,018,436	148,706	5,110,352
	1917	1,000,000	991,805	24,385,666	20,318,903	3,074,958	4,934,625	1,501,614	6,436,239	2,154,084	1,455,659	148,177	3,757,920
	1916	1,000,000	987,795	21,702,571	17,709,606	3,005,170	4,237,776	1,356,266	5,594,042	1,725,197	1,267,187	141,791	3,134,175
IMPERIAL LIFE, Toronto..... G. A. Morrow, Pres.; J. F. Weston, Man. Dir.; D. Matheson, Sec.	1920	1,000,000	450,000	19,310,403	16,945,054	1,915,349	3,981,736	1,112,737	5,094,473	1,349,867	1,497,662	67,500	2,915,029
	1919	1,000,000	450,000	16,983,112	14,734,388	1,798,724	3,266,125	987,215	4,253,340	1,531,319	1,209,756	61,875	2,802,950
	1918	1,000,000	450,000	15,448,031	13,260,220	1,737,811	2,629,178	1,189,752	3,818,930	1,760,662	875,304	45,000	2,680,966
	1917	1,000,000	450,000	14,283,846	11,874,458	1,959,388	2,272,279	862,576	3,134,855	1,030,392	769,375	45,000	1,844,767
	1916	1,000,000	450,000	12,974,417	10,669,347	1,855,070	1,938,967	733,213	2,672,180	650,110	653,987	45,000	1,349,097
LONDON LIFE, London, Ont..... John McClary, Pres.; E. E. Reid, Sec.	1920	250,000	75,000	13,105,083	12,878,408	151,675	3,507,516	704,902	4,212,418	687,974	1,357,635	31,000	2,076,609
	1919	250,000	50,000	10,810,513	10,635,321	125,222	2,821,073	621,972	3,443,045	813,067	1,078,342	4,000	1,895,409
	1918	250,000	50,000	9,189,658	9,015,667	123,991	2,256,638	544,732	2,801,370	907,398	798,746	4,000	1,710,144
	1917	250,000	50,000	8,050,269	7,745,044	255,225	1,908,101	476,997	2,385,098	646,726	712,996	4,000	1,363,722
	1916	250,000	50,000	6,975,764	6,674,359	251,405	1,571,636	402,144	1,973,780	507,584	588,580	4,000	1,100,164
MANUFACTURERS LIFE, Toronto..... W. G. Gooderham, Pres.; J. B. McKechnie, Gen. Mgr.; A. J. Prest, Sec.	1920	1,500,000	300,000	33,220,910	30,384,569	2,536,341	6,760,413	1,878,816	8,639,229	2,614,729	2,534,838	24,000	5,173,567
	1919	1,500,000	300,000	29,355,630	26,538,313	2,517,317	5,447,556	1,735,867	7,213,423	2,843,087	1,902,625	24,000	4,769,712
	1918	1,500,000	300,000	26,748,393	23,946,099	2,502,294	4,285,160	1,661,297	5,946,457	2,564,786	1,311,459	24,000	3,900,245
	1917	1,500,000	300,000	24,585,784	21,755,729	2,530,055	3,672,514	1,436,496	5,109,010	2,094,215	1,071,639	24,000	3,189,854
	1916	1,500,000	300,000	22,694,436	9,866,600	2,527,836	3,373,598	1,286,043	4,659,641	1,782,381	949,709	24,000	2,756,090
MONARCH LIFE, Winnipeg..... James T. Gordon, Pres.; John W.W. Stewart, Man. Dir.; J. A. Macfarlane, Sec.	1920	998,600	100,743	1,814,158	1,729,058	.....	735,386	81,066	816,452	79,620	337,477	.....	417,097
	1919	998,600	100,743	1,347,367	1,301,779	.....	570,750	74,419	645,169	143,760	297,011	.....	440,711
	1918	998,600	100,743	1,112,935	1,028,655	.....	423,626	61,608	485,234	56,872	240,607	.....	297,479
	1917	998,600	100,743	871,740	727,491	43,506	338,322	60,014	398,336	105,381	205,360	63	310,804
	1916	998,600	100,743	817,427	611,652	105,032	205,364	43,384	248,748	39,509	134,136	5,882	179,527
MUTUAL LIFE OF CANADA, Waterloo.... (Formerly Ontario Mutual.) E. P. Clement, Pres.; Geo. Wegenast, Mgr.; Charles Ruby, Sec.; M. S. Hallman, Actuary.	1920	None.	None.	42,491,023	37,472,342	5,018,681	7,579,777	2,544,394	10,124,171	3,493,130	2,245,130	None.	5,738,260
	1919	None.	None.	37,626,349	33,085,813	4,540,536	6,256,817	2,326,587	8,583,404	3,657,209	1,820,321	None.	5,477,539
	1918	None.	None.	34,366,267	29,772,842	4,593,425	5,291,644	2,909,435	8,201,079	4,373,621	1,280,508	None.	5,654,129
	1917	None.	None.	31,769,480	27,000,666	4,768,814	4,515,073	1,909,442	6,424,515	2,513,991	1,133,695	None.	3,647,686
	1916	None.	None.	28,971,253	24,376,102	4,595,151	3,992,005	1,621,268	5,613,273	2,456,607	888,366	None.	3,344,973

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES.—*Continued.*

Name and Location of Company, with Names of Officers.	Year	Capital Subscrib'd for	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policyholders.	Total Expenses.	Dividends to Stockholders.	Total Expenditure.
		$	$	$	$	$	$	$	$	$	$	$	$
NATIONAL LIFE, Toronto.....	1920	1,000,000	250,000	5,179,183	4,825 541	103,642	942,539	284,130	1,226,669	442,504	408,866	20,000	871,370
A. J. Ralston. Vice-Pres. and Man.	1919	1,000,000	250,000	4,849,388	4,523,742	75,646	802,597	273,005	1,075,602	352,237	298,388	20,000	670,625
Dir.; F. Sparling, Sec.	1918	1,000,000	250,000	3,983,266	3,689,353	43,913	751,715	279,635	1,031,350	355,048	239,832	20,000	614,880
	1917	1,060,000	250,000	3,755,421	3,472,480	32,941	716,108	175,818	891,926	245,213	252,755	20,000	517,968
	1916	1,000,000	250,000	3,444,657	3,123,979	70,678	664,081	154,989	819,070	211,067	255,874	20,000	486,941
NORTH AMERICAN, Toronto.....	1920	300,000	60,000	20041,883	17823,739	2,158,144	3,346,659	1,196,229	4,542,888	2,145,959	1,194,461	6,000	3,346,420
L. Goldman, Pres.; W. B. Taylor,	1919	300,000	60,000	18869,150	16509,519	2,299,631	2,940,776	1,153,631	4,094,407	2,288,316	1,076,176	6,000	3,370,492
Sec.; D. E. Kilgour, Actuary.	1918	300,000	60,000	18185,611	15464,141	2,661,470	2,445,679	1,165,861	3,611,540	1,894,642	797,897	6,000	2,698,539
	1917	300,000	60,000	17672,971	14886,435	2,726,536	2,194,634	944,183	3,138,817	1,574,291	700,828	6,000	2,281,119
	1916	300,000	60,000	16485,987	13768,881	2,657,106	2,011,040	901,474	2,912,514	1,591,000	609,025	6,000	2,206,025
NORTHERN LIFE, London, Ont.....	1920	917,000	490,378	3,655,417	3,162,755	2,284	755,182	200,211	955,393	262,814	383,139	.....	645,953
T. H. Purdom, Pres.; W. J. McMurtry, Man. Dir.; J. W. Purdom,	1919	917,000	490,378	3,350,809	2,860,407	24	601,957	193,460	795,417	281,039	300,305	.....	581,344
Sec.	1918	917,000	490,378	3,091,357	2,582,771	18,208	493,169	181,039	674,208	238,590	231,433	29,399	499,422
	1917	917,000	489,877	3,093,728	2,530,455	73,396	451,857	177,759	629,616	201,840	220,192	31,765	453,797
	1916	917,000	489,077	2,822,369	2,233,763	99,529	392,988	156,314	549,302	119,653	185,155	31,476	336,284
ROYAL GUARDIANS, Montreal.....1910.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Thos. Brady, Pres.; A. P. Patterson,	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sec.	1918	.....	.....	557,504	427,914	129,590	99,374	32,223	131,597	79,104	23,688	.....	102,772
	1917	None.	None.	560,309	431,165	129,144	105,167	22,581	127,748	80,974	27,066	None.	108,039
	1916	None.	None.	579,338	438,276	141,062	102,898	17,592	120,490	87,561	18,682	None.	106,243
SASKATCHEWAN LIFE, Regina, Sask.....	1920	.....	100,000	403,309	279,000	24,309	128,904	20,759	149,663	16,293	54,378	None.	70,671
T. F. Conrod, Man. Dir.													
LA SAUVEGARDE, Montreal.....	1920	1,200,000	178,500	1,949,528	1,677,666	93,362	289,015	84,806	373,821	68,989	115,620	.....	184,609
G. N. Ducharme, Pres.; P. Bonhomme, Gen. Mgr.	1919	1,200,000	178,500	1,602,701	1,343,045	81,156	264,320	79,915	344,235	91,948	106,858	.....	198,806
	1918	1,200,000	178,500	1,406,263	1,184,325	221,938	235,709	63,744	299,453	88,939	82,138	.....	171,077
	1917	1,200,000	178,644	1,311,492	1,055,036	77,812	215,944	59,943	275,887	57,201	62,375	.....	119,576
	1916	1,200,000	178,231	1,146,956	926,114	42,611	218,946	75,560	294,505	68,874	81,067	10,782	160,723
SECURITY LIFE, Toronto.....	1920	415,000	229,702	284,907	225,011	.....	103,097	53,411	156,508	17,254	96,206	None.	113,460
Henry M. Pollatt, Pres.; J. O.	1919	415,000	181,330	186,241	160,398	.....	75,242	31,091	106,333	16,253	66,016	None.	82,269
McCarthy, Vice-Pres.; John P. P.	1918	415,000	167,089	140,037	114,391	.....	41,394	9,228	50,622	26,804	32,393	None.	57,197
Oliver, Mgr. and Act.	1917	415,000	134,875	117,306	86,361	.....	31,202	12,242	43,444	11,689	32,517	None.	44,205
	1916	415,000	123,568	99,174	63,344	.....	30,067	15,806	45,873	3,684	45 559	None.	49,243

SOVEREIGN LIFE, Toronto.....	1920	840,600	209,995	1,876,793	1,556 982	109,816	413,394	119,055	532,449	125,741	208,589	None.	334,330
Robert R. Scott, Pres.; Thomas	1919	840,600	209,995	1,656,878	1,340,392	106,491	385,505	94,817	480,322	191,636	195,662	10,500	397,798
Allen, Chief Agent.; H. J. Meiklejohn,	1918	840,600	209,995	1,554,226	1,240,216	104,015	309,535	118,948	428,483	284,549	139,268	None.	423,817
Mgr.	1917	840,600	209,995	1,578,841	1,223,446	145,400	257,573	78,426	335,999	55,691	112,349	None.	168,030
	1916	840,600	209,995	1,363,587	1,004,745	148,847	217,079	73,218	290,297	69,713	93,117	None.	162,830
SUN, Montreal.....	1920	1,000,000	500,000	114839444	105974777	8,364,667	20898,710	8,513,509	29412,219	10960,402	6,563,292	425,000	17948,694
T. B. Macaulay, Pres.; F. G. Cope,	1919	1,000,000	500,000	105711468	97556,582	7,054,886	19929,451	5,807,160	25736,611	12364,651	5,492,256	73,125	17930,032
Sec.	1918	1,000,000	475,000	97620,379	89546,983	7,598,396	16538,143	5,886,888	22425,031	10430,083	4,209,459	61,875	14701,417
	1917	1,000,000	350,000	89990,402	81259,413	8,380,989	14533,108	4,755,890	19288,998	8,840,246	3,444,454	52,500	12337,206
	1916	1,000,000	350,000	82948,996	74089,131	8,509,865	14001,836	4,497,296	18499,132	7,578,017	3,064,979	52,500	10695,490
TRAVELLERS LIFE, Montreal.....	1920	599,700	117,840	1,001,720	883,655	425	355,590	43,383	398,973	44,352	146,483	None.	190,835
Hon. George P. Graham, Pres.; Geo.	1919	599,700	117,840	722,904	604,200	864	274,882	81,890	356,772	48,650	122,521	None.	171,171
H. Allen, Gen. Mgr.; A. P. Earle,	1918	599,700	116,340	512,860	442,792	.....	204,071	32,712	236,783	54,113	91,033	None.	145,146
Sec. and Act.	1917	599,700	116,340	414,810	324,716	.....	151,967	21,950	173,917	29,223	77,117	None.	106,340
	1916	599,700	113,040	342,104	243,912	.....	122,890	22,829	145,719	27,666	63,147	None.	90,812
WESTERN LIFE, Winnipeg.....	1920	.....	128,232	355,374	311,011	.....	120,736	21,760	142,496	36,676	66,561	None.	103,237
Adam Reid, Man. Dir.													
ALLIANCE NATIONAL, Montreal.....	1920	None.	None.	4,781,618	4,415,703	365,915	507,572	418,885	926,457	411,527	196,903	None.	608,430
Charles Duquette, Vice-President													
Assessment Companies:													
*CATHOLIC MUT. BEN. ASS'N OF CANADA,	1920	None.	None.	899,373	831,806	67,567	252,004	70,102	323,106	202,811	28,966	None.	231,777
Kingston, Ont.....	1919	None.	None.	802,815	830,009	.....	275,945	48,001	305,946	269,115	33,167	None.	302,282
Hon. M. F. Hackett, Pres.; J. E.	1918	None.	None.	762,187	69,710	.....	317,442	34,508	351,950	332,208	25,359	None.	337,567
Howison, Sec.	1917	None.	None.	801,767	73,521	.....	333,782	30,584	364,366	273,757	27,147	None.	300,904
	1916	None.	None.	701,864	33,605	.....	369,055	27,596	396,650	340,643	33,249	None.	373,891
COMMERCIAL TRAVELERS MUTUAL BEN-	1920	None.	None.	194,790	190,766	4,024	44,701	14,339	59,040	33,929	5,367	None.	39,296
EFIT SOCIETY, Toronto.....	1919	None.	None.	174,172	172,710	1,462	44,282	12,455	56,737	35,250	4,822	None.	40,072
Joseph Oliver, Pres.; R. Ivens, Sec.	1918	None.	None.	158,729	147,782	10,947	46,646	6,822	53,468	28,000	4,413	None!	32,413
	1917	None.	None.	135,067	133,472	1,595	47,064	6,433	53,497	34,497	4,402	None.	38,899
	1916	None.	None.	121,145	120,946	—199	49,938	4,396	54,334	34,754	4,040	None.	38,794
LA SOCIETE DES ARTISANS CANADIENS	1920	None.	None.	5,262,485	4,968,695	293,790	835,997	435,264	1,271,261	547,077	162,590	None.	709,667
FRANCAIS, Montreal.....													
Henri Ray, General Secretary.													
The ROYAL GUARDIANS, Montreal.....	1920	None.	None.	678,652	520,048	158,604	109,203	35,397	444,600	64,231	31,938	None.	97,169
A. T. Patterson, Sec.													

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year	Capital Subscrib'd for	Capital Paid-up	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	Total Expenses.	Dividends to Stock-holders.	Total Expenditure.
Subsidiary High Court of Ancient Order of Foresters, Toronto.....	1920	None.	None.	766,990	681,137	85,853	111,618	58,146	169,764	51,012	45,568	None.	96,580
	1919	None.	None.	675,280	612,863	62,417	114,063	41,868	155,931	62,740	34,226	None.	96,966
Ewan Ramsay, Pres.; Archie Marten, Sec.	1918	None.	None.	564,359	507,390	56,969	67,242	31,066	98,308	45,701	12,659	None.	58,360
	1917	None.	None.	526,681	465,187	61,494	64,796	25,287	90,083	47,949	9,732	None.	57,681
	1916	None.	None	494,857	432,109	62,748	64,066	23,599	87,665	34,930	8,314	None.	43,244
† Supreme Court, Independent Order of Foresters, Toronto.....	1920	None.	None.	44 254,969	43 601,320	653,649	3,728,598	1,635,180	5,363,778	4,152,739	820,284	None.	4,973,023
	1919	None.	None.	44 690,755	43 834,601	856,154	3,327,217	1,995,089	5,322,306	4,432,460	694,978	None.	5,127,438
W. G. Hunter, S. C. R.; Robert Mathison, Sup. Sec.; S. H. Pope, Act.	1918	None.	None.	46 785,398	46 029,853	755,545	3,801,647	2,510,731	6,312,378	4,592,191	770,297	None.	5,362,488
	1917	None.	None.	47 689,735	47 498,450	191,285	9,970,306	2,223,672	12 193,978	4,559,432	766,382	None.	5,325,814
	1916	None.	None.	43 140,643	42 292,722	947,921	3,626,720	2,042,267	5,668,987	4,001,272	381,505	None.	4,382,777
*Woodmen of the World (Canadian Order), London, Ont.....	1920	None.	None.	1,149,081	1,035,852	113,229	146,239	69,665	215,904	83,513	33,823	.....	117,336
	1919	None.	None.	1,037,845	897,398	140,447	153,662	69,078	222,740	121,387	28,277	.....	149,664
W. S. Harrison, Head Consul; P. C. Hooper, Head Clerk.	1918	None.	None.	964,633	836,281	128,352	161,452	50,103	211,555	100,887	27,264	.....	128,151
	1917	None.	None.	879,951	775,667	104,284	166,991	48,919	215 910	114,292	31,415	.....	145,707
	1916	None.	None.	807,730	731,065	76,665	178,890	41,850	220,741	98,710	28,035	.....	126,745

* Doing business in Canada upon the assessment plan. † Registered to do business in Canada upon the assessment plan.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES

The following is a comparative exhibit of assets, insurance issued and claims paid in the past five years by life companies in Canada, together with amount of insurance in force at the end of the year:

Name and Location of Company, with Names of Officers.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
Canadian Companies:								
CANADA LIFE, Toronto	1920	$76,108,937	$11,265 431	19,907	$63,940,289	111,096	$276,667,224	$8,116,990
H. C. Cox, Pres. and Gen. Mgr.; Chas. R. Acres, Sec.; W. A. P. Wood, Actuary.	1919	69,352,268	8,320,952	17,306	46,146,125	97,897	229,794,267	4,159,123
	1918	65,947,777	7,103,187	9,067	22,170,780	85,947	188,354,428	3,937,357
	1917	62,580,337	6,218,077	9,109	21,677,728	81,848	177,180,068	3,148,478
	1916	59,264,184	5,722,626	8,416	19,257,823	76,418	169,964,803	3,089,217
CAPITAL LIFE, Ottawa	1920	757,274	215,769	878	1,689,370	3,784	6,845,495	25,990
M. J. O'Brien, Pres.; A. E. Corrigan, Man. Dir.; E. M. McNiece, Sec.	1919	797,498	175,396	1,016	1,678,990	3,236	5,723,260	21,813
	1918	484,747	141,353	502	837,409	2,471	3,844,892	36,024
	1917	406,479	125,108	748	1,183,110	2,171	3,864,893	18,038
	1916	338,428	94,136	476	806,596	1,633	3,049,604	14,000
COMMERCIAL LIFE, Edmonton	1920	104,070	22,586	192	405,038	334	723,974	3,182
Arthur Davies, Pres.; J. P. Dunlop, Sec.; J. W. Glenwright, Mgr.	1919	89,512	9,400	111	254,470	188	399,012	None.
	1918	66,635	5,579	11	42,500	92	184,500	None.
	1917	67,997	6,090	43	103,500	130	255,500	None.
	1916	65,215	4,660	62	103,000	109	183,500	None.
CONFEDERATION, Toronto	1920	27,260,617	4,976,347	12,548	34,280,100	64,254	135,624,925	2,421,772
J. K. Macdonald, Pres.; J. A. MacDonald, Sec.	1919	24,672,553	4,318,523	12,514	30,652,751	56,867	112,481,374	1,918,501
	1918	23,455,801	3,599,690	6,906	14,862,572	49,483	90,484 738	1,771,055
	1917	22,329,534	3,152,287	6,602	13,533,875	45 987	81,189,665	1,562,175
	1916	21,559,159	2,944,331	5,149	10,170,238	42,814	74,750,841	1,423,823
CONTINENTAL LIFE, Toronto	1920	3,022,716	587,867	2,427	4,757,164	11,463	17,553,656	236,138
Geo. B. Woods, Pres.; Charles H. Fuller, Sec.	1919	2,727,457	524,481	2,273	3,924,858	10,283	15,022,701	161,880
	1918	2,514,481	446,040	1,744	2,860,262	9,044	12,786,784	167,357
	1917	2,376,162	406,564	1,775	2,821,824	8,566	12,031,151	140,076
	1916	2,220,166	362,363	1,430	2,216,559	7,715	10,565,874	61,795
CROWN LIFE, Toronto	1920	3,389,961	848,576	3,250	6,832,325	14,433	25,745,826	213,906
G. T. Somers, Pres.; A. H. S. Marks, Sec.; H. R. Stephenson, Gen. Mgr.	1919	2,871,714	736,254	3,425	6,226,550	12,518	21,338,339	189,012
	1918	2,557,534	572,011	2,168	3,658,112	10,471	17,398,195	191,683
	1917	2,249,443	522,207	2,645	4,115,431	9,702	15,874,283	90,956
	1916	1,993,164	432,988	2,811	4,411,384	8,651	14,452,966	105,756

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
Dominion Life, Waterloo, Ont.	1920	$6,167,936	$1,480,184	6,829	$15,778,158	22,859	$45,348,869	$529,198
Thos. Hilliard, Pres. and Man. Dir.; P. H. Roos, Sec.	1919	5,464,458	1,182,205	5,631	11,948,124	18,747	35,472,313	355,316
	1918	5,069,455	881,688	2,932	6,290,755	14,637	26,543,570	376,018
	1917	4,650,004	707,636	2,418	4,812,515	12,811	22 271,831	165,193
	1916	4,295,003	613,080	2,002	3,930,132	11,403	19,308,676	183,848
The T. Eaton Life, Toronto	1920	119,868	38,480	13	20,118.000	13	17,964.000	9,000
P. S. McLean, Chief Agent.								
Equity Life, Toronto	1920	.....	.....	....	... .	.....	.....	.....
H. Sutherland, Pres.; Geo. M. Begg, Sec.	1919	.....	.....	....	.....	.....	.....	.....
	1918	589,368	87,621	314	411,021	2,257	3,024,896	28,945
	1917	519,383	77,081	271	400,936	2,083	2,815,375	26,000
	1916	465,322	71,216	208	323,024	1,942	2,609,035	7,000
Excelsior Life, Toronto — Ordinary.	1920	6,194,958	1,283,089	4,938	10,770,264	24,141	40,544,635	482,857
David Fasken, Pres.; C. P. Muckle, Sec. — Monthly.	1920					220	30,256	
T. A. Dark, Asst. Mgr. and Aetuary. — Ordinary.	1919	5,514,145	1,100,019	5,184	9,698,991	21,421	33,701,586	316,671
Monthly.	1919					249	33,661	
Ordinary.	1918	4,986,495	909,516	3,310	6,170.270	17,795	26,797,538	270,689
Monthly.	1918					350	45,429	
Ordinary.	1917	4,593,716	796,068	3,395	5,764,978	16,636	24,061,252	159,845
Monthly.	1917				126	470	56,874	
Ordinary.	1916	4,193,684	665,139	2,754	4,522,967	14,912	21,016,952	151,185
Monthly.	1916					509	61,630	2,380
Great-West, Winnipeg	1920	37,382,647	8,012,400	25,024	60,167,525	118,748	256,435.001	2,603,023
Alex. Macdonald, Pres.; J. H. Brock, Man. Dir.; A. Jardine, Sec.; C. C. Ferguson, Gen. Mgr.	1919	31,260,347	6,698,793	28,768	51,577,899	101,569	212,560,276	1,786,431
	1918	27,432,824	5,580,363	12,564	26,833.737	83,284	169,447,529	1,707,054
	1917	24,385,666	4,934,625	14,272	29,163,716	75,644	151,430,663	1,192,375
	1916	21,702,571	4,237,776	11,514	22,544,429	66,630	131,716,839	957,675
Imperial Life, Toronto	1920	19,310,403	3,981,736	10,931	30,547,806	52,349	116,201,347	1,349,867
G. A. Morrow, Pres.; D. Matheson, Sec.; J. F. Weston, Mgr. Dir.	1919	16,983,112	3,266,125	11,067	25,428.623	44,684	92,634,158	1,013,348
	1918	15,448,031	2,629,178	5,758	12,542,255	36.098	68,292,311	1,268,372
	1917	14,283,846	2,272,279	5,734	12,622,949	32,550	59,900,174	689,510
	1916	12,974,417	1,938,967	4,369	9,417,621	29,017	52,428,759	421,766

LONDON LIFE, London, Ont.	General.	1920	13,105,083	3,507,516	12,129	19,969,465	46,499	63,920,321	687,974
John McClary, Pres.; John G. Richter, Mgr. E. E. Reid, Sec.	Industrial.	1920			55,268	11,857,232	237,533	33,683,674	
	General.	1919	10,810,543	2,821,073	11,089	16,527,084	38,350	49,801,922	659,388
	Industrial.	1919			49,424	8,291,693	211,699	27,504,587	
	General.	1918	9,189,658	1,252,304	6,248	8,202,469	30,109	36,257,026	412,375
	Industrial.	1918		1,002,659	45,756	6,763,277	189,732	23,547,404	369,569
	General.	1917	8,050,269	1046,618	6,037	8,222,708	25,789	30,404,327	263,229
	Industrial.	1917		861,483	46,005	6,444,036	169,296	20,383,039	342,802
	General.	1916	6,975,764	807,654	4,909	6,428,875	20,951	24,213,391	180,763
	Industrial.	1916		763,983	49.75	6,607,071	151,544	17,848,427	232,539
MANUFACTURERS LIFE, Toronto.		1920	33,220,910	6,760,413	21,135	52,309,649	93,614	178,757,911	2,614,729
W. G. Gooderham, Pres.; J. B. McKechnie, Gen. Mgr.; A. J. Prest, Sec.		1919	29,355,630	5,477,556	18,349	39,337,673	79,035	139,386,731	1,825,658
		1918	26,748,393	4,285,160	8,980	17,349,864	65,530	106,068,578	1,657,957
		1917	24,585,784	3,672,514	7,598	13,814,108	61,315	96,214,615	1,277,793
		1916	22,694,436	3,373,598	6,500	12,056,243	56,815	87,527,995	1,029,971
MONARCH LIFE, Winnipeg, Man.		1920	1,814,158	735,386	3,325	8,000,849	11,615	25,564,980	79,620
James T. Gordon, Pres.; J. W. W. Stewart, Mgr.; J. A. Macfarlane, Sec.		1919	1,347,367	570,750	3,453	7,313,712	9,568	20,129,349	133,624
		1918	1,112,935	423,626	2,573	5,124,388	7,314	15,171,309	48,281
		1917	871,484	338,322	2,223	4,393,065	5,491	11,507,761	79,642
		1916	817,427	205,364	1,402	2,671,931	4,134	9,007,464	28,327
MUTUAL LIFE OF CANADA, Waterloo.		1920	42,491,023	7,579,777	19,372	46,995,160	103,277	206,627,728	3,493,130
E. P. Clement, Pres.; Geo. Wegenast, Man. Dir.; Charles Ruby, Sec. and Gen. Mgr.; M. S. Hallman, Actuary.		1919	37,626,349	6,256,817	18,838	40,695,034	89,385	170,706,305	2,014,623
		1918	34,366,267	5,291,644	9,527	19,246,082	74,576	134,302,523	2,269,096
		1917	31,764,066	4,515,073	10,554	20,672,565	68,714	120,836,237	1,856,438
		1916	28,971,253	3,992,005	7,493	14,778,742	61,818	107,412,273	1,437,122
NATIONAL LIFE, Toronto		1920	5,179,183	942,539	2,874	7,018,682	14,847	30,806,390	442,504
Elias Rogers, Pres.; F. Sparling, Sec.; A. J. Ralston, Man. Dir.		1919	4,849,388	802,597	2,111	5,169,652	13,341	26,806,183	276,788
		1918	3,983,266	751,715	1,383	2,889,344	12,360	22,632,717	291,322
		1917	3,755,420	716,382	1,802	3,825,471	11,889	21,116,590	188,281
		1916	3,444,657	664,081	2,270	4,805,687	12,686	22,507,496	149,504
NORTH AMERICAN, Toronto		1920	20,041,883	3,346,659	10,952	23,432,859	55,064	99,600,473	2,145,959
L. Goldman, Pres. and Man. Dir.; W. B. Taylor, Sec.; D. E. Kilgour, Actuary.		1919	18,869,150	2,940,776	11,149	21,562,032	48,793	84,597,490	1,326,514
		1918	18,185,611	2,445,679	5,738	10,370,446	42,120	69,673,987	1,105,641
		1917	17,635,499	2,194,634	6,820	11,753,778	39,420	63,912,419	852,805
		1916	16,485,987	2,011,041	4,892	8,558,550	36,347	58,486,367	772,793
NORTHERN LIFE, London, Ont.		1920	3,655,417	755,182	3,795	7,746,431	14,124	22,190,672	262,814
T. H. Purdom, Pres.; J. W. Purdom, Sec.		1919	3,350,809	601,957	3,587	6,124,609	12,389	17,879,907	193,134
		1918	3,091,357	493,169	2,079	3,315,610	9,989	13,724,762	166,844
		1917	3,089,342	451,857	2,401	3,419,142	9,369	12,437,027	125,758
		1916	2,822,369	392,988	1,771	2,513,892	8,433	11,186,576	66,686

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
SASKATCHEWAN LIFE, Regina, Sask. T. F. Conrad, Man. Dir.	1920	$403,309	$128,904	346	$842,534	1,890	$4,026,823	$16,293
LA SAUVEGARDE, Montreal. G. N. Ducharme, Pres.; J. N. E. Gelinas, Sec.	1920	1,949,528	289,015	1,563	2,400,648	7,229	9,652,821	68,989
	1919	1,602,701	264,320	1,629	2,222,610	6,486	8,375,320	71,822
	1918	1,406,263	235,709	850	1,309,650	5,475	7,005,368	70,083
	1917	1,311,492	215,944	581	723,804	5,102	6,291,736	39,833
	1916	1,146,956	218,946	699	1,064,600	5,267	6,571,548	50,506
SECURITY LIFE, Toronto. Henry M. Pellatt, Pres.; Jesse O. McCarthy, Vice-Pres.; John P. P. Oliver, Mgr. and Act.	1920	284,907	103,097	1,403	2,002,155	3,368	4,474,587	17,254
	1919	186,241	75,242	1,2 5	1,724,400	2,339	3,012,437	14,753
	1918	140,037	41,394	409	561,350	1,371	1,658,287	25,550
	1917	125,425	31,202	415	505,500	1,132	1,381,050	10,000
	1916	99,174	30,067	425	489,800	1,134	1,388,800	2,850
SOVEREIGN LIFE, Winnipeg. Robt. R. Scott, Pres.; H. J. Meiklejohn, Man. Dir.; M. D. Grant, Sec.	1920	1,876,793	413,394	1,772	4,141,300	6,798	14,528,336	125,741
	1919	1,656,878	385,505	1,954	4,212,658	5,908	12,305,211	113,134
	1918	1,554,226	309,535	1,280	3,055,319	4,566	9,465,620	102,348
	1917	1,578,841	257,573	1,125	2,257,417	3,810	7,626,684	26,361
	1916	1,363,587	217,079	881	1,679,450	3,262	6,394,083	45,955
SUN, Montreal‡. T. B. Macaulay, Pres.; F. G. Cope, Sec.	1920	114,839,444	20,898,710	43,230	116,857,146	249,482	487,677,015	10,960,402
	1919	105,711,468	19,929,451	42,716	97,060,299	216,913	415,873,787	8,602,347
	1918	97,620,379	16,538,143	23,055	51,591,392	191,681	340,809,656	6,902,689
	1917	90,160,174	14,586,496	22,721	47,682,013	181,244	311,870,946	5,639,819
	1916	82,948,996	14,001,836	19,963	42,488,802	169,523	281,434,700	4,076,779
TRAVELLERS LIFE, Montreal. Hon. Geo. P. Graham, Pres.; Geo. H. Allen, Mgr.; A. P. Earle, Sec. and Act.	1920	1,001,720	355,590	1,908	3,786,387	6,378	11,412,089	44,352
	1919	722,904	274,882	1,882	3,105,316	5,142	8,805,175	37,900
	1918	512,860	204,071	1,380	2,078,917	3,821	6,546,176	44,796
	1917	414,810	151,967	1,247	1,774,475	3,110	5,397,277	25,838
	1916	342,104	122,890	1,101	1,563,803	2,520	4,743,730	20,039
WESTERN LIFE, Winnipeg. Adam Reid. Man. Dir.	1920	355,374	120,736	461	1,227,750	1,836	4,333,907	36,676
Assessment Companies:								
ALLIANCE NATIONALE, Montreal. Chas. Duquette, Vice-President.	1920	4,781,618	507,572	3,543	3,421,965	30,377	24,281,524	411,527

CATHOLIC MUTUAL BENEFIT ASSOCIATION, Kingston, Ont.... Hon. M. F. Hackett, Pres.; J. E. Howison, Sec.	1920	899,373	253,004	179	139,250	8,121	8,806,338	202,811
	1919	802,815	257,945	114	93,500	9,174	8,302,826	260,837
	1918	762,187	317,442	15	11,500	9,583	10,346,798	332,208
	1917	801,767	316,832	157	139,000	10,227	11,037,699	273,757
	1916	701,864	369,055	63	58,500	10,925	11,831,493	332,918
COMMERCIAL TRAVELERS MUTUAL BENEFIT SOCIETY, Toronto. Joseph Oliver, Pres.; Etta R. Ivens, Sec.	1920	194,790	44,701	342	342,000	1,992	1,987,850	33,929
	1919	174,172	44,282	267	267,000	1,790	1,785,500	35,250
	1918	158,729	46,646	206	206,000	1,640	1,635,500	28,000
	1917	135,067	43,842	177	177,000	1,549	1,542,500	34,497
	1916	93,999	49,938	121	121,000	1,510	1,503,000	34,754
ROYAL GUARDIANS, Montreal..... Thos. Brady, Pres.; A. T. Patterson, Sec.	1920	678,652	109,203	271	285,000	2,468	3,133,783	65,231
	1919	650,767	106,521	809	388,231	4,017	3,290,265	69,373
	1918	557,504	99,374	1,041	283,780	3,924	3,237,732	75,357
	1917	560,309	105,167	1,336	364,138	3,551	3,151,798	76,859
	1916	579,338	102,898	*912	*271,029	*3,237	*3,218,777	79,529
SOCIETIES ARTISANS CANADIENS FRANCAIS, Montreal..... Henry Roy, Sec.-Treas.	1920	5,262,485	835,997	5,704	4,224,170	49,451	37,869,678	547,077
SUBSIDIARY HIGH COURT OF THE ANC'T ORDER OF FORESTERS Toronto, Ewan Ramsay, Pres.; Archie Martin, Sec.	1920	766,990	121,613	686	594,415	3,870	3,223,327	51,012
	1919	675,280	114,063	746	495,950	3,340	2,738,027	24,271
	1918	564,359	67,242	319	177,239	2,693	2,316,032	33,780
	1917	526,681	64,796	107	92,225	2,490	2,240,150	37,930
	1916	494,857	64,066	126	122,001	2,511	2,266,974	25,777
SUPREME COURT, INDEP'D'T ORDER OF FORESTERS, Toronto ... W. H. Hunter, S. C. R.; R. Mathison, M. A., Sup. Sec.; S. H. Pope, Actuary.	1920	44,254,969	3,428,598	16,166	16,368,600	176,265	172,134,894	4,152,739
	1919	44,690,755	3,327,217	14,680	14,017,960	175,683	171,064,927	4,079,145
	1918	46,785,398	3,801,647	8,220	7,358,336	175,109	170,999,917	4,592,191
	1917	47,689,735	9,358,684	8,775	7,959,006	179,713	175,786,918	4,559,432
	1916	43,140,643	3,626,721	10,964	9,548,328	186,103	182,012,224	3,638,894
WOODMEN OF THE WORLD (Canadian Order), London..... W. S. Harrison, Head Consul; P. C. Hooper, Head Clerk.	1920	1,149,081	146,239	875	661,000	6,183	5,677,414	83,513
	1919	1,037,845	153,662	579	417,250	5,769	5,378,949	115,901
	1918	964,633	161,452	655	399,000	5,852	5,441,250	100,887
	1917	879,951	155,421	790	476,750	6,000	5,503,000	114,292
	1916	807,730	178,889	670	381,500	6,104	5,686,250	93,561

* Includes industrials. ‡ Includes business of the Home Life of Canada.

Canadian Branches of Foreign Companies.

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
British Companies (Figures of Canadian Branch):									
Commercial Union	1920	$2,935,296	$223,433	$17,160	3	$14,260	167	$594,435	$14,150
W. S. Jopling, Montreal.	1919	3,754,637	219,845	18,847	12	17,760	175	596,209	37,581
	1918	4,110,694	240,698	24,740	2	6,290	171	625,451	20,878
	1917	4,093,735	272,187	21,936	7	12,340	180	690,635	41,464
	1916	4,415,480	282,583	23,306	4	13,840	189	734,419	14,705
Edinburgh *	1920	151,573	18,849	258	None.	183	11	22,703	.....
D. T. Symons, Toronto.	1919	63,127	18,484	265	None.	None.	11	22,520	499
	1918	70,327	18,503	408	None.	None.	12	22,833	7,850
	1917	79,515	24,728	407	None.	None.	15	31,160	4,445
	1916	60,492	28,125	690	None.	None.	18	35,606	9,340
Gresham Life	1920	1,498,539	540,974	215,728	715	2,045,999	3,062	7,265,213	10,183
Arch. R. Howell, Montreal.	1919	1,374,973	420,945	175,371	859	1,920,300	2,661	5,887,885	54,404
	1918	1,340,395	325,282	135,280	573	1,383,513	2,021	4,424,143	19,497
	1917	1,258,018	220,142	109,576	561	1,146,134	1,689	3,568,227	11,674
	1916	1,188,697	150,063	84,506	612	1,147,340	1,344	2,837,234	14,225
Life Association of Scotland *	1920	200,528	249,232	3,174	None.	None.	135	265,189	21,805
Charles M. Holt, Montreal.	1919	201,492	258,162	4,733	None.	None.	152	286,821	47,059
	1918	197,835	290,958	4,455	None.	None.	178	345,360	51,551
	1917	221,021	339,773	4,424	None.	None.	198	391,012	27,289
	1916	201,081	341,779	6,047	None.	None.	213	429,073	73,371
Liverpool and London and Globe *	1920	3,000,118	79,088	2,482	None.	None.	63	110,188	15,690
J. Gardner Thompson, Montreal.	1919	2,849,797	74,074	2,802	None.	None.	69	126,297	14,546
	1918	2,899,185	76,357	2,856	None.	None.	70	124,128	10,337
	1917	2,849,770	72,357	3,122	None.	None.	72	126,720	2,514
	1916	3,638,917	1,097,480	3,176	None.	None.	72	126,635	5,927
London and Scottish	1920	7,329,413	4,936,402	554,012	789	2,022,035	8,465	17,526,353	500,675
Alexander Bissett and W. H. R. Emmerson, Montreal.	1919	7,000,527	4,807,575	536,342	950	2,150,270	8,243	16,833,325	390,802
	1918	6,649,944	4,701,779	501,506	671	1,692,464	7,843	15,913,636	294,027
	1917	6,307,753	4,679,470	475,467	698	1,533,650	7,728	15,469,296	305,998
	1916	6,208,125	4,468,161	463,182	598	1,395,386	7,578	15,128,435	314,026
Mutual Life and Citizens (Australia)...General	1920	391,530	285,416	201,165	731	935,000	2,198	2,322,953	33,097
J. P. Moore, Montreal. Industrial	1920				10,493	2,105,710	19,317	3,069,437	

NORTH BRITISH AND MERCANTILE *a*	1920	4,319,224	448,779	57,812	59	292,635	505	1,633,535	47,450
Randall J. Davidson, Montreal.	1919	4,139,408	424,348	61,234	108	411,953	483	1,425,618	25,442
	1918	4,134,783	377,512	31,587	54	220,000	396	1,048,143	32,229
	1917	4,320,814	377,532	28,912	35	63,250	369	886,742	26,324
	1916	6,016,678	1,071,544	33,695	27	90,000	353	907,526	38,451
NORWICH UNION LIFE	1920	156,320	128,724	2,540	None.	None.	65	90,727	5,455
(Including the old business of the Reliance Mutual)	1919	159,975	131,100	4,575	None.	None.	71	120,727	8,572
John B. Laidlaw, Toronto.	1918	153,359	132,859	4,706	None.	None.	74	123,566	6,288
	1917	154,303	133,286	4,591	None.	None.	78	127,636	9,719
	1916	154,928	136,973	5,102	None.	None.	83	132,682	1,967
PHŒNIX OF LONDON	1920	3,339,527	2,654,068	232,720	143	573,000	2,353	7,935,772	202,576
(Including the old business of the Pelican	1919	2,681,585	3,241,713	223,355	140	707,843	2,313	7,807,264	284,181
and British Empire.) R. McD. Paterson and	1918	3,225,996	2,711,462	205,006	113	498,000	2,288	7,489,430	178,954
J. B. Paterson, Montreal.	1917	3,103,552	2,639,373	296,820	111	520,924	2,275	7,425,262	125,604
	1916	3,012,740	2,421,445	267,412	175	739,753	2,300	7,553,006	269,229
ROYAL *a*	1920	2,468,941	2,440,587	735,855	866	5,217,220	4,489	15,742,276	464,159
J. H. Labelle, Montreal.	1919	1,740,220	1,905,034	406,170	726	3,326,373	3,845	11,433,179	95,383
	1918	1,659,211	1,651,570	310,905	233	1,100,338	3,274	8,536,812	112,518
	1917	1,529,476	1,497,984	285,675	227	645,995	3,224	7,049,078	136,469
	1916	4,643,695	2,573,434	265,375	262	611,300	3,200	7,875,677	66,006
SCOTTISH AMICABLE *	1920	71,181	34,145	658	None.	None.	17	43,021	4,946
Charles J. Fleet, Montreal.	1919	71,150	37,338	722	None.	None.	18	47,687	7,191
	1918	68,297	42,959	873	None.	None.	21	54,877	7,691
	1917	71,131	49,095	830	None.	None.	23	62,568	2,051
	1916	120,127	50,436	947	None.	None.	23	62,568	8,485
SCOTTISH PROVIDENT *	1920	71,844	20,198	173	None.	None.	8	23,479	8,015
W. L. Bond, Montreal.	1919	73,149	26,955	213	None.	None.	10	31,473	2,548
	1918	74,382	28,770	223	None.	None.	12	34,020	4,201
	1917	76,375	32,023	278	None.	None.	13	38,130	4,041
	1916	71,375	34,495	278	None.	None.	14	42,080	14,375
STANDARD	1920	14,448,180	8,770,557	737,300	1,135	3,713,693	9,740	22,838,667	971,701
W. H. Clark Kennedy, Montreal.	1919	15,893,054	8,668,178	642,013	574	1,874,903	9,220	20,573,788	914,136
	1918	15,172,579	9,103,556	615,004	.....	.....	.....	.....	708,679
	1917	15,298 950	8,833,699	642,553	227	624,762	9,652	20,635,960	843,743
	1916	16,716,634	9,557,376	685,622	332	911,524	10,137	22,795,665	847,739
STAR*	1920	159,157	93,082	4,792	None.	None.	97	132,668	16 157
Alf. W. Briggs, Toronto.	1910	153,372	101,889	5,219	None.	None.	112	154,210	12,467
	1918	159,804	107,978	6,052	None.	None.	125	170,590	13,110
	1917	157,719	115,097	6,475	None.	None.	137	193,218	9,767
	1016	170,452	120,187	6,943	None.	None.	148	224,142	21,781

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
United States Companies (Figures of Canadian Branch):	1920	$6,944,496	$7,062,919	$1,111,427	1,609	$19,083,500	15,447	$54,788,564	$1,339,611
ÆTNA	1919	6,657,401	7,017,803	1,030,576	1,617	10,886,386	15,747	38,717,367	727,971
E. J. Christmas, Montreal.	1918	6,369,326	6,902,083	968,015	1,222	4,851,038	15,528	30,369,176	722,555
	1917	6,190,599	6,552,908	967,025	1,361	4,762,643	16,120	28,162,239	862,636
	1916	6,112,528	6,425,984	951,427	2,123	3,871,940	16,014	25,658,913	727,144
CONNECTICUT MUTUAL*	1920	104,169	412,156	21,852	4	14,000	464	995,617	68,573
F. W. Evans, Montreal.	1919	104,169	405,623	23,229	None.	None.	477	928,942	35,824
	1918	104,169	425,743	24,820	None.	None.	487	980,265	33,615
	1917	104,169	407,419	27,806	None.	None.	488	901,675	31,480
	1916	104,169	423,484	22,340	None.	None.	498	887,031	67,486
EQUITABLE	1920	8,691,360	8,668,481	1,383,061	1,803	9,340,497	15,469	41,389,145	1,044,101
Gerald F. Brophy, Montreal.	1919	8,099,359	8,370,596	1,302,495	2,609	8,492,281	15,013	36,302,048	552,604
	1918	8,027,288	7,927,729	1,074,193	1,510	5,007,197	13,456	30,538,584	568,880
	1917	7,671,939	7,366,208	990,585	1,400	3,700,474	13,081	28,056,278	567,825
	1916	7,776,800	7,185,185	904,764	1,795	3,988,419	12,755	26,589,783	493,509
GUARDIAN OF AMERICA	1920	105,057	55,244	10,426	3	5,500	56	244,468	515
C. R. G. Johnson, Montreal.	1919	106,559	54,242	11,693	4	23,000	55	259,634	4,569
	1918	106,654	50,186	11,795	4	33,000	57	244,505	15,150
	1917	106,407	42,393	10,797	6	162,000	56	228,669	.....
	1916	107,911	34,636	1,864	....	.....	51	92,518	575
METROPOLITAN† General.	1920	51,242,910	46,011,260	13,742,647	59,049	78,497,282	197,150	237,215,126	4,309,648
Wm. L. Scott, Ottawa. Industrial.	1920				226,732	35,211,426	1,390,329	170,542,091	
General.	1919	42,001,713	39,352,590	11,345,651	56,738	69,082,571	166,228	187,013,459	3,277,881
Industrial.	1919				232,251	32,074,791	1,265,599	149,180 531	
General.	1918	34,435,932	33,804,909	9,252,446	40,051	40,363,347	129,771	138,159,298	3,393,388
Industrial.	1918				209,438	25,865,736	1,128,763	129,791,692	
General.	1917	30,527,664	28,826,007	7,737,579	27,639	27,176,852	102,202	109,766,359	2,397,414
Industrial.	1917				168,791	19,631,605	992,752	112,447,507	
General.	1916	24,615,487	24,516,479	6,665,435	16,743	20,108,318	84,446	91,184,000	2,184,855
Industrial.	1916				153,280	17,698,383	882,841	99,767,326	
MUTUAL LIFE	1920	12,484,842	11,972,206	1,869,998	2,790	9,558,025	19,703	51,356,888	1,910,720
W.O.H.Dodds, Montreal.	1919	13,448,917	11,785,139	1,663,903	2,857	9,752,423	18,169	45,364,903	773,599
	1918	12 465,766	11,267,141	1,392,675	1,515	4,384,517	16 233	38,144,480	580,163
	1917	11,088,882	10,266,397	1,394,131	1,132	3,418,169	15,545	35,498,497	488,173
	1916	10,569 424	9,949,675	1,258,371	962	2,801,866	15,321	34,321,773	830,192

NATIONAL OF THE U. S. A.* Paul Powis, Hamilton, Ont.		1920	55,665	17,026	127	None.	None.	37	22,320	2,807
		1919	55,652	19,106	140	None.	None.	42	25,257	1,864
		1918	52,652	20,530	140	None.	None.	44	26,371	None.
		1917	55,652	20,105	151	None.	None.	45	27,121	937
		1916	55,694	22,826	215	None.	None.	49	31,022	None.
NEW YORK LIFE Percy V. Raven, Montreal.		1920	21,767,514	21,128,339	4,169,799	8,487	22,563,075	54,798	115,525,957	2,737,729
		1919	19,370,443	20,901,395	3,652,697	8,822	20,147,000	49,773	100,794,116	1,625,815
		1918	18,687,249	18,918,006	3,118,898	6,059	13,521,187	44,212	87,137,350	1,390,856
		1917	18,494,585	17,001,267	2,727,040	5,048	10,877,024	41,068	79,227,511	1,151,926
		1916	17,816,906	15,971,465	2,536,295	4,132	8,560,947	38,660	73,700,670	926,052
NORTHWESTERN MUTUAL* J. P. Angus, Montreal.		1920	66,507	50,029	1,236	None.	None.	64	64,553	7,350
		1919	113,833	51,858	1,888	None.	None.	70	77,703	17,096
		1918	117,901	62,113	1,977	None.	None.	79	95,496	8,152
		1917	116,997	66,678	2,034	None.	None.	85	103,588	11,105
		1916	118,446	74,596	2,211	None.	None.	95	117,428	7,137
PHŒNIX MUTUAL, HARTFORD,* C. R. G. Johnson, Montreal.		1920	117,069	140,000	19,024	None.	None.	190	149,240	70,483
		1919	117,069	210,000	17,576	None.	None.	285	224,129	26,746
		1918	117,069	240,000	18,585	None.	None.	306	251,033	26,284
		1917	117,069	250,788	17,627	None.	None.	329	282,615	21,989
		1916	117,069	255,686	17,989	None.	None.	352	304,604	44,313
POSTAL LIFE § J. S. Lovell, Toronto.		1920	492,113	393,504	30,920	None.	None.	627	961,866	40,165
		1919	501,666	410,952	34,358	None.	None.	680	1,047,219	47,204
		1918	469,711	430,305	37,274	None.	None.	726	1,112,404	37,556
		1917	481,401	426,103	40,993	None.	None.	788	1,216,437	33,418
		1916	500,070	450,579	48,177	None.	None.	862	1,337,617	54,930
PRUDENTIAL (Newark) Wm. White, Montreal.	Ordinary	1920	16,545,405	14,533,082	5,879,773	15,720	21,709,323	62,509	$78,231,746	1,276,431
	Industrial	1920				122,194	21,764,041	668,914	96,738,340	
	Ordinary	1919	$12,601,939	$11,427,009	$5,019,701	15,721	$19,845,360	53,421	64,860,407	$1032,252
	Industrial	1919				118,810	19,294,044	598,628	83,489,353	
	Ordinary	1918	9,438,449	9,061,782	3,983,736	14,323	18,034,116	43,599	52,025,324	1,391,175
	Industrial	1918				126,168	18,944,642	535,022	72,453,483	
	Ordinary.	1917	7,505,247	6,699,646	3,200,767	9,898	12,246,897	33,802	39,416,769	879,618
	Industrial.	1917				114,916	16,459,495	451,660	59,655,142	
	Ordinary.	1916	5,706,613	4,988,555	2,527,523	8,023	8,873,736	27,679	31,471,960	646,040
	Industrial.	1916				119,121	15,530,428	381,991	49,204,227	
STATE LIFE (Indianapolis) W. H. Hunter, Toronto.		1920	449,575	341,963	40,813	1	6,090	653	1,551,962	109,403
		1919	419,504	376,329	56,900	5	21,082	906	1,860,186	52,590
		1918	424,382	391,674	61,960	4	55,201	1,010	2,005,348	35,517
		1917	426,834	363,151	48,410	20	67,508	1,114	2,095,913	89,951
		1916	378,175	374,774	42,822	14	47,912	1,199	2,183,000	35,985

*Ceased doing new business in Canada. † Includes reinsurance of Union Life Assurance Co. § Formerly Provident Savings.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
Travelers	1920	7,273,910	6,460,126	1,104,644	3,173	21,299,332	13,117	57,592,015	738,142
Hon. Geo. G. Foster, Montreal.	1919	6,432,416	5,925,413	936,459	3,155	13,736,799	10,785	39,882,252	405,553
	1918	6,164,438	5,388,084	745,827	1,320	5,462,685	8,089	27,512,501	791,861
	1917	5,902,929	5,097,997	676,203	964	3,292,610	7,219	23,815,925	358,061
	1916	5,580,876	4,784,120	614,485	962	3,747,795	6,668	21,850,470	369,534
Union Mutual	1920	2,400,780	2,109,203	304,048	347	1,124,855	4,267	9,048,036	370,739
Henri E. Morin, Montreal.	1919	2,307,343	2,164,736	289,724	460	1,159,046	4,327	8,582,379	184,516
	1918	2,278,453	2,118,145	274,113	216	644,523	4,228	8,048,342	120,084
	1917	2,217,973	2,069,195	271,744	290	704,906	4,356	7,997,650	140,910
	1916	2,228,753	1,986,019	263,532	254	617,160	4,436	7,901,374	154,293
United States	1920	344,916	268,930	26,867	9	39,044	372	857,796	17,862
Lewis A. Stewart, Toronto.	1919	314,033	262,709	30,451	9	35,102	398	886,660	33,425
	1918	305,040	280,874	31,563	19	50,046	435	943,061	31,410
	1917	350,828	297,615	31,239	10	27,500	492	1,037,880	25,445
	1916	353,137	321,133	35,649	14	73,000	538	1,117,097	25,529

THE EXPENSE RATE PER CENT OF MEAN INSURANCE IN FORCE OF THIRTY-NINE LIFE INSURANCE COMPANIES.
FROM 1901 TO 1920, INCLUSIVE

COMPANIES.	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	Averages. 1900 to 1905	1906 to 1910	1911 to 1915	1916 to 1920	1901 to 1920
Ætna Life	0.88	0.89	0.87	0.92	0.90	0.87	0.72	0.73	0.74	0.74	0.73	0.78	0.77	0.76	0.76	0.81	0.83	0.75	0.79	0.76	0.89	0.76	0.76	0.78	0.79
Atlantic Life	3.71	2.92	2.52	1.93	1.22	1.13	1.67	1.86	1.70	1.38	1.31	1.15	1.18	1.02	1.11	1.24	1.19	1.43	1.50	1.42	2.25	1.57	1.14	1.38	1.36
Bankers, Neb.	1.57	1.57	1.40	1.34	1.19	1.02	1.01	0.95	0.95	0.92	0.82	1.01	0.85	0.77	0.76	0.78	0.75	0.67	0.87	0.81	1.27	0.97	0.84	0.78	0.87
Berkshire	0.83	0.81	0.80	0.79	0.78	0.81	0.68	0.72	0.79	0.75	0.80	0.83	0.78	0.77	0.73	0.80	0.80	0.80	0.89	0.93	0.80	0.74	0.78	0.85	0.80
Central of U. S.	2.27	2.79	1.98	2.01	2.39	1.93	1.58	1.41	1.54	1.41	1.24	1.44	1.40	1.37	1.39	1.27	1.21	1.43	1.64	1.46	2.13	1.55	1.38	1.43	1.46
Connecticut General	0.96	1.10	0.99	1.04	1.10	0.99	0.70	0.74	0.75	0.77	0.81	0.78	0.83	0.82	0.77	0.80	0.81	0.77	0.83	0.72	1.04	0.78	0.80	0.78	0.80
Connecticut Mutual	0.85	0.84	0.85	0.83	0.82	0.85	0.83	0.80	0.83	0.80	0.78	0.78	0.76	0.71	0.71	0.74	0.76	0.74	0.82	0.89	0.84	0.83	0.75	0.80	0.80
Equitable, New York	0.97	1.03	1.07	1.02	0.93	0.78	0.72	0.73	0.79	0.78	0.77	0.79	0.75	0.69	0.72	0.73	0.74	0.71	0.88	0.97	1.00	0.76	0.72	0.83	0.83
Equitable, Des Moines	1.18	1.07	0.93	1.03	0.95	0.94	0.97	0.90	0.94	0.91	0.95	1.03	0.99	0.93	0.94	1.00	1.01	0.95	1.19	1.01	1.02	0.93	0.97	1.04	1.01
Fidelity Mutual	1.18	1.15	1.19	1.22	1.25	1.17	0.93	0.90	0.93	0.86	0.80	0.82	0.83	0.80	0.82	0.84	0.91	0.99	1.04	1.11	1.20	0.95	0.81	1.01	0.98
Franklin Life	1.70	1.82	1.77	1.49	1.54	1.25	0.86	0.94	1.00	1.08	1.05	1.09	1.15	1.05	0.96	1.08	1.06	1.04	1.23	1.47	1.66	1.06	1.06	1.22	1.20
Guardian, N. Y.	1.15	1.24	1.32	1.32	1.26	1.22	1.05	1.02	1.00	1.11	1.19	1.15	1.13	1.10	0.96	1.04	1.14	1.13	1.23	1.15	1.26	1.08	1.10	1.14	1.14
Home Life	1.26	1.33	1.30	1.24	1.19	1.30	0.84	0.84	0.89	0.89	0.86	0.88	0.84	0.85	0.83	0.83	0.89	0.87	0.96	0.94	1.26	0.95	0.85	0.90	0.94
Illinois Life	2.29	1.44	1.43	1.54	1.44	1.37	1.30	1.35	1.42	1.41	1.34	1.33	1.04	1.11	0.98	0.98	0.98	1.01	1.17	1.23	1.54	1.38	1.15	1.09	1.22
Manhattan	1.34	1.41	1.45	1.39	1.43	1.38	0.98	1.01	1.03	1.05	1.05	1.03	1.02	1.13	1.08	1.14	1.22	1.39	1.39	1.45	1.41	1.10	1.06	1.32	1.22
Maryland Life	1.05	0.97	0.97	0.97	1.04	0.94	0.85	0.86	0.81	0.86	0.89	1.15	1.07	0.93	1.14	1.14	1.18	1.07	1.19	1.08	1.01	0.87	1.04	1.13	1.03
Massachusetts Mutual	0.89	0.80	0.76	0.76	0.74	0.68	0.63	0.66	0.67	0.68	0.69	0.70	0.67	0.68	0.68	0.72	0.73	0.71	0.83	0.84	0.77	0.67	0.68	0.77	0.73
Michigan Mutual	1.24	1.24	1.10	1.14	1.22	1.07	0.88	0.76	0.82	0.83	0.82	0.90	0.98	1.01	0.93	0.94	0.93	0.88	1.12	1.08	1.19	0.87	0.93	0.99	0.99
Mutual Benefit	0.77	0.80	0.79	0.79	0.79	0.76	0.71	0.69	0.71	0.71	0.67	0.67	0.63	0.60	0.59	0.62	0.67	0.61	0.66	0.69	0.78	0.71	0.63	0.65	0.67
Mutual of New York	1.16	1.16	1.15	1.11	0.98	0.70	0.58	0.57	0.61	0.62	0.65	0.68	0.69	0.67	0.67	0.71	0.74	0.73	0.91	0.98	1.11	0.62	0.67	0.83	0.80
National Life, Vt.	1.09	1.07	1.09	1.08	1.06	0.98	0.78	0.75	0.76	0.80	0.78	0.81	0.80	0.78	0.79	0.82	0.82	0.80	0.96	0.99	1.08	0.81	0.79	0.89	0.91
National, U. S. A.	1.87	2.11	2.58	1.96	1.86	1.56	1.37	1.17	1.06	1.14	1.32	1.29	1.03	0.98	0.92	1.12	1.18	1.07	1.04	1.19	2.08	1.26	1.08	1.12	1.25
New England	0.81	0.86	0.90	0.87	0.89	0.80	0.69	0.71	0.74	0.76	0.73	0.72	0.69	0.65	0.66	0.69	0.72	0.69	0.82	0.85	0.89	0.74	0.68	0.77	0.75
New York Life	1.02	1.11	1.10	1.06	0.92	0.69	0.55	0.53	0.54	0.56	0.59	0.62	0.65	0.63	0.59	0.63	0.69	0.74	0.87	0.99	1.04	0.58	0.62	0.83	0.76
Northwestern Mutual	0.81	0.79	0.75	0.75	0.75	0.72	0.70	0.64	0.63	0.63	0.62	0.65	0.60	0.59	0.59	0.60	0.59	0.57	0.68	0.70	0.77	0.66	0.61	0.63	0.68
Penn Mutual	1.04	1.04	0.91	0.95	0.94	0.87	0.76	0.72	0.74	0.76	0.77	0.77	0.74	0.69	0.77	0.76	0.77	0.71	0.80	0.79	0.97	0.76	0.75	0.77	0.79
Phœnix Mutual	1.12	1.07	1.06	1.04	1.09	1.24	0.84	0.86	0.89	0.91	0.96	0.96	0.93	0.90	0.85	0.95	0.94	0.91	1.04	1.03	1.07	0.94	0.92	0.96	1.01
Presbyterian Ministers	0.37	0.40	0.35	0.41	0.44	0.43	0.40	0.37	0.39	0.35	0.32	0.39	0.36	0.30	0.33	0.30	0.33	0.36	0.35	0.34	0.40	0.39	0.34	0.33	0.35
Provident L. and T.	0.73	0.77	0.90	0.75	0.78	0.71	0.77	0.72	0.80	0.78	0.77	0.75	0.74	0.87	0.69	0.72	0.97	0.78	0.88	0.91	0.79	0.76	0.76	0.86	0.80
Register Life	1.59	1.17	1.27	1.38	1.16	0.89	0.53	0.52	0.55	0.52	0.74	0.94	0.77	0.89	0.83	0.71	0.64	0.74	0.95	0.94	1.30	0.60	0.83	0.82	0.83
Royal Union	1.38	1.66	1.62	1.65	1.53	1.38	1.39	1.54	1.38	1.36	1.31	1.44	1.34	1.38	1.43	1.40	1.40	1.18	1.19	1.19	1.58	1.41	1.39	1.26	1.35
St. Louis Mutual	1.23	1.47	1.36	1.47	1.36	1.32	1.22	1.40	1.52	1.39	1.11	1.07	1.21	1.04	1.11	1.08	1.39	1.20	1.10	1.05	1.38	1.38	1.11	1.19	1.22
Security Mutual, N. Y.	1.31	1.44	1.66	1.63	1.60	1.35	1.01	1.07	1.10	1.08	0.97	0.98	0.96	1.02	1.15	1.23	1.19	1.14	1.13	1.14	1.55	1.12	1.02	1.16	1.19
State Life, Ind.	1.26	1.38	1.60	1.67	1.67	1.53	1.32	1.10	0.91	0.84	0.82	1.00	1.04	1.04	1.04	1.15	1.08	1.10	1.47	1.66	1.56	1.14	0.99	1.34	1.23
State Mutual, Mass.	0.94	0.89	0.90	0.88	0.86	0.75	0.66	0.64	0.75	0.73	0.75	0.73	0.73	0.73	0.71	0.73	0.75	0.75	0.82	0.84	0.89	0.71	0.73	0.78	0.77
Travelers	0.82	0.77	0.76	0.79	0.82	0.81	0.74	0.74	0.72	0.71	0.72	0.85	0.80	0.74	0.73	0.84	0.90	0.82	0.92	0.89	0.79	0.74	0.76	0.88	0.84
Union Central	0.91	0.91	0.84	0.87	0.86	0.87	0.79	0.76	0.82	0.78	0.79	0.82	0.87	0.87	0.88	0.94	0.91	0.88	0.96	0.97	0.87	0.80	0.85	0.93	0.81
Union Mutual	1.28	1.25	1.30	1.34	1.20	1.24	0.66	0.72	0.77	0.81	0.83	0.83	0.76	0.83	0.80	0.81	0.80	0.80	0.88	0.85	1.28	0.84	0.81	0.83	0.93
United States	1.31	1.46	1.27	1.18	1.09	0.88	0.80	0.92	0.85	0.87	0.90	0.96	0.90	1.08	1.13	1.14	1.20	1.21	1.22	1.23	1.26	0.86	1.01	1.20	1.10
Averages (39 cos.)	1.00	1.03	1.03	1.01	0.93	0.78	0.68	0.66	0.68	0.69	0.70	0.71	0.71	0.72	0.68	0.72	0.77	0.76	0.87	0.90	1.00	0.70	0.70	0.81	0.82

GAIN AND LOSS

NAME OF COMPANY.	Ætna Life.	Agricultural Life.	American Bankers.	American Central.
Divisible Surplus at Beginning of Year	10,125,281	30,980	3,756	211,998
Loading Earned on Premiums and Annuities	3,235,487	203,537	112,881	547,513
Insurance Expenses Incurred	7,311,319	301,526	275,542	1,087,860
Percentage of Insurance Expenses to Loading	226.00	148.17	244.12	198.68
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	7,334,131	14,326	82,604	431,112
Interest Required to Maintain Reserve (b)	4,118,560	4,851	48,619	256,443
Percentage of (a) to (b)	178.00	295.32	169.90	168.10
Expected Mortality Cost	11,663,105	56,371	204,546	784,623
Actual Net Mortality	7,263,877	40,540	169,589	361,754
Percentage of Actual to Expected Mortality	62.27	71.93	82.90	46.11
Reserves Released by Surrender and Lapse	3,459,076	8,414	86,383	218,786
Surrender and Lapse Values Allowed	3,199,856	1,196	72,885	205,742
Percentage of Reserves Returned on Surrenders and Lapses	92.49	14.21	84.38	94.04
Credits from Other Items*	404,348	84,675	127,666	8,778
Debits to Other Items*	985,737	1,567	2,917	1,334
Source of Net Gains or Losses—				
Gain or Loss from Loading	—4,075,832	—97,989	—162,661	—540,347
Gain or Loss from Mortality	4,399,228	15,831	34,957	422,868
Gain or Loss from Surrendered and Lapsed Policies	259,220	7,218	13,498	13,045
Gain or Loss from Surplus Interest	3,215,572	9,475	33,985	174,669
Gain or Loss from Other Sources	—581,389	83,108	124,749	7,614
Total Realized Gain	3,216,799	17,643	44,528	77,779
Gains or Losses on Investments	—398,749	—3,003	6,327	—5,011
Surplus Earned During the Year	2,818,050	14,640	50,855	72,768
Dividends Applied During the Year	1,808,290	4,180	.....	41,452
Special Funds	—7,666	.....	—24,501	—10,000
Dividends to Stockholders	500,000	14,000	.....	10,960
Increase or Decrease in Surplus	+502,094	—3,540	+26,354	+10,356
Divisible Surplus at End of Year	10,627,375	27,440	30,110	222,354

NAME OF COMPANY.	Bank Savings.	Beneficial Life.	Berkshire Life.	California State.
Divisible Surplus at Beginning of Year	140,309	129,371	1,022,017	164,188
Loading Earned on Premiums and Annuities	87,877	231,978	813,377	357,951
Insurance Expenses Incurred	181,909	284,501	1,029,291	530,180
Percentage of Insurance Expenses to Loading	207.04	122.67	126.56	148.17
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	87,842	184,371	1,252,482	227,581
Interest Required to Maintain Reserve (b)	37,667	85,373	935,973	108,940
Percentage of (a) to (b)	233.26	216.00	133.82	208.92
Expected Motality Cost	114,065	256,423	1,268,058	288,176
Actual Net Mortality	54,474	136,243	881,737	165,372
Percentage of Actual to Expected Mortality	47.76	53.13	69.54	57.38
Reserves Released by Surrender and Lapse	19,184	63,887	633,167	56,525
Surrender and Lapse Values Allowed	17,121	53,327	598,401	43,228
Percentage of Reserves Returned on Surrenders and Lapses	89.25	83.48	94.51	94.18
Credits from Other Items*	292	253	.....	38,999
Debits to Other Items*		9,782	367	8,931
Source of Net Gains or Losses—				
Gain or Loss from Loading	—84,032	—52,523	—215,915	—172,229
Gain or Loss from Mortality	59,591	120,180	386,321	122,804
Gain or Loss from Surrendered and Lapsed Policies	2,063	10,560	34,766	13,297
Gain or Loss from Surplus Interest	50,175	98,998	316,509	118,641
Gain or Loss from Other Sources	16,829	—9,529	—367	30,068
Total Realized Gain	28,089	167,686	521,315	112,581
Gains or Losses on Investments	—3,952	—83,377	—105,596	—19,576
Surplus Earned During the Year	24,137	84,309	415,719	93,005
Dividends Applied During the Year	12,000	27,679	599,328	23,853
Special Funds	.....	—6,453	.....	—9,186
Dividends to Stockholders	.....	20,000	.....	40,000
Increase or Decrease in Surplus	+12,137	+30,177	—183,609	+19,966
Divisible Surplus at End of Year	152,446	159,548	838,408	184,154

* Including annuities.

EXHIBIT FOR 1920.

American Life, Col.	American Life, Ia.	American National, Mo.	Amicable Life.	Atlantic Life.	Bankers, Iowa.	Bankers, Neb.	Bankers Reserve.
49,116	20,825	59,287	732,438	227,157	634,801	230,349	1,202,965
167,114	299,107	102,893	179,116	817,280	2,785,571	665,984	846,912
187,540	457,746	196,822	195,743	938,608	3,827,583	697,536	1,229,647
112.22	153.02	191.30	109.27	114.86	137.40	104.25	145.20
42,391	165,114	39,597	147,275	365,729	2,117,636	851,689	485,832
23,129	93,190	21,312	62,356	197,671	810,284	477,892	308,416
183.37	177.21	185.79	236.21	184.89	261.33	178.23	157.52
82,516	243,490	115,725	154,762	569,625	8,907,720	779,550	601,608
59,655	155,053	66,788	72,333	316,004	5,868,389	329,195	238,528
72.29	63.69	57.72	46.68	55.48	65.88	42.23	39.65
11,859	87,011	15,768	21,125	106,484	360,830	127,737	454,577
9,376	57,462	10,511	18,773	82,828	206,515	37,908	361,877
79.07	66.04	66.66	88.86	77.79	57.24	29.68	79.61
7,229	13,468	7,984	32,229	19,736	628,816	.....	496
268	85	960	.....	2,227	3,534,908	.....	34,054
—20,426	—158,639	—93,930	—16,627	—121,328	—1,042,012	—31,552	—382,735
22,861	88,437	48,937	82,429	253,621	3,039,331	450,355	363,080
2,483	29,549	5,257	2,348	23,656	154,315	89,829	92,700
19,262	71,924	18,285	84,919	168,058	1,307,352	373,797	177,416
6,961	13,383	7,024	32,229	17,509	—2,929,205	.....	—33,558
31,141	44,654	—14,427	185,298	341,516	539,871	882,429	216,903
—7,461	—18,889	—13,169	—5,069	7,045	—32,121	—7,708	—34,664
23,680	25,765	—27,596	180,229	348,561	497,660	874,721	182,239
34,238	13,652	.....	94,917	328,768	1,055,531	973,953	360,366
—233	—1,946	.....	.....	21,051	962,756	136,492	.....
.....	.....	.....	65,600	18,000	.....	8,000	10,000
—10,791	+10,167	—27,596	+19,712	+22,843	+404,885	+29,261	—188,127
38,325	30,992	31,691	752,150	250,000	1,039,686	259,610	1,014,838

Capitol Life.	Cedar Rapids Life.	Central Life, Ill.	Central Life, Ia.	Central Life, Kan.	Central States, Mo.	Cleveland Life.	Clover Leaf Life and Casualty.
130,582	59,721	171,034	413,494	74,308	27,411	28,552	41,482
525,517	83,035	319,121	1,011,046	132,094	556,769	211,701	70,293
625,224	131,791	395,480	1,383,054	169,943	841,394	385,245	123,423
118.98	158.74	123.81	136.81	128.68	151.13	181.95	175.60
217,881	54,098	175,008	491,899	51,296	163,539	158,971	18,123
116,977	35,762	97,711	277,067	26,336	99,092	98,400	9,291
186.26	151.24	179.10	177.53	194.78	165.04	161.56	195.20
378,850	89,747	281,244	877,500	69,755	462,353	258,050	38,832
257,839	42,887	123,587	445,576	37,376	240,640	116,803	15,085
68.06	47.79	43.94	50.78	53.58	52.05	45.26	38.85
80,474	13,891	32,199	260,897	12,864	63,653	56,798	6,883
78,061	11,839	25,095	211,050	11,390	48,740	45,737	6,384
97.02	85.23	77.94	80.90	88.54	76.58	80.53	92.75
6,544	198	11,394	98,943	260	66,172	14,007	11,487
34,640	.....	21,722	18,680	78	67,074	2,166	485
—99,707	—48,757	—76,359	—372,008	—37,849	—284,625	—173,545	—53,129
121,011	46,860	157,657	431,924	32,379	221,713	141,247	23,747
2,413	2,052	7,104	49,847	1,474	14,913	11,061	499
100,904	18,336	77,297	214,830	24,960	64,447	60,571	8,832
—28,096	198	—10,328	80,263	186	—902	11,941	11,002
96,525	18,689	155,371	404,856	21,146	15,546	51,275	—9,049
—851	—2,080	—38,105	—9,090	—2,170	2,325	—94	—1,148
95,674	16,609	117,266	395,766	18,976	17,871	51,181	—10,197
81,230	7,437	91,239	110,726	8,818	21,129	38,224	120
.....	176	.....	—5,419	—8,066	416	5,595	.....
.....	8,000	16,000	.....	.....	.....	.....	.....
+14,444	+1,350	+10,027	+279,621	+2,092	—2,842	+7,362	—10,317
145,026	61,070	181,061	693,115	76,400	24,569	35,914	31,165

GAIN AND LOSS EXHIBIT FOR 1920

NAME OF COMPANY.	Columbia Life, O.	Columbian National.	Columbus Mutual.	Commonwealth Life, Neb.
Divisible Surplus at Beginning of Year	50,415	227,194	179,986	25,646
Loading Earned on Premiums and Annuities	85,816	465,121	382,491	362,180
Insurance Expenses Incurred	120,546	1,318,665	407,066	565,041
Percentage of Insurance Expenses to Loading	140.45	283.60	106.43	156.04
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	93,773	846,892	114,277	112,168
Interest Required to Maintain Reserve (b)	53,450	573,620	60,912	67,939
Percentage of (a) to (b)	175.43	147.64	187.61	165.10
Expected Mortality Cost	130,052	1,276,358	219,184	334,962
Actual Net Mortality	62,533	613,762	67,713	151,159
Percentage of Actual to Expected Mortality	48.07	48.08	30.91	45.12
Reserves Released by Surrender and Lapse	2,214	417,639	15,438	58,953
Surrender and Lapse Values Allowed	.....	278,459	13,563	44,059
Percentage of Reserves Returned on Surrenders and Lapses	.....	66.67	87.90	74.72
Credits from Other Items*	2,004	21,265	52,078	21,147
Debits to Other Items*	36,082	127,103	7,314	.....
Source of Net Gains or Losses—				
Gain or Loss from Loading	—34,730	—853,545	—24,575	—202,861
Gain or Loss from Mortality	67,519	662,596	151,471	183,802
Gain or Loss from Surrendered and Lapsed Policies	2,214	139,180	1,875	14,894
Gain or Loss from Surplus Interest	40,323	273,272	53,365	44,229
Gain or Loss from Other Sources	—34,074	—105,838	44,764	21,147
Total Realized Gain	41,252	105,665	226.900	61,211
Gains or Losses on Investments	13,279	4,233	—21,493	—2,392
Surplus Earned During the Year	54,531	109,898	205,407	58,819
Dividends Applied During the Year	22,692	50,649	113,425	11,411
Special Funds	.....	2,420	.....	.....
Dividends to Stockholders	.....	70,000	15,000	10,000
Increase or Decrease in Surplus	+31,839	—13,171	+76,982	+37,408
Divisible Surplus at End of Year	82,254	214,023	256,968	63,054

NAME OF COMPANY.	Detroit Life.	Equitable, Ia.	Equitable, N. Y.	Farmers and Bankers.
Divisible Surplus at Beginning of Year	15,453	1,193,898	17,123,408	75,059
Loading Earned on Premiums and Annuities	248,078	1,783,963	18,849,321	238,651
Insurance Expenses Incurred	376,151	2,384,323	22,359,332	362,503
Percentage of Insurance Expenses to Loading	151.62	133.68	118.64	151.70
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	79,778	1,539,240	26,288,359	129,121
Interest Required to Maintain Reserve (b)	49,048	1,053,270	16,668,788	74,976
Percentage of (a) to (b)	162.68	146.15	157.72	172.23
Expected Motality Cost	165,478	2,039,501	27,603,201	258,714
Actual Net Mortality	84,707	958,333	16,977,984	111,842
Percentage of Actual to Expected Mortality	51.19	46.97	61.51	43.22
Reserves Released by Surrender and Lapse	47,832	693,298	15,115,810	38,267
Surrender and Lapse Values Allowed	43,314	536,235	13,540,621	20,263
Percentage of Reserves Returned on Surrenders and Lapses	90.54	77.33	89.58	52.96
Credits from Other Items*	16,846	45,918	3,236,657	2,904
Debits to Other Items*	383	.....	1,821,528	77,695
Source of Net Gains or Losses—				
Gain or Loss from Loading	—128,073	—600,361	—3,510,011	—123,402
Gain or Loss from Mortality	80,771	1,081,168	10,625,218	146,872
Gain or Loss from Surrendered and Lapsed Policies	4,518	157,063	1,575,189	18,004
Gain or Loss from Surplus Interest	30,730	485,970	9,619,571	54,145
Gain or Loss from Other Sources	16,463	42,999	1,715,129	—74,791
Total Realized Gain	4,410	1,166,839	20,025,095	20,828
Gains or Losses on Investments	10,119	11,267	—3,859,595	—14,710
Surplus Earned During the Year	14,529	1,178,106	16,165,500	6,118
Dividends Applied During the Year	3,351	1,124,420	10,953,776	.....
Special Funds	.....	—21,795	.....	.....
Dividends to Stockholders	.....	31,500	7,000	.....
Increase or Decrease in Surplus	+11,178	+391	+5,204,724	+6,118
Divisible Surplus at End of Year	26,631	1,194,289	22,328,132	81,177

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1920

Connecticut General.	Connecticut Mutual.	Conservative, Ind.	Conservative, W. Va.	Continental, Del.	Continental, Ill.	Continental, Mo.	Dakota Life.
1,307,277	3,601,643	18,347	32,001	649,122	53,992	78,834	119,950
985,014	2,159,386	98,172	207,971	237,973	161,433	327,691	168,141
2,213,185	2,833,468	176,854	361,861	318,245	282,894	493,521	238,638
224.70	131.21	180.17	174.01	133.72	175.24	150.61	141.93
1,444,666	3,907,903	16,553	65,723	172,101	40,427	205,200	119,646
970,853	2,628,514	10,483	38,075	82,233	12,280	110,578	60,225
148.82	148.14	157.92	172.62	209.30	329.17	185.60	198.66
3,072,539	3,861,389	56,219	141,593	249,801	121,191	326,009	191,964
1,695,778	2,381,794	44,594	101,653	112,240	57,470	277,797	69,291
55.18	61.68	79.32	71.80	44.94	47.42	85.18	36.11
558,570	1,357,413	3,401	31,830	47,555	19,365	70,163	46,353
473,077	1,233,617	2,179	14,429	41,176	7,957	46,168	38,456
84.70	90.88	64.08	45.31	86.58	41.11	65.79	82.95
47,141	42,476	51,788	69,382	9,835	35,457	9,317	.....
—109,186	86,203	.....	.....	.....	224	7,833	348
—1,228,171	—674,082	—78,682	—153,890	—80,272	—121,461	—165,830	—70,497
1,376,761	1,479,595	11,625	39,940	137,561	63,721	48,212	122,673
85,493	123,796	1,222	17,401	6,379	11,408	23,995	7,897
473,813	1,279,389	6,070	27,648	89,868	22,147	94,622	59,421
—62,045	—43,727	51,788	69,382	9,835	35,233	1,484	—348
523,845	2,164,961	—7,977	481	163,371	11,048	2,483	119,146
36,245	—31,901	2,500	—5,467	—22,527	—4,687	—11,214	—60,691
560,090	2,133,060	—5,477	—4,986	140,844	6,361	—8,731	58,455
460,429	1,753,847	.....	.....	59,498	.....	37,688	16,553
—23,182	200,000	.....	—2,029	—3,700	—1,462	.....	.....
80,000	.....	.....	.....	53,620	8,000	.....	24,000
—3,521	+179,223	—5,477	—7,015	+24,026	—3,101	—48,419	+17,902
1,303,756	3,780,866	12,870	24,986	673,148	50,891	30,415	137,852

Farmers and Traders.	Farmers Life.	Farmers National.	Federal Life.	Fidelity Mutual.	First National.	Fort Worth Life.	Franklin Life
9,849	278,667	268,095	36,760	1,275,477	79,282	111,159	679,934
43,457	145,554	160,855	318,137	1,599,946	122,634	103,679	920,901
94,402	172,265	286,998	588,358	1,887,671	184,271	179,679	1,539,758
217.28	118.34	178.41	184.82	117.96	150.25	173.34	167.13
34,965	138,621	37,910	247,291	1,998,397	82,809	102,020	568,289
13,593	75,600	19,563	152,725	1,283,585	38,511	53,266	379,701
257.22	183.35	193.79	161.87	155.72	215.08	191.53	149.67
49,840	140,068	132,849	430,810	1,902,228	117,066	112,211	1,096,698
24,013	102,667	69,519	204,269	1,290,282	42,635	46,221	546,250
48.19	73.30	52.31	47.41	67.84	36.41	41.19	49.82
11,104	41,389	9,852	199,172	846,035	79,529	19,411	337 547
5,524	37,056	4,938	187,724	804,447	70,808	16,544	324,772
49.72	89.55	50.11	94.23	95.12	89.02	85.24	96.20
66,758	30,451	15,046	29,645	77,905	858	5,093	14,568
1,055	9,609	.....	.....	93,067	2,400	5,587	25,982
—50,945	—29,711	—126,143	—270,221	—287,725	—61,637	—76,000	—618,857
25,827	37,401	63,330	226,541	611,946	74,431	65,996	550,448
5,580	4,333	4,914	11,448	41,588	8,721	2,867	12,775
21,372	63,021	18,347	94,566	714,812	44,298	48,754	188,588
65,703	20,842	15,046	29,645	—6,062	—1,542	—494	—11,514
67,537	95,886	—24,505	91,979	1,074,559	64,271	41,117	121,740
177	—52,226	—7,878	20,228	—64,228	—30,488	7,611	—499
67,714	43,660	—32,383	112,207	1,010,331	33,783	48,728	121,241
.....	40,391	11,350	44,749	810,509	22,869	343	154,539
.....	—19,503	—659	—21	.....	—237	12,500	594
.....	.....	.....	12,000	.....	.....	10,738	5,000
+67,714	—16,223	—44,392	+55,437	+199,822	+10,677	+25,147	—37,904
77,563	262,444	223,703	92,197	1,475,299	89,959	136,306	642,030

GAIN AND LOSS EXHIBIT FOR 1920

NAME OF COMPANY.	George Washington	Girard Life.	Grange Life.	Great Northern, N. D.
Divisible Surplus at Beginning of Year	50,000	65,380	199,702	33,367
Loading Earned on Premiums and Annuities	101,498	171,839	101,650	47,437
Insurance Expenses Incurred	209,493	203,122	169,692	79,390
Percentage of Insurance Expenses to Loading	206.50	118.21	166.95	167.38
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	113,456	98,654	50,423	32,597
Interest Required to Maintain Reserve (b)	61,185	55,060	27,698	11,847
Percentage of (a) to (b)	185.43	179.19	182.08	275.15
Expected Mortality Cost	137,091	117,758	93,494	52,097
Actual Net Mortality	70,903	91,359	44,096	21,671
Percentage of Actual to Expected Mortality	51.72	77.58	47.16	41.61
Reserves Released by Surrender and Lapse	68,576	29,968	17,312	18,845
Surrender and Lapse Values Allowed	63,276	28,046	10,258	14,426
Percentage of Reserves Returned on Surrenders and Lapses	92.27	93.61	59.21	76.55
Credits from Other Items*	47,410	5,207	5,128	.....
Debits to Other Items*	12,229	7,136	.....	8,217
Source of Net Gains or Losses—				
Gain or Loss from Loading	—107,994	—31,283	—68,042	—31,953
Gain or Loss from Mortality	66,189	26,399	49,398	30,426
Gain or Loss from Surrendered and Lapsed Policies	5,300	1,922	7,054	4,419
Gain or Loss from Surplus Interest	52,271	43,594	22,725	20,750
Gain or Loss from Other Sources	35,681	—1,929	5,128	—8,217
Total Realized Gain	51,446	38,703	16,263	15,425
Gains or Losses on Investments	—7,378	—6,006	9,899	990
Surplus Earned During the Year	44,068	32,697	26,162	16,415
Dividends Applied During the Year	11,532	37,763	.....	15,036
Special Funds	—20,036	—4,098	.....	.....
Dividends to Stockholders	12,500	.....	6,000	.....
Increase or Decrease in Surplus	.....	—9,164	+20,162	+1,379
Divisible Surplus at End of Year	50,000	56,216	219,864	34,746

NAME OF COMPANY.	Home Life, New York.	Idaho State Life.	Illinois Life.	Indiana National.
Divisible Surplus at Beginning of Year	537,894	21,292	750,335	14,578
Loading Earned on Premiums and Annuities	1,358,647	217,703	817,929	122,744
Insurance Expenses Incurred	1,741,529	288,861	1,471,247	240,937
Percentage of Insurance Expenses to Loading	128.20	132.68	179.93	196.31
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	1,789,414	90,562	919,493	105,686
Interest Required to Maintain Reserve (b)	1,281,041	37,149	563,902	65,249
Percentage of (a) to (b)	289.99	243.52	163.09	161.95
Expected Mortality Cost	1,812,575	195,492	1,219,228	180,675
Actual Net Mortality	1,040,978	81,577	690,936	92,232
Percentage of Actual to Expected Mortality	57.39	41.75	56.68	51.07
Reserves Released by Surrender and Lapse	1,167,942	23,729	372,752	34,754
Surrender and Lapse Values Allowed	1,084,973	23,015	341,940	24,930
Percentage of Reserves Returned on Surrenders and Lapses	92.94	97.00	91.75	71.75
Credits from Other Items*	35,367	10,418	34,379	7,222
Debits to Other Items*	38,347	11,969	1,893	1,619
Source of Net Gains or Losses—				
Gain or Loss from Loading	—382,882	—71,158	—653,318	—118,193
Gain or Loss from Mortality	771,577	113,915	528,292	88,443
Gain or Loss from Surrendered and Lapsed Policies	82,969	714	30,812	9,824
Gain or Loss from Surplus Interest	508,372	53,413	355,591	40,437
Gain or Loss from Other Sources	—2,980	—1,551	28,851	5,603
Total Realized Gain	987,056	95,333	290,228	26,114
Gains or Losses on Investments	—124,488	—10,420	—229,202	18,333
Surplus Earned During the Year	862,568	84,913	61,026	44,447
Dividends Applied During the Year	742,705	74,525	76,024	29,162
Special Funds	.....	.....	150,177	—10,739
Dividends to Stockholders	.....	.....	595,000	.....
Increase or Decrease in Surplus	+109,863	+10,388	—459,821	+4,546
Divisible Surplus at End of Year	647,757	31,680	290,514	19,124

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1920

Great Northern, Wis.	Great Republic.	Great Southern, Ala.	Great Southern, Tex.	Guaranty Life.	Guardian Life.	Gulf Coast Life.	Home Life and Accident.
100,075	82,228	104,295	186,505	21,801	1,522,439	24,209	104,997
58,513	145,094	98,304	686,932	150,166	1,704,389	67,482	83,871
127,716	263,672	117,294	1,038,143	238,572	2,490,193	109,603	185,382
218.30	181.75	119.32	151.13	158.87	146.11	162.41	221.02
70,030	70,870	64,125	402,315	72,505	2,465,610	18,686	84,785
39,509	27,998	24,699	272,376	38,632	1,678,418	7,663	27,324
177.25	253.32	259.71	147.73	187.73	146.91	243.82	310.30
108,792	121,720	76,765	743,098	111,800	1,899,943	63,181	92,858
67,452	73,539	47,668	592,397	45,741	1,041,567	35,099	63,865
62.01	60.41	62.08	79.71	40.92	54.82	55.54	68.78
18,131	22,773	.....	246,225	35,797	1,369,022	16,186	33,156
15,176	20,532	.....	215,272	33,358	1,174,965	14,709	24,710
83.67	90.16	.....	87.44	93.18	85.81	90.85	74.54
3,330	21,871	5,502	92,490	1,578	460,322	9,315	8,730
4,211	642	1,172	17,349	326	20,561	4,509	9,980
—69,204	—118,578	—18,990	—351,211	—88,406	—785,804	—42,121	—101,511
41,340	48,181	29,097	150,701	66,059	858,376	28,082	28,993
2,955	2,341	.....	30,953	2,439	194,057	1,477	8,446
30,521	42,872	39,426	129,938	33,873	787,192	11,023	57,461
—881	21,229	4,330	75,141	1,252	439,761	4,806	—1,250
4,731	3,955	53,863	35,522	15,217	1,493,582	3,267	—7,861
205	—13,056	2,028	13,972	—1,796	—541,436	—10,204	47,953
4,936	—17,011	55,891	49,494	13,421	952,146	—6,937	40,092
.....	.....	25,299	.....	4,598	1,217,068	.....	8,734
.....	.....	.....	.....	—318	169,395	4,052	—58
.....	.....	12,527	72,000	.....	24,000	.....	15,015
+4,936	—17,011	+18,065	—22,506	+8,505	—119,527	—2,885	+16,285
105,011	65,217	122,360	163,999	30,306	1,402,912	21,324	121,282

Indianapolis Life.	Inter-Mountain Life.	International Life.	International L. & T.	Inter-Southern Life.	Jefferson Standard.	Kansas City Life.	Kansas Life.
101,350	49,108	251,365	37,431	101,023	230,000	158,017	240,583
236,637	167,798	1,474,018	53,517	579,123	1,729,492	1,438,184	116,633
311,873	204,961	1,716,910	84,031	788,033	2,167,566	2,427,643	199,270
131.78	122.16	116.47	157.05	136.11	125.33	168.79	170.85
100,319	59,880	686,696	10,668	286,009	664,611	828,192	41,853
65,344	26,985	458,214	3,534	156,212	420,439	492,980	12,899
153.51	221.90	149.89	301.89	183.10	158.09	168.04	324.46
198,281	103,791	1,066,081	30,173	533,373	1,262,179	1,982,324	83,035
101,445	43,958	555,259	14,357	350,250	842,291	966,700	36,328
51.18	42.35	52.08	47.57	65.66	66.72	48.77	43.74
28,600	20,374	304,688	1,525	126,807	307,110	343,588	4,976
23,229	13,716	266,314	521	112,375	260,796	245,049	.....
81.20	67.30	87.42	34.16	88.60	84.91	71.33	.....
2,994	17,290	74,655	2,211	66,494	1,475	28,255	16,822
9,033	6,549	656	2,937	97,900	.....	10,075	105
—75,237	—37,163	—242,892	—30,514	—208,911	—438,075	—989,459	—82,637
96,836	59,833	510,822	15,816	183,123	419,888	1,015,624	46,707
5,371	6,668	38,374	1,004	14,432	46,314	98,539	4,976
34,975	32,895	228,482	7,134	129,791	244,172	335,212	28,954
—6,039	10,741	73,959	—726	—31,406	1,475	18,180	16,717
55,906	72,973	608,745	—7,286	87,035	273,774	478,096	14,716
—1,046	—3,760	—10,576	2,710	2,632	49,906	—29,576	8,611
54,860	69,213	598,169	—4,576	89,667	323,680	448,520	23,327
44,396	30,041	362,437	3,306	34,582	253,973	365,660	.....
.....	14,000	—9,954	.....	—68,146	293	—7,162	.....
4,645	7,471	65,124	6,000	184	70,000	32,000	.....
+5,819	+17,701	+160,654	—13,882	—13,245	.....	+43,698	+23,327
107,169	66,809	412,019	23,549	87,778	230,000	201,715	263,910

GAIN AND LOSS EXHIBIT FOR 1920

NAME OF COMPANY.	La Fayette Life.	La Fayette Mutual.	Lamar Life.	Life and Casualty
Divisible Surplus at Beginning of Year	22,002	16,487	53,637	26,498
Loading Earned on Premiums and Annuities	154,755	19,689	158,398	2,940,181
Insurance Expenses Incurred	190,285	28,872	249,121	2,772,397
Percentage of Insurance Expenses to Loading	122.96	146.65	157.29	94.28
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	97,849	7,164	61,307	61,311
Interest Required to Maintain Reserve (b)	61,680	4,196	41,375	15,528
Percentage of (a) to (b)	158.63	170.63	148.18	394.78
Expected Mortality Cost	127,505	12,131	134,892	257,629
Actual Net Mortality	29,992	16,825	91,620	314,732
Percentage of Actual to Expected Mortality	23.53	138.64	67.95	122.18
Reserves Released by Surrender and Lapse	28,660	4,912	22,138	22,381
Surrender and Lapse Values Allowed	19,311	1,913	17,428	4,238
Percentage of Reserves Returned on Surrenders and Lapses	67.38	38.95	78.73	18.94
Credits from Other Items*	.....	.....	25,260	.....
Debits to Other Items*	2,747	8	14,586	.....
Source of Net Gains or Losses—				
Gain or Loss from Loading	—35,529	—9,183	—90,723	167,784
Gain or Loss from Mortality	97,513	—4,694	43,272	—57,103
Gain or Loss from Surrendered and Lapsed Policies	9,349	2,999	4,710	18,143
Gain or Loss from Surplus Interest	36,169	2,968	19,932	45,783
Gain or Loss from Other Sources	—2,747	—8	10,674	.....
Total Realized Gain	104,755	—8,918	—12,135	174,606
Gains or Losses on Investments	—11,632	1,202	—2,451	—2,293
Surplus Earned During the Year	93,123	7,716	—14,586	171,313
Dividends Applied During the Year	73,731	266	10,474	.....
Special Funds	—35,019	—16	100,000	—85,000
Dividends to Stockholders	.....	.....	148	70,000
Increase or Decrease in Surplus	+131,835	—6,733	—15,208	+16,313
Divisible Surplus at End of Year	153,837	9,754	38,429	42,811

NAME OF COMPANY.	Michigan Mutual.	Midland Minn.	Midland Life, Mo.	Midland Mutual.
Divisible Surplus at Beginning of Year	607,637	30,595	49,012	164,463
Loading Earned on Premiums and Annuities	317,709	83,365	321,939	408,563
Insurance Expenses Incurred	849,955	134,117	332,994	445,833
Percentage of Insurance Expenses to Loading	267.50	160.89	103.43	109.13
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	750,522	41,348	74,023	234,596
Interest Required to Maintain Reserve (b)	508,507	20,263	45,784	134,950
Percentage of (a) to (b)	147.61	204.03	161.69	173.81
Expected Mortality Cost	804,542	73,658	162,000	288,216
Actual Net Mortality	537,332	24,825	140,758	121,497
Percentage of Actual to Expected Mortality	66.79	33.71	86.90	42.15
Reserves Released by Surrender and Lapse	417,937	14,037	28,708	76,904
Surrender and Lapse Values Allowed	368,225	12,096	18,674	71,273
Percentage of Reserves Returned on Surrenders and Lapses	88.11	86.17	65.05	92.68
Credits from Other Items*	163	5,495	.....	14,200
Debits to Other Items*	5,886	.....	24,348	1,657
Source of Net Gains or Losses—				
Gain or Loss from Loading	—532,246	—50,752	—11,055	—37,270
Gain or Loss from Mortality	267,210	48,833	21,242	166,719
Gain or Loss from Surrendered and Lapsed Policies	49,712	1,941	10,034	5,631
Gain or Loss from Surplus Interest	242,014	21,085	28,239	99,646
Gain or Loss from Other Sources	—5,723	5,495	—24,348	12,543
Total Realized Gain	20,967	26,602	24,111	247,270
Gains or Losses on Investments	—2,105	—8,919	—1,302	—5,850
Surplus Earned During the Year	18,862	17,683	22,809	241,420
Dividends Applied During the Year	44,822	2,395	51,589	—149,713
Special Funds	.....	—1,679	.....	31,980
Dividends to Stockholders	40,000	.....	.....	45,000
Increase or Decrease in Surplus	—65,960	+12,609	—28,780	+14,727
Divisible Surplus at End of Year	541,677	43,204	20,232	179,190

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1920

Lincoln National.	Manhattan Life.	Marquette Life.	Lincoln Reserve	Maryland Life.	Massachusetts Mutual.	Merchants Life.	Methodist Ministers.
516,060	219,671	1,803	11,493	110,417	5,252,088	79,644	18,071
1,202,728	387,174	47,511	184,680	115,886	4,675,623	661,620	6,010
2,001,867	640,176	83,456	222,479	160,321	5,466,284	1,090,687	14,465
166.45	165.33	175.66	120.47	138.35	116.91	164.82	240.70
495,996	770,031	43,367	27,468	183,185	6,059,857	207,208	12,198
290,814	643,500	25,664	18,588	128,624	4,163,977	143,583	7,330
170.54	119.74	168.97	147.76	142.41	145.52	144.31	166.41
1,437,695	747,483	61,170	114,747	153,725	6,821,056	1,026,343	36,267
679,270	507,501	41,328	92,609	72,449	3,931,654	608,086	33,987
47.26	67.91	67.54	80.75	47.14	57.63	59.27	93.71
158,173	.....	12,271	51,642	102,809	1,934,121	46,368	5,513
111,279	.....	10,782	44,643	79,443	1,826,917	36,006	4,943
70.34	.....	87.88	86.46	77.27	94.41	77.66	89.67
15,773	.....	298	5	7,465	131,447	138,978	114
44,834	.....	.....	805	1,180	14,574	175,054	658
—799,139	—253,002	—35,945	—37,800	—44,435	—790,661	—429,067	—8,455
758,425	240,982	19,842	22,138	81,266	2,889,402	418,257	2,280
46,894	.....	1,489	6,999	23,366	107,204	10,362	570
205,182	126,531	17,703	8,880	54,561	1,895,880	63,625	4,868
—29,061	.....	298	—800	6,285	116,873	—36,076	—544
180,301	.....	3,387	—583	121,043	4,218,699	27,101	—1,281
72,795	.....	—2,969	24,962	—18,584	—9,171	—16,509	—4,739
253,096	.....	418	24,379	102,459	4,209,528	10,592	—6 020
105,323	.....	.....	.....	52,111	4,553,962	.....	.....
—90,833	.....	.....	.....	—22,642	.....	.....	.....
75,000	.....	.....	.....	7,000	.....	.....	.....
—16,060	.....	+418	+24,379	+20,706	—344,434	+10,592	—6,020
500,000	.....	2,221	35,872	131,123	4,907,654	90,236	12,051

Midwest Life.	Minnesota Mutual.	Missouri State	Montana Life.	Mutual Benefit.	Mutual Life, N. Y.	Mutual Trust.	National American.
17,280	400,681	1,288,522	330,348	.....	.....	366,671	3,452
80,955	851,761	2,562,652	453,710	8,195,724	18,709,236	443,535	74,715
197,861	987,132	3,687,319	522,450	8,048,706	19,574,567	742,984	140,606
244.39	115.89	143.89	115.16	98.20	104.63	167.51	188.21
85,387	393,744	1,682,734	162,251	12,366,782	29,217,565	287,265	25,173
47,255	234,022	773,067	81,285	7,737,750	18,153,730	163,708	17,731
180.70	168.25	217.68	199.61	159.83	160.93	175.49	141.97
132,812	723,805	2,512,858	303,264	12,693,942	24,369,998	648,114	82,906
60,014	349,181	1,381,372	146,264	6,630,357	16,265,765	378,869	26,151
45.19	48.23	54.96	48.37	52.24	66.74	58.46	31.54
40,531	.110,718	576,385	48,384	4,687,876	2,850,350	141,492	33,522
35,018	93,332	530,026	39,433	4,463,626	2,378,159	66,384	20,532
86.40	84.30	91.96	81.51	95.22	86.457	46.92	61.26
56,415	3,027	1,275	10,357	100,568	8,060,405	9,856	103,497
1,905	510	57,263	16,305	110,633	3,002,731	24,606	.....
—116,906	—135,371	—1,124,666	—68,749	147,018	—865,331	—299,449	—65,891
72,798	374,624	1,131,485	156,100	6,063,585	8,104,233	249,244	56,755
5,513	17,386	46,359	8,951	224,250	472,191	75,108	12,990
38,132	159,722	909,667	80,966	4,629,032	11,063,835	123,557	7,442
54,510	2,517	—55,988	—6,048	—10,065	5,057,674	—14,750	103,497
54,047	418,878	906,857	171,220	11,053,820	25,138,281	133,710	114,793
—17,951	—57,669	—19,005	—13,061	—103,013	—6,627,118	—27,389	—79,464
36,096	361,209	887,852	158,159	10,950,807	18,511,163	106,322	35,329
3,876	309,859	445,527	104,289	9,665,385	18,629,432	99,257	9,965
—8,000	748	—13,883	.....	—1,285,422	118,269	.....	.....
20,000	.....	100,000	25,000	.....	.....	.....	.....
+4,220	+52,097	+328,442	+28,969	.....	.....	+7,064	+25,364
21,500	452,778	1,616,964	359,317	.....	.....	373,735	28,816

GAIN AND LOSS EXHIBIT FOR 1920

NAME OF COMPANY.	NATIONAL FIDELITY	NATIONAL GUARDIAN	NATIONAL LIFE, VT.	NATIONAL OF U. S. A.
Divisible Surplus at Beginning of Year	114,124	55,326	3,420,040	206,106
Loading Earned on Premiums and Annuities	140,663	125,501	2,245,095	841,950
Insurance Expenses Incurred	249,512	173,610	2,833,615	1,408,208
Percentage of Insurance Expenses to Loading	177.39	138.35	126.23	167.27
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	41,185	53,467	3,610,044	979,325
Interest Required to Maintain Reserve (b)	22,600	32,776	2,136,423	611,275
Percentage of (a) to (b)	182.19	163.15	169.00	160.24
Expected Mortality Cost	108,021	99,723	3,053,005	1,278,049
Actual Net Mortality	43,422	33,413	1,780,883	828,443
Percentage of Actual to Expected Mortality	40.20	33.51	58.33	64.82
Reserves Released by Surrender and Lapse	26,137	18,520	1,202,264	476,819
Surrender and Lapse Values Allowed	19,459	16,118	1,130,767	445,119
Percentage of Reserves Returned on Surrenders and Lapses	74.48	87.00	93.99	93.34
Credits from Other Items*	13,990	5,092	430,664	115,471
Debits to Other Items*	890	4,659	413,657	—12,187
Source of Net Gains or Losses—				
Gain or Loss from Loading	—108,849	—48,109	—588,520	—566,258
Gain or Loss from Mortality	64,599	66,310	1,272,122	449,606
Gain or Loss from Surrendered and Lapsed Policies	6,678	2,402	71,497	31,700
Gain or Loss from Surplus Interest	18,585	20,691	1,473,621	368,050
Gain or Loss from Other Sources	13,100	432	17,007	127,658
Total Realized Gain	—5,887	41,726	2,245,727	410,757
Gains or Losses on Investments	—16,074	—11,993	—1,313,437	52,757
Surplus Earned During the Year	—21,961	29,733	932,290	463,514
Dividends Applied During the Year	.....	9,662	2,277,304	69,552
Special Funds	.....	.....	—294	—9,579
Dividends to Stockholders	.....	10,000	.....	70,000
Increase or Decrease in Surplus	—21,961	+10,073	—1,345,308	+314,383
Divisible Surplus at End of Year	92,163	65,399	2,074,732	520,489

NAME OF COMPANY.	NORTHERN STATES, MINN.	NORTH-WESTERN MUTUAL.	NORTH-WESTERN NATIONAL	OCCIDENTAL LIFE, Cal.
Divisible Surplus at Beginning of Year	6,333	19,746,981	505,295	60,858
Loading Earned on Premiums and Annuities	91,078	15,107,246	1,350,573	405,723
Insurance Expenses Incurred	132,437	13,760,930	1,646,345	621,041
Percentage of Insurance Expenses to Loading	145.43	91.08	121.89	153.10
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	7,519	21,258,919	505,686	145,870
Interest Required to Maintain Reserve (b)	2,221	13,420,699	311,637	79,306
Percentage of (a) to (b)	338.68	158.41	162.24	183.98
Expected Motality Cost	55,988	21,839,400	1,135,163	310,000
Actual Net Mortality	26,156	11,913,773	604,959	151,948
Percentage of Actual to Expected Mortality	46.72	54.55	53.30	49.02
Reserves Released by Surrender and Lapse	1,351	8,827,899	192,251	49,448
Surrender and Lapse Values Allowed	.....	8,471,699	139,951	44,356
Percentage of Reserves Returned on Surrenders and Lapses	.....	95.97	72.80	89.71
Credits from Other Items*	14,156	195,983	34,635	99,969
Debits to Other Items*	8,450	200,600	140,153	.....
Source of Net Gains or Losses—				
Gain or Loss from Loading	—41,360	—1,346,316	—295,772	—215,318
Gain or Loss from Mortality	29,832	9,925,627	530,203	158,052
Gain or Loss from Surrendered and Lapsed Policies	1,351	356,200	52,300	5,092
Gain or Loss from Surplus Interest	5,298	7,838,220	194,049	66,564
Gain or Loss from Other Sources	5,706	—4,597	—94,482	99,969
Total Realized Gain	827	19,461,766	513,953	115,817
Gains or Losses on Investments	7,069	—363,865	—42,960	7,692
Surplus Earned During the Year	7,896	19,097,901	470,993	123,509
Dividends Applied During the Year	.....	18,090,474	208,123	54,065
Special Funds	—6,592	.....	—132,500	—6,294
Dividends to Stockholders	.....	.....	.....	.....
Increase or Decrease in Surplus	+1,304	+1,007,427	+130,370	+63,150
Divisible Surplus at End of Year	7,637	20,754,408	635,665	124,006

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1920

New England.	New World Life.	New York Life.	North American, Ill.	North American, Neb.	Northern, Mich.	Northern, Wash.	Northern States, Ind.
4,249,615	417,144	.....	169,653	17,079	13,589	65,777	58,069
3,929,458	260,501	31,445,710	408,706	122,338	169,846	337,840	63,222
4,215,831	415,690	28,115,728	753,329	188,364	352,441	345,038	115,988
107.29	159.56	89.40	184.34	153.98	207.50	102.13	183.48
4,405,325	205,517	41,347,303	287,782	70,710	141,887	127,850	58,162
3,218,381	69,531	24,000,000	163,957	45,473	76,622	60,281	27,748
136.87	295.60	172.29	175.54	155.52	185.18	212.10	209.98
5,409,974	264,056	32,042,300	511,169	130,009	239,146	165,640	98,251
3,179,834	93,338	22,044,339	271,201	31,852	119,542	76,185	46,603
58.79	35.34	68.79	53.04	24.50	49.99	45.99	47.44
1,529,562	52,548	30,096,616	114,077	29,532	43,676	33,558	61,907
1,420,101	50,040	27,551,517	95,820	21,674	37,865	29,415	53,692
92.86	95.25	91.54	84.00	73.38	86.70	87.66	86.73
38,859	1,138	1,946,753	59,384	362	.....	68,188	2,900
5,610	.....	990,947	2,810	88	1,646	849	1,199
—286,373	—155,189	—3,339,982	—344,624	—66,025	—182,595	—7,198	—52,766
2,230,140	170,719	9,997,961	239,968	98,157	119,604	89,455	51,648
109,461	2,548	2,545,089	18,257	7,858	5,811	4,143	8,215
1,186,944	135,986	17,347,303	132,825	25,237	65,265	67,569	30,414
33,249	1,138	955,806	56,716	274	—1,644	67,339	1,701
3,273,422	155,202	34,186,140	94,005	65,502	6,439	221,308	39,213
—1,220,210	—1,562	—689,582	—7,355	—12,783	274	4,190	1,658
2,053,212	153,640	33,496,558	86,645	42,719	6,713	225,498	40,871
3,567,982	.....	25,256,419	.....	39,939	.....	147,727	8,627
.....	405	—8,240,139	.....	.....	25	—8,000	—14,000
.....	68,070	.....	140,000	.....	10	15,000	12,150
—1,514,770	+85,975	.....	—53,355	+12,780	+6,728	+54,771	+6,094
2,734,845	503,119	.....	116,298	29,859	20,317	120,548	64,193

Occidental Life, N. M.	Ohio National.	Ohio State.	Old Colony.	Old Line, Neb.	Old Line, Wis.	Omaha Life.	Oregon Life.
81,537	214,060	64,940	95,376	16,229	202,453	22,762	205,257
143,695	352,937	246,635	225,993	221,340	234,360	124,899	172,530
243,432	475,903	363,749	412,822	276,420	426,243	147,920	248,046
169.45	134.80	147.45	182.68	124.89	181.85	118.46	143.78
69,481	125,354	123,704	9,413	16,056	119,352	28,079	117,355
42,121	52,661	67,657	48,306	7,346	63,229	16,030	70,794
164.96	236.05	182.77	19.49	218.63	188.80	175.05	165.75
141,063	215,312	215,153	154,902	82,904	281,456	57,157	196,060
80,293	130,471	87,525	123,490	21,348	75,215	14,242	69,564
56.92	60.60	40.68	79.71	25.74	26.72	24.92	35.48
31,624	26,372	30,238	53,429	5,951	37,268	4,410	37,061
25,586	20,388	25,246	45,585	5,285	30,715	2,755	23,907
80.90	77.28	83.50	85.31	88.80	82.42	62.47	64.52
17,932	446	21,090	16,996	8,215	8,497	2,243	1,713
897	33,054	15,941	1,423	3,110	5,243	38,815	63,411
—99,737	—122,966	—117,114	—186,829	—55,080	—191,883	—23,022	—75,516
60,770	84,841	127,628	31,412	61,555	206,240	42,915	126,494
6,038	5,984	4,992	7,844	666	6,553	1,655	13,154
27,360	72,693	56,047	—38,893	8,710	56,124	12,049	46,561
17,034	—32,608	5,149	15,573	5,105	3,254	—36,572	—61,698
11,465	7,944	76,702	170,893	20,956	80,288	—2,984	48,995
—3,010	—274	8,851	171,095	—15,986	—2,364	—8,079	—14,081
8,455	7,670	85,553	—202	4,970	77,924	—11,063	34,914
2,397	.....	25,171	6,622	.....	.....	.....	21,674
.....	18,713	.....	.....	.....	.....	11,338	.....
10,000	22,363	18,000	.....	.....	53,811	.....	7,000
—3,942	+4,020	+42,382	—6,420	+4,970	+24,113	+275	+6,240
77,595	218,060	107,322	88,956	21,199	226,566	23,037	211,497

GAIN AND LOSS EXHIBIT FOR 1920

NAME OF COMPANY.	Pacific Mutual.	Pan-American Life.	Penn Mutual.	Peoples, Ind.
Divisible Surplus at Beginning of Year	902,974	451,568	.....	106,155
Loading Earned on Premiums and Annuities	3,546,883	984,594	7,152,688	157,301
Insurance Expenses Incurred	4,509,973	1,367,841	7,451,597	226,757
Percentage of Insurance Expenses to Loading	127.15	138.92	104.18	144.15
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	2,673,582	437,694	10,099,356	88,635
Interest Required to Maintain Reserve (b)	1,567,984	219,409	5,660,072	49,710
Percentage of (a) to (b)	170.55	199.42	178.45	178.31
Expected Mortality Cost	2,875,904	703,546	10,856,135	142,590
Actual Net Mortality	1,481,145	384,164	7,610,268	79,663
Percentage of Actual to Expected Mortality	51.50	54.60	70.09	55.86
Reserves Released by Surrender and Lapse	1,113,468	299,367	4,282,852	26,791
Surrender and Lapse Values Allowed	1,018,277	237,153	3,942,862	24,096
Percentage of Reserves Returned on Surrenders and Lapses	91.46	79.23	92.06	89.94
Credits from Other Items*	27,088	17,469	355,750	3,394
Debits to Other Items*	90,953	8,348	382,807	22,063
Source of Net Gains or Losses—				
Gain or Loss from Loading	—963,090	—383,247	—298,909	—69,456
Gain or Loss from Mortality	1,394,759	319,382	3,245,867	62,927
Gain or Loss from Surrendered and Lapsed Policies	95,191	62,214	339,990	2,695
Gain or Loss from Surplus Interest	1,105,598	218,285	4,439,284	38,925
Gain or Loss from Other Sources	—63,865	9,121	—27,057	—18,669
Total Realized Gain	1,568,593	225,756	7,699,175	16,422
Gains or Losses on Investments	—144,008	—90,689	—2,240,436	—13,973
Surplus Earned During the Year	1,424,585	135,067	5,458,739	2,449
Dividends Applied During the Year	1,451,206	103,598	6,365,419	2,604
Special Funds	12,153	15,988	906,680	.....
Dividends to Stockholders	73,711	100,000	.....	6,000
Increase or Decrease in Surplus	—112,485	—52,543	.....	—6,155
Divisible Surplus at End of Year	790,489	399,025	.....	100,000

NAME OF COMPANY.	Provident Life and Trust.	Providers Life.	Register Life.	Reliance Life.
Divisible Surplus at Beginning of Year	2,224,830	8,063	100,633	274,756
Loading Earned on Premiums and Annuities	3,470,808	100,214	160,469	2,381,913
Insurance Expenses Incurred	4,461,109	147,773	194,053	3,024,647
Percentage of Insurance Expenses to Loading	128.50	147.46	120.95	126.99
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	5,131,690	22,518	155,984	628,080
Interest Required to Maintain Reserve (b)	3,608,154	9,702	88,677	361,484
Percentage of (a) to (b)	142.20	232.14	175.91	173.78
Expected Mortality Cost	4,791,672	50,134	187,413	1,430,315
Actual Net Mortality	2,365,108	42,335	69,634	675,730
Percentage of Actual to Expected Mortality	49.37	84.40	37.15	54.23
Reserves Released by Surrender and Lapse	2,267,546	17,660	159,628	204,473
Surrender and Lapse Values Allowed	2,092,815	5,337	158,401	150,069
Percentage of Reserves Returned on Surrenders and Lapses	92.26	30.24	99.23	73.39
Credits from Other Items*	89,120	51,130	.....	34,618
Debits to Other Items*	121,368	476	183	13,583
Source of Net Gains or Losses—				
Gain or Loss from Loading	—990,301	—47,559	—33,584	—642,733
Gain or Loss from Mortality	2,426,564	7,799	117,779	754,585
Gain or Loss from Surrendered and Lapsed Policies	174,731	12,323	1,227	54,404
Gain or Loss from Surplus Interest	1,523,536	12,816	67,307	266,596
Gain or Loss from Other Sources	—66,060	50,654	—183	21,035
Total Realized Gain	3,068,459	36,034	152,545	453,886
Gains or Losses on Investments	—194,681	—17,093	—3,105	—17,212
Surplus Earned During the Year	2,873,778	18,941	149,440	436,674
Dividends Applied During the Year	2,896,580	.....	129,969	334,714
Special Funds	+2,202,028	.....	.....	.....
Dividends to Stockholders	.....	.....	.....	60,000
Increase or Decrease in Surplus	—2,224,830	+18,941	+19,471	+41,960
Divisible Surplus at End of Year	.....	27,004	120,104	316,716

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1920

Peoria Life.	Philadelphia Life.	Phoenix Mutual.	Postal Life.	Presbyterian Ministers.	Protective Life.	Provident, N. D.	Provident Life and Accident.
22,580	199,150	.....	180,049	376,123	102,148	72,452	120,791
614,775	558,333	2,116,390	327,368	156,161	140,504	129,935	187,055
1,020,903	760,996	2,702,103	321,749	75,052	195,980	213,969	274,348
166.08	136.31	127.69	98.28	48.06	139.48	164.67	146.65
182,284	353,026	2,694,912	399,962	404,203	81,687	25,703	13,375
110,329	230,110	1,715,875	339,583	295,515	36,568	11,514	10,699
165.21	153.40	157.09	117.80	136.79	223.42	223.29	125.04
444,865	627,866	2,769,501	570,120	251,785	116,872	112,110	93,124
186,772	423,567	1,496,949	576,895	133,490	52,567	41,019	61,451
41.98	67.45	54.01	101.20	53.03	44.98	36.57	65.98
40,193	111,621	944,309	283,500	393,387	23,825	8,921	12,567
35,825	98,426	747,217	272,169	304,642	15,917	2,018	2,560
89.13	88.16	79.13	95.98	77.45	66.79	22.62	20.37
203,793	1,475	277,284	1,440	4,675	.....	11,425	2,443
8,547	.....	.....	34,749	6,435	29,085	.....	768
—406,128	—202,663	—585,713	5,618	81,109	—55,476	—84,034	—87,294
258,092	204,299	1,272,552	—6,775	118,295	64,305	71,091	31,673
4,368	13,195	197,092	11,331	88,745	7,908	6,903	10,007
71,955	122,916	979,037	60,379	108,688	45,119	14,189	2,676
189,716	1,475	88,205	—33,309	—1,960	—29,085	11,425	1,675
123,533	139,222	1,951,173	37,245	395,076	32,771	19,574	—41,263
.....	—3,164	—54,500	27,638	—2,629	—6,191	—10,653	—6,397
.....	136,058	1,896,673	64,883	392,447	26,580	8,921	—47,660
37,635	132,638	1,436,185	73,835	232,186	11,858	8,124	.....
.....	1,345	460,488	.....	—18,847	.....	.....	.....
.....	33,619	.....	.....	.....	14,168	.....	.....
+85,898	—28,854	.....	—8,953	+141,414	+554	+797	—47,660
108,478	170,296	.....	171,096	517,537	102,702	73,249	73,131

Reserve Loan.	Rockford Life.	Royal Union.	St. Joseph Life.	St. Louis Mutual.	San Jacinto Life.	Scranton Life.	Security of America.
162,533	56,354	290,775	164,294	85,919	15,079	40,342	154,391
418,279	66,376	837,565	112,656	56,796	111,071	274,164	309,238
754,026	106,734	733,546	182,354	80,028	169,152	312,573	540,351
180.42	160.80	87.56	161.90	140.92	152.32	114.02	174.72
269,145	35,640	548,408	36,013	81,304	15,037	170,096	182,919
158,742	16,242	333,614	19,148	47,759	9,925	115,340	116,011
169.56	219.41	164.38	188.09	170.28	151.52	147.48	157.68
441,089	63,380	488,457	86,782	71,161	60,050	194,973	299,868
233,035	29,956	324,743	27,289	58,134	15,868	146,942	188,480
52.85	47.26	66.48	31.45	81.70	26.42	75.48	62.85
517,092	14,155	431,803	.....	21,898	7,326	42,439	350,055
488,643	11,186	415,496	.....	17,716	5,621	33,782	334,388
94.48	79.02	96.22	.....	80.92	76.73	79.62	95.52
21,651	2,042	2,163	1,757	1,259	1,174	11,604	4,095
.....	668	4,918	.....	.....	5,874	862	15,699
—335,747	—40,359	104,019	—69,698	—23,232	—58,081	—38,409	—231,113
208,054	33,424	163,714	59,493	13,027	44,182	48,032	111,388
28,449	2,969	16,307	.....	4,182	1,705	8,657	15,667
110,403	19,398	214,794	16,865	33,545	5,112	54,756	66,908
21,651	—1,374	—2,755	1,757	1,259	—4,700	10,742	—11,604
32,811	16,807	496,079	18,119	28,781	—11,783	83,779	—48,755
—11,335	—7,741	—4,596	—24,648	3,630	13,350	—536	—10,609
21,476	9,066	491,483	—6,529	32,411	1,567	83,243	—59,364
11,191	1,353	330,902	654	39,740	.....	68,881	389
—2,324	.....	.....	.....	.....	.....	.....	9,505
.....	.....	5,820	6,000	.....	.....	.....	.....
+7,961	+7,713	+154,762	—13,183	—7,329	+1,567	+14,362	—50,248
170,494	64,067	445,537	151,111	78,590	16,646	54,704	104,142

GAIN AND LOSS EXHIBIT FOR 1920

NAME OF COMPANY.	Security Mutual, Neb	Security Mutual, N. Y.	Shenandoah Life.	South-western Life
Divisible Surplus at Beginning of Year	346,825	270,442	245,940	28,348
Loading Earned on Premiums and Annuities	114,152	466,251	95,330	109,953
Insurance Expenses Incurred	175,340	676,374	199,409	172,595
Percentage of Insurance Expenses to Loading	153.63	145.10	209.21	156.95
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	112,188	478,500	62,145	80,780
Interest Required to Maintain Reserve (b)	69,038	310,196	10,103	49,809
Percentage of (a) to (b)	162.52	154.27	615.10	162.23
Expected Mortality Cost	136,380	757,587	101,519	148,661
Actual Net Mortality	70,124	500,015	36,091	77,442
Percentage of Actual to Expected Mortality	51.41	66.01	35.55	52.09
Reserves Released by Surrender and Lapse	55,225	261,185	12,678	25,034
Surrender and Lapse Values Allowed	49,307	210,823	3,881	20,044
Percentage of Reserves Returned on Surrenders and Lapses	89.28	80.73	30.63	80.06
Credits from Other Items*	4,105	6,726	26,530	1,300
Debits to Other Items*	1,149	37,569	789	.....
Source of Net Gains or Losses—				
Gain or Loss from Loading	—61,188	—210,123	—104,079	—62,642
Gain or Loss from Mortality	66,256	257,572	65,428	71,219
Gain or Loss from Surrendered and Lapsed Policies	5,918	50,362	8,797	4,960
Gain or Loss from Surplus Interest	43,150	168,304	52,042	30,971
Gain or Loss from Other Sources	2,956	—30,843	25,741	1,300
Total Realized Gain	57,091	235,273	47,929	45,838
Gains or Losses on Investments	—9,834	14,720	—32,429	—26,411
Surplus Earned During the Year	47,257	249,993	15,500	19,427
Dividends Applied During the Year	361,429	114,506	4,693	.....
Special Funds	.....	145	.....	.....
Dividends to Stockholders	.....	.....	.....	10,000
Increase or Decrease in Surplus	—314,172	+135,632	+10,807	+ 9,427
Divisible Surplus at End of Year	32,653	406,074	256,747	37,775

NAME OF COMPANY.	State Life, Ind.	State Mutual.	Surety Fund.	Texas Life.
Divisible Surplus at Beginning of Year	2,295,220	2,907,657	52,132	58,806
Loading Earned on Premiums and Annuities	1,558,106	2,144,579	77,777	236,562
Insurance Expenses Incurred	2,072,648	2,340,913	125,718	354,163
Percentage of Insurance Expenses to Loading	132.92	109.14	161.68	149.70
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	1,143,912	3,017,299	53,727	91,888
Interest Required to Maintain Reserve (b)	644,678	2,002,130	37,831	64,587
Percentage of (a) to (b)	177.43	150.71	142.00	142.30
Expected Motality Cost	1,312,823	3,065,421	54,082	150,816
Actual Net Mortality	948,124	1,726,933	27,788	79,286
Percentage of Actual to Expected Mortality	72.22	56.34	51.37	52.82
Reserves Released by Surrender and Lapse	297,629	1,515,971	12,852	38,062
Surrender and Lapse Values Allowed	279,702	1,437,713	9,828	29,457
Percentage of Reserves Returned on Surrenders and Lapses	93.99	94.88	79.58	77.38
Credits from Other Items*	39,449	29,112	2,170	19,914
Debits to Other Items*	1,656	8,539	6,918	.....
Source of Net Gains or Losses—				
Gain or Loss from Loading	—514,542	—196,334	—47,941	—117,601
Gain or Loss from Mortality	364,699	1,338,488	26,294	71,530
Gain or Loss from Surrendered and Lapsed Policies	17,927	78,258	2,524	8,605
Gain or Loss from Surplus Interest	449,234	1,015,169	15,896	27,301
Gain or Loss from Other Sources	37,793	20,573	—4,748	19,914
Total Realized Gain	405,111	2,256,155	—7,975	9,749
Gains or Losses on Investments	—29,184	—227,592	—5	19,554
Surplus Earned During the Year	375,927	2,028,563	—7,980	29,303
Dividends Applied During the Year	692,084	1,629,273	3,373	6,514
Special Funds	33,354	.....	.....	—8,958
Dividends to Stockholders	.....	.....	.....	.....
Increase or Decrease in Surplus	—282,803	+399,290	—11,353	+13,831
Divisible Surplus at End of Year	2,012,417	3,306,947	40,779	72,631

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1920

Southern L. & T.	Southern States.	Southern Union.	Southland Life.	South-western Life.	Standard Life, Ga.	Standard Life, Ill.	Standard Life, Pa.
5,168	52,569	18,799	135,776	508,066	29,570	63,813	38,581
612,451	404,796	80,439	634,569	649,322	351,186	319,456	126,918
820,129	527,150	118,797	945,849	1,051,122	449,911	466,461	119,848
133.90	130.23	147.69	149.04	161.90	128.14	146.01	94.42
175,731	167,325	33,863	192,383	447,586	48,084	105,257	79,563
105,614	117,615	25,523	140,147	244,284	17,432	50,147	57,606
166.38	142.28	132.64	137.28	183.20	275.81	209.91	138.10
410,483	319,060	71,124	497,105	743,637	133,030	465,261	103,080
304,843	185,830	33,367	208,598	404,835	96,843	361,046	56,943
74.27	58.25	46.91	41.95	54.44	72.79	77.60	55.24
102,073	.....	11,391	122,161	98,152	56,689	56,377	50,311
65,151	.....	9,527	112,072	84,967	655	40,198	38,917
63.83	.....	83.64	91.74	86.56	1.15	71.31	77.34
40,218	.....	652	1,316	5,237	.....	10,130	13,808
27,371	17,807	11,137	50,849	279,954	—1,956	3,312	.....
—207,678	—122,354	—38,358	—311,280	—401,800	—98,724	—147,005	7,070
105,640	133,230	37,457	288,507	338,802	36,187	104,215	46,137
36,922	.....	1,864	10,089	13,185	56,034	16,179	11,394
70,117	49,710	8,340	52,236	203,302	30,651	55,110	21,958
12,847	—17,807	—10,483	—49,533	—274,717	—1,956	6,818	13,808
17,847	42,779	—1,182	—9,982	—121,228	22,192	35,316	100,367
—15,979	13,464	—473	247,718	—19,321	—9,456	222,704	—14,842
1,868	56,243	—1,655	237,736	139,549	12,736	258,020	85,525
2,278	37,453	.....	44,901	11,869	.....	3,862	73,332
.....	.....	—1,182	—180,000	—3,000	.....	552	.....
.....	.....	.....	23,986	60,000	7,500	39,750	.....
+4,146	+18,790	—2,837	—11,151	—215,418	+5,236	+214,960	+12,193
9,314	71,359	15,962	124,625	292,648	34,806	278,773	50,774

Toledo Travelers.	Travelers	Two Republics	Union Central.	Union Mutual.	United L. and A.	United States.	Volunteer State.
5,326	9,197,852	9,584	3,806,590	766,283	240,828	4,096	100,000
8,288	2,218,172	81,888	5,090,299	495,614	161,127	100,249	352,511
19,470	11,975,935	166,175	6,206,733	509,378	296,728	238,607	579,762
234.91	539.62	202.96	121.93	102.78	184.14	238.08	164.45
13,938	5,920,398	28,572	7,679,367	813,640	86,743	306,439	292,454
7,547	4,541,759	12,056	4,419,528	591,236	31,467	228,705	155,262
184.68	130.36	237.01	173.80	137.61	275.69	133.97	188.43
28,308	13,962,952	43,533	7,552,852	705,823	167,903	276,726	446,715
22,380	7,514,116	14,464	4,231,211	481,303	80,423	227,304	243,896
79.08	53.84	33.22	56.02	68.18	47.89	82.14	54.60
6,634	2,156,884	11,704	2,229,006	888,289	23,118	348,203	67,006
6,600	1,574,879	11,165	2,075,773	865,410	13,781	333,254	57,647
99.48	73.01	95.38	93.09	97.44	59.64	95.70	86.04
88	1,695,709	12,541	22,554	13,919	33,611	20,783	259
.....	328,979	.....	88,664	2,898	13,530	9,082	158
—11,182	—9,757,753	—84,287	—1,116,434	—13,764	—135,601	—138,358	—227,251
5,928	6,448,836	29,069	3,321,641	224,520	87,480	49,422	202,819
34	582,005	539	153,233	22,879	9,337	14,947	9,359
6,391	1,378,639	16,516	3,259,839	222,404	55,276	77,734	137,192
88	1,366,730	12,541	—66,110	11,021	20,081	11,701	101
1,260	18,457	—25,622	5,552,168	467,060	36,573	15,449	122,220
—1,449	—240,695	43,474	38,310	—198,548	—3,443	41,936	—7,837
—189	—222,238	17,852	5,590,478	268,512	33,130	57,385	114,398
2,103	129,134	.....	5,289,164	396,420	4,025	1,711	11,203
.....	45,321	—7,823	75,447	.....	.....	.....	—98,190
.....	.....	.....	250,000	.....	.....	9,240	5,000
—2,292	—306,051	+10,529	+126,762	—127,908	+29,105	+46,434	.....
3,034	8,891,801	20,113	3,933,353	638,375	269,933	50,530	100,000

GAIN AND LOSS EXHIBIT FOR 1920

NAME OF COMPANY.	West Coast.	Western Life, Ia.	Western National.	Western States.
Divisible Surplus at Beginning of Year	100,906	2,317	12,415	144,622
Loading Earned on Premiums and Annuities	501,457	145,885	132,498	490,445
Insurance Expenses Incurred	609,847	244,905	183,606	605,670
Percentage of Insurance Expenses to Loading	121.62	167.87	138.58	123.51
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	281,161	48,002	25,045	266,642
Interest Required to Maintain Reserve (b)	162,320	20,020	8,516	107,443
Percentage of (a) to (b)	173.23	239.94	294.10	248.39
Expected Mortality Cost	426,944	119,488	58,856	354,451
Actual Net Mortality	284,140	46,244	37,965	217,526
Percentage of Actual to Expected Mortality	66.56	38.70	64.50	61.38
Reserves Released by Surrender and Lapse	149,368	24,823	4,777	98,206
Surrender and Lapse Values Allowed	123,079	18,724	3,368	88,972
Percentage of Reserves Returned on Surrenders and Lapses	82.80	75.44	70.51	90.61
Credits from Other Items*	1,941	13,244	6,869	23,976
Debits to Other Items*	5,126	10,747	.....	12,873
Source of Net Gains or Losses—				
Gain or Loss from Loading	—108,390	—99,020	—51,108	—115,225
Gain or Loss from Mortality	142,804	73,244	30,891	136,925
Gain or Loss from Surrendered and Lapsed Policies	25,788	6,099	1,409	9,234
Gain or Loss from Surplus Interest	118,841	27,982	16,529	159,199
Gain or Loss from Other Sources	—3,185	2,497	6,869	11,103
Total Realized Gain	175,858	10,802	4,589	201,235
Gains or Losses on Investments	29,404	10,896	1,055	12,872
Surplus Earned During the Year	205,262	21,698	5,644	214,107
Dividends Applied During the Year	—127,378	16,010	.....	134,045
Special Funds	.....	.....	.....	—9,928
Dividends to Stockholders	.....	.....	.....	30,000
Increase or Decrease in Surplus	+77,884	+5,689	+5,644	+40,134
Divisible Surplus at End of Year	178,790	8,006	18,059	184,756

NAME OF COMPANY.	Industrial Companies.			
	American National, Tex.	Baltimore Life.	Carolina Life.	Colonial Life.
Divisible Surplus at Beginning of Year	757,464	380,017	6,495	109,130
Loading Earned on Premiums and Annuities	1,877,992	681,443	660,844	837,428
Insurance Expenses Incurred	1,994,198	681,117	690,331	954,873
Percentage of Insurance Expenses to Loading	106.19	99.41	104.49	114.03
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	382,530	215,500	9,853	249,752
Interest Required to Maintain Reserve (b)	244,229	159,182	6,076	150,849
Percentage of (a) to (b)	156.61	135.39	162.13	165.58
Expected Motality Cost	1,135,508	356,109	84,191	528,940
Actual Net Mortality	880,367	315,802	102,676	490,094
Percentage of Actual to Expected Mortality	77.53	88.68	121.95	92.66
Reserves Released by Surrender and Lapse	83,257	102,125	8,187	156,007
Surrender and Lapse Values Allowed	67,661	63,376	252	75,785
Percentage of Reserves Returned on Sur.enders and Lapses	81.28	62.06	3.08	48.58
Credits from Other Items*	88,196	.....	45,033	6,165
Debits to Other Items*	49,476	39,197	10,434	.....
Source of Net Gains or Losses—				
Gain or Loss from Loading	—116,206	273	—29,487	—117,446
Gain or Loss from Mortality	255,141	40,307	—18,485	38,846
Gain or Loss from Surrendered and Lapsed Policies	15,596	38,749	8,439	80,222
Gain or Loss from Surplus Interest	138,301	56,318	3,777	98,903
Gain or Loss from Other Sources	38,720	—39,197	34,599	6,165
Total Realized Gain	331,552	96,451	—1,157	106,700
Gains or Losses on Investments	17,486	36,074	1,500	.....
Surplus Earned During the Year	349,038	132,525	343	106,700
Dividends Applied During the Year	58,957	37,453	.....	11,340
Special Funds	—19,545	.....	.....	.....
Dividends to Stockholders	300,000	.....	.....	72,889
Increase or Decrease in Surplus	—29,464	95,072	343	+22,471
Divisible Surplus at End of Year	728,000	475,089	6,838	131,601

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1920

Western Union.	Wisconsin Life.	Wisconsin National.	Canadian Companies: Canada.	Canadian Companies: Manufacturers.	Canadian Companies: North American.	Canadian Companies: Sun Life.	Totals 179 Cos.
340,309	8,977	114,174	787,457	768,139	542,824	5,142,953	121,882,426
539,381	58,121	120,722	1,778,601	1,458,189	658,275	4,654,650	201,317,580
753,166	95,768	206,560	2,909,220	2,447,551	1,123,769	5,996,514	231,661,326
139.64	164.78	171.10	163.65	167.83	170.64	128.83	115.05
257,698	31,628	81,486	3,865,357	1,775,192	1,057,620	5,758,647	245,661,234
147,227	22,660	42,307	1,947,778	906,790	554,223	3,120,793	151,820,255
175.06	139.55	192.67	198.51	195.80	190.75	184.55	161.82
455,814	62,384	156,890	2,485,106	1,387,069	819,753	4,064,527	262,747,378
364,185	32,246	70,724	1,657,412	70,898	554,223	3,012,357	165,948,654
79.88	51.69	45.08	54.61	51.17	67.61	74.12	63.16
55,361	10,838	23,057	1,942,763	799,077	637,151	2,534,429	113,162,231
45,001	10,109	18,383	1,707,276	640,175	554,562	2,188,656	105,263,691
81.29	93.26	79.74	87.91	80.22	87.02	86.34	93.06
15,079	4,492	1,839	322,146	158,009	46,538	941,090	18,688,914
.....	54	3,995	337,272	1,748	20,382	1,198,477	15,900,543
—213,785	—37,647	—85,837	—1,130,619	—989,361	—465,495	—1,341,864	—31,343,746
91,629	30,138	86,166	1,127,694	677,171	357,450	1,052,170	94,840,979
10,360	729	4,674	235,487	158,902	82,589	345,773	7,898,540
110,471	8,968	39,179	1,917,579	868,402	503,397	2,637,854	96,798,724
15,079	4,438	—2,156	—15,126	156,261	26,156	—257,387	2,788,371
13,754	6,627	42,025	2,135,014	871,375	504,097	2,436,545	171,982,868
—4,470	7,558	—1,483	95,750	—19,699	—118,223	308,810	—16,279,411
9,284	14,185	40,542	2,230,764	851,676	385,874	2,745,355	+155,703,457
.....	9,999	.....	1,991,189	558,117	454,602	1,512,459	29,008,738
.....	—13,163	.....	267,431	96,973	240	.....	+14,576,489
.....	.....	12,000	166,214	24,000	6,000	425,000	3,816,040
+9,284	—8,977	+28,542	—194,070	+172,585	—74,488	+807,896	+10,302,190
349,593	.....	142,716	593,387	940,724	468,336	5,950,849	132,184,616

Industrial Companies.

Commonwealth, Ky.	Cotton States.	Equitable, D. C.	Eureka Life.	Federal Union.	First Texas Prudential.	Home Life, Del.	Independent Life.
27,006	8,301	15,189	73,901	565	5,897	104,784	86,564
631,262	109,050	335,559	283,525	136,368	120,378	532,939	121,503
647,886	204,539	366,912	294,830	238,967	155,723	719,955	186,953
102.63	187.53	109.37	103.99	175.23	129.38	135.11	153.85
131,808	26,161	65,676	41,862	27,459	14,792	72,638	26,892
90,951	7,982	41,309	28,946	13,750	8,784	52,421	14,147
144.91	327.77	159.03	144.61	199.70	168.42	138.56	190.12
329,719	74,874	179,991	152,271	183,501	67,324	405,266	78,946
205,982	51,172	147,282	118,782	116,336	47,945	286,464	58,208
62.46	68.35	81.84	78.00	63.39	71.21	70.68	73.73
22,905	8,510	41,985	37,291	7,615	4,750	67,163	7,948
11,578	2,950	14,233	3,982	3,737	1,521	32,344	2,599
50.56	34.67	33.91	10.68	49.07	32.03	48.15	32.70
.....	700	.....	.....	3,472	11,381	929	4,444
16,956	9,254	13,474	12,208	750	1,162	.....	3,635
—16,624	—95,489	—31,353	—11,305	—102,599	—35,345	—187,015	—65,450
123,737	23,702	32,709	33,489	67,165	19,379	118,802	20,738
11,327	5,560	26,753	33,309	3,878	3,229	34,819	5,349
40,857	18,179	24,367	12,915	13,709	6,008	20,217	12,745
—16,956	—8,554	—13,474	—12,208	2,722	10,219	929	809
142,341	—56,602	39,002	56,200	—15,125	3,490	—12,248	—25,809
10,957	—1,005	—17,221	—50	35,020	—1,492	26,477	47,019
153,298	57,607	21,781	56,150	19,895	1,998	14,229	21,210
70,037	87	557	.....	.....	.....	12,353	311
.....	—124	.....	.....	.....	.....	.....	.....
50,000	.....	7,200	50,000	.....	.....	.....	9,595
+33,261	—57,818	14,024	+6,150	+19,895	+1,998	—1,876	+11,304
60,267	—49,517	29,213	80,051	20,460	7,895	102,908	97,868

GAIN AND LOSS EXHIBIT FOR 1920

NAME OF COMPANY.	INDUSTRIAL COMPANIES.			
	INTER-STATE L. & A.	JOHN HANCOCK.	LIFE INS. CO. OF VA.	METROPOLITAN LIFE.
Divisible Surplus at Beginning of Year	2,127	8,707,008	1,249,930	29,085,337
Loading Earned on Premiums and Annuities	77,738	14,073,941	1,940,139	53,054,939
Insurance Expenses Incurred	104,879	16,187,463	2,753,217	67,007,868
Percentage of Insurance Expenses to Loading	134.91	115.02	141.91	126.31
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	4,749	9,548,110	1,239,962	43,456,078
Interest Required to Maintain Reserve (b)	2,465	6,770,005	677,031	31,311,403
Percentage of (a) to (b)	192.54	141.05	183.19	138.76
Expected Mortality Cost	61,009	14,065,077	2,012,704	54,297,132
Actual Net Mortality	43,491	9,066,995	1,408,532	37,530,125
Percentage of Actual to Expected Mortality	71.29	64.45	70.02	69.13
Reserves Released by Surrender and Lapse	5,099	4,441,224	443,971	20,279,226
Surrender and Lapse Values Allowed	23	3,512,014	185,706	16,507,648
Percentage of Reserves Returned on Surrenders and Lapses	.45	79.09	41.83	81.40
Credits from Other Items*	50,171	16,468	25,302	753,911
Debits to Other Items*	6,151	552,307	419,478	3,621,415
Source of Net Gains or Losses—				
Gain or Loss from Loading	—27,141	—2,113,522	—813,078	—13,952,929
Gain or Loss from Mortality	17,518	4,998,082	604,172	16,767,007
Gain or Loss from Surrendered and Lapsed Policies	5,076	929,210	358,265	3,771,578
Gain or Loss from Surplus Interest	2,284	2,778,105	562,931	12,144,675
Gain or Loss from Other Sources	44,020	—535,839	—394,176	—2,981,504
Total Realized Gain	41,756	6,056,036	318,115	15,748,828
Gains or Losses on Investments	—11,464	71,562	—91,036	—315,585
Surplus Earned During the Year	30,292	7,127,598	227,079	15,433,243
Dividends Applied During the Year	.....	3,221,315	39,951	9,481,245
Special Funds	.....	—1,500,000	—125,000	—1,589,482
Dividends to Stockholders	.....	.....	172,000	.....
Increase or Decrease in Surplus	+30,292	+1,406,283	—109,872	+4,362,516
Divisible Surplus at End of Year	32,419	10,113,291	1,140,058	33,447,853

* Including annuities.

Industrial Companies.								
Mississippi Life.	Mutual of Baltimore.	National L. & A.	North Carolina Mutual.	Prudential.	Public Savings.	Sun of America.	Western and Southern.	Totals 24 Cos.
8,659	455,820	497,230	116,466	22,780,214	58,545	100,916	200,456	64,838,021
434,102	483,878	1,264,909	809,962	43,519,583	370,787	424,797	3,302,938	126,086,004
544,522	629,710	1,155,379	808,502	47,886,658	505,561	516,773	3,924,168	149,160,984
125.43	130.17	91.34	99.84	110.01	136.35	121.65	118.81	118.32
11,579	102,447	235,120	34,100	28,241,208	56,403	85,415	1,059,929	85.340,023
4,325	80,961	61,581	27,608	21,694,928	36,067	53,138	707,471	62,245,609
267.71	126.54	381.80	123.53	130.19	156.40	160.77	149.80	137.09
385,046	240,993	667,299	248,517	45,853,572	324,645	225,050	1,886,066	123,843,750
323,316	165,472	764,257	271,279	30,235,453	157,634	312,635	1,524,390	84,444,689
83.97	68.66	114.53	109.14	65.94	48.56	58.94	80.81	68.19
15,666	38,848	48,666	20,287	11,930,862	13,633	60,386	351,849	38,197,460
1,285	19,154	.....	10,230	8,764,110	9,869	8,447	127,241	29,425,745
8.20	49.31	.....	50.44	73.46	72.40	13.99	36.16	77.04
20,008	7,500	.....	911	817,828	.....	.....	.....	1,852,419
.....	7,201	38,849	.....	2,235,119	15,239	8,624	.....	7,060,929
—110,420	—145,832	109,530	1,460	—4,347,075	—134,774	—91,976	—621,230	—23,074,980
61,730	75,520	—96,958	—22,762	15,618,119	167,011	92,416	361,676	+39,399,061
14,381	19,694	48,666	10,057	3,166,752	3,764	51,939	224,608	+8,771,220
7,254	21,486	173,539	6,492	6,546,280	20,336	32,277	352,458	+23,094,414
20,008	299	—38,849	911	—1,406,429	—15,239	—8,624	.....	—5,208,510
—7,047	—28,833	195,928	—3,842	19,566,786	41,098	76,031	317,511	+42,981,700
—3,166	—22,762	16,943	8,414	—1,261,353	598	146,092	—13,537	—1,312,387
—3,881	—51,595	212,871	4,572	18,305,433	41,696	222,123	303,974	+41,669,313
.....	.....	.....	.....	12,162,683	.....	1,205	.....	25,097,494
—2,603	.....	—1,675	.....	.....	.....	—1,644	.....	3,226,393
6	.....	.....	.....	22,053	.....	168,400	150,000	1,002,143
—6,490	—51,595	+211,196	+4,572	+6,120,697	+41,696	+50,874	+153,974	+12,329,603
2,169	404,225	708,426	121,038	28,900,911	100,241	151,790	354,530	77,167,624

THE RATE OF INTEREST EARNED ON MEAN INVESTED FUNDS BY FORTY-SEVEN LIFE INSURANCE COMPANIES FROM 1901 TO 1920, INCLUSIVE

COMPANIES.	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	Averages. 1901 to 1905	1906 to 1910	1911 to 1915	1916 to 1920	1901 to 1920
Ætna Life	4.42	4.41	4.51	4.49	4.48	4.56	4.63	4.68	4.73	4.97	4.89	5.11	5.40	5.19	5.11	5.12	5.02	5.14	5.06	5.72	4.47	4.71	5.14	5.22	4.96
American Central	4.30	4.18	4.70	3.81	3.53	4.29	5.31	5.78	5.91	6.14	5.97	6.02	6.17	6.17	6.14	6.45	6.12	6.25	6.03	7.05	3.89	5.60	6.10	6.43	6.09
Atlantic Life	4.13	4.42	3.29	3.73	3.79	4.77	6.09	4.58	5.29	5.44	5.97	5.56	5.93	6.17	6.13	6.10	6.01	6.22	5.84	6.10	3.85	5.25	6.00	6.05	5.88
Bankers, Neb	4.19	5.05	5.24	5.01	4.99	5.00	4.97	5.03	5.07	5.07	4.96	4.88	4.92	5.04	5.14	5.17	5.07	5.16	5.19	5.50	4.96	5.04	5.01	5.23	5.14
Berkshire	4.64	4.56	4.78	4.73	4.87	4.82	5.09	5.19	5.07	4.95	4.87	4.80	4.88	4.89	4.89	4.88	4.90	4.92	4.93	4.93	4.70	5.03	4.87	4.91	4.89
Central of U. S. A.	6.01	3.85	4.56	5.56	4.76	4.96	5.76	5.94	6.13	6.42	6.48	6.15	5.99	6.24	6.70	6.45	6.22	6.18	5.45	6.18	4.91	5.98	6.34	6.15	6.16
Connecticut General	4.87	5.01	4.89	5.02	4.98	4.84	5.08	5.22	5.24	5.19	5.32	5.37	5.42	5.39	5.54	5.51	5.49	5.56	5.29	5.45	4.96	5.13	5.42	5.46	5.34
Connecticut Mutual	4.63	4.58	4.65	4.69	4.68	4.83	4.83	4.83	4.76	4.80	4.81	4.82	4.81	4.87	5.00	5.01	4.98	5.01	4.94	4.96	4.65	4.81	4.87	4.97	4.84
Equitable, New York	4.44	4.39	4.28	4.47	4.38	4.36	4.53	4.57	4.51	4.54	4.56	4.46	4.56	4.60	4.63	4.50	4.76	4.61	4.72	4.78	4.35	4.48	4.54	4.71	4.56
Equitable, Des Moines	5.75	5.48	5.39	5.63	5.44	5.35	5.71	5.53	5.61	5.54	5.54	5.75	5.83	5.95	6.03	6.03	5.70	5.77	5.59	5.47	5.53	5.56	5.85	5.68	5.70
Federal Life	3.53	3.88	3.90	8.21	4.76	4.42	4.68	4.95	4.04	4.60	4.68	5.81	5.69	5.39	5.70	5.66	5.83	6.09	6.11	6.54	5.45	4.51	5.47	6.06	5.59
Fidelity Mutual	5.41	5.50	5.39	5.28	5.58	5.39	5.32	5.40	5.20	5.14	5.36	5.35	5.40	5.28	5.33	5.38	5.40	5.33	5.29	5.51	5.44	5.27	5.35	5.39	5.36
Franklin Life	4.80	5.22	4.61	5.07	5.07	5.29	5.11	5.10	5.33	5.07	5.02	4.93	4.89	5.19	5.36	5.43	5.49	5.50	5.49	5.63	4.97	5.18	5.09	5.51	5.29
Guardian, N.Y.	4.91	4.87	4.81	4.88	4.80	4.80	4.90	4.76	4.73	4.65	4.69	4.84	4.92	4.93	4.87	4.91	4.85	5.12	4.92	4.91	4.86	4.76	4.85	4.94	4.86
Home Life	4.81	4.72	4.73	4.76	4.81	4.57	4.85	4.79	4.87	4.88	4.89	4.92	4.92	4.91	4.87	4.86	4.90	4.89	4.87	5.02	4.78	4.80	4.90	4.91	4.86
Illinois Life	5.75	6.84	4.87	5.05	5.40	5.77	5.67	4.75	5.49	5.22	5.46	5.23	5.30	5.26	5.24	5.29	5.43	5.32	5.26	5.49	5.37	5.35	5.29	5.36	5.34
John Hancock	4.96	4.95	4.85	4.70	4.69	4.63	4.79	4.94	4.79	4.87	4.98	5.12	5.12	5.24	5.31	5.28	5.25	5.17	5.07	5.03	4.80	4.82	5.16	5.15	5.08
Life Ins. Co. of Va.	4.66	4.48	4.68	4.67	4.83	4.77	4.87	5.14	5.34	5.28	5.47	5.53	5.54	5.64	5.73	5.72	5.79	5.91	5.72	6.10	4.69	5.15	5.60	5.87	5.62
Manhattan	5.02	5.10	5.18	5.38	5.32	5.20	5.27	5.21	5.10	5.02	4.99	5.41	5.00	4.92	4.85	5.29	5.46	5.63	5.44	5.66	5.21	5.16	5.04	5.49	5.22
Maryland Life	4.71	4.35	4.58	4.84	4.43	4.79	4.85	4.87	4.98	5.17	5.20	5.15	5.18	5.30	5.02	5.07	5.14	5.19	5.13	5.23	4.58	4.94	5.17	5.15	5.02
Massachusetts Mutual	4.74	4.65	4.59	4.63	4.64	4.65	4.64	4.69	4.74	4.77	4.82	4.88	4.88	4.90	5.00	5.06	5.06	5.01	5.01	5.04	4.65	4.70	4.90	5.03	4.89
Metropolitan	4.73	4.39	4.35	4.48	4.80	4.67	4.83	4.70	4.89	4.92	4.96	4.92	4.95	4.98	4.97	5.01	5.07	5.12	5.05	5.11	4.56	4.82	4.96	5.08	4.98
Michigan Mutual	5.33	5.21	5.17	5.09	5.10	5.14	5.11	5.11	5.12	5.13	5.11	5.12	5.13	5.24	5.22	5.19	5.17	5.17	5.26	5.41	5.17	5.12	5.17	5.24	5.18
Mutual Benefit	4.97	4.96	4.81	4.93	4.82	4.91	4.94	4.95	4.90	4.92	4.92	4.96	5.00	5.02	4.98	5.02	5.04	4.90	4.94	4.99	4.93	4.93	4.98	4.97	4.96
Mutual of New York	4.39	4.36	4.45	4.54	4.68	4.70	4.86	4.80	4.74	4.76	4.70	4.69	4.69	4.52	4.69	4.71	4.72	4.66	4.61	4.63	4.52	4.77	4.66	4.67	4.66
National Life, Vt.	4.93	4.97	4.91	5.01	4.94	4.89	4.94	4.89	4.90	4.90	4.96	5.05	5.11	5.08	5.12	5.09	5.07	5.09	5.08	5.18	4.98	4.90	5.07	5.10	5.03
National U. S. A.	3.95	5.26	4.42	5.03	5.22	5.43	5.87	5.22	5.03	5.08	4.99	6.40	5.32	5.01	4.88	5.07	5.14	5.28	5.30	5.80	4.86	5.29	5.29	5.34	5.20
New England	4.72	4.63	4.73	4.70	4.99	4.59	4.79	4.77	4.71	4.67	4.62	4.63	4.63	4.61	4.65	4.70	4.66	4.63	4.90	4.82	4.78	4.71	4.63	4.75	4.71
New York Life	4.42	4.49	4.38	4.29	4.36	4.44	4.54	4.54	4.49	4.50	4.51	4.54	4.61	4.55	4.57	4.64	4.68	4.60	4.61	4.75	4.40	4.50	4.56	4.59	4.54
Northwestern	4.98	4.65	4.63	4.77	4.73	4.72	4.76	4.85	4.85	4.86	4.97	4.88	4.89	4.97	4.91	5.03	5.06	5.01	4.98	5.01	4.74	4.79	4.94	5.02	4.91
Pacific Mutual	4.68	5.46	5.15	5.21	5.23	5.18	5.22	5.16	5.22	5.40	5.63	5.81	6.01	6.10	6.04	6.12	6.06	5.95	5.78	5.90	5.16	5.24	5.81	5.94	5.94
Penn Mutual	5.10	5.02	5.05	4.97	5.32	5.06	5.13	5.00	5.04	5.02	5.05	5.01	5.00	5.05	4.97	5.14	5.05	4.95	5.11	5.21	5.10	5.05	5.02	5.09	5.06
Phœnix Mutual	5.28	5.19	5.13	5.10	5.15	5.19	5.11	5.14	5.23	5.18	5.20	5.25	5.30	5.28	5.39	5.42	5.35	5.42	5.39	5.27	5.16	5.17	5.29	5.36	5.28
Presbyterian Ministers	5.47	4.77	4.58	4.62	4.40	4.58	4.64	4.94	4.55	4.34	4.45	4.39	4.28	4.31	4.27	4.33	4.30	4.24	4.15	3.93	4.71	4.59	4.33	4.18	4.34
Provident L. and T.	4.67	4.77	4.63	4.48	4.52	4.67	5.20	5.15	5.11	5.10	5.02	5.06	5.07	5.03	4.99	4.99	5.02	5.11	5.05	5.23	4.61	5.05	5.04	5.09	4.98
Prudential	4.94	4.52	4.72	4.71	4.67	4.70	4.74	4.66	4.65	4.64	4.74	4.76	4.77	4.71	4.95	4.71	4.84	4.69	4.71	4.90	4.70	4.67	4.80	4.77	4.76
Register Life	4.67	3.80	4.38	4.90	4.98	5.27	5.28	5.17	5.34	5.33	6.07	5.86	5.83	5.88	5.82	6.14	5.95	5.86	5.85	5.98	4.44	5.29	5.87	5.95	5.77
Royal Union	5.59	6.03	5.90	6.25	6.14	6.13	6.00	5.93	5.90	6.03	5.98	6.23	6.16	6.18	6.13	6.04	5.90	5.84	5.79	6.11	6.03	6.00	6.14	5.94	6.01
St. Louis Mutual	6.33	5.91	5.73	5.65	5.56	5.46	5.42	5.40	5.50	5.39	5.42	5.30	5.48	5.49	5.71	5.83	5.71	5.75	5.93	5.91	5.85	5.44	5.49	5.83	5.67
Security Mutual, N. Y.	2.84	3.19	3.06	4.39	4.17	4.60	4.77	4.98	4.77	4.63	4.71	4.73	4.87	4.97	4.98	5.17	5.19	5.20	5.13	5.43	3.78	4.76	4.86	5.23	4.89

State Life, Ind.	5.07	5.10	4.78	7.95	6.27	6.35	6.04	6.03	5.99	5.93	5.94	6.00	5.98	6.03	6.03	5.99	5.84	5.78	5.69	5.78	6.20	6.04	6.00	5.81	5.93
State Mutual, Mass.	4.78	4.66	4.89	4.74	4.67	4.76	4.78	4.74	4.52	4.52	4.66	4.68	4.77	4.92	4.85	4.83	4.90	4.93	5.03	5.17	4.75	4.65	4.78	4.98	4.83
Travelers	4.88	5.02	4.91	5.02	5.47	4.91	4.99	4.95	4.99	4.96	5.07	4.98	5.10	5.12	5.16	5.05	5.06	5.01	5.12	5.10	5.09	4.96	5.09	5.07	5.06
Union Central	6.39	6.53	6.54	6.50	6.53	6.29	6.47	6.39	6.53	6.47	6.35	6.28	6.96	6.42	6.44	6.51	6.51	6.48	6.35	6.38	6.50	6.37	6.35	6.44	6.42
Union Mutual	4.15	4.37	4.34	4.36	4.39	4.45	4.50	4.55	4.51	4.62	4.59	4.61	4.57	4.50	4.39	4.49	4.54	4.30	4.84	4.65	4.33	4.54	4.54	4.57	4.51
United States	5.16	5.21	5.41	5.39	5.10	5.10	5.14	5.28	5.14	5.15	5.28	5.04	5.04	5.07	5.22	5.26	5.21	5.32	5.46	5.61	5.25	5.16	5.13	5.38	5.21
Western & Southern	4.07	3.23	3.58	2.88	3.68	4.21	4.63	4.56	4.51	4.89	5.04	5.26	5.13	5.22	5.15	4.96	4.95	5.04	5.01	5.47	3.45	4.61	5.16	5.12	5.01
Averages (47 Cos.)	4.61	4.58	4.61	4.63	4.68	4.68	4.80	4.77	4.79	4.78	4.79	4.79	4.84	4.83	4.88	4.91	4.94	4.89	4.85	5.02	4.66	4.79	4.82	4.90	4.82

THE DEATH RATE PER CENT OF MEAN INSURANCE IN FORCE OF FORTY-SIX LIFE INSURANCE COMPANIES, 1901 TO 1920, INCLUSIVE

Ætna Life	1.37	1.32	1.30	1.26	1.29	1.25	1.30	1.22	1.27	1.29	1.24	1.20	1.18	1.35	1.24	1.38	1.19	1.46	1.05	0.95	1.31	1.27	1.24	1.16	1.22
American Central	0.44	0.29	0.45	0.45	0.29	0.36	0.39	0.53	0.49	0.48	0.68	0.58	0.56	0.64	0.74	0.65	0.57	1.22	0.80	0.52	0.37	0.45	0.64	0.73	0.63
Atlantic Life	0.57	0.52	0.35	0.58	0.82	0.62	0.47	1.23	1.00	0.85	0.59	0.93	0.64	0.53	0.71	0.72	0.54	1.13	0.55	0.61	0.57	0.87	0.68	0.69	0.70
Bankers, Neb.	0.41	0.34	0.58	0.39	0.30	0.34	0.37	0.32	0.51	0.35	0.30	0.35	0.36	0.47	0.36	0.38	0.41	0.91	0.50	0.47	0.39	0.38	0.37	0.54	0.46
Berkshire	1.39	1.26	1.05	1.01	1.44	1.26	1.29	1.18	1.46	1.42	1.30	1.58	1.15	1.75	1.70	1.47	1.28	1.74	1.44	1.26	1.23	1.32	1.50	1.43	1.38
Central, Ia.	0.44	0.38	0.43	0.53	0.27	0.45	0.39	0.49	0.34	0.37	0.21	0.34	0.34	0.37	0.39	0.34	0.34	0.70	0.80	0.67	0.39	0.40	0.35	0.61	0.49
Connecticut General	0.76	0.86	0.99	1.03	1.02	0.89	0.70	0.72	0.68	0.66	0.75	0.81	0.66	0.72	0.91	0.91	0.62	1.22	0.70	0.68	0.95	0.72	0.78	0.80	0.79
Connecticut Mutual	2.58	2.50	2.75	2.97	2.64	2.50	2.57	2.33	2.46	2.37	2.34	2.21	2.18	1.80	2.00	1.78	1.58	1.98	1.64	1.39	2.69	2.45	2.10	1.66	2.18
Equitable, New York	1.39	1.25	1.36	1.27	1.28	1.35	1.44	1.60	1.57	1.50	1.50	1.48	1.39	1.41	1.52	1.49	1.40	1.66	1.31	1.13	1.31	1.49	1.42	1.37	1.40
Equitable, Des Moines	0.83	0.79	0.58	0.69	0.47	0.49	0.62	0.43	0.63	0.56	0.46	0.49	0.45	0.40	0.42	0.54	0.42	1.00	0.55	0.49	0.65	0.55	0.44	0.59	0.55
Fidelity Mutual	1.11	1.31	1.08	1.09	1.13	1.13	1.17	1.18	1.35	1.29	1.29	1.33	1.20	1.38	1.41	1.49	1.11	1.71	1.15	0.99	1.14	1.23	1.32	1.27	1.25
Federal Life*	0.03	0.44	0.26	0.71	0.91	0.79	0.68	0.57	0.56	0.65	0.79	1.02	0.69	0.83	0.69	0.81	0.66	1.23	0.75	0.62	0.59	0.65	0.80	0.79	0.75
Franklin	1.29	1.00	1.03	1.08	0.73	1.10	0.92	0.84	0.95	1.16	0.87	0.90	0.91	0.93	0.86	0.88	0.87	1.12	0.87	0.64	1.01	1.00	0.90	0.86	0.92
Guardian, New York*	1.54	1.26	1.29	1.32	1.33	1.18	1.27	1.43	1.38	1.22	1.31	1.22	1.07	1.18	1.34	1.07	1.23	1.50	1.13	0.77	1.34	1.31	1.22	1.11	1.23
Home Life	1.30	1.15	1.24	1.31	1.01	1.11	1.26	1.16	1.08	1.02	1.18	0.99	0.91	1.14	1.05	1.16	0.87	1.18	1.08	0.87	1.19	1.12	1.05	1.02	1.07
Illinois Life	0.91	0.94	1.10	1.21	1.18	1.05	1.15	1.06	1.25	1.01	1.01	0.99	0.98	0.89	0.81	1.01	0.84	1.02	0.93	0.78	1.11	1.10	0.93	0.91	0.98
John Hancock*	0.80	0.73	0.85	0.70	0.71	0.67	0.77	0.67	0.77	0.86	0.67	0.78	0.81	0.74	0.89	0.85	0.87	1.34	0.83	0.73	0.76	0.76	0.79	0.91	0.83
Life Ins. Co. of Va.*	2.24	1.66	1.41	1.43	1.73	1.31	1.28	1.31	1.28	1.13	1.07	0.96	0.82	0.82	0.91	0.78	0.64	1.53	0.78	0.84	1.64	1.25	0.90	0.87	0.97
Manhattan	1.86	1.71	1.67	1.56	1.48	1.62	1.79	1.94	1.89	1.91	1.97	1.79	1.61	2.05	2.11	1.88	1.99	2.37	1.83	1.60	1.65	1.83	1.90	1.92	1.82
Maryland	2.12	1.48	1.57	2.32	1.51	1.85	1.02	1.70	1.16	1.22	1.14	1.64	1.16	1.67	1.55	1.20	1.09	2.00	1.50	0.91	1.79	1.39	1.45	1.40	1.46
Massachusetts Mutual	1.27	1.06	1.04	1.14	1.34	1.11	1.10	1.16	1.05	1.04	0.95	1.09	1.04	1.03	1.11	1.09	0.98	1.39	0.94	0.90	1.17	1.09	1.05	1.04	1.07
Metropolitan*	0.88	0.77	0.78	0.84	0.81	0.73	0.76	0.79	0.81	0.77	0.74	0.75	0.75	0.72	0.76	0.77	0.76	1.21	0.83	0.66	0.81	0.77	0.75	0.83	0.80
Michigan Mutual	1.37	1.13	1.05	1.07	1.08	1.14	1.38	1.17	1.13	1.40	1.34	1.16	1.28	1.25	1.29	1.09	1.20	1.35	0.98	1.02	1.13	1.24	1.26	1.12	1.20
Mutual Benefit	1.53	1.46	1.54	1.50	1.43	1.30	1.27	1.14	1.17	1.26	1.16	1.22	1.05	1.07	1.01	1.12	0.97	1.32	1.03	0.90	1.49	1.23	1.09	1.06	1.15
Mutual of New York	1.46	1.42	1.39	1.44	1.37	1.40	1.62	1.49	1.59	1.56	1.55	1.52	1.46	1.56	1.57	1.59	1.48	1.68	1.42	1.33	1.41	1.53	1.56	1.49	1.47
National Life, U. S. A.	1.04	1.24	0.81	1.03	0.90	0.81	0.92	0.88	1.02	0.91	0.87	1.27	1.01	0.92	0.95	0.94	1.01	1.49	1.03	0.88	0.98	0.91	1.01	1.06	1.09
National Life Vt.	0.89	0.89	0.83	0.82	0.98	1.00	1.09	0.99	0.98	0.98	0.93	1.09	0.92	1.02	1.14	1.08	1.06	1.29	1.04	0.95	0.88	1.01	1.02	1.08	1.01
New England	1.46	1.50	1.57	1.35	1.37	1.31	1.33	1.31	1.11	1.16	1.11	1.24	1.02	1.05	1.12	1.09	1.02	1.51	0.95	0.98	1.45	1.24	1.11	1.10	1.13
New York Life	1.18	1.07	1.02	1.15	1.07	1.03	1.14	1.12	1.18	1.17	1.20	1.21	1.16	1.17	1.23	1.24	1.20	1.46	1.19	1.04	1.10	1.12	1.20	1.22	1.16
Northwestern Mutual	0.99	0.89	0.98	1.01	1.04	0.97	0.94	0.94	0.89	0.96	0.95	1.00	0.91	0.93	1.00	1.07	0.92	1.21	0.99	0.91	0.98	0.94	0.96	1.01	1.02
Pacific Mutual	1.07	0.99	0.87	0.76	0.81	0.91	0.94	0.84	0.73	0.89	0.81	0.86	0.85	0.87	0.93	0.83	0.83	1.32	0.89	0.66	0.87	0.86	0.86	0.91	0.87
Penn Mutual	1.24	1.00	0.95	1.00	1.10	1.02	1.17	1.01	1.06	1.12	1.08	1.16	1.09	1.19	1.13	1.18	1.10	1.52	1.12	1.15	1.05	1.08	1.13	1.21	1.14

DEATH RATES.—*Continued.*

COMPANIES.	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	Averages. 1901 to 1905	1906 to 1910	1910 to 1915	1916 to 1920	1901 to 1920
Phœnix Mutual	1.42	1.19	1.46	1.35	1.36	1.14	1.21	1.18	1.24	1.29	0.99	1.26	1.14	0.99	1.16	1.00	0.93	1.38	0.98	0.85	1.36	1.22	1.11	1.00	1.18
Presbyterian Ministers	0.99	0.74	0.71	0.64	0.83	0.51	0.98	0.44	0.67	0.54	0.62	0.72	0.63	0.54	0.85	0.64	0.74	0.75	0.77	0.71	0.78	0.63	0.68	0.72	0.71
Provident L. and T.	0.87	0.91	1.10	0.84	0.87	0.96	1.10	0.94	0.90	0.85	0.91	0.95	0.79	0.76	0.74	0.83	0.70	1.17	0.78	0.73	0.92	0.95	0.82	0.84	0.86
Prudential *	0.71	0.67	1.00	0.80	0.77	0.78	0.79	0.78	0.74	0.86	0.74	0.76	0.74	0.74	0.83	0.81	0.77	1.21	0.83	0.72	0.80	0.79	0.77	0.86	0.82
Register Life	0.42	0.53	0.47	0.83	0.56	0.33	0.69	0.54	0.55	0.55	0.58	0.75	0.27	0.56	0.40	0.58	0.38	0.90	0.50	0.38	0.58	0.54	0.50	0.54	0.53
Royal Union	0.78	0.77	0.85	0.73	0.64	0.56	0.71	0.81	0.85	0.88	0.68	0.73	0.57	0.88	0.82	0.66	0.88	1.23	0.69	0.70	0.75	0.78	0.75	0.83	0.79
St. Louis Mutual	3.48	2.43	1.97	2.64	1.46	2.85	0.43	1.41	0.44	1.69	1.11	1.35	1.24	0.61	0.61	0.79	0.86	0.96	1.72	1.28	2.33	1.31	0.96	1.16	1.23
Security Mutual, N. Y.	1.00	1.08	0.95	1.04	0.98	1.13	1.13	1.22	1.11	1.25	1.14	1.25	1.18	1.30	1.28	1.33	1.09	1.49	1.25	0.94	1.01	1.17	1.23	1.21	1.16
State Life, Ind.	0.65	0.47	0.67	0.58	0.60	0.76	0.81	0.72	0.58	0.80	0.72	0.91	0.87	0.91	0.77	0.78	0.97	1.24	1.02	1.02	0.58	0.74	0.83	1.05	0.83
State Mutual, Mass.	0.95	0.76	1.26	0.97	1.26	1.00	1.15	1.21	1.17	1.12	1.09	1.18	1.02	1.14	1.16	1.17	0.84	1.31	1.18	0.98	1.05	1.13	1.12	1.09	1.10
Travelers	1.29	1.01	1.29	1.24	1.43	1.15	1.05	1.16	1.13	1.01	1.19	1.03	0.90	0.88	1.07	0.97	0.86	1.25	0.78	0.71	1.26	1.09	0.99	0.87	0.96
Union Central	0.77	0.74	0.74	0.83	0.75	0.86	0.85	0.89	0.95	0.86	0.85	0.92	0.71	0.87	0.90	0.95	0.86	1.19	0.95	0.82	0.77	0.88	0.85	0.95	0.82
Union Mutual	1.34	1.25	1.09	1.20	1.09	1.09	1.17	1.12	1.20	1.25	1.20	1.30	1.16	1.13	1.10	1.31	1.27	1.28	1.27	1.18	1.19	1.16	1.18	1.26	1.24
United States	1.59	1.32	1.32	1.69	1.86	1.68	1.84	1.61	1.90	1.85	2.25	2.25	1.61	1.45	2.29	1.68	1.93	1.91	2.23	1.74	1.55	1.77	1.98	1.90	1.76
Averages (46 cos.)	1.30	1.19	1.22	1.23	1.21	1.18	1.26	1.20	1.21	1.20	1.17	1.18	1.09	1.12	1.16	1.16	1.06	1.40	1.05	0.92	1.23	1.21	1.14	1.10	1.17

* Not including industrial business.

SYNOPSIS OF LIFE INSURANCE FOR THIRTY YEARS

Showing aggregate of premiums, interest on investments, payments to policyholders, and accumulation of assets in thirty years (1891-1920) of twenty-eight life insurance companies:

Name and Location of Company	Admitted Assets Jan. 1, 1891	Premiums Received in Thirty Years	Interest on Investment, Etc., for Thirty Years	Total Income for Thirty Years	Aggregate Amounts Paid to Policyholders in Thirty Years	Excess of Premiums Over Payments to Policyholders	Admitted Assets Jan. 1, 1921	Assets Accumulated for Policyholders' Benefit in Thirty Years	Ratio of Benefits to Policyholders
Ætna, Hartford	$35,993,002	$314,621,436	$114,113,160	$428,734,596	$246,007,406	$68,614,030	$147,383,094	$111,390,092	113.6
Berkshire, Pittsfield	4,700,724	68,103,949	21,727,392	89,831,341	51,186,784	16,917,165	28,635,351	23,934,627	110.2
Connecticut Gen'l, Hartford	2,052,896	53,367,458	14,163,104	67,530,562	25,558,351	27,809,107	32,258,052	30,205,156	104.5
Connecticut Mut., Hartford	52,686,476	187,428,746	101,360,817	288,789,565	207,803,773	—20,375,027	90,585,734	37,899,258	131.1
Equitable, New York	116,887,786	1,574,439,188	546,633,890	2,121,073,078	1,236,955,864	337,483,324	627,141,737	510,253,951	111.0
Equitable, Des Moines	765,319	54,905,247	14,001,636	68,906,883	21,732,268	33,172,979	33,676,094	32,910,775	99.5
Guardian, New York	15,736,711	143,088,271	54,933,481	198,021,752	111,819,974	31,268,297	60,720,151	44,983,440	109.4
Home, New York	5,713,717	93,153,144	30,321,948	123,475,092	63,328,310	29,824,834	40,465,508	34,751,791	105.3
Manhattan, New York	12,281,660	62,541,627	27,812,139	90,353,766	58,301,989	4,239,638	19,533,502	7,251,842	104.8
Maryland, Baltimore	1,500,111	9,380,950	4,022,072	13,403,022	7,264,695	2,116,255	4,173,198	2,673,087	105.9
Mass. Mutual, Springfield	11,252,640	243,956,979	76,976,090	320,933,069	146,571,855	97,385,124	131,722,477	120,469,837	109.5
Michigan Mutual, Detroit	2,976,469	42,360,065	14,107,692	56,467,757	29,463,272	12,896,793	15,109,543	12,133,074	98.2
Mutual Benefit, Newark	46,997,422	532,533,803	180,198,325	712,732,128	379,667,777	152,866,026	280,642,444	233,645,022	115.2
Mutual Life, New York	136,623,558	1,605,420,925	637,438,243	2,242,859,168	1,322,806,311	275,614,614	671,000,181	534,376,623	116.1
National Life, Montpelier	5,915,593	164,870,129	54,364,893	219,235,022	109,937,070	54,933,059	74,598,139	68,682,546	108.4
National of U. S., Chicago	1,218,567	44,463,643	16,663,589	61,127,232	26,281,640	18,182,003	19,578,756	18,360,189	100.4
New England, Boston	21,015,948	207,268,763	67,027,356	274,296,119	144,274,804	62,993,959	104,587,713	83,571,765	109.9
New York Life, New York	115,093,966	2,118,343,663	671,695,377	2,790,039,040	1,423,105,238	695,238,425	966,664,397	851,570,431	107.4
Northw'n Mut., Milwaukee	42,338,259	982,845,107	312,825,741	1,295,670,848	697,453,201	285,391,906	472,693,362	430,355,103	114.7
Pacific Mut., Los Angeles	2,239,709	96,376,604	27,443,021	123,819,625	48,240,531	48,136,073	54,320,614	52,080,905	104.1
Penn Mutual, Philadelphia	16,485,438	459,016,960	142,073,390	601,090,350	295,889,383	163,127,577	216,627,946	200,142,508	108.3
Phœnix Mutual, Hartford	10,010,000	120,037,755	40,494,254	160,532,009	81,583,275	38,454,480	57,168,930	47,158,930	107.2
Provident L. & T., Phila.	18,606,619	244,243,354	89,080,721	333,324,075	176,497,283	67,746,071	120,684,274	102,077,655	114.0
State Mutual, Worcester	6,396,572	138,405,476	42,842,558	181,248,034	91,650,702	46,754,774	66,683,333	60,286,761	109.2
Travelers, Hartford	10,466,489	237,958,327	80,612,839	318,571,166	105,099,569	132,858,758	139,789,501	129,323,012	98.5
Union Central, Cincinnati	6,614,487	281,867,991	110,600,502	392,468,493	178,370,925	103,497,066	149,071,315	142,456,828	113.8
Union Mut., Portland, Me.	6,202,786	56,184,400	17,806,332	73,990,732	42,650,657	13,533,743	19,125,545	12,921,759	98.9
United States, New York	6,469,483	31,622,293	12,624,634	44,246,927	30,894,753	727,540	6,610,441	140,958	98.1
Aggregates (28 cos.)	$715,243,407	$10,168,806,253	$3,523,965,198	$13,692,771,456	$7,367,397,660	$2,801,408,593	$4,651,251,332	$3,936,007,925	111.2

PER CENT TO MEAN POLICIES IN FORCE OF TERMINATIONS BY SURRENDER OF TWENTY-NINE LIFE INSURANCE COMPANIES FROM 1901 TO 1920, INCLUSIVE

NAMES OF COMPANIES.	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	AVERAGES. 1901 to 1905	1906 to 1910	1911 to 1915	1916 to 1920	1901 to 1920
Ætna Life	0.87	0.87	0.99	0.99	1.06	1.24	0.83	1.29	1.48	1.86	2.03	2.74	2.55	2.68	2.84	2.68	2.16	2.28	1.98	1.97	0.96	1.35	2.56	2.11	1.87
Berkshire	2.06	1.67	1.53	1.50	1.63	1.56	1.75	2.11	1.97	1.82	1.82	1.76	1.96	2.14	2.23	1.80	1.31	1.16	1.12	1.06	1.67	1.84	1.99	1.27	1.66
Connecticut General	1.67	1.60	1.20	1.59	1.25	1.30	1.19	1.51	1.50	1.48	1.30	1.21	1.19	1.73	2.00	1.83	1.41	1.40	1.68	1.53	1.45	1.41	1.53	1.56	1.52
Connecticut Mutual	0.94	0.91	0.88	1.10	1.12	0.89	1.02	1.12	1.20	1.56	1.85	2.49	2.50	2.36	2.62	2.00	1.67	1.60	1.61	1.42	0.99	1.16	2.38	1.64	1.60
Equitable, New York	1.64	1.67	1.58	1.80	2.80	4.10	3.10	3.06	3.09	2.83	2.48	2.17	2.08	2.13	2.32	1.95	1.75	1.41	1.50	1.50	1.94	3.25	2.23	1.59	2.21
Equitable, Des Moines	0.44	0.57	0.55	0.68	0.69	0.76	0.60	0.49	0.72	0.59	0.95	1.21	1.04	1.40	1.41	1.38	1.18	0.93	0.73	0.85	0.60	0.63	1.23	1.00	0.96
Guardian, New York	1.59	1.43	1.39	1.35	1.31	1.44	1.56	1.81	2.02	1.82	1.93	2.22	2.15	2.35	2.71	2.49	2.42	1.72	1.93	1.79	1.41	1.73	2.28	2.05	1.91
Home Life	1.43	1.18	1.14	1.14	1.40	1.75	1.76	2.30	2.61	2.96	2.87	2.82	2.65	2.74	3.04	2.78	2.35	2.22	2.17	2.02	1.26	2.29	2.83	2.28	2.25
John Hancock	2.15	1.87	1.72	1.53	1.55	1.53	1.31	1.56	1.64	1.72	1.79	1.88	1.78	1.84	2.10	1.76	1.38	1.12	0.87	0.84	1.70	1.57	1.89	1.12	1.46
Manhattan	1.48	1.53	1.72	1.57	1.62	2.03	1.95	2.98	2.55	2.15	2.18	2.28	3.07	3.16	3.75	3.55	3.83	2.59	2.61	2.25	1.59	2.33	2.89	2.97	2.45
Massachusetts Mutual	2.16	2.00	1.67	1.57	1.40	1.64	1.47	1.55	1.81	1.41	1.41	1.74	1.78	1.96	2.05	1.90	1.80	1.41	1.28	1.27	1.73	1.58	1.81	1.61	1.63
Metropolitan	1.66	1.08	1.53	1.78	2.03	2.54	2.51	2.87	2.89	2.78	3.77	3.79	3.30	2.69	2.73	1.63	1.27	1.20	0.99	0.97	1.68	2.74	3.19	1.16	1.99
Michigan Mutual	1.32	1.08	1.03	0.97	1.95	1.67	2.64	3.87	3.02	2.66	2.54	2.39	2.02	1.88	2.08	1.81	1.99	2.06	1.42	1.30	1.28	2.76	2.16	1.69	1.98
Mutual Benefit	2.66	1.60	2.42	2.57	2.80	1.71	1.70	1.74	1.61	1.40	1.48	1.52	1.34	1.52	1.60	1.25	1.01	0.90	0.89	0.82	2.43	1.63	1.51	0.98	1.45
Mutual of New York	0.72	0.85	1.04	1.11	1.50	2.27	2.53	2.78	2.97	2.47	2.27	2.33	2.25	2.73	2.75	2.47	2.17	1.77	2.00	2.48	1.08	2.60	2.47	2.18	2.12
National Life	2.34	2.08	2.09	2.01	2.06	2.57	2.48	1.79	2.01	1.90	1.88	1.81	1.68	1.76	2.01	1.79	1.41	1.22	1.21	1.07	2.11	2.14	1.83	1.35	1.78
New England	1.81	1.65	1.53	1.50	1.44	1.43	1.41	1.61	1.66	1.41	1.30	1.17	1.14	1.22	1.43	1.30	1.06	0.91	0.90	0.90	1.57	1.51	1.25	0.99	1.25
New York	0.98	1.21	1.47	1.31	0.90	1.29	1.89	2.22	2.40	2.02	1.70	1.70	1.66	1.69	1.75	1.77	1.50	1.35	1.49	1.32	1.17	1.96	1.70	1.48	1.59
Northwestern Mutual	1.19	1.10	1.21	1.39	1.83	1.92	1.80	1.95	2.10	2.14	2.26	2.21	1.86	1.89	1.97	1.62	1.22	0.99	0.92	0.81	1.36	1.99	2.03	1.09	1.59
Pacific Mutual	0.95	0.84	0.79	0.72	0.69	0.89	1.07	1.39	2.08	2.28	2.06	1.77	1.98	2.01	2.36	2.22	1.94	1.42	1.10	1.01	0.76	1.56	2.05	1.47	1.58
Penn Mutual	1.45	1.33	1.20	1.34	1.64	1.89	1.73	2.24	1.38	1.74	1.77	1.79	1.84	2.01	2.24	1.55	1.32	1.13	1.11	1.20	1.40	1.79	1.94	1.25	1.58
Phœnix Mutual	1.46	1.54	1.43	1.40	1.55	1.52	1.61	1.85	1.71	1.45	1.38	1.34	1.52	1.75	1.83	1.65	1.28	1.09	1.22	1.13	1.48	1.03	1.58	1.26	1.46
Provident L. & T.	1.19	1.18	1.24	1.32	1.38	1.42	1.36	1.47	1.50	1.66	1.66	1.82	2.05	2.40	2.76	2.70	2.13	1.75	1.81	1.89	1.27	1.49	2.18	2.02	1.86
Prudential	3.01	0.82	0.53	0.61	0.76	0.96	0.92	0.78	0.81	0.85	1.04	1.38	1.37	1.62	1.71	1.23	0.77	0.58	0.61	0.66	0.97	0.86	1.45	0.74	0.98
State Mutual	1.99	2.03	2.06	2.04	1.79	1.66	1.78	2.26	2.12	1.82	1.65	1.73	1.59	1.57	1.64	1.57	1.59	1.30	1.23	1.10	1.98	1.93	1.63	1.34	1.63
Travelers	0.92	0.90	1.04	1.35	1.34	1.52	1.30	1.85	2.11	1.79	1.63	1.57	1.58	1.74	2.34	1.81	1.26	1.11	1.08	0.80	1.13	1.73	1.80	1.14	1.40
Union Central	0.59	0.44	0.39	0.39	0.44	0.57	0.55	0.59	0.63	0.69	1.09	1.40	1.69	1.90	2.31	2.32	2.36	1.77	1.54	1.42	0.44	0.61	1.71	1.85	1.23
Union Mutual	0.85	0.73	0.79	1.09	1.25	1.49	1.06	1.39	1.15	1.01	1.64	1.71	1.85	2.07	2.92	2.91	2.65	2.48	2.82	2.87	0.96	1.23	1.99	2.75	1.74
United States	1.20	2.34	1.24	1.45	1.69	1.77	1.98	3.27	2.26	2.81	2.43	2.30	2.42	3.46	4.52	4.56	4.51	4.38	4.06	3.49	1.58	2.40	3.01	4.20	2.67
Average (29 cos.)	1.28	1.23	1.36	1.42	1.59	2.02	2.03	2.29	2.34	2.16	2.21	2.25	2.04	2.08	2.21	1.80	1.48	1.25	1.30	1.19	1.37	2.06	2.12	1.38	1.71

PER CENT TO MEAN POLICIES IN FORCE OF TERMINATIONS BY LAPSE FOR TWENTY-NINE LIFE INSURANCE COMPANIES FROM 1901 TO 1920, INCLUSIVE

NAMES OF COMPANIES	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	Averages. 1901 to 1905	1906 to 1910	1911 to 1915	1916 to 1920	1901 to 1920
Ætna Life	2.37	2.61	2.98	3.12	3.39	3.44	2.79	2.68	2.03	2.00	1.89	1.98	2.14	2.53	2.60	2.37	2.42	2.73	2.24	2.86	2.92	2.56	2.24	2.53	2.53
Berkshire	3.10	2.96	2.46	2.55	2.38	2.35	1.45	1.27	0.94	0.86	0.65	0.97	1.00	1.35	1.24	1.20	1.29	1.12	0.92	1.69	2.68	1.37	1.05	1.31	1.51
Connecticut General	3.93	3.65	3.47	3.55	3.26	3.38	2.84	2.66	2.52	2.50	2.88	3.06	3.21	3.39	3.41	2.88	2.75	2.79	2.46	3.23	3.55	2.77	3.22	2.84	3.01
Connecticut Mutual	1.04	1.10	1.02	1.00	1.01	1.02	1.04	1.33	1.40	1.46	1.51	1.89	2.14	2.29	2.22	2.20	2.23	2.25	1.86	2.78	1.03	1.26	2.03	2.28	1.70
Equitable, New York	4.51	4.83	5.39	6.18	7.52	6.32	2.36	1.42	1.49	1.70	1.74	2.33	2.32	2.66	2.61	2.35	2.43	2.50	2.19	3.10	5.82	2.70	2.35	2.53	3.22
Equitable, Des Moines	4.30	4.16	4.73	4.91	5.45	5.09	3.83	4.06	3.43	3.57	3.91	4.07	4.71	4.61	4.00	4.13	4.32	4.36	3.26	3.78	4.80	3.92	4.28	4.00	3.75
Guardian, New York	3.55	3.58	4.10	4.59	4.59	4.65	4.85	2.88	2.36	2.28	2.60	2.73	2.92	3.52	2.98	2.46	2.98	2.87	2.63	3.03	4.12	3.39	2.96	2.81	3.24
Home Life	6.25	6.80	6.78	6.81	6.84	6.87	5.74	3.63	2.94	2.76	3.04	2.83	2.94	3.35	3.30	3.14	2.84	3.42	2.72	3.84	6.71	4.35	3.10	3.21	3.95
John Hancock	4.63	4.71	5.37	6.82	7.14	8.36	7.43	7.43	5.51	4.89	4.45	4.15	4.95	4.26	3.95	3.38	3.70	3.65	4.06	4.48	6.04	6.55	4.16	3.95	4.35
Manhattan	4.62	5.46	5.89	6.52	7.66	8.64	6.81	2.57	2.22	2.20	2.53	2.62	2.57	3.44	5.03	3.69	2.72	2.29	1.78	2.83	6.12	4.55	3.24	2.68	4.13
Massachusetts Mutual	3.28	3.14	3.47	3.20	3.34	3.36	2.50	2.21	1.96	2.01	2.03	2.03	1.94	1.90	1.94	1.76	1.62	1.60	1.13	1.81	3.29	2.38	1.96	1.50	2.13
Metropolitan	17.71	16.80	14.60	14.64	15.19	13.56	11.61	13.04	9.75	7.68	6.64	6.24	6.70	6.81	6.35	5.40	4.58	4.55	5.30	5.80	15.50	10.82	6.55	5.20	7.24
Michigan Mutual	16.65	25.67	18.56	12.59	8.59	8.68	7.43	5.47	3.92	4.02	4.84	4.83	5.48	6.78	7.48	5.65	5.42	5.13	3.29	4.40	16.14	5.96	5.89	4.71	7.86
Mutual Benefit	1.85	1.95	1.86	2.02	2.22	2.11	1.76	1.30	0.93	0.87	1.22	1.06	1.06	1.10	1.02	1.07	1.00	0.89	0.60	0.80	1.99	1.35	1.12	0.86	1.19
Mutual of New York	4.98	5.04	5.02	5.28	5.91	6.11	2.69	1.47	1.42	1.81	1.92	2.18	2.21	2.13	2.09	1.87	1.82	1.84	1.44	1.91	5.28	2.73	2.11	1.77	2.82
National Life	3.89	3.85	4.86	5.37	5.02	6.08	4.58	3.38	2.32	1.97	1.97	1.89	1.86	2.17	2.30	1.91	1.69	1.56	1.10	1.69	4.67	3.57	2.04	1.58	2.72
New England	2.40	2.60	2.73	3.22	3.60	3.46	2.82	2.42	1.73	1.69	1.82	1.68	1.78	1.81	1.91	1.68	1.78	1.95	1.35	1.76	2.96	2.38	1.84	1.70	2.05
New York	5.90	5.93	6.26	6.52	7.15	9.16	4.66	3.18	2.37	2.20	2.25	2.49	2.08	2.30	2.34	2.04	2.12	2.43	2.20	2.72	6.44	4.33	2.29	2.32	3.55
Northwestern. Mutual	2.11	2.12	2.07	2.14	2.25	2.25	1.99	2.11	1.68	1.53	1.61	1.52	1.55	1.67	1.67	1.45	1.23	1.25	0.83	1.27	2.14	1.89	1.61	1.20	1.61
Pacific Mutual	12.18	11.91	18.65	16.84	18.47	9.88	4.10	3.89	2.49	2.22	1.99	1.88	2.03	2.03	1.95	2.35	2.05	2.18	1.81	2.28	16.34	4.43	1.98	2.13	4.05
Penn Mutual	4.87	5.47	5.57	5.39	5.95	6.12	5.36	5.42	2.99	2.73	2.42	2.38	2.25	2.21	2.28	1.97	2.36	1.85	1.26	1.73	5.50	4.46	2.30	1.80	3.09
Phœnix Mutual	5.98	3.83	3.67	4.19	5.30	4.66	4.16	3.56	2.73	2.59	2.89	3.20	3.77	3.36	3.43	2.65	2.05	1.71	1.69	1.89	4.60	3.49	3.34	1.98	3.15
Provident L. & T.	2.84	2.78	2.77	2.84	2.83	2.94	2.76	2.93	2.77	2.46	2.68	2.82	2.94	3.52	3.32	2.85	2.76	2.39	2.02	2.72	2.81	2.76	3.09	2.53	2.82
Prudential	15.86	10.29	10.91	10.70	8.31	7.24	5.75	4.25	3.43	3.96	2.76	2.75	2.42	2.92	2.81	2.73	2.47	2.52	3.06	2.74	10.66	4.77	2.77	2.72	3.79
State Mutual	2.58	2.38	3.65	3.81	3.48	3.59	2.93	2.39	1.92	1.88	1.70	1.72	2.07	2.35	2.26	1.87	1.87	1.69	1.34	2.00	3.23	2.51	2.04	1.75	2.21
Travelers	3.32	3.43	3.29	3.45	4.30	3.96	3.38	3.06	2.92	3.85	3.48	3.25	2.33	3.86	3.46	3.04	4.34	3.25	2.45	3.33	3.60	3.43	3.48	3.24	3.38
Union Central	5.72	5.10	5.03	5.00	5.31	5.26	3.77	3.47	2.77	2.10	1.99	1.99	2.21	2.53	2.79	2.34	2.08	2.19	1.48	1.81	5.22	3.41	2.33	1.96	2.90
Union Mutual	7.65	7.05	6.14	6.06	6.13	7.02	6.01	3.23	1.78	1.84	2.17	2.27	2.86	2.76	2.99	2.49	1.96	1.79	1.13	1.69	6.56	4.04	2.62	1.82	3.70
United States	7.82	8.41	10.54	10.78	8.78	6.62	5.97	4.51	3.86	3.80	3.27	3.28	3.91	4.70	5.67	5.16	4.44	4.12	3.45	3.17	9.29	5.03	4.14	4.13	5.93
Averages (29 companies)	5.44	5.68	5.85	6.26	6.80	6.91	4.54	4.04	3.17	2.91	2.83	2.92	2.96	3.20	3.14	2.78	2.65	2.70	2.74	3.26	6.27	4.29	3.02	2.85	3.70

PER CENT OF MEAN POLICIES IN FORCE OF TERMINATIONS BY SURRENDER AND LAPSE FOR TWENTY-NINE LIFE INSURANCE COMPANIES, FROM 1901 TO 1920, INCLUSIVE.

COMPANIES.	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	Averages. 1901 to 1905	1906 to 1910	1911 to 1915	1916 to 1920	1901 to 1920
Ætna Life	3.24	3.48	3.97	4.11	4.45	4.68	3.62	3.97	3.51	3.86	3.92	4.72	4.69	5.21	5.44	5.05	4.58	5.01	4.22	4.83	3.88	3.91	4.80	4.64	4.40
Berkshire	5.16	4.63	3.99	4.05	4.01	4.91	3.20	3.38	2.91	2.68	2.47	2.73	2.96	3.49	3.47	3.00	2.60	2.28	2.04	2.74	3.75	3.21	3.04	2.58	3.11
Connecticut General	5.60	5.25	4.67	5.14	4.51	4.68	4.03	4.17	4.02	3.98	4.18	4.27	4.41	5.12	5.41	4.61	4.16	4.19	4.14	4.76	5.00	4.18	4.75	4.40	4.53
Connecticut Mutual	1.98	2.01	1.90	2.10	2.13	1.91	2.06	2.45	2.60	3.02	3.36	4.38	4.64	4.65	4.84	4.20	3.90	3.85	3.47	4.20	2.02	2.42	4.41	3.92	3.30
Equitable, New York	6.15	6.50	6.97	7.98	10.32	10.42	5.46	.48	4.58	4.53	4.22	4.50	4.40	4.79	4.93	4.30	4.18	3.91	3.60	4.60	7.76	5.95	4.58	4.12	5.43
Equitable, Des Moines	4.74	4.73	5.28	5.59	6.14	5.75	4.43	4.55	4.15	4.16	4.86	5.28	5.75	6.01	5.41	5.51	5.50	5.29	3.99	4.63	5.40	4.55	5.51	5.00	4.71
Guardian, New York	5.14	5.01	5.40	5.94	5.90	6.09	6.41	4.69	4.38	4.10	4.53	4.95	5.07	5.87	5.69	4.95	5.40	4.59	4.56	4.82	5.53	5.12	5.24	4.86	5.15
Home Life	7.68	7.98	7.92	7.95	8.24	8.62	7.50	5.93	5.55	5.72	5.91	5.65	5.59	6.09	6.34	5.92	5.19	5.64	4.89	5.86	7.97	6.64	5.93	5.59	6.20
John Hancock	6.78	6.58	7.09	8.35	8.69	9.89	8.74	8.99	7.15	6.61	6.24	6.03	5.83	6.10	6.05	5.14	5.08	4.77	4.93	5.32	7.74	8.12	6.05	5.07	5.81
Manhattan	6.10	6.99	7.61	8.09	9.28	10.67	8.76	5.55	4.77	4.35	4.71	4.90	5.64	6.60	8.78	7.24	6.55	4.88	5.39	5.08	7.71	6.88	6.13	5.65	6.58
Massachusetts Mutual	5.44	5.14	5.14	4.77	4.74	5.00	3.97	3.76	3.77	3.42	3.44	3.77	3.72	3.86	3.99	3.66	3.42	3.01	2.41	3.08	5.02	3.96	3.77	3.11	3.76
Metropolitan	19.37	17.88	16.13	16.42	17.22	16.10	14.12	15.91	12.64	10.46	10.41	10.03	10.00	9.50	9.08	7.03	5.85	5.75	6.29	6.77	17.18	13.56	9.74	6.36	9.23
Michigan Mutual	17.97	26.75	19.59	13.56	10.54	10.35	10.07	9.34	6.94	6.68	7.38	7.22	7.59	8.65	9.56	7.46	7.41	7.19	4.71	5.70	17.42	8.72	8.05	6.40	8.94
Mutual Benefit	4.51	3.55	4.28	4.59	5.02	3.82	3.46	3.04	2.54	2.27	2.70	2.58	2.40	2.62	2.62	2.32	2.01	1.88	1.49	1.62	4.42	2.98	2.63	1.84	2.64
Mutual, New York	5.70	5.89	6.06	6.39	7.41	8.38	5.22	4.25	4.39	4.28	4.19	4.51	4.46	4.86	4.84	4.34	3.99	3.61	3.44	4.39	6.36	5.33	4.58	3.95	4.94
National Life	6.23	5.93	6.96	7.38	7.08	8.65	7.06	5.17	4.33	3.87	3.85	3.70	3.54	3.93	4.31	3.70	3.10	2.78	2.31	2.76	6.78	5.71	3.87	2.93	4.50
New England	4.21	4.25	4.26	4.72	5.04	4.89	4.23	4.03	3.39	3.10	3.12	2.85	2.92	3.03	3.34	2.98	2.84	2.86	2.25	2.66	4.53	3.89	3.09	2.69	3.30
New York	6.88	7.14	7.73	7.83	8.05	10.45	6.55	5.40	4.77	4.22	3.95	4.19	3.74	3.99	4.09	3.81	3.62	3.78	3.69	4.04	7.61	6.29	3.99	3.77	5.14
Northwestern Mutual	3.30	3.22	3.28	3.53	4.08	4.17	3.79	4.06	3.78	3.67	3.87	3.73	3.41	3.56	3.64	3.07	2.45	2.24	1.75	2.08	3.50	3.88	3.64	2.29	3.20
Pacific Mutual	13.13	12.75	19.44	17.56	19.16	10.77	5.17	5.28	4.57	4.50	4.05	3.65	4.02	4.04	4.31	4.57	3.99	3.60	2.91	3.29	17.10	5.99	4.03	3.60	5.63
Penn Mutual	6.32	6.80	6.77	6.73	7.59	8.01	7.09	7.66	4.37	4.47	4.19	4.17	4.09	4.22	4.52	3.52	3.58	2.98	2.37	2.93	6.90	6.25	4.21	3.05	4.67
Phœnix Mutual	7.44	5.37	5.10	5.59	6.85	6.18	5.77	5.41	4.44	4.04	4.27	4.54	5.29	5.11	5.26	4.30	3.33	2.80	2.91	3.02	6.08	5.12	4.92	3.24	4.61
Provident L. and T.	4.03	3.96	4.01	4.16	4.21	4.36	4.12	4.40	4.27	4.12	4.34	4.66	4.99	5.92	6.08	5.55	4.89	4.14	3.83	4.61	4.08	4.25	5.27	4.55	4.68
Prudential	18.87	11.11	11.44	11.31	9.07	8.20	6.67	5.03	4.24	4.81	3.80	4.13	3.79	4.54	4.52	3.96	3.24	3.10	3.67	3.40	11.63	5.63	4.22	3.46	4.77
State Mutual	4.57	4.41	5.71	5.85	5.27	5.25	4.71	4.65	4.04	3.70	3.35	3.45	3.66	3.92	3.90	3.44	3.46	2.99	2.57	3.10	5.21	4.44	3.67	3.09	3.84
Travelers	4.24	4.33	4.33	4.80	5.64	5.48	4.68	4.91	5.03	5.64	5.11	4.82	4.91	5.60	5.80	4.85	5.60	4.36	3.53	4.13	4.73	5.16	5.28	4.38	4.78
Union Central	6.31	5.54	5.42	5.39	5.75	5.83	4.32	4.06	3.40	2.79	3.08	3.39	3.90	4.43	5.10	4.66	4.44	3.96	3.02	3.23	5.66	4.02	4.04	3.81	4.13
Union Mutual	8.50	7.78	6.93	7.15	7.38	8.51	7.07	4.62	2.93	2.85	3.81	3.98	4.74	4.83	5.91	5.40	4.61	4.27	3.95	4.56	7.52	5.27	3.81	4.57	5.44
United States	9.02	10.75	11.78	12.23	10.47	8.39	7.95	7.78	6.12	6.61	5.70	5.58	6.33	8.16	10.19	9.72	8.95	8.50	7.51	6.66	10.78	7.43	7.15	8.33	8.60
Averages (29 companies)	6.72	6.91	7.21	7.68	8.39	8.93	6.57	6.33	5.51	5.05	5.04	5.17	5.00	5.23	5.35	4.58	4.13	3.95	4.04	4.45	7.64	6.35	5.14	4.23	5.41

INSURANCE IN CANADA.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION

THE INSURANCE ACT, 1910, was passed during the session of the year 1910 of the Dominion Parliament and became law on May 4, 1910. The Consolidated Act in force up to that time was repealed, with the exception of sections 49, 51, 52 and 71, which remained in force until January 1, 1911, and were repealed on that date.

Under the Insurance Act, 1910, no company or underwriters or other person can do business in the Dominion without obtaining a license from the Minister of Finance. In order to obtain such a license every life company and every fire company must deposit with the Receiver-General the sum of fifty thousand dollars.

It is provided, however, that in case of any such company incorporated elsewhere than within Canada when its liabilities to policyholders in Canada, including the full reserve for reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver-General, or by creating a special trust in the hands of two or more persons resident in Canada or in a Canadian trust company. Hereafter no trustee, except a trust company, shall be approved by the Minister.

Companies doing marine business exclusively are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada, are required to obtain a license from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the Department of Insurance, within two months after the 1st day of January in each year, a sworn statement of its condition and affairs as at December 31 of the preceding year.

The policy liabilities of life insurance companies doing business in Canada, under policies issued previous to January 1, 1900, are to be valued according to the British Offices Life Tables, 1893, O. M. (5), at 4 per cent interest, until January 1, 1915; and after January 1, 1915, by the same tables, with interest at 3½ per cent. All policies issued on or after January 1, 1900, are to be valued according to the British Offices Life Tables, 1893, O. M. (5), with interest at 3½ per cent.

Toward defraying the expenses of the Department of Insurance a sum shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the demand of the Superintendent of Insurance.

LIST OF LIFE, FIRE AND MISCELLANEOUS INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA

CORRECTED TO JUNE 30, 1921.

NAME OF COMPANY.	Accepted Value of Deposit.	Description of Ins. Business for which Licensed.
Abeille	$150,733	Hail.
Acadia Fire	77,245	Fire and Hail.
Ætna, Hartford	440,840	Fire, Auto., Tornado, Spk. Leak.
Ætna Life, Hartford	5,607,416	Life.
Agricultural	23,798	Fire.
Alliance Assurance Co	608,408	Fire, Acc., Auto., Hail, Sick, Guar. Burg.
Alliance Ins. Co. of Phila	116,450	Fire, Auto, In. Tr
American Alliance	30,000	Fire, Auto.
American and Foreign Marine	26,000	Inland Trans.
American Central	180,014	Fire, Tor., Auto., Explosion.
American Equitable	50,000	Fire.
American Insurance	58,948	Fire.
American Lloyds	70,041	Fire, Spk. Leak.
American Surety, New York	82,000	Burg. and Guar.
Antigonish Farmers	1,140	Fire.
Atlas Assurance Co	600,523	Fire.
Beaver Fire, Canada	66,475	Fire.
Boiler Insp and Ins. Co., Can.	97,147	Steam Boiler.
Boston Insurance	80,000	Fire.
British American, Toronto	106,796	Fire, Hail, Auto, Inland Trans.
British Colonial Fire	55,870	Fire.
British Crown	507,440	Fire and Auto.
British and Foreign Marine	103,322	In. Trans. and Spk. Leakage.
British Northwestern Fire	59,505	Fire.
British General	84,547	Fire.
British Traders	313,170	Fire, Hail, Auto.
Caledonian	482,878	Auto.
California	61,283	Fire.
Canada Accident	158,020	Acc., Sick, Fire, P. G., Guar., Burg., Auto.
Canada Life, Toronto	52,231	Life.
Canada National Fire	52,691	Fire.
Canadian Fire	87,983	Fire, Auto.
Canada Security	115,200	Fire, Auto, Hail.
Canadian Lumbermens	20,000	Fire.
Canadian Surety	170,482	Guar., Burg., P. G., Auto.
Capital Life	51,016	Life.
Car and General	256,623	Fire, Acc., Auto., Hail and Sick.
Casualty Co. of Canada	42,812	Plate Glass.
Century	179,065	Fire.
Chartered Trust and Exec	69,416	Title.
Citizens, St. Louis	25,000	Fire.
Columbia, Jersey City	97,373	Fire, Inl. Tr. and Auto.
Commercial Life	56,816	Life.
Commercial Union, London	1,480,737	Fire, Life.
Confederation Life	70,895	Life.
Connecticut Fire	260,230	Fire, Hail.
Continental Casualty	60,000	Acc., Auto., Sick.
Continental, N. Y	522,040	Fire, Hail, Torn., Auto and Exp.
Crown Life	62,690	Life.
Cumberland Farmers	1,485	Fire.
Dominion Life	53,329	Life.
Dom. of Canada Guar. & Acc	214,218	Fire, Acc., Sick, Guar., Burg., P. G. and S. B.
Eagle Star and Brit. Domin	333,233	Fire, S. B., Hail and Auto.
T. Eaton Life	50,960	Life.
Employers Liability	1,571,958	Fire, Acc., Sick., Burg., Auto., and Guar.
Equitable Fire and Marine	133,970	Fire, Auto., Exp.
Equitable Life	6,279,734	Life.
Excelsior Life	53,428	Life.
Federal, Jersey City	50,000	Hail.
Fidelity and Casualty, N. Y	280,519	Burg., Acc., S. S. B. and P. G.
Fidelity Phoenix, N. Y	$480,372	Fire, Hail, Tor.
Fire Assn. of Philadelphia	53,000	Fire.
Fire Ins. Co. of Canada	100,000	Fire.
Fireman's Fund, Toronto	266,910	Fire, In. Tr.
Fireman's, Newark	109,285	Fire.
General Accident	249,565	Acc., Sick, S. B. Fire, Guar., Hail
General Acc., Fire and Life	556,762	Fire, Hail, Auto.
General Animals	51,145	Live Stock.
Girard F. and M	55,000	Fire and Torn.
Glens Falls	379,261	Fire, Auto, Hail, Torn., Exp'l., In. Tr., Spk. Leak.
Globe and Rutgers	795,276	Fire, Expl., Auto, In., Tr., Acc., Sick, Burg., Guar.
Globe Indemnity	206,347	Auto, Fire, In. Tr., Forg.
Grain Ins. and Guar	102,000	Fire, Guar.
Great American	527,149	Fire, Hail, Spk. Leak., Torn., Auto, Expl., In. Tr.
Great West Life	50,970	Life.
Gresham Life	443,111	Life.
Guardian Life of Amer	96,247	Life and Fire.
Guardian, London	1,370,515	Fire.
Guardian	191,804	Fire, Auto, Acc., Sick, Guar., Burg. P. G.
Guarantee Co. of No. Amer	56,459	Guar.
Halifax Fire	54,074	Fire.
Hardware Dealers	50,050	Fire.
Hartford Acc. and Ind	160,000	Acc., Auto, Burg., Guar., L. S., P. G., Sick.
Hartford Fire, Hartford	1,647,484	Fire, Hail, In. Tr., Torn., Spk. Leak., Auto, Expl.
Hartford Steam Boiler	37,620	Boiler Limited.
Home, New York	1,913,981	Fire, Auto, Hail, Torn., Spk. Leak., Burg., Expl.
Hudson Bay	51,619	Fire.
Imperial Guar. and Acc	168,696	Guar., Acc., Sick, Auto, P. G., Burg.
Imperial Life	227,286	Life.
Imperial Underwriters	76,528	Fire.
Ins. Co. of North America	838,774	Fire, Expl., In. Tr., Auto, Hail, Spk. Leak.
Insurance Co., State of Pa	186,189	Fire and Torn.
International Fidelity	5,000	Guar.
La Nationale Fire	780,552	Fire.
Law, Union and Rock	436,048	Fire, Acc., Sick, Burg., P. G.
Liv. and Lon. and Globe	1,542,029	Fire, Life.
Liverpool-Manitoba	69,113	Fire, Expl.
Lloyds Plate Glass, N. Y	84,873	P. G.
London Assurance	541,440	Fire, Auto, Trans.
London Guar. and Acc	1,399,040	Fire, Guar., Acc., Sick, Burg., Hail.
London and Lancashire Fire	997,563	Fire, Auto, Expl.
London and Scottish	4,107,744	Life.
Lon. and Lan. Guar. and Acc	249,266	Guar., Acc., Sick, P.G., Auto, Burg.
London Mutual Fire	73,732	Fire, Auto.
London Life	53,075	Life.
Loyal Protective	55,461	Acc. and Sick.
Lumbermen's Mutual	20,160	Auto.
Lumbermen's Underwriters	171,075	Fire.
Manufacturers Life	183,093	Life.
Manufacturing Lumbermen's	80,000	Fire.
Manufacturing Woodworkers	50,000	Fire.
Maryland Casualty	433,065	Acc., Sick, Burg., Guar., P. G., S. B., Fly Wheel, Spk. Leak.
Mechanics and Traders	20,000	Fire.
Mercantile Fire	50,243	Fire.

Name of Company.	Accepted Value of Deposit.	Description of Ins. Business for which Licensed.
Merchants Casualty	$142,499	Acc., Sick, Auto.
Merchants and Employers	40,328	Acc., Sick, Auto, P. G.
Merchants Fire	105,032	Fire, Hail.
Metropolitan Life, N. Y.	42,444,487	Life.
Millers National	50,000	Fire.
Monarch Life	60,000	Life.
Motor Union	115,583	Fire, Acc., Auto.
Mount Royal Assur.	108,178	Fire, P. G., Auto.
Mutual Life, N. Y.	4,058,801	Life.
Mutual Life and Citizens	515,692	Life.
Mutual Life of Canada	104,225	Life.
National Benefit	224,145	Fire, Acc., Auto, Hail, Sick.
National-Ben Franklin	188,241	Fire, Auto.
National Fire	572,438	Fire, Expl., Inl. Tr., Torn., Spk. Leak.
National Life, Canada	51,811	Life.
National Provincial P. G.	75,012	P. G., Fire.
National Surety	118,101	Burg., Forg., Guar.
National Union	244,663	Fire, Torn., Auto, Hail.
Newark Fire	60,000	Fire, Auto.
New Hampshire Fire	64,750	Fire.
New York Life	12,611,274	Life.
New York Plate Glass	28,348	Plate Glass.
Niagara Fire	365,485	Fire, Torn., Auto, Expl., Hail.
North American Accident	261,693	Acc., P. G., Sick, Auto., Burg.
North American Life	50,392	Life.
North British and Merc	1,708,349	Fire, Life.
North Empire Fire	52,930	Fire.
Northern Assurance	1,165,598	Fire, Acc., Auto, Guar., P.G., Sick.
Northern Life	57,571	Life.
Northwestern Mut. Fire	77,045	Fire, Auto.
Northwestern National	265,164	Fire, Torn.
North-West Fire	49,903	Fire.
Norwich Union Fire	1,226,938	Fire, Acc., Sick, P. G., Auto.
Norwich Union Life	59,656	Life, Hail.
Occidental Fire	136,254	Fire, Auto.
Ocean Acc. and Guar	878,842	Fire, Acc., Auto, Burg., Sick, Guar. P. G.
Ocean Marine	95,659	In. Trans.
Pacific Coast Fire	47,949	Fire.
Pacific Marine	82,000	Fire, Auto, In. Tr.
Palatine	459,096	Fire, Auto.
Phenix	309,804	Fire.
Phoenix Assurance	1,577,397	Fire, Life.
Phoenix, Hartford	464,432	Fire, Life.
Preferred Accident	74,250	Acc., Sick, Auto.
Protective Association	18,649	Acc., Sick.
Providence-Washington	230,660	Fire, Auto, Expl.
Provident Savings Life	332,531	Life.
Provincial	138,244	Fire.
Prudential	14,723,993	Life.
Quebec Fire	54,322	Fire.
Queen	663,233	Fire, Trans., Auto.
Queensland Insurance	136,887	Fire.
Railway Passengers	$322,994	Guar., Burg., Auto. Acc., Sick, P. G. Fire.
Reliance Insurance	51,150	Fire.
Reliance Mutual Life	86,627	Life.
Ridgely Protective	26,315	Acc., Sick.
Royal	3,583,078	Fire, Life.
Royal Exchange	770,750	Fire, Acc., Sick, Auto.
Royal Indemnity	167,701	Acc., Auto, Burg., Guar., Sick, S. B.
Royal Guardians	94,778	Life, Sick.
Royal Scottish	65,700	Fire.
St. Paul F. & M.	438,336	Fire, In. Trans., Torn., Auto.
La Sauvegarde Life	57,190	Life.
Saskatchewan Life	52,904	Life.
Scottish Canadian	102,300	Fire, Hail.
Scottish Metropolitan	197,465	Fire, Acc., Auto, Burg., Guar., Sick
Scottish Union	420,136	Fire, Auto, Torn., Spk. Leak., Expl.
Security Life	51,336	Life.
Sovereign Life	60,000	Life.
Springfield F. & M.	437,012	Fire, Spk. Leak., Torn., Auto.
Standard Life	6,797,111	Life.
Star Assurance	145,713	Life.
State Life, Indianapolis	277,712	Life.
Sterling Fire	127,750	Fire, Auto, Hail, Torn.
Stuyvesant Insurance	97,139	Fire.
Subsidiary Court, A. O. of F.	101,408	Acc., Life, Sick.
Sun, London	779,797	Fire.
Sun Life of Canada	57,637	Life.
Tokio M. and F.	50,000	Fire.
Traders and General Ins.	77,833	Fire, Auto.
Travelers, Hartford	744,275	Life, Acc.
Travelers Ind. Co. of Hartford	369,233	Acc., Sick, S. B., Auto, Fly Wheel, Burg., P. G.
Travelers Life, Canada	50,892	Life.
Union Assurance	690,802	Fire, In. Tr., Auto.
L'Union Fire, Paris	553,785	Fire.
Union Ins. Society of Canton	483,255	Fire, Auto., Hail, In. Tr.
Union Mutual Life	1,837,733	Life.
United Commercial Travelers	26,855	Acc.
United States Fid. & Guar.	468,600	Guar., Acc., Burg., P. G., Sick, S. B., Forg.
United States Fire	85,000	Fire, Auto.
United States Life	255,225	Life.
Vulcan Fire	60,000	Fire.
Westchester Fire	275,853	Fire, Hail.
Western Assurance	144,338	Fire, In. Tr., Torn., Expl., Lightning, Auto, Hail.
Western Casualty	20,000	Acc., Sick.
Western Life Assur.	50,000	Life.
Yangtsze Ins. Assn.	50,000	Fire.
Yorkshire Fire	644,492	Acc., P. G., Sick, Fire, L. S.

The following life insurance companies, having ceased to transact new business in Canada, are entitled under section 97 of "The Insurance Act, 1917," to transact all business connected with policies existing at March 31, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf:

Name of Company.	Amount of Deposit.	Business.
Connecticut Mutual Life	$113,140	Life.
Edinburgh Life	68,667	Life.
Life Association of Scotland	175,930	Life.
National Life. Ins. Co., U. S. A.	60,000	Life.
Northwestern Mutual Life	$60,000	Life.
Phoenix Mutual Life	130,260	Life.
Scottish Amicable Life	75,000	Life.
Scottish Prov. Institution	75,000	Life.

The following fraternal benefit societies are licensed to transact business in Canada under Sections 106 and 108 of the Insurance Act, 1917, as amended by Chapter 57 of the Statutes of 1919:

Name of Company.	Chief Agent to Receive Process.
Alliance Nationale	Chas. Duguette, Vice President, Montreal.
Ancient Order of Foresters, Subsidiary High Court	Archie Martin, Secretary, Toronto.
Artisans, La Societe des	Henry Roy, Gen. Sec.-Treas., Montreal.
Association Canada Americain	J. E. Lussur, Chief Agent, Montreal.
Catholic Mutual Benefit Association	J. E. Howison, Grand Secretary, Kingston.
Catholic Order of Foresters	M. F. Morgan, Chief Agent, Toronto.
Commercial Travelers Mutual Benefit Society	R. Ivens, Secretary, Toronto.
Independent Order of Foresters	W. H. Hunter, President, Toronto.
Jewish National Workers Alliance of America	M. L. Brown, Chief Agent, Montreal.
Knights of Columbus	J. J. Leddy, Chief Agent, Saskatoon.
Knights of Pythias, The Supreme Lodge	E. A. Horton, Chief Agent, St. Thomas.
Ladies Catholic Benevolent Association	J. C. H. Dussault, Chief Agent, Montreal.
Maccabees, The	John A. Paterson, Chief Agent, Toronto.
Royal Arcanum, Supreme Council	Lyman Lee, Chief Agent, Hamilton.
Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal.
Woodmen of the World, Canadian Order	P. C. Hooper, Head Clerk, London, Ont.
Womens Benefit Association of the Maccabees	Mary J. Baird, Chief Agent, Sarnia, Ont.
Workmens Circle	Abraham Ribe, Chief Agent, Toronto.

Statistics of Foreign Companies

The statistics given under this heading have been condensed from The Post-Magazine Almanack for 1921 except in a few instances where credit is given.

DIRECTORY OF LIFE AND MISCELLANEOUS COMPANIES IN GREAT BRITAIN

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1861	Aberdeen and Northern Friendly Society, Aberdeen	Ind., Life & En & H'th	J. F. M. Massie, Treas. &Man.
1896	Aberdeenshire Farmers, Strichen	Live and Dead Stock	J. A. Smith, Sec.
1883	Abstainers and General, Birmingham	Life, Fire, Burg., Acc. and Plate Glass	B. Priestman, Sec. and Asst Act.
1908	Agricultural & Gen. Cooperative Ins. Soc., Westminster	Fire, Em. Lia. and Live Stock	K. W. Hopkinson, Man. & Sec.
1861	Albion Friendly Society, Bolton	Ind., Life and Ord. Endow.	A. H. Crompton, Sec.
1906	Aldwych Ins. Co., Cheapside		Henry S. Grigg, Sec.
1824	Alliance, London, E. C	Life, Fire, Mar., Acc., Burg., Fidelity and Guar., and Leasehold	O. M. Owen, Gen. Man.
1894	Alliance Key Reg. Ass'n, Bristol		J. Arnold Lambert, Man. Dir.
1920	Allied Traders, London	All except Life	M. Bellson, Man. Dir.
1905	Alpha Ins. Co., Cheapside	General Reins.exc.Life	David Cumming, Sec.
1909	Anglo-Scottish General Commercial Ins. Co., Ltd., London, E. C	Fire, Acc., Burg., Motors, Fidelity, etc	J. R. Little, Sec.
1899	Annan Plate Glass, Annan	Plate Glass	J. S. Millar & Son, Secs. & Mans.
1904	Army, Navy and General Assurance Ass'n. Ltd., London	Fire, Burg., Accident, Horse, Fid., Guar., Transit, Motor, Plate Glass, etc	H. A. Lawton, Man. Dir. & Sec.
1878	Ashby de-la-Zouch Plate Glass Insurance Ass'n, Ashby-de-la-Zouch	Plate Glass	
1905	Ashton-under-Lyne and District Mut. Plate Glass Insurance Co., Ltd., Ashton-under-Lyne	Plate Glass	Fred Taylor, Sec.
1918	Atlantic Assur., London	Fire, L. A., Mar., etc	J. G. Rollason, Sec.
1808	Atlas, London, E. C	Fire, Life, Acc., Burg.	C. H. Falloon, Gen. Man.
1913	Austral Ins. Co., Strand	All lines except Emp. Lia. & Bond Inv	Alex. S. Sellar, Sec.
1849	Australian Mut. Prov., London, E. C	Life, End. & Annuities.	W. C. Fisher, Man.
1898	Ayrshire Employers Mutual Insurance Ass'n, Ltd., Kilmarnock	Employers Liability	J. Borland, Sec.
1894	Ayrshire FarmersMut., Ayr	Fire	Geo. Miller, Sec. & Treas.
1903	Ayrshire Glass, Ayr	Plate Glass	
1909	Bankers and General, London	Fire, Marine, Acc	
1905	Baptist Fire, London, W. C	Fire, Burg., etc	Ernest Blake, Sec.
1901	Barnoldswick Cotton Trade, Barnoldswick	E. L. and Med. Aid	Hy.Wilson, Sec.
1890	Barnsley and District Mutual Plate Gass Ins. Assn., Barnsley	Plate Glass	C. Harrison, Sec. and Man.
1893	Barrow and District Mutual Plate Glass, Barrow-in-Furness	Glass	J. Baker, Sec.
1903	Barry District Plate Glass, Barry	Plate Glass	
1872	Bath and West of England Plate Glass, Paragon, Bath	Plate Glass	W. J. Long, Sec. and Man.
1911	Beacontree Ins. Co., Essex	Plate Glass, Burg,Fid.	Geo. Burton, Sec.
1894	Bedford Plate Glass, Bedford	Plate Glass	A. W. Merrie, Man. Dir.
1912	Belfast Plate Glass, Belfast	Plate Glass	James Rodgers, Man. Dir.
1880	Belper Mutual Plate Glass, Belper	Plate Glass	

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1906	Birkenhead Traders Council Mutual Plate Glass, Birkenhead	Plate Glass	Edward Youds, Sec.
1839	Blackburn Philanthropic, Blackburn	Life, Ord and Ind	Richard Peel, Gen. Mgr. & Sec.
1863	Blackburn Philanthropic Mut., Blackburn	Ind., Life	Richard McNeall, Sec.
1886	Blackburn Plate Glass, Blackburn	Plate Glass	Joseph Watson & Sons, Mgrs
1891	Blackpool Tradesmens Mutual Plate Glass, Blackpool	Plate Glass	D. Dickinson; Sec. and Man.
1898	Bleachers and Dyers Mutual Ind., Manchester	Emp. Liability	F. B. Knott, Sec.
1884	Bolton Commercial Plate Glass, Bolton	Plate Glass	A. H. Downs, Sec. and Man.
1876	Bolton Cotton Trade Mut. Fire, Bolton	Fire	P. and J. Kevan, Secs.
1898	Bolton Employers Mutual, Ltd., Bolton	Emp. Liability	P. and J. Kevan, Secs.
1905	Bradford and District Chamber of Trades Mutual P. G., Bradford	Plate Glass	F. Pickering, Sec.
1874	Bradford Plate Glass Mutual, Bradford	Plate Glass	T. J. Robinson, Sec.
1906	Brentwood Tradesmen's Assn. M.P.G. Brentwood	Plate Glass	F. G. King.
1908	Briarcliffe Cot. Mfr. Mut. Acc. Briarcliff	Emp. Liab	T. Bannister, Sec.
1898	Brickmasters Emp. Lia., London, E. C.	Emp. Liability	G. B. Manley, Sec.
1904	Bristol Channel E. Mut. Acc. Ind., Cardiff	Emp. Liab	D. Davies, Man. & Sec.
1903	Bristol Mut. Plate Glass, Bristol	Plate Glass	T. G. Camm, Sec.
1866	Britannic-Assurance, Birmingham	Life and Endow	J. A. Jefferson, Gen. Mgr.
1908	British and European, London	Reinsurance	K. H. Calver, Sec.
1880	British and Irish Plate Glass, Bristol.	Plate Glass	F. L. Riseley, Sec.
1909	British Citizens Assurance Co., Ltd., London, E. C.	Acc., Sickness, Fire, Plate Glass, etc	Henry P. Tripp, Sec.
1907	British Crown Assur. Corp., Glasgow	Fire, Burg., Acc., Lia., Plate Glass, Fid., Motor C	D. W. Maclennan, Gen. Man and Sec.
1898	British Employers Mutual Accident, Sunderland	Emp. Liability	A. W. Wilson, Sec. & Gen. Man
1878	British Engine, Boiler and Electrical Ins. Co., Manchester	Engines, Boilers, Electrical Plant Lifts	H. M. Lougridge, Mgr.
1854	British Equitable, London, E. C	Life, Fire, Acc., Burg., Liability	Basil May, Man. and Act.
1904	British General, London	Life, Fire, Acc., Burg., Plate Gl., W. C., etc.	N. M. Walker, Man. Dir.
1917	British Ins. Alliance	Reinsurance	E. J. R. Dodds, Sec.
1900	British Key and Prop. Reg., Glasgow	.....	M. C. Cowper, Man. Dir.
1888	British Law Fire, London	Fire, W. C., Emp. Lia., Burg., etc	David M. Linley, Gen. Man.
1863	British Legal and United Provident Life, London	Life Ord. and Indus	E. J. Walkden, Man.
1896	British Life, Glasgow	Life	Herbert Wurr, Man.
1888	British Mutual Plate Glass, Leeds	Plate Glass	J. Walter Stead, Man. Dir.
1908	British Oak Benefit Assn., Ltd., Cardiff.	Fire, Marine Per. and Gen. Acc	P. L. Tanner, Sec.
1903	British Plate Glass, Liverpool	Plate Glass	W. P. Benn, Sec.
1902	British Widows Assurance, London	Ord. and Indus., Life and Annuity	R. Sewell, Gen. Man. and Act
1881	Builders Accident, Strand, W. C	Emp. Liability	Chas. M. Brown, Sec.
1910	Burton on Trent P. G., Burton on Trent	Plate Glass	W. Bennett, Sec.
1897	Bury St. Edmunds P. G., St. Edmunds.	Plate Glass	J. H. Bonner, Sec.
1901	Buxton Mutual Plate Glass, Buxton	Plate Glass	W. Holland, Sec.
1805	Caledonian, Edinburgh	Fire, Life, Lia., Burg., Acc. and Health	R. Hill Stewart, Gen. Man. & Ac
1898	Cambridge Master Builders, Cambridge	Emp. Liability	H. Slater, Sec.
1902	Canada Life, London	Life	H. B. Williams, Sec.
1904	Canterbury Mut. P. G., Canterbury	Plate Glass	T. H. Sayers, Sec.
1908	Capital and Counties Ins., London, W.	Motor	H. Wates, Acting Sec.
1903	Car and General, London	Motors, Acc., Sick., Burg., Third Party, Driving Acc., Emp. Lia., Plate Glass, Fire, etc	A.W. Wamsley, Man. Dir.
1906	Cardiff and Penarth Mutual Plate Glass, Cardiff	Plate Glass	G. D. Shepherd. Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary
1908	Carlisle and Border, Carlisle	Plate Glass	H. K. Campbell, Sec.
1897	Carnavonshire & Anglesey P.G., Bangor	Plate Glass	J. L. Edwards, Sec.
1908	Catherham, Purley and District Mutual Plate Glass, Purley	Pilate Glass	P. Holt, Sec.
1907	Celtic	Fire, Plate Glass	G. W. Blessham, Mgr.
1885	Century, Edinburgh	Life, Ann., Fire, Burg., Acc., E. L. and Fid.	J. R. Little, Sec.
1897	Chelmsford Mut. P. G., Chelmsford	Plate Glass	H. R. Cawdron, Sec.
1898	Cheltenham and West of England Plate Glass, Cheltenham	Plate Glass	Thos. H. Green, Sec.
1903	Cheltenham Mut. P. G., Cheltenham	Plate Glass	Williams & Mannings, Secs.
1903	Chester Traders M. P. G., Chester	Plate Glass	
1900	Chorley Family Fun. & Friendly Soc., Chorley	Ind. Life	James Longton, Sec.
1900	Chorley Tradesmen's Mut.P.G., Chorley	Plate Glass	Rd. Bromiley, Sec.
1910	City Glass Insurance, Glasgow	Plate Glass	
1897	City Life, London, E. C.	Life of all descriptions.	W. T. Cale, Sec.
1862	City of Glasgow Friendly Soc., Glasgow	Ind. Life, & End.	James Stewart, Man.
1888	City Plate Glass, York	Plate Glass	J. Hetherton, Man. Dir.
1886	Clergy Pensions Institution, London, W. C.	Annuities	Robert Love, Sec.
1824	Clerical, Med. and Gen., London, S. W.	Life and Annuities	A. D. Besant, Act. & Gen. Mgr.
1895	Clydesdale Glass, Greenock	Plate Glass	J. Paterson, Sec. and Man.
1888	Colchester Mutual P. G., Colchester	Plate Glass	E. G. Rogers, Sec.
1866	Colonial and Foreign Banks Guarantee, London, E. C.	Fidelity, Guar.	Walter S. Gillham, Sec.
1873	Colonial Mutual, London, E. C.	Life, Ann., Health, Acc. and Ind.	Arthur E. Gibbs, Man.
1861	Commercial Union, London, E. C.	Fire, Life, Marine and Acc.	H. Mann, Sec.
1871	Confederation Life, London, E. C.	Life and Annuity	F. Varney, Sec.
1907	Congregational, Bradford	Fire, Burg., W. C. and Third Party	Rev. S. R. Antliff, Man. Dir. and Sec.
1903	Consolidated, London	Life, Acc. and Fire, Reinsurance	Chas. Windett, Act. and Sec.
1898	Contractors Alliance Ins., London, W.C.	Emp. Lia.	G. W. Davey, Sec.
1867	Cooperative	Life, Ann. & etc.	T. Broderick, Sec.
1903	Cornish Mutual Assurance, Cornwall	Fire and Acc.	G. G. Bullmore, Sec.
1898	Cotton Trade, Blackburn	Emp. Lia.	John Taylor, Sec.
1896	County Live Stock, York	Live Stock	J. Hetherton, Man. Dir.
1912	Credit Ins. Assn., London, E. C.	Credit Insurance	A. H. Ward, Man. Dir.
1888	Crystal Glass, London, W. C.	Glass	C. M. Brown, Sec.
1898	Cumberland Coal Owners Mut. Ind., Workington	Accidents in Mines, Brickworks, etc.	A. D. Mitten, Gen. Mgr. & Sec.
1887	Cumberland Glass, Whitehaven	Plate Glass	Ralph Carr, Sec.
1908	Cumberland Iron Ore Prop., M. Ind., Workington	Emp. Liab.	W. W. Casson, Sec.
....	Customs Annuity and Benevolent Fund London, E. C.	Ann., Life and Trust	H. H. Holland, Sec.
1893	Darwen & Dis. Mutual P. G., Lower Darwen	Plate Glass	H. W. James, Mgr. and Sec.
1913	Deal, Walmer & Dis. Mut. P. G., Deal.	Plate Glass	H. J. Joyce, Sec.
1890	Derby Mut. Plate Glass, Derby	Plate Glass	S. T. Hall, Sec.
1908	Devon & Exeter Mut. P. G., Exeter	Plate Glass	S. H. Hunt, Sec.
1881	Dewsbury & Dis. M. P. G., Dewsbury.	Plate Glass	W. J. Eggleston, Sec.
1908	Dominion Insurance Co., Edinburgh	Fire, Burg., Acc., Plate Glass, Fidelity, etc.	George Palfrey, Man. Dir.
1900	Doncaster Mutual Plate Glass	Plate Glass	W. T. Dunwell.
1900	Dover Mutual P. G., Dover	Plate Glass	.....
1909	Drapers' and General Insurance Comp., London	Fire, Burg., Acc., Third Party, Fid., G., etc.	Jos. Rogers Quilter, Sec.
1863	Dundee & Dis. P. G., Dundee	Plate Glass	C. M. Murdoch.
1898	Durham Colliery Owners' Mutual, Newcastle-on-Tyne	Emp. Lia.	R. Guthrie, Sec.
1807	Eagle, London, S. W.	Life	J. A. Robinson, Sec.
1904	Eagle Star & Brit. Doms., London	All lines	Sir E. M. Mountain, Man. Dir.
1912	Earby Cotton Trade, Lancashire	Emp. Liab.	J. Hartley, Sec.
1913	East Anglia, Bedford	Plate Glass	M. M. Wilson, Sec.
1901	East Bourne Mut. P. G., East Bourne	Plate Glass	H. T. Thorpe, Sec.
1911	Eastern General Ins. Co., Dundee	Plate Glass	Don and Stewart, Man. and Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1896	East of Scotland P. G., Peterhead....	Plate Glass.....	W. C. & J. H. MacBean, Mans. and Secs.
1909	Ebbw Vale Plate Glass Insurance Co., Ltd., Ebbw Vale, Mon.....	Plate Glass.....	Bert. G. Warren, Sec.
1887	Ecclesiastical Insurance Office, London, W. C.....	Fire, Burg., Acc., Lia., Glass, Hail.....	R. Love, Man. and Sec.
1901	Economic Insurance, London, E.C....	Marine, Fire & Burg..	N. Douglass, Sec.
1886	Economic Plate Glass, Plymouth.....	Plate Glass.....	William Luxon, Sec.
1823	Edinburgh Assur., Edinburgh.....	All lines except Mar..	T. M. Gardiner, Man., A. E. Sprague, Act.
1002	Edinburgh Reversion Co., Edinburgh..	Pur. of Reversions....	L. and J. McLaren, Mgrs.
1908	Edinburgh & Leith P. G., Leith.....	Plate Glass.....	
1877	Elgin Plate Glass Mutual, Elgin.....	Plate Glass.....	A. F. Macdonald, Sec.
1880	Employers Liability, London, E. C....	Emp. Liability, Acc., W. C., Disease and Fid., Fire, Burg., etc.	W. E. Gray, Gen. Man. & Sec.
1898	Employers Mutual, Edinburgh.....	Public Liability, Third Party (Drivers), W. C., Acc., Sick., P. G., Fid., Theft, Dom. Servants.....	R. S. Rutherford, Man. & Sec.
1919	English Ins. Co., London.....	Fire and Life.....	A. E. Clayton, Gen. Mgr.
1762	Equitable Life, London, E. C.....	Life...	W. P. Elderton, Act. & Mgr.
1835	Equitable Reversionary, London, W. C.	Reve., Life, Int., Ann.	C. S. & F. H. Clayton, Secs.
1844	Equity and Law, London, W. C.....	Life.....	W. P. Phelps, Man. and Sec.
1894	Era Glass, Hawick.....	Plate Glass.....	A. D. Haddon, Sec.
1802	Essex and Suffolk Equitable, Suffolk and London.....	Fire and all classes of Accident.....	S. C. Turner, Gen. Man. and Sec.
1898	Essex Union Ins., London.....	Reins. all branches....	C. H. Trenam, Gen. Man.
1911	European General Reins., London....	Acc., Re-insurance....	B. C. Fothergill, Sec.
1903	Excelsior Plate Glass, Pentre.....	Plate Glass.....	O. G. Richards, Sec.
1894	Excess Ins. Co., London, E. C.....	All kinds except life...	F. E. Johnson, Sec.
1886	Falkirk & Stirlingshire P. G., Falkirk.	Plate Glass.....	H. B. Watson, Sec.
1900	Farmers Fire and Accident, York.....	Fire, Acc. and Emp. Liability, etc.....	John Hetherton, Man. Dir.
1904	Federated Employers, Manchester....	Emp. Lia. and Miscel.	Bertram B. Moss., Man. Dir.
1890	Fine Art and General, London, E. C...	Fire, Burg., Emp. Lia., Acc., Transit.....	A. P. Fedden, Man. Dir. & Sec.
1907	Fire Fund, Ltd., London.....	All lines except Life...	Geo. Wilson, Sec.
1832	Friends Prov. & Cent. Life, Bradford..	Life, Ann., End., etc..	H. J. Tapscott, Gen. Mgr.
1885	General Accident, Fire and Life, Perth	Acc., Burg., Fire, Life, Fid., W. C., Motor Car, Indem., Sick., Surety, Mtg., Deb., Contingency.....	F. Norie Miller, J.P., Gen. Man
1837	General Life, London, E. C.....	Life.....	A. B. Nye, Sec.
1836	General Reversionary and Investment Co., London, S. W.....	Reversions.....	F. F. Collins, Act. and Sec.
1905	Glamorganshire Mut. P. G., Dowlais..	Plate Glass.....	Edwards Bros., Secs.
1908	Gloucester Mutual P. G., Gloucester...	Plate Glass.....	
1906	Gloucestershire Fat Stock and Mutual, Cheltenham.....	Live Stock.....	F. D. Lane, Sec.
1904	Gravesend & Dis. Mut. P. G., Graves'd	Plate Glass.....	W. T. Munns, Sec.
1896	Great Western and General, Reading..	Plate Glass.....	J. B. Thurston, Sec.
1896	Great Yarmouth Mut. P.G., Yarmouth	Plate Glass.....	J. Williment, Sec.
1848	Gresham, London, E. C.....	Life, Endow. and Ann	A. Lawson, Man. and Sec.
1910	Gresham Fire and Accident, London...	Fire, Acc., Burg., Plate Glass, etc.....	T. B. Miller, Man. and Sec.
1840	Guarantee Society, London, E. C.....	Fidelity, Fire & Burg.	F. H. Sherwell, Man. and Sec.
1821	Guardian, London, E. C.....	Fire, Life, Acc., Burg., Fidelity, etc.....	R. Westhrop, Sec.
1919	Guardian Eastern, London.....	All lines.....	G. W. Reynolds, Gen. Mgr. & Sec.
1863	Guardian Plate Glass, London, E. C...	Plate Glass.....	A. Makins, Sec.
1902	Guildford & County Mut. P.G., Guildfd	Plate Glass.....	W. T. S. Turner, Sec.
1899	Gwynedd Plate Glass, Carnarvon.....	Plate Glass.....	D. J. Davies, Sec.
1871	Halifax Mutual Plate Glass, Halifax..	Plate Glass.....	J. Nicholl, Sec.
1861	Halifax Royal Friendly, Halifax.....	Industrial Life.....	J. Holden, Sec.
1884	Hand-in-Hand Plate Glass, Bath.....	Plate Glass.....	F. Shellard, Sec. and Man.
....	Haslington Plate Glass, Lancashire...	Plate Glass.....	J. Warburton, Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1903	Hearts of Oak Life and Gen., London..	Ord. and Indus. Life, Fire, Burg., Plate Glass, Fid., W. C...	O. R. Jenkyn, Man. and Sec.
1883	Hereford Financial As &P.G.,Hereford.	Plate Glass.....	T. R. Worthing, Sec.
1881	Huddersfield & District Employers Accident, Huddersfield.....	Empl Acc.....	John E. Sykes, Sec.
1854	Huddersfield Mut. P. G., Huddersfield.	Plate Glass.....	H. Woodcock, Sec.
1881	Hull and Eastern Counties P. G., Hull	Plate Glass.....	S. T. Nicholson, Sec.
1905	Huntly Plate Glass, Huntly.....	Plate Glass.....	
1899	Hunts and East Anglian Plate Glass..	Plate Glass.....	Gerald Holmden, Sec.
1824	Hyde Funeral Friendly Soc., Hyde....	Ind. Life.....	Wm. Moors, Sec.
1878	Imperial Live Stock, London, S. W....	Horse,Cattle and other Live Stock.....	A. W. Hewett, Man.
1824	Indemnity Mut. Mar., London, E. C.	Marine.....	J F. Mainland, Sec.
1884	Insurers Plate Glass, Rochdale.....	Plate Glass	T. S. Parker, Man. and Sec.
1886	Ipswich Mutual Plate Glass, Ipswich.	Plate Glass	I. L. Ensor, Sec.
1902	Irish Catholic Church Property, Dublin.	Fire and Emp. Lia.....	V. Irwin, Sec.
1920	Irish National, Dublin.....	Fire, Life, Acc., etc...	Miss M. Dunne, Sec.
1881	Iron Trades Employers, London, S. W.	Emp. Lia. and Third Party.....	S. W. Gladwell, Sec.
1889	Isle of Wight Mut. P. G., Ventnor....	Plate Glass.....	H. Barton, Sec.
1891	Keighley & Dist. Mut. P. G., Keighley.	Plate Glass.....	W. Robertshaw, Sec.
1871	Kendal Mutual P. G., Kendal.....	Plate Glass.....	Brown Walker, Hon. Sec.
1907	Kensington Mutual P. G., London, W.	Plate Glass.....	F. W. Parsons, Sec.
1912	Kent & Sussex Mut. P. G., Tonbridge.	Plate Glass.....	H. G. Thompson, Sec.
....	King's Lynn Mut. P. G. Lynn.....	Plate Glass.....	C. Bristow, Sec.
1904	Lancashire & Cheshire, Glasgow.....	F., Acc. & Emp.Lia.,etc	E. O. Jeffries, Sec.
1884	Lancashire and Yorkshire Rev. Int., Manchester.....	Reversionary Interests	L. D. Kidson, Sec.
1841	Lancaster Benev. Fr. Soc., Lancaster	Industrial, Life.....	R. C. Harker, Sec.
1909	Launderer's Mutual Insurance Co., Ltd., London, W. C.....	Emp. Liability.....	A. B. Westcombe, Sec.
1892	Law Accident, London, W. C.....	Acc., Emp., Lia., Burg., Plate Glass, Fire, etc.	G. T. Mills, Sec.
1845	Law Fire, London, W. C.....	Fire, Personal Acc., Burg., Pl. Glass, etc.	H. T. Owen Leggatt, Sec.
1853	Law Reversionary Interest Society, London, W. C.....	Rev., Life Int.. Loans	W. P. Phelps, Act. and Man.
1806	Law, Union and Rock, London, W. C.	Life, Fire, Acc., Emp. Lia.,Ann.,Burg.,Fid..	R. Stirling, Gen.Man.& Sec.
1885	Leeds Mutual P. G., Leeds	Plate Glass.....	W. J. Stead, Sec.
1907	Legal, London, W. C.....	All insurance except Life.....	John M. Ewing, Man. and Sec.
1836	Legal and General, London, E. C.....	Life, Annuities, Reversions, Life Int., L'ns	E. Colquhoun, Act. and Man.
1897	Leicester and District Mutual Plate Glass, Leicester.....	Plate Glass.....	Edwin Crew, Sec.
1890	Leicester and Midland Counties Plate Glass, Leicester.....	Plate Glass.....	J. D. W. Bilham, Sec.
1890	Leigh & Dis. Mut. P.G., Lancashire.	.....	T. Brogden, Sec
1890	Licenses and General, London, E C...	Depreciation owing to loss of license.....	J. O'Donoghue, Man. Dir.
1911	Lichfield Plate Glass, Lichfield.....	Plate Glass.....	J. S. Brown, Sec.
1838	Life Ass'n of Scotland, Edinburgh....	Life and Annuities....	Gordon Douglas, Man. and Act.
1836	Liverpool & London & Globe, L'pool	Fire, Life and Ann., Acc., Burg., etc....	A. G. Dent, Gen. Man. & Sec.
1902	Liverpool Grain Contract, Liverpool..	Guarantee of Grain Contracts.....	R. R. Dixon, Sec.
1866	Liverpool & London Plate Glass,L'pool	Plate Glass.....	James Lindsay, Sec.
1888	Liverpool Mortgage Ins. Co., Liverpool	Mortgages, Debentures	John Wm. Davidson, Man.
1843	Liverpool Victoria Legal Friendly Society, London, E. C.....	Industrial Life.....	Alexander Hannah, Sec. & Man.
1890	Local Government Mutual Guarantee Society, London, E. C.....	Fidelity and W. C., etc.	C. Harrison Venning, Sec.
1873	London and County Plate Glass, London, E. C.....	Plate Glass.....	J. B. Thurston, Man. and Sec.
1906	London and Glasgow P. G., Glasgow.	Plate Glass.....	Paterson & Benzie, Secs.
1862	London and Scottish, London, E. C....	Life, Ann., Fire, Acc., etc.....	W. E. Mackay, Gen. Man.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1862	London and Lancashire Fire, Liverpool	Fire and Acc.	F. W. P. Rutter, Gen. Man. F. W. Mills, Sec.
1869	London and Man. London, E. E.	Life and Endow.	Wm. F. Wobdward & W. H. Brown, Joint Man. Dirs.
1885	London and Man. P. G., London, E. C.	Plate Glass	J. A. Bushell, Man., Dir. & S.
1906	London and Provincial, London	Life, Endow. and Ann.	E. Cheetham & S. S. Hall, Jt Mans.
1919	London Associated Reins, London	Fire, Mar,, Acc., Rein.	H. C. Gardiner, Man.
1720	London Assurance Corp., London, E.C.	Fire, Life and Marine, Acc., Burg.	C. A. Denton, Sec.
1906	London General, London	Life, Fire, Mar., Mot.	.....
1869	London Guar. and Acc., London, W. C.	Guar., Acc., Emp. Lia. W. C. & Burg., Life	D. Heron, Sec.
1806	London Life Association, London, E.C.	Life	H.M.Trouncer, Act. and Man.
1885	London Plate Glass, London, E. C.	Plate Glass	Wm. R. Ockerby, Sec.
1898	Luton Plate Glass, Luton	Plate Glass	T. Keens, Sec.
1895	Maidenhead Plate Glass, Maidenhead	Plate Glass	T. W. Stuchbery, Sec.
1854	Manchester Steam Users, Manchester.	Engines and Boilers	E. A. Bateman, Sec.
1887	Manufacturers Life, Toronto	Life	Geo. A. Sterling, Sec.
1852	Marine and General Mutual, Lon., E.C.	Life (also Marine)	S. Day, Act. and Sec.
1884	Medical, Sickness, Annuity and Life Assurance Friendly Society	Sick allowance to medical men	Bertram Sutton, Sec.
1907	Mercantile and General, Glasgow	Sick., Acc., Burg., Fire, Plate Glass	R. A. Elliot, Man. and Sec.
1835	Metropolitan Life, London, E. C.	Life	H. J. Baker, Act. and Man.
1906	Metropolitan Mut. P. G., Cardiff	Plate Glass	G. D. Shepherd.
1898	Midland Colliery Owners' Mutual Ind. Derby	Emp. Liab.	W. Saunders, Sec.
1898	Midland Employers Mut., Birmingham	Emp. Liab.	A. R. Hill, Sec.
1896	Midland Mutual Plate Glass, Dudley.	Plate Glass	John H. Rann, Sec.
1912	Midland Plate Glass, Birmingham	Plate Glass	L. W. Pietrie
1917	Moorgate, London	Life, Fire, Mar., etc.	.....
1890	Morecambe Plate Glass, Morecambe	Plate Glass	Henry Gardner, Sec.
1906	Motor Union, London	Motor Cars, Fire & Acc	H. J. Whitcomb, Man.
....	Mutual Life and Citizens, London, W.C.	Life, Endow., Ann.	George King, Gen. Dir.
1899	Mutual Property Inv. and Acc., London	Acc., Fire, Plate Glass, Endowment	D. Arlott, Gen. Mgr. and Sec.
1906	National Acc., Comp., Birmingham	Accident and Sick	T. Underwood, Sec.
1890	National Benefit, London	Life, Prop. Inv. Fire & Acc.	C. G. Talbert, Sec.
1864	National Boiler, Manchester	Boilers, En., Dy., etc.	E. G. Hiller, Ch.En. and Gen.M.
1786	National Debt Office, London, E. C.	Government Annuities	T. L. Heath, Sec. & Comp. Gn.
1863	Nat. Guar. and Suretyship, Edinburgh	Fidelity	Henry E. Smith, Man. & Sec.
1897	National Insurance Co., Glasgow	Fire, Acc., Burg., P. G.	A. S. Fraser, Man. and Sec.
1896	National Motor, Carriage and Horse Owners, Manchester	Drivers' Acc. & Horse	R. Wiseman, Man.
1886	Nat. Mut. Aid Soc., Portsmouth	Sickness	W. Kent, Sec. and Treas.
1869	Nat. Mut. of Australasia, London, E. C.	Life and Annuity	H. W. Myers, Man.
1830	National Mutual Life, London, E. C.	Life	G. Marks, Act. and Man.
1835	National Provident, London, E. C.	Life	L. F. Hovil, Act. and Sec.
1854	Nat. Prov. Plate Glass, London, E. C.	Plate Glass	Wilfred Gale, Gen. Man.
1894	Newark Tradesmen's Plate Glass, Newark-on-Trent	Plate Glass	G. B. Burke, Sec.
1902	Newcastle & District Plate Glass, Newcastle-on-Tyne	Plate Glass	Jas. Melrose, Chairman.
1809	North British & Merc., London, E. C.	Fire, Life and Ann., Burg., etc.	R. Carmichael, Sec.
1894	North of Scotland P. G., Inverness	Plate Glass	Richard Duffy, Man. Dir.
1889	North Stafford Employers, Stoke-on-Trent	Emp. Liability	E. A. Wright, Sec.
1893	North Staffordshire P. G., Hanley	Plate Glass	J. B. Parry, Sec.
1898	North Wales Employers' Mutual Indemnity, Chester	Employers Liability	Haswell Bros., Secs.
1896	North Wales Plate Glass, Llandudno.	Plate Glass	J. H. Jones, Man. and Sec.
1836	Northern, London, E. C.	Fire, Life, Acc., Burg., Emp. Lia., Fid., P. G	H. Gayford & J. Robertson, Jt. Gen. Mgrs.
1898	Northern Employers Mut. Ind., Wigan	Employers Liability	A. H. Leech, Gen. Man.
1900	Norwich Mutual P. G., Norwich	Plate Glass	
1797	Norwich Union Fire, Norwich	Fire, Acc., Burg., Plate Glass, etc.	R. Y. Sketch, Gen. Man. & Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1808	Norwich Union Mutual Life, Norwich	Life	Davidson Walker, Gen. Man. and Act.
1909	Nottingham & District Traders' Mut. Insurance Co., Ltd., Nottingham	Plate Glass	.....
1871	Ocean Acc. and Guar. London, E. C.	Acc., Sick., Emp. Lia., Fire, Burg., Fid., Credit, Drivers, P. L., Mtg., Boiler, Lift	W. S. Hooper, Man. & Sec.
....	Palatine, London	Fire and Cas., etc.	H. Lewis, Man.
1914	Patriotic Assurance, Dublin	F.,A.,W.C.,B.& Fid.G.	Stuart C. Smith, Man. and Sec.
1864	Pearl, London, E. C.	Life and Acc.	F. J. Roll, Sec.
1911	Penrith Plate Glass, Penrith	Plate Glass	J. Harding, Sec.
1782	Phœnix, London	Fire, Life, Acc., Fid.	Sir Gerald H. Ryan, Gen. Man.
1891	Pioneer Life, Liverpool	Life, Acc. and Ind.	J. R. Ormerod, Man.
1909	Plymouth, Devonport, Stonehouse & Dist.Mut.G.Ins. Co.,Ltd., Plymouth	Plate Glass	P. J. Netten, Sec.
1865	Post Office Sav. Bank, London, W.	Life and Annuity	Henry Joy, Controller.
1901	Profits and Income, London, E. C.	Loss of Profits	Chas. Windett, Act. and Sec.
1877	Provident Assn., London, E. C.	.....	W. W. Benham & J. J. Green, Joint Mans.
1840	Provident Mutual Life Assur. Corp., London, E. C	Life	C. R. V. Coutts, Act. and Sec.
1865	Provident Accident and Guarantee, London, E. C.	Fid., Acc., Emp. Lia., W. C., Third Party, Motor, Burg., P. G.	Charles A. Freeman, Man. & Sec.
1903	Provincial, Bolton	Fire, Emp. Lia., Burg., Plate Glass	F. C. Scott, Man. Dir. and Sec.
1848	Prudential, London, E. C.	Life	A. C. Thompson, Gen. Man.
1905	Quadrant Ins. Co., Liverpool	Fire, P. G. and Burg.	L. Nicholas, C. A., Man. & Sec.
1849	Railway Passengers, London, E. C.	Railway, Acc., Emp., Lia., Fid., Burg.,Sick	A. Worely, Man.
1870	Rechabite & General, Manchester	Industrial Life	H. Brown, Sec.
1864	Refuge, Manchester	Ordinary and Ind.Life	Jas. Proctor Green and W. H. Aldcroft, Gen. Mgrs.
1900	Regal Fire and Acc., London	Fire and General Misc. Lines	Alfred Hurley, Sec.
1906	Reliance Fire and Acc., London	Fire, Acc., Burg., Sick.	L. J. Blake, Sec.
1902	Reliance Plate Glass Insurance and Cleaning, London, E. C.	P. G. Window Clean.	F. G. Hawkins, Sec.
1894	Renfrewshire Glass, Paisley	Glass	Alex. Matheson, Sec.
1909	Ribblesdale P. G., Barnoldswick	Plate Glass	Thomas Edmondson, Sec.
1720	Royal Exchange, London, E. C.	Fire, Life, Mar., Ann., Acc., Emp. Lia., Ex. and Trustee	P. F. H. Hodge, Sec.
1850	Royal Liver Friendly Society, Liverpool	Industrial Life	Chas. Daw, Sec.
1845	Royal, Liverpool	Fire, Life & An., Acc., W. C., Fid., Burg., Plate Glass	Geo. Chappell, Gen. Man.
1910	Royal London Aux., London, E. C.	Life, Fire, Acc., P. G.	John Price and Horace Duffell, Man. Dirs.
1861	Royal London Mut. Ins. Soc., London, E. C.	Life (End. & Ind.)	J.Price & H. Duffell, Man. Dirs.
1887	Royal National Pension Fund for Nurses, London, W. C.	Pensions for Nurses	Louis H. M. Dick, Sec.
1907	Royal Scottish, Glasgow	Fire, Burg., Emp. Lia., Acc., Third Party, Plate Glass	Robt. Oliphant,G. M. and Sec.
1867	Salvation Army, London, E. C.	Ord. and Ind. Life and Annuity	John A. Carleton, Man. Dir.
1881	Sanitary Assurance Assn., London, W.	Sanitation	Max Judge, Sec.
1826	Scottish Amicable, Glasgow	Life	W. Hutton, Gen. Man.
1881	Scottish Boiler & Gen. Insp. Glas.	Insur. and Inspection.	T. K. Gardiner, Sec.
1831	Scottish Equitable, Edinburgh	Life	G. M. Low, Man. and Act.
1892	Scottish Equity Plate Glass, Glasgow.	Plate Glass	M. Cuthbertson, Sec. and Man.
1877	Scottish Ins. Corp., Edinburgh	Acc. and Illness, W.C., Third Party, Life, Fid., Burg., Fire and General	Harry Armour, Man. and Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1852	Scottish Legal Life, Glasgow	Industrial Life	David Watson, Sec.
1898	Scottish Licenses Mutual, Glasgow	Loss of Licenses	J. M. Ross, Sec.
1881	Scottish Life, Edinburgh	Life, Acc. and Ann	Lewis P. Orr, Man.
1876	Scottish Metropolitan, Edinburgh	Life, Fire, W. C., Fid., Guar., P. G., etc.	F. S. Goggs, Sec.
....	Scottish-National Key Reg., Edinburgh	Keys, Acc. & Disease	W. F. Clark, Sec.
1870	Scottish Plate Glass, Edinburgh	Glass	W. J. Walker, Man. and Sec.
1837	Scottish Provident, Edinburgh	Life and Annuities	R. T. Boothby, Man.
1878	Scottish Reversionary, Edinburgh	Rever., Life Policies	A. W. R. Durham, Sec.
1807	Scottish Sickness and Accident, Glasgow	Sick., Acc., Plate Glass, Burg. and End	D. H. Steele, Sec.
1904	Scottish Standard Reversionary, Glasgow	Pur. of Life Policies	C. K. Duff, Man. and Act.
1883	Scottish Temperance, Glasgow	Life, Acc., & Sickness	Adam K. Roger, Man.
1824	Scottish Union and National, Edinb'gh	Fire, Life, Pens., Ann., Acc., Leasehold, Emp Lia., Fid., Burg	J. A. Cook, Gen. Man.
1870	Scottish United Reform, Glasgow	Ind., L., End. & Sick.	Jno. Munro, Sec.
1815	Scottish Widows Fund Edinburgh	Life, Survivorship & Ann	G. J. Lidstone, Man. and Act
1904	Sentinel, Birmingham	Acc., Fire, E. L., and Plate Glass	J. Kent, Sec.
1910	Sevenoaks & Dis. Mut. P.G., Sevenoaks	Plate Glass	
1902	Sheffield Tradesmen's Mut.P.G., Shef'd	Plate Glass	A. Thorpe, Sec.
1889	Shipley & Dis. Mut. P. G., Shipley	Plate Glass	Francis Lister, Sec.
1909	Shopkeepers' Plate Glass and Gen. Ins. Co., Ltd., Freshwater, Isle of Wight.	Plate Glass	
1906	Sittingbourne, Milton, Faversham & Dis. Mut. P. G., Sittingbourne	Plate Glass	A. H. Filmer, Sec.
1872	South British, Cornhill, London, E.C.	Fire, Mar., Acc., Guar.	E. Barry, Sec.
1899	South-Eastern Plate Glass, Folkestone.	Plate Glass	J. H. Judd, Sec.
1899	South West. P. G., Weymouth	Plate Glass	F. W. Fuller, Sec.
....	South of Eng. P. G., Tunbridge Wells.	Plate Glass	F. Simmonds, Sec.
1898	South of Scotland Woollen Mfrs. Mut., Hawick	Emp. Liab	W. Oliver, Sec.
1908	Southern, London, E. C.	Plate Glass	S. G. Pasfield, Man. and Sec.
1890	Southport Plate Glass, Southport	Plate Glass	S. O. Platt, Sec.
1825	Standard Life, Edinburgh	Life	A. E. King, Sec.
1862	Star Benefit, Leicester	Ind. Life and Sick	W. Cadwallader, Treas. & Sec.
1891	State Assurance, Liverpool	Fire, Burg., W.C., P.G.	Albert H. Heal, Gen. Man. & Sec
1904	Stroud Mut. P. G., Gloucestershire	Plate Glass	
1710	Sun Fire, London	Fire, Emp. Lia., W. C., Acc., Sick., Fid., B	F. White, Man. & Sec.
1810	Sun Life, London, E. C.	Life, Ann., Sinking F.	E. Linnell, Gen. Man. and Sec.
1865	Sun Life of Canada, Montreal	Life	J. F. Junkin, Man.
1898	Sussex Employers Liability, Brighton.	Employers Liability	A. Emery, Sec.
1901	Taunton & West of Eng. P. G. & Gen. Guar., Taunton	Plate Glass	J. S. Winsor, Sec.
1908	Thames Val. Mut. P. G., Twickenham.	Plate Glass	F. C. Clark, Sec.
1916	Timber Trade Mut. Acc., London, E. C.	Emp. Liab	Wm. Swift, Mgr. & Sec.
1885	Torquay Mutual P. G., Torquay	Plate Glass	F. H. Mildren, Sec.
1879	Town & County P. G., Kirkcaldy	Plate Glass	H. S. Harley.
1907	Traders and General, London	All Classes except Life	Muir, Beddall & Co., Man. Dir.
1714	Union, London, E. C.	Fire, Acc., Fid., Burg., W C., Plate Glass	A. Makins, Sec.
1908	United Friendly, London, S. E.	Acc., Fire, P. G., etc.	Edwin R. Balding, Man. Dir.
1840	United Kingdom Prov., London	Life	H. W. Hasler, Sec.
1902	United Legal Indemnity, London	Acc., Burg., P. G., Fid., Emp. and Pub. Lia., Motor	H. P. Garland, Sec.
1904	United Sickness & Acc., Glasgow	Fire, Acc., W. C. and Emp. Lia	W. Murdock, Solicitor
1912	Universal Baggage, London, E. C.	Baggage	
1900	Universal Key Registry, Glasgow	Keys and Lost Prop.	E. C. Tait, Man. Dir.
1859	Vulcan Boiler and Gen., Manchester	S. B. and Machinery	R. Quinney, Sec.
1898	Wallasey Accident, Liverpool	Accident	G. A. Burrows, Sec.
1906	Warrington and Dis. Tradesmen's P. G. Warrington	Plate Glass	
1911	Welsh Ins. Corp. Ltd., Cardiff	All classes but Life	H. Meanock, Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date sf Organ-izaion.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary
1841	Wesleyan and General, Birmingham....	Life, Ann. & Sickness..	A. L. Hunt, Gen. Man.
1886	West of Scotland, Glasgow.....	Fire, Burg. & Acc.....	C. R. Prosser, Sec.
1880	West of Scotland Glass, Glasgow.....	Plate Glass.....	Barton & Bell, Secs.
1832	Western Friendly Society, Glasgow....	Sick, Life & Acc., Pens	John Mann, Man.
1896	Windsor & Eton Mutual P. G.....	Plate Glass.....	G. P. Cartland, Sec.
1900	Wirral, Plate Glass, Cheshire.....	Plate Glass.....	G. J. Townsend, Man. Dir.
....	Wisbech Plate Glass Mutual, Wisbech	Plate Glass.....	
1895	Wolverhampton & Dis. Mut. P. G., Wolverhamtpon.....	Plate Glass.....	J. B. & A. Annan, Secs.
1903	Woodbridge Trad. Mut. P.G.,Woodb'ge	Plate Glass.....	F. W. W. Gross, Sec.
1824	Yorkshire, York.....	Fire, Life, Acc., Emp. Lia., Burg., Fid., Live Stock, P. G..	Jas. Hamilton, Gen. Man. &Sec.

LIFE INSURANCE IN GREAT BRITAIN

(Ordinary Branch)

Name of Company.	Year.	New Business.	Premiums and Annuities.	Claims Paid.	Other Payments to Policy-Holders.	Life and Annuity Funds Excluding Paid-up Capital.
		£	£	£	£	£
Abstainers and General	1919	524,312	144,718	68,642	3,459	1,176,470
Alliance	1919	2,331,022	1,185,084	1,212,979	227,195	17,978,033
Atlas	1919	1,540,775	380,728	141,653	24,677	2,677,837
Australian Mutual Provident	1919	9,480,253	3,241,099	2,557,305	460,852	39,126,494
Blackburn Philanthropic	1919	185,439	27,749	8,431	49	114,533
Britannic	1919	1,638,000	382,730	207,342	4,564	2,210,325
British Equitable	1919	192,579	107,527	118,736	5,009	1,423,175
British General	1919	187,614	29,212	589	822	83,064
British Legal and United Provident	1919	48,737	19,684	7,913	683	109,314
British Life	1918	388	3,138	3,261	260	37,240
British Widows	1919	54,524	11,018	3,713	160	40,617
Caledonian	1919	1,488,838	412,401	260,963	27,842	3,889,147
Canada	1918	4,438,685	1,398,005	789,655	227,815	13,167,970
Century	1919	19,850	182,020	39,916	21,692	1,309,331
City Life	1918	970,006	109,899	38,254	1,951	234,803
Clerical Medical and General	1919	1,185,650	508,020	403,309	64,909	6,515,817
Colonial Mutual	1919	2,291,623	565,541	383,319	44,389	4,772,373
Commercial Union	1919	3,896,699	973,221	523,861	64,576	7,946,810
Confederation	1918	3,526,936	732,128	368,257	117,797	4,643,504
Consolidated	1919	.....	42,733	18,955	3,832	194,572
Co-operative and Scottish	1919	985,132	160,757	29,711	1,229	463,287
Customs Annuity Fund	1919	45,600	23,037	26,410	1,453	456,551
Eagle	1919	2,793,117	1,326,879	1,146,574	142,056	13,005,126
English and Scottish Law	1917	215,590	207,711	235,243	32,897	2,866,845
Equitable	1919	561,788	307,951	294,761	52,968	4,897,380
Equitable of U. S.	1918	54,806,184	13,801,138	8,711,047	2,407,501	118,018,096
Equity and Law	1919	1,017,891	375,437	403,231	25,493	4,981,950
Foresters	1916	.....	636,955	714,681	.....	8,913,504
Friends' Provident	1918	.....	246,781	238,372	43,654	3,294,137
General Accident Fire and Life	1918	115,320	40,536	20,635	1,862	259,820
General Life	1919	463,000	198,692	204,378	15,042	1,933,554
Government (Post Office)	1919	19,808	26,266	24,069	42,122	940,624
Gresham	1918	1,694,929	1,153,117	1,127,732	176,220	9,603,603
Guardian	1919	1,500,321	406,673	273,239	25,571	3,832,739
Hearts of Oak Life and General	1919	89,240	18,136	9,152	246	35,438
Law Union and Rock	1919	1,548,737	638,498	663,499	93,858	8,469,687
Legal and General	1919	3,123,720	1,209,223	671,970	181,754	12,156,882
Life Association of Scotland	1919	844,379	393,157	427,424	49,810	5,603,769
*Liverpool and London and Globe	1919	1,484,296	398,801	306,957	163,180	4,943,038
London Assurance	1919	1,335,299	320,101	234,033	29,019	2,998,542
London General	1917	69,902	15,531	6,826	2,707	151,458
London Life	1919	1,166,030	713,909	288,895	82,411	5,876,461
London and Manchester	1919	931,416	176,763	26,563	3,151	679,230
London and Scottish†	1919	1,447,090	461,467	380,006	30,564	4,230,403
Manufactures	1916	2,667,487	701,889	237,706	103,914	4,475,355
Marine and General	1919	508,572	185,673	131,653	20,048	2,153,393
Metropolitan	1919	293,640	182,012	175,610	20,714	2,200,015
Mutual Life of N. Y.	1919	71,383,884	15,228,409	7,358,537	4,203,232	126,818,119
Mutual Life and Citizens	1919	2,048,870	813,986	669,042	104,426	9,417,168
National Benefit	1919	401,055	30,534	4,285	237	70,179
National Mutual	1919	623,039	244,970	182,044	27,966	2,935,283
National Mutual of Australasia	1919	5,565,665	1,489,557	914,233	146,279	12,524,369
National Provident	1919	1,138,725	572,266	562,657	39,425	7,401,482
New York	1919	109,277,099	25,411,267	11,785,628	4,582,092	191,644,624
North British and Mercantile	1919	3,759,545	1,774,617	1,133,216	309,987	18,663,072
Northern	1919	1,321,898	383,265	356,105	79,252	5,045,384
Norwich Union	1919	7,892,018	2,001,888	1,052,417	244,707	15,455,231
Pearl	1919	8,399,239	1,818,930	461,356	43,490	7,197,427
Phoenix	1919	2,162,624	893,555	832,107	137,470	11,171,177
Pioneer	1919	207,050	32,126	13,200	281	145,716
Profits and Income	1919	101,962	22,694	15,284	2,652	148,779
Provident Assn. of London	1919	1,527,807	112,038	13,170	5,673	551,597
Provident Mutual Life	1919	1,703,318	300,126	215,046	11,733	3,013,707
Prudential	1919	22,319,642	7,705,674	5,267,396	297,646	55,278,017
Refuge	1919	7,216,890	1,948,251	983,066	105,033	12,266,22 1

LIFE INSURANCE IN GREAT BRITAIN—*Continued.*

Name of Company.	Year.	New Business.	Premiums and Annuities.	Claims Paid.	Other Payments to Policy-Holders.	Life and Annuity Fund: Excluding Paid-up Capital.
		£	£	£	£	£
Royal	1919	4,169,033	1,120,678	816,329	127,651	12,906,122
Royal Exchange	1919	1,772,870	503,460	371,592	110,926	4,879,672
Royal London Auxiliary	1918	784,247	166,244	35,557	2,118	455,549
Royal London Mutual	1918	.....	33,672	17,480	1,290	332,791
Royal Nat. Pension Fund for Nurses	1919	.....	97,563	.....	157,264	1,858,491
Salvation Army	1918	408,847	129,101	60,085	8,258	769,205
Scottish	1919	524,920	69,321	22,312	1,751	429,827
Scottish Amicable	1919	1,080,800	524,103	364,790	98,568	6,800,492
Scottish Equitable	1919	1,451,223	538,423	440,788	56,559	6,256,229
Scottish Life	1919	1,024,270	310,034	153,686	21,708	2,867,306
Scottish Provident	1919	2,639,296	883,905	870,589	170,428	16,283,103
Scottish Temperance	1919	1,037,794	301,265	184,354	12,113	2,906,205
Scottish Union and National	1919	1,657,872	583,990	617,694	81,091	8,266,845
Scottish Widows' Fund	1919	2,974,793	1,607,859	1,641,569	285,474	22,490,776
Standard	1919	1,959,833	956,055	1,038,103	198,969	13,957,855
Sun	1919	4,432,206	1,228,525	821,843	195,701	12,324,879
Sun of Canada	1919	17,767,403	4,224,550	1,277,181	752,892	21,256,318
United Kingdom Temp. and General	1917	2,156,369	899,001	684,260	25,597	11,063,542
University	1918	159,094	75,472	77,422	12,012	863,286
Wesleyan and General	1917	1,342,850	319,549	155,676	7,739	1,833,395
Yorkshire	1917	1,321,913	341,689	164,127	78,838	3,141,783

* Excluding Globe Fund. † Formerly London and Lancashire Life and General.

INDUSTRIAL INSURANCE IN GREAT BRITAIN

Name of Company.	Year.	Number of New Policies.	Total Premiums.	Claims Paid.	Expenses of Management.	Insurance Fund Exclusive of Capital
			£	£	£	£
Aberdeen and Northern F. S.	1919	6,982	32,916	16,327	7,661	212,0
Abstainers and General	1919	.....	3,630	4,341	817	45,1
Albion, F. S.	1919	.....	28,621	15,884	10,670	98,8
Amalgamated Eng. Orphans & Widows.	1917	2,464	4,027	1,365	863	16,1
Blackburn Philanthropic Burial F. S.	1917	116,978	208,668	88,653	115,709	790,0
Blackburn Philanthropic Mutual F. S.	1919	.....	19,182	9,129	7,264	87,4
Bristol, West of Eng. & S. W. Friendly.	1919	8,855	16,794	2,742	8,504	17,8
Britannic	1919	460,553	1,475,985	621,941	659,047	2,805,0
British Legal and United Provident	1919	191,943	416,268	217,455	181,677	446,0
British Metal and Trades	1919	506	3,629	763	1,165	6,3
British Widows	1919	33,032	94,722	33,225	49,287	68,2
British Workmans Sick Benefit and Life Assurance F. S.	1917	2,484	2,510	711	1,328	1,3
Chorley Family Funeral F. S.	1917	122	944	997	269	8,2
City Life*	1918	23,587	160,077	140,708	94,300	105,0
City of Glasgow F. S.	1919	.....	140,208	46,378	85,256	412,6
Co-Operative	1917	84,476	102,918	22,965	49,687	45,3
East of Scotland Juvenile Gardners, C.S	1917	137	52	9	21	2
Fairfield C. S.	1917	150	629	380	266	12,1
Farringdon Reliance F. S.	1917	3,799	2,174	376	1,187	2,3
General Federation of Trade Union	1917	.....	1,885	519	967	0
Halifax National F. S.	1919	24	821	864	331	1,6
Hearts of Oak Life and General	1917	53,754	135,160	54,875	66,099	34,1
Hope F. S.	1919	451	1,872	1,122	861	4,5
Irish Mutual Assurance C. S.	1917	3,228	4,031	1,330	2,232	4
Irish United Assurance C. S.	1917	737	731	.....	405	3
Juvenile Foresters F. S.	1919	103	130	42	32	2
Lancashire, York & London Provident	1919	68	1,525	334	582	10,1
Leigh F. S.	1919	584	3,100	1,860	1,509	25,0
Liverpool Victoria Legal F. S.	1919	.....	2,633,696	1,027,176	1,201,927	7,765,5
London and Manchester	1919	349,577	1,011,873	358,745	450,024	1,194,3
London General	1917	21,555	40,580	15,964	22,541	19,5
Manchester and Provincial Jewish F. S.	1917	.....	272	197	36	5
Manchester Unity	1917	833	1,680	500	374	1,8
Metropolitan Friendly	1916	2,348	2,848	1,078	1,743	1
Pearl	1919	1,385,063	3,832,382	1,541,933	1,547,080	8,143,5
Pioneer	1919	24,593	98,902	33,938	45,454	80,8
Provident Association of London	1919	5,313	108,161	29,899	35,137	681,9
Prudential	1919	2,019,541	11,155,874	3,997,138	4,247,410	53,624,4
Rechabite and General Burial F. S.	1917	28	289	120	106	5,3
Refuge	1919	678,563	2,913,384	1,297,350	1,350,132	4,082,1
Royal Co-Operative F. S.	1917	55,652	120,153	49,186	61,969	48,1
Royal Liver F. S.	1919	611,924	1,643,634	679,540	698,608	5,490,8
Royal London Mutual	1918	526,601	1,701,372	894,801	644,580	6,648,9
Salvation Army	1919	122,997	406,803	196,719	188,274	787,0
Scottish Legal F. S.	1919	418,962	672,575	282,036	311,142	1,675,6
Scottish Provident C. S.	1919	248	328	63	278	
Scottish Railway Servants	1917	94	4,155	3,420	384	39,3
Scottish United Reform F. S.	1919	4,834	14,682	7,471	5,618	47,9
South Wales Equitable F. S.	1919	.....	3	.....	.....	1

* Including Irish United figures.

INDUSTRIAL INSURANCE IN GREAT BRITAIN—Continued.

Name of Company.	Year.	Number of New Policies.	Total Premiums.	Claims Paid.	Expenses of Management.	Insurance Fund Exclusive of Capital.
			£	£	£	£
Star Benefit F. S.	1917	103	1,181	827	456	8,467
Stirlingshire F. S.	1917	20	299	242	162	5,676
Trade Union F. S.	1917	631	1,811	958	797	822
United Legal F. S.	1917	34	427	243	207	4,770
United National F. S.	1917	3,387	15,499	4,549	10,093	1,043
Walsall National Benefit Ass'n F. S.	1917	5	236	153	87	440
Wesleyan and General	1919	221,559	906,719	370,136	439,387	1,622,134
Wheel, F. S.	1917	90	364	58	153	1,038
Wigan Victoria Legal F. S.	1917	16	598	413	282	5,170

RECORD OF THE YEAR

OFFICIAL CHANGES

Betts, W. H., appointed vice-president of the Continental Casualty Company, Chicago, Ill.

Cornelius, Martin P., appointed vice-president of the Continental Casualty Company, Chicago, Ill.

Hooper, F. I., elected assistant secretary of the Continental Casualty Company, Chicago, Ill.

Hugo, Francis M., appointed vice-president of the National Surety Company, New York.

McCall, D. W., elected assistant secretary of the Continental Casualty Company, Chicago.

Roosevelt, Franklin D., elected vice-president of the Fidelity and Deposit Company, Baltimore, Md.

Rowe, J. Scofield, elected vice-president and director of the United States Fidelity and Guarantee Company, Baltimore, Md.

Tumme, E. G., appointed secretary and assistant treasurer of the Continental Casualty Company, Chicago.

RETIREMENTS AND CHANGES

American Bonding and Casualty Company, Sioux City, Iowa, Liquidated by Iowa Department, accident and health and double indemnity business reinsured by the Southern Surety Company of Des Moines.

Continental Casualty Company, Chicago, Ill., increased its capital from $1,000,000 to $1,300,000 by a stock dividend of $100,000 and the sale of $200,000 of stock.

Horsham Livestock Insurance Company, Ambler, Pa., retired, December, 1920.

Lion Bonding and Surety Co., Omaha, Neb., reduced its capital from $600,000 to $300,000; later taken over by the Nebraska Department and liquidated.

Peninsular Casualty Company, Bay City, Mich., increased capital from $250,000 to $1,000,000.

Standard Accident Company of Detroit increased its capital from $1,000,000 to $1,500,000.

Western Accident and Indemnity Company, Helena, Mont., reinsured in the Fidelity and Deposit Company of Baltimore.

Western Indemnity Company, Dallas, Tex., reinsured all outstanding risks with the Employers Indemnity Corporation, Kansas City, Mo.

STOCK COMPANIES LICENSED

Federal Surety Company, Davenport, Iowa, licensed September 1 with a surplus of $500,000.

Indemnity Insurance Company of North America licensed in New York, July.

Jamestown Insurance Company licensed by New York Department.

STOCK COMPANIES PROJECTED

Casualty Reinsurance Corporation, New York; capital $1,000,000, surplus $2,000,000; president, S. K. Crawford; secretary and treasurer, Miss Frances V. Searles.

Detroit Fidelity and Surety Company, Detroit, Mich.; Archibald F. Bunting, president; Frank H. Ellsworth, vice-president; E. E. Englehart, secretary; Walter T. Haynes, treasurer.

Employers Casualty Company, Dallas, Tex.; capital $150,000 and surplus $37,500.

Great American Casualty Company, Chicago; capital $100,000 and surplus $70,000; George W. Wolfe, president; E. H. Steffelin, vice-president and secretary.

North Western and Surety Company, Milwaukee, Wis.; capital $1,000,000 and surplus $750,000.

Supreme Casualty Company, Madison, Wis.; T. J. Tagne, president; capital and surplus $500,000.

Title, Guaranty and Casualty Company of America (Detroit): A. J. W. Greig, president; George A. Curry, vice-president; S. C. Smith, secretary; authorized capital $500,000 and $500,000 surplus.

NECROLOGY

Faxon, W. C., vice-president of the Ætna Life Insurance Company, accident department.

Gilbert, George A., Chicago resident manager of the Employers Liability Corporation.

Pixley, Henry D., founder and only president of the Commercial Travelers Mutual Accident Association, Utica, N. Y., April, 1921.

Braddock, W. S., former deputy commissioner of Wisconsin, June, 1920.

Knighton, W. H. Y., assistant secretary of the Eureka Life of Baltimore, June 10, 1920.

Starke, Wm. A., vice-president, Old Line Life Insurance Company, Milwaukee, Wis., June 25, 1920.

OFFICIAL CHANGES

Bishop, J. W., elected president of the Interstate Life and Accident Company, Chattanooga, Tenn.

Blevins, J. W., appointed assistant secretary of the Provident Life and Accident Company, Chattanooga, Tenn.

Cathles, Lawrence M., elected vice-president and actuary of the Southland Life Insurance Company, Dallas, Tex.

Cillis, Hubert, retired as president of the Guardian Life Insurance Company of America.

Dixon, Wilbur C., elected secretary and actuary of the Niagara Life Insurance Company, Niagara Falls, N. Y.

Folkes, H. M., elected president of the Gulf Coast Life Insurance Company, Gulfport, Miss.

Goecke, Fred A., elected secretary of the Guardian Life Insurance Company of America.

Gunther, H. B., elected third vice-president of the Southern Life and Trust Company, Greensboro, N. C.

Hansen, T. Louis, elected vice-president and agency manager of the Guardian Life Insurance Company of America.

Heye, Carl, elected president of the Guardian Life Insurance Company of America.

Isom, Charles L., elected vice-president, secretary and actuary of the Gulf Coast Life Insurance Company, Gulfport, Miss.

Lay, Robert D., elected vice-president and secretary of the National Life Insurance Company of the U. S. A., Chicago.

Owens, S. Dudley, elected assistant secretary of the Lamar Life Insurance Company, Jackson, Miss.

Paynor, Tom, appointed vice-president and agency manager of the United Fidelity Life Insurance Company.

Peak, G. A., retired as vice-president of the Central Life Insurance Company of Des Moines, Iowa.

Stevenson, J. A., elected third vice-president of the Equitable Life Insurance Society of the United States.

Tanke, Eugene, elected president of the Niagara Life Insurance Company, Niagara Falls, N. Y.

Thevenet, P. N., elected secretary of the Southland Life Insurance Company, Dallas, Tex.

Tonsmeire, E. C., elected vice-president, treasurer and assistant secretary of the Gulf Coast Life Insurance Company, Gulfport, Miss.

Weston, H. S., elected president of the Lamar Life Insurance Company, Jackson, Miss.

COMPANIES LICENSED

Chicago National Life Insurance Company of Chicago, Ill., licensed in Illinois, January, 1921.

Mountain States Life Insurance Company, Denver, Colo.

COMPANIES PROJECTED

Capital Life Savings Insurance Company, Columbus, Ohio; incorporated for $200,000; H. E. Romer, president; Hugo Wurlitzer, vice-president; F. W. Mecklenberg, secretary; G. P. Houck, treasurer; J. B. Wolfe, general manager.

Laclede Life Insurance Company organizing in St. Louis; capital and surplus $500,000.

Lion Life Insurance Company, Chicago; president, Thomas Connelly; vice-president, Charles Connelly; secretary and treasurer, T. J. Kerchner.

Medical Life Insurance Co., Waterloo, Iowa; capital $300,000.

Modern Life Insurance Company of Minnesota; authorized capital $200,000; J. A. A. Burnquist, president; Charles E. Cone, vice-president.

Roosevelt Life Insurance Company, St. Joseph, Mo.

United Fidelity Life Insurance Company, Dallas, Tex.; capital $500,000 and surplus of $250,000.

RETIREMENTS AND CHANGES

American Life Insurance Company, Des Moines, Iowa, consolidated with the Northern Assurance Company of Detroit, Mich., by purchase of controlling interest of former by officers of the latter.

Bankers Life Insurance Company of Olathe, Kan., went into receivership February 10, 1921, by voluntary application.

Lamar Life Insurance Company increased its capital from $100,000 to $150,000.

Surety Fund Life Insurance Company of Minneapolis taken over by the State Life Insurance Company of Des Moines, Iowa.

CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES

Statutory Requirements

Synopsis of the Statutory Requirements of the Several States and Territories as They Apply to Stock Casualty, Surety, Fidelity and Miscellaneous Insurance Companies of Other States

In the following pages will be found concise statements of the statutory requirements for the admission of stock casualty, surety, fidelity, and miscellaneous insurance companies other than fire and life, to do business in the respective States. In this brief form, the synopses are intended more as a hint than an actual guide, for it is not anticipated that any company on entering a State would be satisfied with anything less than the statutes themselves as their reliance as to conditions. Our summary, however, may be accepted as correct as far as it goes.

It has been our aim in preparing these synopses of the statutes to secure uniformity for all the States and to give the essential requirements in as brief a space as possible consistent with the statement of the facts. The synopsis for each State was sent to the supervising officer of such State and returned to us with his approval to date, or with such corrections as he deemed essential. We believe that the information given in this condensed form is as correct as it is possible to make it, and will be sufficient to indicate to all interested the statutory requirements of the several States and Territories.

ALABAMA.

Supervising Officer, A. W. BRISCOE, Commissioner of Insurance, Montgomery.

Advertisements, Regulations Governing.—Abstract of statement for publication in newspaper of general circulation. A uniform charge of $10 is made for publishing statement. This amount may be remitted direct to such paper or to Insurance Department and matter will have attention. Copy of paper containing statement must be filed in office of Insurance Commissioner within thirty days after license issues to company.

Agent Defined.—Any person who solicits insurance, or takes or transmits, other than for himself, any applications for insurance, or any policy of insurance, to the company, or in any way gives notice that he will receive or transmit the same, or receives or delivers a policy of insurance, or examines or inspects a risk, or receives, collects or transmits any premium, or does or performs any other act or thing in the making or consummating of any contract of insurance, other than for himself, or examines or adjusts, or aids in adjusting any loss, whether such acts shall be done at the request or instance or by the employment of such insurance company, or of or by any other person. Held to be agent of company and not the insured.

AGENT'S LICENSE.—Fee for local agent, $5.00; general or special agent, $5.00. Each member of firm or corporation to have individual certificate. Date of expiration December 31 and renewable not later than January 31. By a ruling of the Insurance Department all general and special agents or managers of companies transacting business in Alabama are required to obtain an agent's license from the Department and designate a place of residence in the State of Alabama.

Any agent or person shall be personally liable for the full amount of loss sustained on all contracts of insurance unlawfully made by or through him.

ANNUAL STATEMENT.—Date for filing, on or before March 1 or as soon thereafter as Commissioner may require.

The annual statement of a company of a foreign country shall only be required to embrace its business and condition in the United States.

Fidelity and Surety Company. Required to file with the Insurance Commissioner a statement on or before March 1, or as soon thereafter as Insurance Commissioner may require.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

Fidelity and Surety Company. File with the Insurance Commissioner a statement designating Insurance Commissioner agent thereof, upon whom service of process may be made.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged directly or indirectly as principals in any business of insurance.

COMPANY LICENSE.—Casualty Company: Annual fee, $101. Date of expiration, December 31; renewable on or before March 1.

Fidelity and Surety Company. File with the Insurance Commissioner a statement as of December 31 of year preceding. Date of expiration, December 31; renewable March 1.

COMPANY OF FOREIGN COUNTRY.—See "Annual Statement," "Deposit."

COUNTY TAX.—None.

DEPOSIT.—All casualty companies must have a deposit with proper official of home State of $100,000.

Company organized under a foreign government shall have on deposit with the Treasurer of this State, or with the proper official of some State of the United States, at least $200,000, such deposit to be in exclusive trust for the benefit and security of all the company's policyholders and creditors in the United States, and may be made in bonds of this State or of the United States, or of some State of the United States, or other good securities satisfactory to the Insurance Commissioner, and such deposit shall be deemed for all purposes of the insurance law the capital of the company.

Any admitted company of a foreign country may appoint trustees, citizens of the United States, and approved by the Insurance Commissioner, to hold funds in trust for the benefit of its policyholders and creditors in the United States.

EXAMINATION.—The Insurance Commissioner may examine at his discretion, but may accept the sworn published statement made to and approved by the proper official of the company's home State. Fee for examination, actual expense, including pier diem of examiners, incurred. Annual license fee, $101.

Fidelity or Surety Company. The Commissioner of Insurance may order an examination when he considers it in the interest of the public.

FEES.—Filing copy of charter or deed of settlement and financial statement $101, and a similar amount with each annual statement; for each certificate of renewal to an agent, $5.00; $1 for copies of any paper on file with the Insurance Department, 10 cents per 100 words. $10 for permit from Secretary of State.

FUNDS.—A company other than life, except miscellaneous company, casualty, surety, etc., to have an actual paid-up cash capital of not less than $100,000, of which at least $50,000 shall be invested in bonds of the United States, or other good securities, to be stock such company shall have and maintain surplus above all liabilities, including rein-

certified as such by the Insurance Commissioner of the State in which said company ha insurance reserve of not less than $100,000.

Fidelity and surety company to include the writing of official bonds or bonds tha are required to be approved by a State, county or municipal court official must hav $250,000 capital and $100,000 on deposit with the proper official of home State, and $50,00 on deposit with the State of Alabama, and comply with the laws relating to other Stat companies.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner is of the opinion, upo examination or other evidence, that a foreign insurance company is in an unsound con dition, that its actual funds, exclusive of capital, are less than its liabilities, certificate o authority may be revoked.

Fidelity and Surety Companies. The liabilities of such corporation must not excee its available assets, but such liabilities must not be construed to include its capital stoc nor its contingent liabilities upon bonds or undertakings executed by it under the provision of this article, but shall include its outstanding debts and a premium reserve equal t fifty percentum of the annual premiums of all outstanding risks in force.

MISREPRESENTATION IN APPLICATION OR PROOF OF LOSS.—No written or oral misrep resentation, or warranty therein made, in the negotiation of a contract or policy of lif insurance, or in the application therefor or proof of loss thereunder, shall defeat or voi the policy, or prevent its attaching, unless such misrepresentation is made with actu intent to deceive, or unless the matter misrepresented increase the risk of loss.

MUNICIPAL TAXES AND FEES.—In towns of 5000 or less $10 and $1 on each $100 o gross premiums less returns on cancellations received during preceding year on polici issued during said year to citizens of said towns or cities. In towns of 5000-10,000, $15 an $1 per $100 as above. In cities of 10,000-50,000, $20 and $1 per hundred as above. I cities of over 50,000, $50 and $1 per $100 as above. Tax statement to be filed with ci executive on January 1, or within sixty days thereafter annually.

PENALTIES.—For not making tax returns, $500, in addition to taxes; for not payin taxes within 60 days, $500; for not following summons to testify, $100 to $500; for n filing statements promptly and correctly, fine of $250 and forfeit of certificate for one year for any violation not specifically provided for by law, a fine of not more than $500.

Fidelity or surety company, or agent thereof, doing business without authority, fin not exceeding $1000. Reciprocal law.

POLICY FORM OR PROVISIONS.—No company or agent thereof shall make any contra of insurance, nor agreement, as to policy contract, other than is plainly expressed in th policy issued thereon.

All contracts of insurance, the application for which is taken within the State, sha be deemed to be made in this State.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner a certified copy o charter or deed of settlement, and a statement of financial condition and business on De cember 31 preceding. Designation of Insurance Commissioner, or his successor, as a torney for service of legal process. Certificate of valuation of policies. (Life and liabilit companies only.) Certificate of compliance with laws of home State. Certificate by prope officer of home State that capital stock is sufficient and that required deposits have bee made.

PUBLICATION.—Annual statement to be published in a daily or weekly newspaper o general circulation at company's expense and file copy of paper with Insurance Com missioner within thirty days from date of license.

REBATES.—Prohibited.

RECIPROCAL LAW.—Same deposits, fees, etc., required of other States by this State. a such other State requires of company this State.

REMOVAL OF SUITS.—From State to United States courts not allowed.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upo the contracts of an insurance company other than life, the Insurance Commissioner sha require such companies to charge as a liability for reinsurance of outstanding policies fif

per cent of the premiums received on policies or risks having not more than one year to run, and a pro rata of all premiums received on policies or risks having more than one year to run, and in the case of companies doing a liability insurance an additional reserve fund shall be charged, and known as "liability reserve," to an amount not less than $300 for each suit pending against such company's policyholders for which it may be liable in the lower court, and $700 additional when such suit is appealed by the defendant to higher court. The Insurance Commissioner shall allow to the credit of an insurance company, in the account of its financial condition, all such assets as are or can be made available for the payment of losses in Alabama. He shall not allow stockholders' obligations of any description as part of the assets or capital of any insurance company unless the same are secured by collateral satisfactory to the Insurance Commissioner.

RESIDENT AGENT LAW.—Casualty company, yes. Surety company, yes.

TAXES.—Corporations or associations engaged in the business of personal accident, surety, fidelity or employers' liability insurance, shall, on the first day of January of each year, pay to the Insurance Commissioner two per cent upon the gross amount of premium receipts from policyholders in this State. Reciprocal law. See also "Municipal Taxes."

TAX STATEMENT.—Final date for filing March 1, unless excuse for longer time is acceptable to Insurance Commissioner.

ALASKA.

SUPERVISING OFFICER, W. G. SMITH, TERRITORIAL TREASURER, JUNEAU.

AGENT'S LICENSE.—Agents and brokers, $25.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE. A resident citizen of Alaska must be authorized to accept service of legal process.

COUNTY TAX.—None.

FEES.—For filing original certificate of qualification, $25; for filing power of attorney, $5; for filing annual certificate of qualification, $15; clerk of court for issuing license to agent or broker, $25.

MUNICIPAL TAX.—None.

PENALTIES. Any officer, agent or employee of any insurance company or other person violating any of the provisions of this chapter shall be fined not less than $100 nor more than $500, and in default of payment of such fine shall be imprisoned not less than ten days nor more than six months.

PRELIMINARY DOCUMENTS.—Certificate must be filed in office of Secretary of Territory setting forth that the said company, corporation, association, firm or individual, is qualified to carry on the business of insurance in such State in accordance with the laws thereof. Such insurance company, corporation, association, firm or individual, shall also file a power of attorney which shall set forth that such company is a corporation or duly organized insurer, naming the principal place of business of the company and principal place of business for the Pacific Coast.

TAXES.—A tax of 1 per cent upon all premiums collected or contracted for is payable to the Territorial Treasurer. Taxes are due and payable on or before March 31. Failure to pay taxes for more than 30 days after due is punishable by a forfeiture of double the amount due, and the company shall be prohibited from doing any more business in Alaska until such fine is paid, and shall also pay as a further penalty a sum equal to 10 per cent of such forfeiture for every week that the same remains unpaid.

ARIZONA.

SUPERVISING OFFICER, F. L. BANTA, CHIEF CLERK, PHŒNIX.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Advertisements must only show those assets actually held for the protection of policyholders, and must correspond with the last statement to the Department.

AGENT DEFINED.—Yes. (See Life Companies.)

AGENT'S LICENSE.—Obtain a certificate of authority from the Corporation Com-

mission. Fee for local agent, $2; general or special agent, $2; expiration of license, March 31.

ANNUAL STATEMENT.—To be filed on or before March 1 with the Superintendent of Insurance.

ATTORNEY FOR SERVICE.—Each and every member of the Corporation Commission.

COMPANY DEFINED.—Yes.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—No provision.

COUNTY TAX.—None.

DEPOSIT.—None required.

EXAMINATION.—Fidelity and surety company; the Corporation Commission may, at any time, institute inquiry as to the solvency of such company and may publish the result of the findings in a newspaper in Phœnix.

FEES.—Payable to the Corporation Commission. Filing charter or articles of incorporation, $25; issuing certificate of authority, $50; statement, $25; amended articles of incorporation, $10; renewed certificate of authority, $30; copy of papers, 20 cents per folio; filing miscellaneous papers, $1; agent's license, $2.

FUNDS.—Fidelity and surety companies must have $200,000 unimpaired capital and surplus of $50,000, and where liability is written $100,000 additional capital. Other companies $100,000 paid-up capital.

IMPAIRMENT OF CAPITAL.—Impairment amounting to twenty per cent must be remedied within ninety days.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Agent placing risks with unauthorized companies $500 and $100 for every month practice is continued. Fraudulent advertising by a company $250 for first and $500 for each subsequent offense. Failure to file statement and pay taxes after time specified $25 per day. A company or agent violating any section of the insurance act is liable to prosecution.

POLICY FORMS OR PROVISIONS.—Standard provisions.

PRELIMINARY DOCUMENTS.—File with Corporation Commission copy of charter or articles of incorporation and copy of by laws, with all amendments to either.

Foreign and Fidelity and Surety Companies. Must file with the Corporation Commission copy of charter or articles of incorporation and financial statement.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Not allowed.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—See Arizona code, section 51.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Two per cent on gross premiums, payable to Corporation Commission, which tax shall be payment in full of all demands of any tax on said company, or license for conducting business. Final date for payment, March 31.

TAX STATEMENT.—File on or before March 1.

ARKANSAS.

SUPERVISING OFFICER, BRUCE T. BULLION, INSURANCE COMMISSIONER, LITTLE ROCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Deemed agent of the company.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision; date of expiration, March 1.

Fidelity and Surety Company, Agent's certificate, $2.

ANNUAL STATEMENT.—Final date for filing with Insurance Commissioner March 1. Also sworn statement of premium receipts in State for the year ending December 31.

ATTORNEY FOR SERVICE.—File resolution agreeing to service on Insurance Commissioner or any agent.

COMPANY DEFINED.—Must be incorporated. Individuals and co-partnerships not recognized.

COMPANY LICENSE.—Fee, $2. License expires March 1.

COMPANY OF FOREIGN COUNTRY.—Shall file in the office of the Insurance Commissioner a certified copy of charter and a statement of its financial condition as of December 31, next preceding application, to transact business. Other qualifications as Insurance Commissioner may direct.

DEPOSIT.—Accident companies required to give bond in the sum of $20,000, with three sureties, to be approved by the Insurance Commissioner, two of whom shall be residents of the State, or in a surety company, same as life companies, or, at the company's own option, deposit securities equal to the amount of capital stock, such securities to be approved by the Insurance Commissioner. No other miscellaneous companies specified in the act. Regarded the same as accident company.

Fidelity and Surety Companies. $50,000 in approved securities or give a $50,000 bond, approved by and filed with the Auditor of State.

EXAMINATION.—At the option of the Insurance Commissioner. No provision as to fee.

FEES.—Filing charter or articles of incorporation, a fee of $15; filing annual statement or certificate of Commissioner of Home State, $10; issuing certificate of authority, $2; copy of papers on file, 20 cents per folio; certifying same and affixing seal, $1; depositing additional securities after first deposit, 25 cents.

Fidelity and Surety Companies. Filing statement, $10; filing charter, $15; agent's certificate $2; certificate for company, $2.

FUNDS.—All companies to have $100,000 subscribed capital, 50 per cent paid-up.

Fidelity and surety company, $250,000 capital fully paid up.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent. Sixty days allowed for replacement.

MISCELLANEOUS PROVISIONS.—Mutual live stock companies. Act 365, approved May 28, 1907, provides for the formation and regulation of mutual live stock insurance companies.

Collection of Claims.—In all cases where a loss occurs and the fire, life, health or accident insurance company liable therefor shall fail to pay the same within the time specified in the policy after demand made therefor, such company shall be liable to pay the holder of such policy in addition to the amount of such loss, 12 per cent damages upon the amount of such loss, together with all reasonable attorneys' fees for the prosecution and collection of said loss; said attorney's fee to be taxed by the Court where the same is heard on original action, by appeal or otherwise, and to be taxed up as a part of the costs therein and collected as other costs are or may be by law collected.

Anti-Trust Act.—Any corporation, partnership or individual, or other association, or persons whatsoever, who are now or shall hereafter create, enter into, become a member of, or a party to, any pool, trust, agreement, combination, confederation or understanding made in this State or elsewhere, to regulate, fix or maintain insurance premiums on property in this State, shall not be licensed.

MISREPRESENTATION.—Officer or agent of any company, who shall make any false statement, misrepresentation or pretense for the purpose of obtaining business, shall be guilty of a felony and on conviction, shall be sentenced to the penitentiary for from three to ten years.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For neglecting to file statement as required, forfeit of right to do business in the State. Any person, agent, company or corporation transacting business

without legal authority shall forfeit to the school fund $500, and shall be deemed guilty of a misdemeanor, and on conviction fined $500. Any officer or agent who shall make false statements or representations for the purpose of obtaining business shall be deemed guilty of a felony, and on conviction, sentenced to the penitentiary for not less than three or more than ten years. Any person acting for a company that has not filed the bond as above set forth shall be deemed guilty of a misdemeanor and fined not less than $20 nor more than $100. For violation of the act of 1907 in regulations for admission of foreign companies, fine not less than $1000.

For violating law regarding resident agents, company shall have its license revoked from three to six months for first offense, and one year for each offense thereafter; and agent's license shall be revoked for first offense from three to six months and for second, for one year, for all companies for which he has been licensed.

POLICY FORM OR PROVISIONS.—Must contain clauses prescribed by law.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—There are no special laws governing miscellaneous casualty companies.

Every company or corporation incorporated under the laws of any other State, Territory or country shall file in the office of the Secretary of State a copy of its charter or articles of incorporation, or association, or a copy of its certificate of incorporation, duly authenticated and certified by the proper authority, together with a statement of its assets and liabilities and the amount of its capital employed in this State, and shall also designate its general office or place of business in this State, and shall name an agent upon whom process may be served. Also, file with the Secretary of State a resolution adopted by its board of directors consenting that service of process upon an agent of said company in this State or upon the Insurance Commissioner.

PUBLICATION.—Not compulsory.

Fidelity and surety company; statement of condition to be published once a year in a newspaper having general circulation not compulsory.

REBATES.—Not allowed to unauthorized companies or agents.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to Federal Courts prohibited.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of premiums received on all unexpired risks that have less than one year to run and a pro rata of all premiums received on risks that have more than one year to run. Provided, that when the reinsurance reserve, calculated as above, is less than 40 per cent of all the premiums received during the year, the reinsurance in this case shall be the whole of the premium received on all its unxpired risks.

RESIDENT AGENT LAW.—Yes.

Fidelity and surety and liability companies are affected by the resident agent law.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Two per cent on net premiums collected in State. Final date for payment, March 1. No municipal license or tax.

TAX STATEMENT.—Final date for filing March 1.

CALIFORNIA.

SUPERVISING OFFICER, ALEX. McCABE, INSURANCE COMMISSIONER, SAN FRANCISCO.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No person shall act as agent or solicitor until he has obtained a license from the Insurance Commissioner authorizing him to do so and been licensed. Licenses expire July 1. Fee, $1. Licenses are not issued to corporations or partnerships.

ANNUAL STATEMENT.—Final date for filing, March 1. Company of foreign country must file both home office and United States branch statements. Financial statement

must be on the latest convention form, and must be verified by an examination made either by the Department of the State in which the company is organized, or by this Department at the company's expense. Statement must be as of December 31 preceding or later.

ATTORNEY FOR SERVICE.—General agent.

COMPANY DEFINED.—Every association, corporation, firm or person transacting or desiring to transact any kind of insurance under laws of State of California, except county fire insurance companies and certain corporations doing mutual insurance on the assessment plan.

COMPANY LICENSE.—Expires annually on July 1. Fee for original certificate of authority or renewal thereof, $10.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

COUNTY TAX.—None.

DEPOSIT.—Companies of foreign countries, an amount equal to the minimum capital or available cash assets required under the laws of California. Deposit to be made either in California or with some other State of the United States. (See also, "Reciprocal Law.") Deposit held for sole benefit of policyholders.

Company of another State to file with the Insurance Commissioner a bond in favor of the people of the State of California, to be signed by the company, as principal, with sureties, to be approved by the Commissioner, in the penal sum of twenty thousand dollars, the condition of such bonds to be as follows: (1) That the company and its agents will pay all State, county, and municipal property and license taxes, in the manner and at the time prescribed by law; (2) that the company named therein will conform to all the provisions of the revenue and other laws made to govern them; (3) and that the company will promptly pay all fees, assessments, taxes, penalties, and fines that may be laid upon or against such company. Such bonds may be sued on in the same manner and shall be subject to the same rules governing official bonds.

EXAMINATION.—The Insurance Commissioner, whenever he deems necessary, or whenever he is requested by verified petition, signed by twenty-five persons interested, either as stockholders, policyholders, or creditors, showing company is insolvent, must make an examination. Also, when any company is organized and authorized in this State, or before any company of another State is authorized to do business in this State. Expense of examination to be borne by the company.

FEES.—Companies required to pay in advance the following fees: (1) For filing articles of corporation or certified copies thereof, or other certificates required to be filed in his office, $55; (2) For filing annual statements required, $20; (3) For filing any other papers required, $5; (4) For furnishing copies of papers filed in his office, 20c. per folio; (5) For certifying copies, $1 each; (6) For each certificate issued, $5; (7) For filing any copy of any paper, $10; (8) For registering each policy, 25c.; (9) For issuing each annual certificate of authority authorizing the company to transact business in the State, $10 annually; (10) For issuing each annual license to agent, $1; (11) For attaching official seal to papers, $1; (12) For issuing any other certificate, $2; broker's license, $10.

FUNDS.—Any company writing title, fidelity or surety, accident or health, plate glass, liability, steam boiler, burglary, credit, sprinkler, or any other casualty line, must have $100,000 capital, and if writing more than one of said lines, $50,000 additional capital. A company must have $250,000 to do either marine or fire, combined with team and vehicle insurance; $400,000 to do marine and fire without anything else, and $450,000 to do marine, fire, and team and automobile insurance; $100,000 is necessary to do automobile insurance alone.

A mutual company doing a business other than life must have available cash assets equal to at least $100,000 over and above all liabilities.

No life insurance company shall write any other kind of insurance except accident, health and liability, provided that any life company desiring to do any one of the last lines

mentioned must have in addition to $200,000 capital stock at least $50,000 for each additional classification.

IMPAIRMENT OF CAPITAL.—A capital stock company is insolvent if its paid-in capital is impaired more than twenty-five per cent, although the balance exceeds the required amount above specified. Only that portion of the capital stock can be considered as unimpaired which is free from all liabilities, including statutory requirements, etc.

Where policyholders participate in the management of the company (whether capital stock or not), the company must (in lieu of such capital stock) hold in "available cash assets" free from all liabilities the amount above specified unless some special provision governs.

MISREPRESENTATION.—By insured entitles injured party to rescind contract. (See Life Department.)

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Every person who in this State procures, or agrees to procure, any insurance for a resident of the State from any insurance company not incorporated under the laws of this State from any insurance company, not incorporated under the laws of this State, unless such company or its agent has filed the bond required by the laws of this State relating to insurance, is guilty of a misdeameanor.

Except in cases where a different punishment is prescribed by the code, every offense declared to be a misdemeanor is punishable by imprisonment in the county jail not exceeding six months, or by a fine not exceeding $500 or by both.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Generally, each company on applying for admission, must file the following documents and pay the fees specified: (1) Certified copy of charter (or articles of incorporation) and certificate as to organization, capital and assets from the Insurance Commissioner of its own State, $55; (2) appointment of general agent and stipulation, $5; (3) bond in the sum of $20,000, $5; (4) statement as to financial condition, $20; (5) certificate of authority, $10; (6) certificate of deposit of securities (required only of companies organized outside of the United States), $5.

PUBLICATION.—Statement as adjusted by the Insurance Commissioner, and not the full statement as presented in the convention form of blank, to be published by the company in the city or city and county where principal office is located. Publication to appear daily for one week in a daily newspaper or four consecutive times in a weekly newspaper. Company to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision. The so-called "retaliatory statute" of California is as follows:

When by the law of any other State or country, any taxes, fines, penalties, licenses, fees, deposits of money or of securities, or other obligations or prohibitions, are imposed on the insurance companies of this State doing business in such other State or country, or upon their agents therein, in excess of such taxes, fines, penalties, licenses, fees, deposits of securities, or other obligations or prohibitions, imposed upon insurance companies of such other State or country, so long as such laws continue in force, the same obligations and prohibitions of whatsoever kind must be imposed upon insurance companies of such other State or country doing business in this State, such deposit shall be made in bonds of the United States government, or in those of the State of California, or in interest-bearing bonds of any of the countries or incorporated cities or towns of the State of California* not in default for interest on such bonds, which said securities must be estimated at not exceeding their par value nor their market value.

REMOVAL OF SUITS.—From State to Federal courts prohibited.

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* By acts approved April 15, 1909, section 594*a*, and section 618 of the Political Code were amended so as to eliminate the requirements as to the value of securities being equal to the value of interest-bearing bonds of the United States government.

RESIDENT AGENT LAW.—There must be an appointment of agent under section 616 of Political Code, but the statute does not require that all State business shall be written through him, or through "a resident general agent."

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—*622a.* Every insurance company other than life, not organized or incorporated under the laws of California, and doing business in this State, and every other insurance company other than life shall annually pay to the State of California a tax of two per cent (2%) upon the amount of the gross premiums received upon its business done in the State, during the year ending on the preceding thirty-first day of December, less return premiums and reinsurance in companies authorized to do business in California, and credit is allowed for county and municipal taxes paid on real estate owned in California.

This section shall not be held or construed so as to relieve any company or organization from any tax, fee or other obligation or charge imposed upon it by the provisions of section 622 of the Political Code, and whenever the taxes imposed by the application of section 622 exceed those imposed by the application of this section, the provisions of the former section shall prevail. Franchise tax on stock corporations graded according to authorized capital stock, from $10 to $250, payable to Secretary of State on July 1 or before September 1. Company subject to local taxation.

CANAL ZONE.

SUPERVISING OFFICER, C. A. McILVAINE, EXECUTIVE SECRETARY, BALBOA HEIGHTS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—An agent for any unlicensed insurance company doing business within the Canal Zone shall be subject to a fine not exceeding $25.00 for the first offense and not exceeding $100 for the second offense.

ANNUAL STATEMENT.—March 1 last date for filing sworn statement of business done within the Canal Zone for the previous calendar year.

ATTORNEY FOR SERVICE.—A resident agent approved by the board of directors.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual.

DEPOSIT.—$10,000 in cash or current securities with the Executive Secretary.

FEES.—Annual fees, $50. Companies whose sole business consists of furnishing fidelity bonds for United States employees are exempt from payment.

FUNDS.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORMS.—No provision.

PRELIMINARY DOCUMENTS.—File with the Executive Secretary a certified copy of charter, a certificate of the Insurance Commissioner of the State of incorporation, a resolution of the Board of Governors designating an agent within the Canal Zone upon whom legal process may be served, a certified copy of last annual statement to the Insurance Commissioner of the home State, and a sworn statement showing the amount of capital stock paid in, surplus, amount of insurance outstanding, and the number of unsettled or uncontested claims pending against it.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE.—No provision.

RESIDENT AGENT LAW.—No provision.

TAXES.—Annually on or before March 1 to the Executive Secretary, in addition to the annual fee of $50, a license tax of one and one-half per centum of premium receipts for the preceding calendar year. Companies whose sole business consists of furnishing fidelity bonds for United States empoylees are exempt from payment.

TAX STATEMENT.—No provision.

COLORADO.

SUPERVISING OFFICER, EARL WILSON, COMMISSIONER OF INSURANCE, DENVER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None. (See Misrepresentation.)

AGENT DEFINED.—Held to be agent of company and not of the insured.

AGENT'S LICENSE.—Expires last day of February. Fee for agent, $2, general, local or special; broker's license, $10; non-resident agent's license, $10.00.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Commissioner of Insurance.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the insurance business or suretyship, excepting fraternal and benevolent orders and societies.

COMPANY OF FOREIGN COUNTRY.—Certificate of deposit capital and same requirements as company of United States.

COUNTY TAX.—None.

DEPOSIT.—Company of another State or country, $100,000 with the Commissioner of Insurance of Colorado, or proper officer of some State.

EXAMINATION.—Company may be examined at the option of the Commissioner of Insurance. Company to pay reasonable expenses of Insurance Department in making such examination.

FEES.—All companies pay to the Commissioner of Insurance the following fees, viz.: Filing certified copy of articles of incorporation of Colorado corporation—on the organization of each company, $50; filing power of attorney and preliminary statement, $50; filing copy of charter or deed of settlement and examination thereof, $30; filing annual statement, $50; certificate of authority, $5; certificate of authority for use by agent, $2; copy of any paper, 20 cents per folio; affixing seal and certification, $1. Total annual fees payable by foreign company, $55 and tax.

FUNDS.—Company doing other than fire or life business, capital required $100,000; surety company, $250,000.

IMPAIRMENT OF CAPITAL.—License to be revoked.

LOSSES PAYABLE.—Through agent in county where contract is made or at office of general agent within the State. Contract deemed made and payable in the State of Colorado.

MISCELLANEOUS PROVISIONS.—Political contributions prohibited.

No foreign fire or casualty company shall make, write or place any policy, duplicate policy or contract of insurance of any kind, or any general or floating policy, upon persons or property in this State, except after the said risk has been approved, in writing, by a resident agent regularly commissioned and licensed, who shall countersign all policies so issued, and receive the commission thereon, when the premium is paid.

No such company shall reinsure in any manner whatsoever, the whole or any part of a risk taken by it on property or persons resident, situated or located in this State, in any other company or association not authorized to transact business in this State. No fire or casualty insurance company shall transfer or cede, in any manner whatsoever, to any company or association not authorized to do business in this State, any risk or liability or any part thereof assumed by it, under any form of contract of insurance, covering property located in this State, including any risk or liability under any general or floating policy, or any agreement, general, floating or specific, to reinsure excess loss. No fire or casualty insurance company shall reinsure, or assume as a reinsuring company, or otherwise, in any manner or form whatsoever, the whole or any part of any risk or

liability, covering property located in this State, of any insurance company not authorized to transact business in this State.

MISREPRESENTATION.—Agent or broker who makes fraudulent representation, guilty of a misdemeanor.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Any person knowingly or wilfully testifying falsely in reference to any matter material to an investigation, examination or inquiry, shall be deemed guilty of perjury and punished accordingly; and any person who shall wilfully refuse or fail to attend, answer or produce books or papers, or who shall refuse to give the Insurance Commissioner or his representative full and truthful information and answer any inquiry or question or refuse or fail to appear and testify, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be fined not exceeding $500 or imprisoned for not exceeding three months, or both. Any director, trustee, officer, agent or employee, or any other person, who shall knowingly make any false certificate, entry or memorandum in relation to the affairs of an insurance company, shall be deemed guilty of a misdemeanor and, upon conviction thereof, fined not exceeding $1000, or imprisoned for from two to twelve months, or both. Soliciting for an unauthorized company or without a license, fine of $100, or imprisonment for two months, or both, for each offense. Agent or broker making fraudulent representation, $100 to $1000, or imprisonment not exceeding one year.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Must be approved by Commissioner.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Insurance two certified copies of charter or articles of incorporation, or deed of settlement, also statement under oath of condition of company on December 31 preceding and power of attorney to Insurance Commissioner, with a resolution of the Board of Directors authorizing same. Power of Attorney to United States Manager (if a foreign company). Certificate of Deposit (Home Department), Certificate of Paid-up Capital (Home Department), Report of last examination, Complete set of Policy Forms filled in, Classification Manual and Schedule of Rates and last financial statement, duly sworn to. Certified copy of deed of trust filed with the New York Department (if a foreign company). A certified copy of license issued by United States Treasury Department (if a foreign company). Certificate of deposit (home department). Certified copy of certificate of authorization (home department). Certified copy of the portion of the law under which your company is organized and operating. Affidavit regarding capital stock (blank furnished). Certificate of business and agent (blank furnished). Appointment of general agent (not required if it is desired to appoint agents direct from home office).

PUBLICATION.—Synopsis of annual statement and certificate of authority in one newspaper published at the Capital four times, company to pay for publication.

REBATES.—Prohibited. The party accepting a rebate is also held to be guilty of a misdemeanor and shall be punished by a fine of $100 or imprisonment for thirty days, or both.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited without consent of both parties.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—For the purpose of estimating the liability of insurance companies other than life, the amount required to safely reinsure all outstanding risks should be estimated by taking 50 per cent of gross premiums on all risks and policies in force and that have less than one year to run, and pro rata of all gross premiums on risks that have more than one year to run.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—All companies pay on or before March 1 annually two per cent gross premiums. Companies comply with requirements of Secretary of State and pay filing fees on entrance to Colorado. No other tax except on real estate. No local taxation.

TAX STATEMENT.—Furnished by Department.

CONNECTICUT.

SUPERVISING OFFICER, BURTON MANSFIELD, INSURANCE COMMISSIONER, HARTFORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every advertisement or public announcement and every circular or card made or issued by any company which shall purport to make known its financial standing shall with equal conspicuousness give its liabilities computed on the basis allowed for its annual statement, and no such public announcement shall be made until the said statement shall have been verified by the Insurance Department of this State.

AGENT DEFINED.—An acknowledged agent or surveyor, and any person who shall in any manner aid in transacting the business of an insurance company.

AGENT'S LICENSE.—Local agent, reciprocal; general or special agent, no provision; date of expiration, April 1; broker's license, $10.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 1; annual fee, $10. Reciprocal.

COMPANY OF FOREIGN COUNTRY.—License, $50; filing statement, $20; charter, $30; agent's license, $2.

COUNTY TAX.—None.

DEPOSIT.—No provision except for foreign company. Reciprocal law.

EXAMINATION.—At option of Insurance Commissioner. Expense to be borne by company.

FEES.—License, $10; filing statements, $10; copy of statement, $10; copy of certificate of condition, $10; other papers required by law, 25 cents; filing every certificate of valuation, organization, reciprocity or authority, $2; copy of charter, reciprocal provision, other fees, reciprocal.

Fidelity and Surety Company. Every such company or agent thereof shall pay the same fees and taxes as are imposed by the home State of such company upon companies and agents of this State.

FUNDS.—Capital of foreign company must be at least $250,000, whether company does surety business solely or other insurance business, together with surety business, invested as specified.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—Making false report to Insurance Commissioner or making any false entry or memorandum, with intent to deceive either the Insurance Commissioner, stockholders or policyholders, subjects offender to imprisonment for not more than five years.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Officers or agents transacting business in violation of law, subject to fine of from $100 to $500 for each offense. Agents liable to a fine from $100 to $1000 for doing business for unauthorized companies.

POLICY FORM OR PROVISIONS—HEALTH AND ACCIDENT.—Standard provisions. Must be approved by Commissioner.

PRELIMINARY DOCUMENTS.—Deposit with Commissioner copy of charter and statement of capital and manner of investment, and such other information as Commissioner may desire.

PRELIMINARY DOCUMENTS.—Life and accident insurance companies of other States must furnish Insurance Commissioner with a satisfactory certificate from the proper official of home State, setting forth condition on December 31, preceding, and certificate of compliance with the laws of home State and that company is authorized to transact business, and that such State licenses similar insurance companies, incorporated by this State, to transact business therein upon a similar certificate from the Insurance Commissioner of this State.

Fidelity and Surety Company.—Pay $10 for filing copy of charter; $10 for preliminary statement, and $10 for each annual statement thereafter.

PUBLICATION.—No provision.

REBATES.—Forbidden.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—

Fidelity and Surety Company. Reinsurance reserve to be 50 per cent of gross premiums on insurance in force.

Every accident company shall maintain a reserve on such business equal to the unearned portion of the gross premiums charged.

Section 5410. RESERVES FOR LIABILITY AND WORKMEN'S COMPENSATION INSURANCE.—The reserve for outstanding losses under insurance against loss or damage from accident to or injuries suffered by an employee or other person and for which the insured is liable shall be computed as follows: (1) For all liability suits being defended under policies written more than (a) ten years prior to the date as of which the statement is made, one thousand five hundred dollars for each suit; (b) five and less than ten years prior to the date as of which the statement is made, one thousand dollars for each suit; (c) three and less than five years prior to the date as of which the statement is made, eight hundred and fifty dollars for each suit; (2) for all liability policies written during the three years immediately preceding the date as of which the statement is made, such reserve shall be sixty per centum of the earned liability premiums of each of such three years less all loss and loss expense payments made under liability policies written in the corresponding years; but in any event, such reserve shall, for the first of such three years, be not less than seven hundred and fifty dollars for each outstanding liability suit on said year's policies; (3) for all compensation claims under policies written more than three years prior to the date as of which the statement is made, the present values at four per centum interest of the determined and the estimated future payments; (4) for all compensation claims under policies written in the three years immediately preceding the date as of which the statement is made, such reserves shall be sixty-five per centum of the earned compensation premiums of each of such three years, less all loss and loss expense payments made in connection with such claims under policies written in the corresponding years; but in any event in the case of the first year of any such three-year period such reserve shall be not less than the present value at four percentum interest of the determined and the estimated unpaid compensation claims under policies written during such year; *provided,* in computing the reserve for the statement for December 31, 1918, the ratio sixty-two and one-half per centum shall be used instead of sixty-five per centum as hereinbefore provided.

Section 5411. DEFINITIONS.—The term "earned premiums" shall include gross premiums charged on all policies written, including all determined excess and additional premiums, less returned premiums, other than premiums returned to policyholders as dividends, and less reinsurance premiums and premiums on policies canceled, and less unearned premiums on policies in force. The term "compensation" shall relate to all insurances effected by virtue of statutes providing compensation to employees for personal injuries irrespective of fault of the employer. The term "liability" shall relate to all insurance except compensation insurance against loss or damage from accident to or injuries suffered by an employee or other person and for which the insured is liable. The terms "loss payments" and "loss expense payments" shall include all payments to claimants, including payments for medical and surgical attendance, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses and all other payments made on account of claims, whether such payments shall be allocated to specific claims or unallocated.

Section 5412. DISTRIBUTION OF UNALLOCATED LIABILITY LOSS EXPENSE PAYMENTS.—All unallocated liability loss expense payments made in a given calendar year subsequent to the first four years in which an insurer has been issuing liability policies shall be distributed

as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding, ten per centum to the policies written in the third year preceding and five per centum to the policies written in the fourth year preceding, and such payments made in each of the first four calendar years in which an insurer issues liability policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year and fifty per centum to the policies written in the preceding year, in the third calendar year forty per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding, and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the second year preceding and ten per centum to the policies written in the third year preceding, and a schedule showing such distribution shall be included in the annual statement. All unallocated compensation loss expense payments made in a given calendar year subsequent to the first three years in which an insurer has been issuing compensation policies shall be distributed as follows: Forty per centum shall be charged to the policies written in that year, forty-five per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding and five per centum to the policies written in the third year preceding, and such payments made in each of the first three calendar years in which an insurer issues compensation policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year and fifty per centum to the policies written in the preceding year, in the third calendar year forty-five per centum shall be charged to the policies written in that year, forty-five per centum to the policies written in the preceding year and ten per centum to the policies written in the second year preceding, and a schedule showing such distribution shall be included in the annual statement. Whenever, in the judgment of the insurance commissioner, the liability on compensation loss reserves of any insurer under his supervision, calculated in accordance with the foregoing provisions, are inadequate, he may, in his discretion require such insurer to maintain additional reserves based upon estimated individual claims or otherwise.

Section 5413. EXPERIENCE IN COMPENSATION INSURANCE.—Each insurer that writes liability or compensation policies shall include in the annual statement required by law a schedule of its experience thereunder in such form as the insurance commissioner may prescribe.

Section 5414. COMPANIES WRITING COMPENSATION INSURANCE MUST REPORT TO THE BOARD OF COMMISSIONERS. PENALTY.—Every insurance company writing compensation insurance shall report in writing to the board of commissioners, in accordance with rules by them prescribed, the name of the person or corporation insured, the day on which the policy shall become effective, and the date of its expiration, which report shall be made within one week from the date of the policy. The cancellation of any policy so written and reported shall not become effective until one week after notice of such cancellation has been filed with the commissioner or commissioners with whom such report is filed. Any insurance company violating any provision of this section shall be fined not less than one hundred nor more than one thousand dollars for each offense.

RESIDENT AGENT LAW.—4,290.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Governed by reciprocal law. No local taxation.

TAX STATEMENT.—Must be filed in month of January.

DELAWARE.

SUPERVISING OFFICER, HORACE SUDLER, INSURANCE COMMISSIONER, DOVER, DEL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Prescribed by commissioner and done by him. Cost pro-rated among companies.

AGENT DEFINED.—Any person soliciting insurance or receiving premiums.

AGENT'S LICENSE.—Procure certificate of authority from Insurance Commissioner for each company represented, and also one State license. Certificate of agency appointments to be filed annually on or before February 28. Fees: Yearly license $5.50 payable to Insurance Commissioner, and $2 for certificate of authority that the company is entitled to do business in the State. Total annual fee for local agent of foreign company, $7.50; general or special agent, no provision; date of expiration, February 28. One license sufficient for a firm or co-partnership. One State license can represent any number of companies.

ANNUAL STATEMENT.—Final date for filing February 28. United States branch office statement of company of a foreign country held to be sufficient.

ATTORNEY FOR SERVICE.—Company to appoint the Insurance Commissioner. Surety company must appoint attorney in this State.

COMPANY DEFINED.—Every corporation, company, association, society, partnership or body of any kind, chartered, incorporated, organized or associated together, and issuing or proposing to issue any policy or certificate, or instrument of any kind by which any sum or assessment or benefit of any kind is promised.

COMPANY LICENSE.—Expires February 28. Annual fee, $27.

COMPANY OF FOREIGN COUNTRY.—Regarded same as of another State.

COUNTY TAX.—None.

DEPOSIT.—Reciprocal law. Surety companies deposit with the State Treasurer $10,000 in bonds; $100,000 of the capital stock must consist of approved securities deposited with the Insurance Department of home State.

EXAMINATION.—At option of Insurance Commissioner. Fee, actual expense incurred. including hire and fees of experts and attorneys.

FEES.—Company to pay to the Insurance Commissioner an annual license fee of $27; filing charter, $10; filing annual statement, $10; certificate to an agent $2 for each company he represents; copies of papers on file in office, 20 cents per folio; affixing seal and certifying same, $3; examination, expenses incurred; publication, $3.

Surety company regarded same as casualty company. Reciprocal law.

FUNDS.—Personal accident and health, burglary, credit, liability, live stock, plate glass, steam boiler, title and mortgage guarantee companies must have $100,000 above all liabilities. Surety companies must have capital of $250,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired twenty per cent, deficit to be made good within sixty days.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For every violation of the law a fine not exceeding $1000, or imprisonment not exceeding one year, or both. Agent neglecting to take out license, fine of $500 or imprisonment not exceeding two years, or both.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter, statement of condition at close of preceding year, power of attorney to Insurance Commissioner to accept service of process and certificate of authority from home State.

PUBLICATION.—Synopsis of statement in one paper, one insertion. Fee $3.

REBATES.—No surety company, trust company or corporation doing business in this State shall make or permit any distinction or discrimination in favor of applicants for bonds of suretyship between applicants of the same class and for the same kind of suretyship in the amount of payment of premiums charged for said bonds of suretyship when

any such bond is filed in or required by any Court of Record in this State, nor shall any such company or any agent thereof pay or allow, or offer to pay or allow, an inducement to obtain bonds of suretyship of any kind whatsoever, any rebate or premiums payable on any bonds, or any special favor or advantage in the premiums payable on said bonds, nor shall any such company or the agent thereof allow to anyone other than a duly authorized agent of said company, and duly qualified to act as such in this State, any rebate, commission or other valuable consideration as an inducement for bringing bonds of suretyship to any said companies or agents thereof.

Any surety company, trust company or corporation doing a surety business in this State, or the agent or agents of any such company violating the above section of this act, shall be guilty of a misdemeanor, and upon conviction thereof shall pay a fine of $500 for each and every offense.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of current annual premiums.

RESIDENT AGENT LAW.—No.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—One and one-half per cent on premiums collected in the State. Reciprocal law.

TAX STATEMENT.—Final date for filing February 28.

DISTRICT OF COLUMBIA.

SUPERVISING OFFICER, LEWIS A. GRIFFITH, SUPERINTENDENT OF INSURANCE; WASHINGTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Law requires statement to be printed in one daily newspaper published in District of Columbia in March of each year.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—(See Company License.)

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Appoint a resident of the District of Columbia. In the event of the absence or death of such person, the Superintendent of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—The Superintendent of Insurance has issued the following regarding licenses:

All Companies and Associations. For filing charter and other qualifying documents, $10, with issuing license to company; such license authorizing the company to issue only its own policies, $10.

Local and Foreign Companies. Each insurance company, local or foreign, desiring to act as agent for the purpose of receiving business for another company, or for agents or representatives of any other company, is required to procure a "General Insurance License." Fee to be paid by the company, $50.

Foreign Companies. See Deposit.

Agent's License. This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or an association, or to a corporation, naming the secretary and one assistant secretary of either of such bodies having such officers. Under this form of license an unlimited number of companies may be represented by an agent: and power is granted to the license to appoint solicitors for each company he represents. A policy-writing agent may also act as broker. Fee to be paid by the agent, $50.

Broker's "General Insurance License." This license carries with it all the privileges granted an agent, except that the licensee cannot issue policies or appoint solicitors. A broker represents no company, but places the business he controls wherever he elects in companies that are licensed to do business in the District of Columbia. Fee to be paid by broker, $50.

Solicitor's License. A solicitor may be employed by any number of companies. Fee for each company represented, $5. Fee to be paid by solicitor.

Industrial Solicitor's License. Fee to be paid by the solicitor, $2 for each company represented.

Annual licenses for companies, agents, solicitors and brokers doing business in the District will be in force until April 30. Applications for annual licenses must be made and fee paid during the month of March. Annual licenses take effect May 1. All licenses for insurance companies, their agents, or solicitors, who may apply during the license year for permission to do business in the District of Columbia shall date from the first of the month in which application is made and expire on the thirtieth day of April following, and payment shall be made in proportion. All licenses for agents, brokers and solicitors are transferable by assignment; fee for each assignment being 25 cents.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

COUNTY TAX.—None.

DEPOSIT.—Company of a foreign country, $100,000, with the proper official of some State of the United States; or in the registry of the Supreme Court of the District; United States or municipal bonds, in the sum of $100,000, to be approved by the Commissioners of the District.

EXAMINATION.—At discretion of Superintendent of Insurance.

FEES.—(See Company License.)

IMPAIRMENT OF CAPITAL.—No provision. (See Note.)

MISREPRESENTATION.—No provision.

PENALTIES.—Doing business without a license, $20 for each day; agent transacting business for an unlicensed company, a fine not exceeding $100, or imprisonment in jail for not less than ten or more than sixty days. An unlicensed agent or an unlicensed broker is deemed guilty of a misdemeanor and upon conviction will be punished by a fine not exceeding $100, or imprisonment in jail for not less than ten or more than sixty days. Any person who shall act as a solicitor for an insurance company, without having first procured a license therefor, or shall solicit for any company other than the one named in such license, shall be guilty of a misdemeanor and, on conviction thereof, be punished by a fine of not less than ten or more than fifty dollars, and in default of payment of such fine, by imprisonment in jail for not less than ten nor more than thirty days, at the discretion of the court.

POLICY FORM OR PROVISIONS.—No provison.

PRELIMINARY DOCUMENTS.—There is substantially no law in the District of Columbia regulating the business of casualty insurance. File a copy of charter, or articles of incorporation, duly certified by the proper officer of the State wherein the company was organized; also, a certificate that it is entitled to transact business, assume risks and issue policies of insurance therein. Fidelity and surety companies do not qualify through the Insurance Department but through the office of the Comptroller of the Currency.

PUBLICATION.—Statement in one daily newspaper, one insertion during March; company to attend to details of publication.

REBATES.—Misdemeanor.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—All insurance companies, except mutual fire insurance companies, and health, accident and life insurance companies or associations, operating under Section 653 of the District code, shall pay the Collector of Taxes, before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes, except taxes upon real estate. Health, accident and life insurance companies, operating under Section 653 of the District code, pay one per cent of

all receipts from policyholders. For failure to comply with this provision, eight per cent per month penalty and revocation of license until tax and penalty thereon is paid.

TAX STATEMENT.—Final date for filing, January 31.

NOTE.—When capital is impaired twenty-five per cent, company subject to suspension of license, sixty days allowed in which to make good impairment.

FLORIDA.

SUPERVISING OFFICER, J. C. LUNING, STATE TREASURER, TALLAHASSEE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person or firm in this State who receives or receipts for any money on account of or for any contract of insurance made by him or them, or for any insurance company, association, firm or individual, aforesaid, or who receives or receipts for money from other persons to be transmitted to any company, association, firm or individual aforesaid, for any policy of insurance, or any renewal, although such policy of insurance is not signed by him or them, as agent or representative of such company, association, firm or individual, or who in anywise, directly or indirectly, makes or causes to be made, any contract of insurance for or on account of such insurance company, association, firm or individual, shall be deemed to all intents and purposes an agent or representative of such company.

AGENT'S LICENSE.—Corporations or associations engaged in the business of personal accident, surety, fidelity, plate glass or employer's liability, shall, on the first day of October of each year, furnish to the State Treasurer the name and address of each agent or solicitor authorized to write insurance in this State; for each local agent or solicitor, each insurance company shall pay to the State Treasurer a license tax of $5. Counties, cities and towns may require a license tax of any such agent not to exceed fifty per cent. of the State tax for such agent. For each insurance adjuster, whether resident or non-resident, who has not paid a license as agent or traveling agent, who adjusts insurance losses in this State, each insurance company shall pay a license tax of $10. For each insurance rate maker or rate agent traveling in this State, who makes, fixes or recommends the fixing or adjustment of rates in this State, each insurance company represented by him, or whose rates are affected by his services, whether such company is operating alone or as a member of any association or combination of companies, shall pay a license tax of $25. After April 1 fifty per cent of these amounts.

Each insurance company shall pay to the State Treasurer for each traveling agent or solicitor doing business in this State, a license tax of $25 for such agent. Counties, cities and towns may require from any such traveling agent or solicitor a license tax of $5 for each county he does business in.

Date of expiration of all licenses October 1.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Each agent to be authorized to accept service of process. All surety companies required to file an agreement that service of process may be made upon any agent of said company or State Treasurer; and such company must further agree to deposit with the State Treasurer, in case of contest with the holder of any surety or fidelity bond over any claim for loss or damage growing out of a contract of insurance or guarantee of fidelity, an amount in current funds of marketable securities sufficient to cover such claim in full, to be held until and subject to the termination of the controversy. This agreement must be signed by the Treasurer and Secretary, or officers of similar powers, and have the seal of the company attached. When signed by an American manager or agent of a foreign company, his authority from such company, duly executed and attested under the company's seal or a certified copy of the same, should accompany his signature.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Corporations or associations engaged in the business of personal accident, surety, fidelity or employer's liability, shall pay to the State Treasurer a license

tax of $200; plate glass companies, $50. Date of expiration of license October 1. Licenses issued after April 1 issued at half rates. No person shall engage in or manage an insurance or surety company unless a State license shall have been procured from the State Treasurer, County license issued by Tax Collector countersigned by County Judge, which license shall be issued to each person on receipt of the amount hereinafter provided, together with the County Judge's fee of 25 cents for each license countersigned by him, and shall be signed by the Tax Collector and the County Judge, and shall have the County Judge's seal thereon.)

COMPANY OF FOREIGN COUNTRY.—No provision.

COUNTY TAX.—None.

DEPOSIT.—Solvent guarantee, fidelity and surety companies, with $250,000 cash capital, may be accepted upon the bonds of all city, county and State officers, provided a deposit of $50,000 in approved securities be made with the State Treasurer of Florida.

EXAMINATION.—The State Treasurer is ex-officio Insurance Commissioner and may make examinations whenever deemed necessary. Company to pay the expenses of examination.

FEES.—Total annual license fee, $200; filing annual statement, $10.

FUNDS.—Any company doing business in the State must have at least $250,000 capital. Surety companies are required to have $500,000 capital, unless wish to bond public officials, then $250,000 capital, of which $100,000 (Foreign $250,000) must be invested in United States or other approved securities.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Counties, cities or towns may impose a tax not exceeding 50 per cent of the State tax and may require a license tax from agents, not to exceed 50 per cent of the State tax.

PENALTIES.—For making false returns or statements a fine is incurred of not less than $500 nor more than $5000. For violation of any of the provisions of the law a fine not exceeding $1000, or imprisonment not exceeding six months, is imposed. For failure to procure a license, fine of not more than double the amount required for such license.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Company to file with the Secretary of State certified copy of charter and remit him a charter tax equal to $2 upon each $1000 of its capital stock—this tax, however, not to exceed $250 in any case. Also, pay the Secretary of State a filing fee of $5.

PUBLICATION.—No provision.

REBATES.—Prohibited. Upon conviction subject to fine of $100 or imprisonment of not less than ninety days nor more than six months.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Corporations or associations engaged in the business of personal accident, surety, fidelity, plate glass or employer's liability, shall pay, upon the first day of January of each year, to the State Treasurer two per cent upon the gross amount of receipts of premiums from policyholders in this State. No other State tax subject to local taxation. Final date for payment January 31.

TAX STATEMENT.—No provision.

GEORGIA.

SUPERVISING OFFICER, W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Semi-annual statement, one time.

AGENT DEFINED.—Any person soliciting insurance, or performing any act in relation thereto, or in adjusting losses, shall be deemed an agent of the company carrying the insurance.

AGENT'S PERSONAL OCCUPATION TAX.—Every local agent or firm shall pay a tax of $10 for each county in which they solicit business, and every agent of a matrimonial, natal or nuptial company, or traveling special or general agent of life, fire, accident or other insurance company shall pay a tax of $75 for the whole State, payable to the tax collector of the county of the agent's residence, and shall be in addition to the license fee required by Act of October 24, 1887. Date of expiration, December 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on January 1, or sixty days thereafter.

ATTORNEY FOR SERVICE.—Appoint a resident of this State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, December 31.

COMPANY OF FOREIGN COUNTRY.—No provision.

COUNTY TAX.—None.

DEPOSIT.—Life and accident insurance companies must show that they have on deposit with the proper officer of the State in which they are incorporated, or of the State of Georgia, not less than $100,000 in securities that he may deem equivalent to cash, subject to his order, as guaranteed fund for the security of policyholders. Where other States require larger deposits than this State, reciprocal law governs. Fidelity and surety company, $25,000 with the State Treasury.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pay expense incurred. Must be examined at least once in five years.

FEES.—For filing charter or certificate relative to same, $20; filing statement, $20; certificates to agents, $3; reciprocal provisions.

FUNDS.—Company must possess at least $100,000 in bonds and stocks, estimated at their market value, or mortgages on real estate worth double the amount of the loan.

Fidelity and surety companies, capital of at least $250,000, and conform to the laws pertaining to life companies. Special deposit of $25,000 with State Treasurer in registered bonds of the United States or State of Georgia, or registered and validated bonds of counties or municipalities of Georgia.

Live stock or steam boiler companies governed same as life companies.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner is of the opinion, upon examination or other evidence, that an insurance company is in an unsound condition, that its assets are not sufficient for carrying on business, he shall . . communicate the fact to the Attorney-General, who shall apply to a judge of the Superior Court for an order requiring said company to show cause why the business should not be closed.

MISCELLANEOUS PROVISIONS.—It is unlawful for companies or agents to enter into any compact or agreement for preventing or lessening competition. Penalty for violation, revocation of license.

MISREPRESENTATIONS.—Prohibited.

MUNICIPAL TAXES AND FEES.—Agents subject to local and State license fees.

PENALTIES.—For violation of any of the provisions of the law relating to insurance a penalty is provided of not less than $100 nor more than $1000. For default in payment of taxes, a penalty of $500.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter to be filed with the Insurance Commissioner and statement showing condition of company on December 31 preceding; also certificate of proper officer of State in which the company is organized, showing that it has deposited with him not less than $100,000 for the security of policyholders.

Miscellaneous companies other than life, fire and surety, governed same as life and fire companies.

PUBLICATION.—Semi-annual statement to be published once in a newspaper of general circulation; company to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—To be filed with the Governor on the first day of January and July or within sixty days thereafter, showing condition of company on June 30 and December 31.

TAXES.—Make report to the Insurance Commissioner for year ending April 30 of premiums received in State, and not later than July 1 pay a tax of 1½ per cent on gross premiums, less return premiums on canceled policies. When any insurance company invests as much as one-fourth of its total assets in taxable property in Georgia, it shall be required to pay only one-half of one per cent on premium receipts; and when it invests as much as three-quarters of its total assets in Georgia, its premium tax shall be only one-tenth of ¼ per cent.

TAX STATEMENT.—Final date for filing, July 1.

HAWAII.

SUPERVISING OFFICER, DELBERT E. METZGER, INSURANCE COMMISSIONER, HONOLULU.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Every person, firm or corporation who shall procure, agree to procure, or assist in procuring insurance.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision. Date of expiration, April 15.

ANNUAL STATEMENT.—Final date for filing, April 15.

ATTORNEY FOR SERVICE.—Appoint a resident.

COMPANY DEFINED.—No provision.

COMPANY LICENSED.—Date of expiration, April 15.

COMPANY OF FOREIGN COUNTRY.—Governed same as domestic company.

DEPOSIT.—No provision.

EXAMINATION.—Certificate of company's home State accepted.

FEES.—Articles of incorporation, certified copies of articles, etc., $25; certificate of authority, $10; renewal thereof, $10; annual statement, $10; same as territorial business, $10; filing any other certificate required to be filed, $10; any other paper, $1; copies of papers filed, per folio, 25 cents; certifying copies, $1 each; agent's license for each company represented, $2. The total annual fees of foreign company, $33.

FUNDS.—Capital or net surplus of $100,000 is required.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good any impairment of capital.

MISREPRESENTATIONS.—No provision.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For transacting business by or for an unauthorized company, $100 to $500 and revocation of license. For failure to procure agent's license, $500 for first offense and $100 for each month thereafter. Failure to pay taxes after thirty days of due date, $25 for each additional day.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and certificate of authority; certificate of capital stock and organization, and power of attorney to accept service of process. Resolution of board of directors consenting to service on Insurance Commissioner. Report of examination.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of premiums on all unexpired risks.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Two per cent on gross premiums. No other tax. Final date for payment, June 30.

TAX STATEMENT.—Final date for filing, April 15.

IDAHO.

SUPERVISING OFFICER, HOWARD J. BRACE, DIRECTOR OF INSURANCE, BOISE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements purporting to show financial condition must correspond with or include the last verified statement to the Insurance Commissioner.

AGENT DEFINED.—Fidelity company. Any person who solicits business for or in behalf of such corporation, or makes or transmits for any person other than himself, any application for a guaranty, or security, or who advertises or otherwise gives notice that he will receive or transmit the same, or who shall receive or deliver a contract of guaranty or security, or who shall examine or investigate the character of any applicant for a guaranty or security, for any person or persons other than himself, or who shall refer any applicant for a guaranty or security to such corporation, whether any of said acts shall be done at the instance or request, or by the employment of such corporation or other corporation or person, or any person who shall issue indemnifying bonds or contracts, whose solvency and compliance with his said bonds or obligations is guaranteed directly or indirectly by any corporation, shall be held to be the agent of the corporation, so far as relates to all the liabilities and penalties prescribed by this article.

AGENT'S LICENSE.—Fee for local agent, $3; general or special agent, no provision. Date of expiration, March 31.

ANNUAL STATEMENT.—To be filed with the Director of Insurance on or before the first day of March, showing condition of company December 31 preceding, on form supplied by the Insurance Commissioner.

ATTORNEY FOR SERVICE.—Director of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual fee payable to the Director of Insurance, $50. Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—May be authorized and licensed by the Director of Insurance.

COUNTY TAX.—None.

DEPOSIT.—With Director of Insurance or duly authorized officer of some other State, $100,000.

EXAMINATION.—Compulsory examination by the Director of Insurance.

FEES.—Applicable to all companies. Copy of any official document, 20 cents per folio; for affixing certificate and seal of the State, $1. For filing articles of incorporation, $10; for filing power of attorney or legal agent for service of process, $2; for filing annual statement, $50; license fee, $50; agent's certificate, $3; copy of State license, $3; receiving and forwarding summons, $2.

FUNDS.—Actual paid-up capital of not less than $100,000. If mutual, surplus of equal amount.

Fidelity and Surety Company. Cash capital required, $250,000.

IMPAIRMENT OF CAPITAL.—When the stock of any company becomes impaired to the extent of 25 per cent, such impairment must be made good within sixty days, either by assessment upon stockholders or a reduction of capital stock.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For transacting business without certificate, or after certificate shall have been withdrawn, a fine not exceeding $100, or imprisonment in the county jail not exceeding six months, or both, and section 2,953, which applies to fidelity companies. Risks must be written in authorized companies, and resident agents must receive commission and countersign policies under penalty of $500 fine.

POLICY FORMS OR PROVISIONS.—Standard form required; must be approved by Director of Insurance.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and names and residences of each officer and director, certified to by the president and secretary of the company. Also file statement showing condition on December 31 preceding.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Suits may be instituted and prosecuted against any fire, marine, inland, life or health insurance company in any county where loss occurs, or where the policyholder instituting such suit resides, and the process in any such suit may be served upon the Director of Insurance.

RESERVED FOR REINSURANCE.—Fifty per cent of current annual premiums.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Pay to the State Director of Insurance a tax of two per cent on gross premiums. This tax is in lieu of all other personal property taxes.

TAX STATEMENT.—Final date for filing, March 1.

ILLINOIS.

SUPERVISING OFFICER, FRED W. POTTER, SUPERINTENDENT OF INSURANCE, SPRINGFIELD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must give location of principal office and State or government under whose laws company is organized.

AGENT DEFINED.—Must obtain certificate of authority from Insurance Commissioner to the effect that his company is entitled to do business in this State.

AGENT'S LICENSE.—$2; retaliatory also. Date of expiration, March 1.

ANNUAL STATEMENT.—Date for filing, casualty companies, March 1; surety, February 1. Form prescribed by Insurance Superintendent.

ATTORNEY FOR SERVICE.—Casualty and liability companies appoint Director of Trade and Commerce.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Automatically renews annually unless revoked.

COUNTY TAX.—None.

DEPOSIT.—Companies organized outside United States must have at least $200,000 on deposit in some State of United States in specified securities. Other companies must deposit $100,000 in authorized securities for benefit of policyholders.

EXAMINATION.—At discretion of Director, or when he has reason to suspect condition of company.

FEES.—Filing copy of charter, $30; annual statement, $10; agent's certificate, $2; copies of papers, 20 cents per folio; affixing seal of office to such copy, $1; examinations, expenses incurred.

FUNDS.—Every company of a foreign State or government doing any kind of insurance except life must conform to all requirements of this State regulating such companies, provided that no plate glass, accident or steam boiler company shall be required to have a larger capital than $100,000 actually paid up, nor shall any company be allowed to transact business without depositing with Department of Trade and Commerce, or in home State, securities amounting to $100,000, to be held in trust for policyholders.

Casualty companies must have $100,000 capital, with $50,000 additional stock for every additional kind of insurance. Liability companies must have $200,000 capital and a deposit of $100,000.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact business for company whose capital is impaired to extent of 20 per cent thereof.

MISCELLANEOUS PROVISIONS.—No casualty company shall expose itself to loss on

any one risk to amount exceeding 10 per cent of capital; boiler companies to amount exceeding 25 per cent.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For continuing to do business with impaired capital, fine of $1000; for acting through unauthorized agents, revocation of authority for not less than 90 days; neglecting to file statement of business and affidavit, fine of $500 and $100 for each month neglect continues; for infringing law regarding casualty companies, $1000 for each offense.

POLICY FORM OR PROVISION.—Accident and Health standard provisions, 1915.

PRELIMINARY DOCUMENTS.—File with Insurance Superintendent a written application for license, stating desire to transact business in State, and that license shall cease if company removes action to United States Court; copy of charter and by-laws, together with statement of name, place of business, amount of capital, etc.; certificate of deposit of securities; appointment of attorney, certificate of compliance laws of home State. Certified copy of report of recent examination and annual statement for December 31. preceding.

PUBLICATION.—Annual statement to be published in two newspapers of general circulation, the one printed in the city of Chicago and the other printed in the city of Springfield not less than 15 days. Department issues abstract and instructions as to publication.

REBATES.—No provision. Anti-discrimination for Accident and Health.

RECIPROCAL LAW.—Casualty companies. Yes.

REMOVAL OF SUITS.—If any company makes application for removal of suits to any United States Court, although there may have been a stipulation authorizing such removal, Insurance Superintendent shall immediately revoke license, which may not be renewed within three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liabilities of casualty companies, all outstanding indebtedness shall be counted and a premium reserve on policies in force equal to the unearned portions of gross premiums charged for covering risks computed on each respective risk from date of issue of policy. Further reserve for liability companies is computed as in California (which see). Reserve of accident life companies shall be 50 per cent of gross premiums of all outstanding policies.

RESIDENT AGENT LAW.—No provision.

TAXES.—The act provides for a tax of two per cent on gross premium receipts.

SEMI-ANNUAL STATEMENT.—No provision.

TAX STATEMENT.—Must be submitted by March 1; Department must bill company by May 15; tax must be paid by July 1.

INDIANA.

SUPERVISING OFFICER, OTTO L. KLAUSS, AUDITOR OF STATE, INDIANAPOLIS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who makes insurance contracts or collects premiums, except banks.

AGENT'S LICENSE.—Date for renewing in January.

ANNUAL STATEMENT.—Date of filing in January. Live stock companies must make semi-annual statements in January and July.

Statements regarding company and proofs of required investments for requiring certificate to be filed annually in January.

All foreign companies must appoint auditor.

ATTORNEY FOR SERVICE.—Appoint agent, or in default of agent, Auditor of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, December 31.

COUNTY TAX.—No provision.

DEPOSIT.—Companies organized outside of United States must have on deposit in one or more States of United States $100,000, held by a citizen thereof as agent for such company. Fidelity and surety company, $100,000 with some State.

EXAMINATION.—At discretion of Auditor, expense to be borne by company.

Auditor who examines into reported violation of laws not to charge more than $10 per day besides his necessary traveling expenses.

If he believes company is conducting its business fraudulently, Attorney General shall be authorized to commence quo warranto proceedings against it.

FEES.—For filing articles of incorporation, one hundred dollars ($100); for filing annual statement, twenty dollars ($20); for examination of annual statement, five dollars ($5); for license to such corporation, association or society, and for each renewal thereof, five dollars ($5); for each license to agent, one dollar ($1), provided that the fee for license to agents shall not be required of other than life insurance companies; for each certificate of compliance, one dollar ($1); for each certificate of valuation or deposit, one dollar ($1); for affixing seal and certifying to any paper, one dollar ($1).

FUNDS.—Every company must have capital stock of at least $100,000 invested in stocks or bonds of some one or more States of United States, or in bonds of a county, town or city of this or any other State at their current market value or in real estate bonds or mortgages with double the amount for which same is mortgaged.

Accident and health and live stock companies must have $100,000 of assets invested in United States or State bonds, county, city or town bonds of any State of United States, or first mortgage bonds on real estate in any State. No surety company shall transact business either singly or generally in connection with casualty business unless it has $250,000 capital, $100,000 of which is invested as required above.

Companies writing only one line of Casualty Insurance need but $100,000 capital, with $50,000 additional for every additional line until $300,000 capital when it may write all lines.

Fidelity and surety, $250,000 capital stock paid up in cash, Surety under separate law.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For making political contribution, fine not exceeding $1000; for violating provisions concerning live stock companies, from $100 to $1000; for violating burglary provisions from $100 to $500; for violating any provision of insurance act, $1000, or imprisonment for not more than thirty days or both; for not making tax statement within thirty days, fine of $100 for each day's delay.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORMS OR PROVISIONS.—Standard.

PRELIMINARY DOCUMENTS.—File certified statement showing name and locality of company, capital and business and act of incorporation; instrument appointing attorney; evidence of investments. These statements to be renewed annually in January. Live stock companies must furnish certificate from home department that company is authorized to do business.

PUBLICATION.—Annual statements and semi-annual statements to be published in two leading daily newspapers having largest circulations; $1 per square limit to expense of publication, paid by company.

REBATES.—Forbidden.

RETALIATORY LAW.—Yes.

REMOVAL OF SUITS.—Same as Life.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—(See New York.)

RESIDENT AGENT LAW.—No provision. Non-resident agent must maintain permanent office in Indiana.

SEMI-ANNUAL STATEMENTS.—None required.

TAXES.—Companies to pay $3 on every $100 of gross amount of all receipts in State less losses actually paid within State.

TAX STATEMENT.—Date for filing, in January and July, report to end December 31 and June 30. If not made within thirty days, company shall be fined $100 for each additional day report is delayed.

IOWA.

SUPERVISING OFFICER, A. C. SAVAGE, COMMISSIONER OF INSURANCE, DES MOINES.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and state or government under laws of which it is organized.

AGENT DEFINED.—Any person who shall in any manner, directly or indirectly, transact the insurance business for any insurance company complying with the laws of the State.

Any person who shall hereafter solicit insurance or procure application therefor shall be held to be the soliciting agent of the company issuing a policy on each application, or on a renewal thereof, any thing in the application or policy notwithstanding.

AGENT'S LICENSE.—Date of expiration, end of insurance year for which company is authorized; fee, $2 for foreign company; 50 cents domestic company.

ANNUAL STATEMENT.—Date for filing, January 1, or within thirty days thereafter. Statements of foreign companies shall also show losses incurred and premiums received in this State. Commissioner of Insurance to furnish printed forms.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

DEPOSIT.—Reciprocal law. All mutual companies writing level premium insurance must deposit same legal reserve as stock company. Iowa companies must deposit full amount of paid up capital stock.. One hundred thousand minimum in all cases. Higher amount required when certain coverage written.

EXAMINATIONS.—To be made only by order of Commissioner of Insurance at said time as it may direct. Not to exceed two years.

FEES.—Publication of annual report and certificate, $6; agent's license, $2; filing first application and copy of charter, $25; permission to do business and certified copy thereof, $2; filing annual statement, $20; and issuing renewal of permission, $2; official examinations, actual expenses incurred; every copy of paper, 20 cents per folio; affixing seal to and certifying same, $1; certificate for publication of foreign companies, $2.

FUNDS.—Foreign companies must have capital of at least $200,000 actually paid up and exclusive of assets deposited in any other State for benefit of policyholders there. But this shall not apply to mutual insurance companies or associations formed for the purpose of insuring a single class of property only. Plate glass companies need have only $100,000 capital, and companies insuring against personal accident exclusively and having $100,000 paid up capital and cash surplus safely invested in such amount as shall be approved by the Commissioner of Insurance, exclusive of assets deposited in other States, shall be deemed to be possessed of $200,000 actual capital. No company shall issue policies of insurance for more than one of the nine classes of insurance provided for, or expose itself to loss on any one risk to amount exceeding 10 per cent of its capital, unless amount is safely reinsured. A. Any domestic or foreign insurance company authorized to write fire, lightning, tornado, hail, glass, sprinkler; may also write marine, automobile, except loss by reason of injury to person. B. Any domestic or foreign insurance company authorized to write fidelity and surety (except criminal); only stock companies, checks and registered paper, or health and accident, malpractice, sprinkler, employers' liability, automobile; may also write steam boiler and burglary. C. Any domestic or foreign insurance company, with capital of $500,000, authorized to write health and accident, malpractice, sprinkler, employers' liability, automobile; may also write fidelity and surety (except criminal); only stock companies, checks and registered paper, steam boiler and glass. D. Any domestic company, capital stock of $150,000, authorized to write health and accident, malpractice, sprinkler, employers' liability, automobile; may also write steam boiler and glass. E. Any foreign insurance company, capital stock of $300,000, authorized to write health and accident, malpractice, sprinkler, employers' liability, automobile; may also write steam boiler and glass.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to act for any company whose capital is impaired to the extent of 20 per cent thereof.

MISCELLANEOUS PROVISIONS.—Authorized stock and mutual fire companies may issue the following policy aside from the standard fire policy:

(Automobile-Marine.) Insure vessels, freights, goods, wares, merchandise, specie, bullion, jewels, profits, commissions, bank notes, bills of exchange and other evidences of debt, bottomry and respondentia interests, and every insurance appertaining to or connected with marine risks of transportation and navigation, and insurance upon automobiles, whether stationary or being operated under their own power, which shall include all or any of the hazards of fire, explosion, transportation, collision, loss by legal liability for damage to property resulting from the maintenance and use of automobiles, and loss by burglary or theft or both, but shall not include insurance against loss by reason of bodily injury to the person.

The law requires that time for filing notice or proofs of claim against all fire and casualty companies shall not be limited to less than sixty days after happening of loss, accident or other contingency insured against.

MISREPRESENTATION.—Misleading statements of any character prohibited by Section 1758-f.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Agent acting without license, $25 for each day he solicits; soliciting insurance for company which does not conform to laws, $100 to $1000, or imprisonment not exceeding 1 year. Any officer doing business for company failing to comply with law, not more than $1000, and imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Must contain application; must provide for cancellation of policy upon request of the insured upon equitable terms, and the return of any premium paid in excess of the Iowa short rates up to the time of cancellation. Must show whether company is stock or mutual; must be subscribed by president or other officer and attested by secretary; may not be forfeited without due notice; may be canceled by company by returning pro rata unearned premiums and giving five days' written notice to insured. Limit of time for filing proofs of loss not to be less than sixty days. The form must have been first approved by the Commissioner of Insurance.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; certified by laws and copy of charter statement regarding company and its financial condition; copy of last annual report; certified copy of last examination, and duplicate copies of all policies, certificate of compliance and deposit license department.

PUBLICATION.—Commissioner of Insurance shall publish, as soon after March 1 as practicable, in two newspapers of general circulation, a synopsis of annual statement and statement that company has complied with insurance laws of State. One publication to be made at seat of government. Fee, $6.

REBATES.—No such company or association or agent shall pay, or allow, directly or indirectly, as an inducement to insurance, any rebate of premium payable on the policy. Section 1782 (all fire and casualty companies included under the word "casualty" in this section).

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Yes—Forty per cent premiums received or highest reserve required in any State where company is authorized whichever is the highest.

RESIDENT AGENT.—Under the provisions of a Department ruling, based on last sentence of section 1739 and sections 1683-r3 and 1821-k, requisitions made by any company in behalf of a non-resident agent will not be honored.

SEMI-ANNUAL STATEMENT.—None specified. Commissioner may require.

TAXATION.—Companies of other States of United States and of other countries shall at time of making annual statements, pay a tax of 2½ per cent on gross premiums collected in State. Deduct premiums received, returns on cancellations and policies not taken from gross premiums. Retaliatory law highest tax rates, etc., followed.

TAX STATEMENT.—Date for filing, January 1.

KANSAS.

SUPERVISING OFFICER, FRANK L. TRAVIS, SUPERINTENDENT OF INSURANCE, TOPEKA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Company must not publish its assets unless it shall in the same connection, and with equal conspicuousness publish its liabilities, the same to be determined in the manner required in making the annual statements to this Department. And any publication purporting to show its capital shall only exhibit the amount of such capital as has been actually paid in cash. Foreign companies' assets shall be considered only the amounts deposited with States of the Union. All policies, renewals, signs, circulars, cards or other public announcements shall be held as advertisements.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee, $2. Company may appoint one or more general agents, with authority to appoint other agents in this State. Certified copy of appointment to be filed with Superintendent. Application executed by agent and approved by company is required before license will be issued.

ANNUAL STATEMENT.—Date for filing, January 1, or within two months thereafter. Forms furnished by Superintendent.

ATTORNEY FOR SERVICE.—The Superintendent of Insurance to be appointed attorney to accept service of legal process. Company to file with the Insurance Department written consent, irrevocable, that action may be commenced against the company in any county in the State in which the cause of action shall arise or plaintiff shall reside, and that service of process on the Superintendent shall be binding on the officers of the company.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, last day of February.

COUNTY TAX.—None.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At discretion of Superintendent. Fees, $10 per day for any person engaged in making examination in addition to necessary traveling expenses. to be paid by company.

FEES.—Filing and examining copy of charter and issuing certificate of authority thereon, $55; filing annual statement, $50; agent's license, $2; copies of papers filed in insurance department, 20 cents per folio; affixing seal of office and certifying any paper, $1. If expenses of insurance office are not covered by amount received from fees, the excess amount shall be assessed on all companies doing business in State.

Every company shall pay $50 annually to school fund.

FUNDS.—Capital required of foreign companies shall be same as that required of domestic companies, $100,000 for joint stock company, and no company organized to do one of following kinds of insurance: first, fire and lighting or transportation; second, health or casualty; third, live stock. shall do more than one of the three kinds.

Fidelity and Surety. Paid-up capital, $250,000. Corporations of this class admitted upon the same terms and by the same procedure as foreign life insurance companies, pay the same fees and comply with the same conditions required of foreign life insurance companies. (See life companies.)

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of 20 per cent, and stockholders fail to repair it, company shall be enjoined from doing business.

LIMIT OF RISK.—No company shall expose itself to loss on any one risk to amount exceeding 5 per cent. of capital, unless same shall be reinsured in some other reliable company.

MISREPRESENTATION.—It shall be unlawful for any agent of any insurance company to in any way misrepresent to the insured the conditions and settlements contained in any contract for fire, life, casualty or any other class of insurance; and any person or persons violating any of the provisions of this act shall be deemed guilty of a misdemeanor. [For penalties see Statutory Requirements Life.] Laws of 1909.

MUNICIPAL TAXES AND FEES.—Yes.

PENALTIES.—Doing business for unauthorized company, $500; for not filing annual statement, $500, and additional $500 for every month violation continues; for company or person acting without authority, $500; for violating any insurance law, $500, and person besides shall be deemed guilty of a misdemeanor, and, if convicted, may be fined from $50 to $500, or imprisoned not more than six months or both; for not paying losses within three months after final judgment, company shall be perpetually enjoined from doing business in State until claims and costs have been paid.

POLICY FORM OR PROVISIONS.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with Superintendent consent of company to receive process and appoint attorney; copy of charter or deed of settlement, together with sworn statement giving name, location and financial condition of company and copy of last annual report.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies to pay 2 per cent, and companies of foreign countries, 4 per cent on all premiums collected in State during year ending preceding December 31.

Tax to be paid March 1.

TAX STATEMENT.—Final date for filing, no provision.

KENTUCKY.

SUPERVISING OFFICER, JAMES F. RAMEY, INSURANCE COMMISSIONER, FRANKFORT

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must publish liabilities with equal conspicuousness as assets, and exhibit paid-up capital only.

AGENT DEFINED.—Whoever solicits and receives application for insurance on behalf of any insurance company, or transmits for any person other than himself an application for insurance, or a policy of insurance to or from such company, or advertises that he will receive or transmit the same, or who shall in any manner, directly or indirectly, aid or assist in transacting the insurance business of any insurance company.

AGENT'S LICENSE.—To be renewed annually. Fee, $3.

ANNUAL STATEMENT.—Date for filing, January 10, or within one month thereafter. Time may be extended by Commissioner for good cause, but not beyond sixty days. Printed forms furnished by Commissioner.

ATTORNEY FOR SERVICE.—Insurance Commissioner and all agents of the company.

COMPANY DEFINED.—Any association, individual, company, corporation, partnership or joint stock company engaged in or carrying on in any manner the business of insurance in this State.

COMPANY LICENSE.—Issued annually, as of July 1, upon Commissioner's finding that company has complied with law and maintains its capital.

DEPOSIT.—Reciprocal law.

Companies must have on deposit in some other State, or this State, $100,000. Companies of foreign countries must have at least $200.000 deposited in authorized securities in some State of United States.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing charter, $30; filing annual statement, $25; additional statement, $25; agent's license, $3; seal of office, with certificate, $1; copies of any paper, 20 cents per folio.

Commissioner is authorized to assess an equal amount on each company, to provide for any deficiency in expense of department.

FUNDS.—No company can do more than one of the following kinds of insurance: first, health, accident and employer's liability; second, fidelity and surety; third, live stock; fourth, plate glass; fifth, steam boiler; sixth, burglary or theft, or both; seventh, real estate title; eighth, credit guarantee, without having on deposit in this or some other State of the United States $100,000 and an additional $50,000 for each additional kind of insurance more than one. And no company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital, unless same is reinsured.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact business for any company whose capital is impaired to the extent of 20 per cent thereof while such deficiency continues, unless it be repaired in sixty days.

MISREPRESENTATION.—Unless material or fraudulent, shall not prevent recovery on policy.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For unlicensed agent or one who procures premiums through fraudulent representations, from $50 to $100; false annual or other statement, imprisonment from two to ten years; making insurance for authorized company, but not in compliance with law, fine not exceeding $1000; transacting insurance for company which has not paid fees and taxes, fine from $50 to $100, and imprisonment from thirty to fifty days; refusing to testify, fine not exceeding $1000, or imprisonment not exceeding one year.

For not making tax statement, following provisions:

Article XIII., subdivision 5, 1906. Any company failing or refusing for thirty days to return statement and pay taxes shall forfeit $100 for each offense.

Same act, subdivision 6. (Every insurance company, other than life insurance companies and assessment casualty companies), if taxes not paid within thirty days, a penalty of $5 additional of each $100 of gross premiums shall attach. Any such company failing to make such report shall be fined from $100 to $500 for each offense.

POLICY FORM OR PROVISIONS.—Policy to be headed by proper or corporate name of company and state whether same is mutual or stock.

Policy is valid even if agent has not acted in compliance with law.

All statements shall be deemed representatives and not warranties.

Live stock companies liable to full face value of policy.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with Commissioner resolution of company appointing attorney; copy of charter; last annual statement; certificate of deposit; power of attorney.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUIT.—If any company shall, without consent of other party, remove any suit to Federal Court, or institute any suit in any Federal Court, its license shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—The Legislature of 1912 passed an act prescribing a very complicated system for calculating the reserve liability on policies written by casualty companies doing an accident and employer's liability insurance business.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies other than life shall pay $2 on each $100 of all premiums received in this State, less returned premiums on canceled policies and reinsurance in companies transacting business in this State.

TAX STATEMENT.—Date for filing, Article XIII., 1906, subdivision 4; "Every insurance company other than life, and all fire insurance companies not organized under laws of this State, shall, on December 31 or within thirty days thereafter," return statement of premiums for taxes.

Article XIII., subdivision 6, 1906: "Every insurance company other than life insur-

ance companies and assessment casualty companies, not organized under laws of this State shall, on the first day of December or within thirty days thereafter," file statement of premiums.

LOUISIANA.

SUPERVISING OFFICER, JAMES J. BAILEY, SECRETARY OF STATE, BATON ROUGE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No company shall advertise any assets not actually possessed by it nor subscribed capital not paid up in cash. Advertisements must agree with last annual statement and must state specifically sum of assets and liabilities.

AGENT DEFINED.—Any person who solicits insurance for a consideration on behalf of any insurance company, or transmits for a person other than himself an application for, or a policy of insurance to or from such a company, or offers or assumes to act in the negotiation of such insurance, shall be deemed an insurance agent within the intent of this act, should he receive from the company any compensation whatever, either for himself, or for any other person, partnership or corporation, and shall thereby become liable to all the duties, requisitions, liabilities and penalties to which an agent of such company is subject.

AGENT'S LICENSE.—Every company must appoint an agent for business purposes, with an established domicile in Louisiana, who will be responsible for the State license. Date of expiration before March 31.

ANNUAL STATEMENT.—Date for filing, before March 1. Companies must also file annual certificate from proper officer of home State, or if foreign company, of State in which it has deposit, showing that it has complied with laws. No company not reporting to home State shall be allowed to do business in this State. Fidelity and guaranty companies make statement in January.

ATTORNEY FOR SERVICE.—Appoint Secretary of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Personal accident and health companies are licensed same as life companies. Burglary, credit, liability, plate glass, steam boiler, live stock, same as fire. No special provision is made for the organization of title or bond and mortgage guarantee companies. Every accident company (society), association, corporation or other organization or firm, or individual doing and conducting an accident business of any kind in this State, whether located, domiciled, or operated here, through a branch department, resident board, local office, firm, company, corporation, or agency of any kind whatsoever, shall pay a separate and distinct license on said business for each company represented, and said license shall be based on the gross annual amount of premiums on all risks located within the State, as follows: The minimum license for $30,000 of premiums or less is $140, and the license is increased $40 to $80 for each additional $10,000 of premiums; $1,500,000 of premiums is the highest class provided for, with license of $10,800.

DEPOSIT.—Company organized outside of United States shall have on deposit in this or some other State of United States, where it has been duly authorized to transact business, $200,000 in trust for creditors and policyholders in United States, which shall be deemed capital of such company. Fidelity and guaranty companies must have invested in specified securities in some State of United States at least $100,000 of cash capital, as trust for all obligees of such companies in United States. Companies of foreign countries may appoint trustees, but they must be residents of this State and citizens of United States. Surety and fidelity company to deposit $50,000 in bonds of Louisiana, or of the United States, with the State Treasurer of Louisiana. All companies except surety, fidelity and plate glass must give a bond of $20,000 to State Treasurer of Louisiana. Live stock company to deposit $5000.

EXAMINATION.—At discretion of Secretary of State. He may accept certificate of proper officer of home State, or of State where company has deposit, in lieu of such examination.

FEES.—For each certificate to any instrument of writing or otherwise, where the seal

of office is affixed, $1; for recording or copying, 25 cents per folio; for each certificate of authority to a company or association, $10; agent's certificate, $2; filing annual statement, $15; filing any additional paper required by law, 25 cents per 100 words and $1 for certificate showing same. Reciprocal legislation regulates other fees.

FUNDS.—Foreign companies must have same capital as is required of similar domestic companies, viz.: fidelity, accident, steam boiler, elevator, bicycle and vehicles, plate glass, credit or guaranty and burglary companies must have capital of $100,000. Any company which combines two or more of subjects specified must have capital equal to joint sum of capital required for each subject. Live stock company $25,000.

Fidelity and guaranty companies must have $100,000 cash capital, proper assets in excess of capital and a premium reserve besides deposit.

IMPAIRMENT OF CAPITAL.—If capital is impaired to the extent of 25 per cent thereof, or assets of company are insufficient to justify its continuing business, Superintendent shall revoke certificate of authority.

MISREPRESENTATIONS.—Any company issuing a health or accident policy without a medical examination, waives right to claim forfeiture for misrepresentation, under certain conditions.

MUNICIPAL TAXES AND FEES.—Municipalities allowed to charge same license as State.

PENALTIES.—For agent acting without certificate, fine from $100 to $300; for unauthorized agent, or one acting for company which has not complied with laws, fine from $100 to $300, or imprisonment from thirty to ninety days; and any one who attempts to solicit insurance after his license is revoked, subjects himself to same penalty; for rebating, forfeit of right to do business and liable to refund double the amount of rebate and all damages; for paying commission to agent without certificate, revocation of license for three months for first offense and one year for second. Any company paying commission to agent during period his license is revoked shall be liable to a revocation of its certificate.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File appointment of attorney; certified copy of charter or deed of settlement; statement of financial condition; proofs that company is legally organized under laws of home State and has requisite capital; appointment of resident agents. Fidelity and guaranty companies file written application; copy of charter; financial statement; power of attorney.

PUBLICATION.—None required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to Federal Courts not prohibited.

RESERVE FOR REINSURANCE, METHOD OF CALCUATION.—Fidelity and guaranty companies to eliminate amount of liability for unearned portion of premiums at 50 per cent of annual premiums on all outstanding risks for one year or less, and pro rata for terms of more than one year.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—(See "License.")

TAX STATEMENT.—Final date for filing March 1.

MAINE.

SUPERVISING OFFICER, G. WALDON SMITH, INSURANCE COMMISSIONER, AUGUSTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Misleading advertising prohibited under penalty of fine or imprisonment.

AGENT DEFINED.—An agent authorized by an insurance company, whose name is borne on its policy, is its agent in all matters of insurance. Must be resident. Surety, credit and title companies. Every person who shall so far represent any such company as to receive or transmit applications for suretyships or insurance or to receive for delivery,

bonds or policies founded on applications forwarded from this State, or otherwise to procure suretyship to be effected by such company upon the bonds of persons or corporations in this State or upon bonds given to persons or corporations in this State, or otherwise to procure such insurance in the State, shall be deemed to be acting as agent for said company.

AGENT'S LICENSE.—Date of expiration, July 1. Any agent shall be personally liable on all insurance contracts unlawfully made by or through him for any company not authorized to do business in State.

ANNUAL STATEMENT.—Date of filing, January 31. Date may be extended by Commissioner to March 1. Surety, credit and title companies make statement in January.

ANTI-DISCRIMINATION LAW.—Yes. (See life section.)

ATTORNEY FOR SERVICE.—Same as for life companies.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Same as for life companies.

COUNTY TAX.—None.

DEPOSIT.—Reciprocal law. Companies organized outside United States must deposit a sum not less than the capital required of other foreign companies with Treasurer of this State or proper officer of some other State in United States for the benefit of all policyholders and creditors in United States. Such companies shall appoint trustees who are citizens of United States to hold all real estate, securities and assets of such company in United States.

EXAMINATION.—At discretion of Commissioner. It shall be optional with Commissioner to accept certificate of Insurance Department of home State of company as to its condition. If company objects to examination its license shall be revoked.

FEES.—License to company and each renewal thereof, $20, subject to reciprocal law; agent's license, or firm of agents, $2; $2 for each individual or member of firm, subject to reciprocal law; receiving service of process, $2; investigating frauds, $10 a day and expenses, with witnesses' fees.

FUNDS.—Life, casualty, health and live stock companies must have capital of $100,000, paid up and unimpaired, invested in or secured by real estate, bonds, stocks or securities other than named above.

Surety, title or credit companies must have $250,000 capital.

IMPAIRMENT OF CAPITAL.—Same as life companies.

MISREPRESENTATION.—Penalty for false statement made in application or in proof of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not filing annual or tax statements, or for not paying taxes, $5 for each day's neglect and suspension of license; for continuing to do business after Commissioner has suspended authority because of suspected condition, not more than $200; for not publishing annual statement, not less than $50; for doing insurance without license, not more than $50 for each offense, policy binding, however, if otherwise valid; for acting as agent for surety company which has not complied with laws, $100; for making false statement in regard to application for accident, health or casualty insurance, from $100 to $500 or imprisonment, or both.

POLICY FORM OR PROVISIONS.—Must bear correct copy of application if policy contains reference to it. Application for each policy to have certain form of words printed on or attached to it. No stipulations limiting time within which notice of accident, injury or death shall be given to company to a period less than thirty days after happening of accident shall be valid.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws; statement of financial condition; power of attorney.

PUBLICATION.—Condensed statement of company's condition, conformable to its last annual report, must be published annually, before May 1, three weeks successively in some daily or weekly paper printed in every county where it has an agent.

REBATES.—Prohibited. (See Anti-Discrimination Law.)

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No conditions, stipulations or agreements shall deprive the courts of this State of jurisdiction of actions against foreign insurance companies or associations. * * *

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Reciprocal law. Surety, title or accident, health or credit guarantee company, one and one-half per cent on gross premiums. Companies to pay a tax of one and one-half per cent on contracts made in State.

TAX STATEMENT.—Date of filing, on or before January 31. Taxes to be assessed on or before April 1 and paid on or before May 1.

MARYLAND.

SUPERVISING OFFICER, THOMAS J. KEATING, INSURANCE COMMISSIONER, BALTIMORE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—[See Publication.]

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, December 31. Fee, general agent, $2; sub-agent, $2.

ANNUAL STATEMENT.—Date for filing, January 1, within sixty days thereafter.

Forms furnished by Commissioner.

Foreign companies may transmit their statement of business other than done in United States any time prior to July 1.

ATTORNEY FOR SERVICE.—Appoint resident in State, or in case of his death or absence, service may be made on the Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—No fee required except from companies of foreign countries, and except from companies of other States which require Maryland companies to pay a license fee, in which case, under a retaliatory provision, a like fee is charged companies of those States; this, however, does not authorize casualty companies to insure automobiles or other property against loss or injury caused by fire.

COUNTY TAX.—None.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At discretion of Commissioner. Expenses not to exceed $25 per day for special examiner, $15 per day for Department examiner, and $10 per day per person or persons employed, and expenses.

FEES.—Annual license (for foreign companies only), $100, or in like proportion for fraction of year; filing copy of charter, $25; filing annual statement, $25; general agent's certificate of authority, $2; sub-agent, $2; all agents of Maryland companies, 50 cents; two abstracts of annual statement for publication, $4; copy of papers, 20 cents per folio; affixing seal thereto and certifying same, $1.

Surety, liability, fidelity, accident, boiler, plate glass, health, burglary, sprinkler leakage, credit, indemnity, and casualty shall not pay license fee. All miscellaneous casualty and surety companies of other States are exempted from the payment of the annual license fee of $100, which must be paid by companies of foreign countries, except as above noted.

FUNDS.—Capital of foreign companies shall be same as required of domestic companies, and shall in no case be less than $100,000 invested in proper securities. Every company must keep an amount equal to its entire reinsurance reserve and all other debts and claims against it, exclusive of capital stock, invested as specified.

IMPAIRMENT OF CAPITAL.—Any impairment must be remedied.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Reciprocal Law. Agent acting for company which has not complied with laws, $500 for every day he shall so act; for rebating, from $100 to $1000; company neglecting for thirty days to make required statement, $100 for each day's neglect; for violating general provisions, from $100 to $1000.

POLICY FORM AND PROVISIONS.—Policy shall be headed and entitled only by proper or corporate name of company. Must be signed and countersigned by authorized officer or agent.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter or deed of settlement; power of attorney; statement of financial condition; certificate of appointment of general agent and list of agents in State; copy of last report on examination.

PUBLICATIONS.—Abstract of annual statement to be published annually at the time of issuing license in a daily newspaper in Baltimore once a week for three consecutive weeks by the Insurance Department, and the company must publish the abstract in another newspaper in Baltimore three times, and in both cases the first publication of the abstract must appear before April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—For taxes, no. But retaliating.

RESIDENT AGENT LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESERVE AND REINSURANCE, METHOD OF CALCULATION.—Regulated by National Convention of Insurance Commissioners.

SEMI-ANNUAL STATEMENT—Not required.

TAXES.—Companies to pay tax of one and one-half per cent on premiums actually collected or received in State, less return premiums and reinsurance premiums in authorized companies.

TAX STATEMENT.—Date for filing at time of obtaining license. Embodied in annual statement.

MASSACHUSETTS.

SUPERVISING OFFICER, CLARENCE W. HOBBS, COMMISSIONER OF INSURANCE, BOSTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Assets shall be published with equal conspicuousness as liabilities and all circulars, etc., must be filed with Commissioner upon his written request. Capital published shall be only such as is paid in cash.

AGENT DEFINED.—A person not a duly licensed broker, who for compensation solicits insurance on behalf of any insurance company, or transmits for a person other than himself an application for or a policy of insurance to or from such company, or offers or assumes to act in the negotiation of such insurance, shall be an insurance agent within the intent of this act, and shall thereby become liable to all the duties, requirements, liabilities and penalties to which an agent of such company is subject. Must be resident.

AGENT'S LICENSE.—Date of expiration, June 30; fee, at least $2. Insurance agent or broker acting for a person other than himself in negotiating a contract for the purpose of receiving the premium, be held to be the company's agent. Such agent or broker, who knowingly procures by fraudulent representations payment of a premium shall be fined $100 to $1,000, or by imprisonment not more than one year. An insurance agent shall be personally liable on all contracts of insurance unlawfully made by or through him, directly or indirectly, for or in behalf of any company not authorized to do business in this Commonwealth.

ANNUAL STATEMENT.—Date for filing January 15, showing financial condition on preceding December 31. For cause Commissioner may extend time limit not later than March 1.

Form furnished by Commissioner.

Annual statement of foreign company shall show business only in United States.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance. "Foreign," when used without limitation, includes all those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, June 30.

COMPANY OF FOREIGN COUNTRY.—Shall not be admitted until, besides complying to the requirements imposed upon companies of other States of the United States, it has made with the Treasurer and Receiver-General or with the financial officer of some State of the United States a deposit of an amount not less than the capital required for domestic companies.

COUNTY TAX.—None.

DEPOSIT.—Domestic title companies must set apart amount not less than two-fifths of capital and not less than $100,000 as guaranty fund invested according to specifications governing domestic companies.

Any admitted company of a foreign country may appoint trustees who are citizens of the United States and approved by the Commissioner of Insurance to hold funds in trust for the benefit of its policyholders and creditors in the United States.

EXAMINATION.—At discretion of Commissioner, company to pay expenses. Domestic every three years.

FEES.—Filing copy of charter or deed of settlement, $30; filing statement with application for admission and for each annual statement, $20; license to insurance broker, $10; license or renewal thereof to insurance agent, $2; certificate of compliance, $2; for each service of process on Commissioner as attorney, $2; copy of paper on file in insurance office, 20 cents a page for printed matter and 40 cents a page for tabulated matter and $1 for certifying same.

FUNDS.—Capital of companies fixed according to following kinds of insurance: 1. Guarantee fidelity of persons in positions of trust and to act as surety on bonds. 2. Against loss or damage to property of assured or loss to life, person or property of another for which assured is liable, caused by explosion of steam boilers. 3. Against personal bodily injury or death by accident, or against loss or damage on account of bodily injury or death by accident of any person, or against damage caused by automobiles to property of another for which insured person, firm or corporation is responsible and on health of individuals. 4. Plate glass insurance. 5. Against loss or damage from breakage or leakage of sprinklers, pumps, water pipes or plumbing and its fixtures, and accidental injury to same from other causes than fire or lightning. 6. Loss to property arising from accidents to elevators, bicycles and vehicles, except rolling stock of railways. 7. Credit or guaranty insurance. 8. Title insurance. 9. Burglary insurance. 10. Against loss arising from the death of domestic animals and to furnish veterinary service.

Companies under clauses 1, 2, 3, 5, 6, 7, 9, 10 must have not less than $200,000; under 3, to insure only against sickness and bodily injury or death of insured by accident, and under 4 and 10, $100,000. If under 8, capital shall not exceed $1,000,000.

IMPAIRMENT OF CAPITAL.—If not impaired beyond one-quarter domestic company can continue business, but capital is legally subject to be made good by assessment of stock.

MISREPRESENTATION.—False statements by solicitor, agent or physician. Any solicitor, agent, examining physician or other person, knowingly or wilfully making false statements in reference to an application for insurance, for the purpose of obtaining a fee, commission, money or other benefit, shall be deemed guilty of a misdemeanor.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Unlicensed agent, or one who transacts for unauthorized company, $100 to $500; licensed agent who acts for unauthorized company or makes false affidavit or statement forfeits license and is liable to fine of $100 to $500 or imprisonment of not more than one year or both; violation of advertising law, $50 to $500; limiting jurisdiction in time for bringing action to less than two years, $50 to $200; neglect to file annual statement, $100 for each day neglect continues: wilful false annual or other statement, $500 to $5000; person who makes oath to such statement guilty of perjury;

insuring on single risk larger amount than law permits, $500; neglect to obey summons to testify or hindering examinations, not more than $1000 or imprisonment not more than one year; rebating, not more than $200; any violation not specified, not more than $500.

POLICY FORM OR PROVISIONS.—Must be headed by corporate name of company, and company must transact business under such name. Any stipulation depriving courts of this jurisdiction of actions against companies, or limiting time for commencing such actions to less than two years, shall be void. Policy, however, to be binding on company. Penalty for same, $50 to $200. Copies of personal accident and health policy forms must be filed with Insurance Commissioner 30 days for approval.

No company shall insure in a single risk a larger amount than one-tenth of its net assets.

POLITICAL CONTRIBUTIONS.—Prohibited.

PENALTY.—Fine of not more than $1000, or imprisonment of not more than one year.

PRELIMINARY DOCUMENTS.—File certified copy of charter or deed of settlement; sworn statement of financial condition and business; proof that company is legally organized in its home State; proof that it has fully paid-up capital required, and that it insures on any single hazard no amount larger than one-tenth of its net assets; appointment of Commissioner of Insurance as attorney for service; appointment of resident agent.

PUBLICATION.—Not required.

REBATES.—Prohibited; penalty not more than $200.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liability upon its contracts of an insurance company other than life and real estate title insurance, and the amount such company shall hold as a reserve for reinsurance, Commissioner may take either 50 per cent or the actual unearned portion of the premiums written in its policies or pro rata. Besides the reserve each company shall be charged as a liability with all unpaid losses and claims and debts, including capital stock. He shall allow to credit of company in the account of its financial condition only such assets as are available for the payment of losses in this commonwealth, but may credit any deposits or funds of the company set apart as security for a particular liability in set-off to the amount charged on account of such liability.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No.

TAXES.—Casualty, liability, surety and fidelity companies shall pay tax of 2 per cent upon all premiums collected in this commonwealth.

TAX STATEMENT.—Date of filing, month of January, covering business transacted during year ending December 31.

MICHIGAN.

SUPERVISING OFFICER (to be appointed), COMMISSIONER OF INSURANCE, LANSING.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Life law applies.

AGENT DEFINED.—Same as life.

AGENT'S LICENSE.—Date of expiration last day of February. Fee, reciprocal.

ANNUAL STATEMENT.—Date for filing, February 15. Evidences of investments also to be renewed annually. Surety bonding companies on February 15, with certificate of deposits required of all casualty companies, and life companies also, annually.

ATTORNEY FOR SERVICE.—Any resident of State, also Commissioner of Insurance and his Deputy.

COMPANY DEFINED.—Any company, association, corporation, partnership, individual or association of individuals, doing or attempting to do in this State, under any charter, compact, agreement or statute of this or any other State or foreign government, or whether incorporated or not, involving a guaranty contract or pledge of insurance upon

plate glass or steam boilers, or upon the life of domestic animals and loss by disease, accident or theft of such animals owned or located in this State, or upon individuals, residents of this State, against disease or against personal injury, disablement or death resulting from accident, or against loss from burglary, theft, or both, or against any other casualty specified in the charter which may lawfully be the subject of insurance, or guaranteeing the fidelity of any person holding public or private trust, or involving any contract to guarantee and indemnify merchants, traders and those engaged in business and giving credit, from loss and damage, by reason of giving and extending credit to their customers and those dealing with them.

COMPANY LICENSE.—Date of expiration, last day of February.

COUNTY TAX.—None.

DEPOSIT.—Reciprocal law. Companies transacting surety bonding in addition to general indemnity lines must have deposit of not less than $300,000.

Plate glass, accident, live stock, steam boiler and fidelity companies must have deposit of at least $100,000; surety bonding companies, $200,000.

EXAMINATION.—Same as life.

FEES.—Same as life; copies of papers, 20 cents per folio, and attaching certificate thereto, 25 cents.

FUNDS.—Capital of surety bonding companies shall be not less than $250,000 nor more than $1,000,000, and its deposit not less than $200,000. Plate glass, accident, live stock, steam boiler and fidelity companies must have capital of at least $100,000, and deposit of at least $100,000 in this or some other State of United States. Surety bonding companies must have at least $250,000 capital and $200,000 in good securities, deposited and held by officer or officers of not more than two States for benefit of holders of obligations of such company.

IMPAIRMENT OF CAPITAL.—Whenever capital of company shall become impaired to extent of 15 per cent, or shall otherwise become unsafe, license of company shall be canceled

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Same as life.

POLICY FORM OR PROVISIONS.—Standard provisions for health and accident.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File with Commissioner statement showing nature and financial condition of company; appointment of attorney; evidences of required investments and deposits; copy of charter; certified copy of last report or examination.

PUBLICATION.—No provision.

REBATE.—Prohibited as to all companies.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF COMPUTATION.—Casualty insurance, by taking 50 per cent of premiums received upon all risks not expired at time of making computation. In addition thereto, in case of employers' liability companies, liabilities for unsettled claims at not less than 50 per cent of premiums earned each year, less amount paid for losses upon claims brought under policies issued during said year, provided reserve shall not be computed for more than five years previous to date, and that amount of unliquidated earlier claims shall be added thereto.

SEMI-ANNUAL STATEMENT.—No.

TAXES.—Two per cent on gross premiums received in State less return premiums, and reinsurance premiums received from companies which have paid the two per cent tax.

TAX STATEMENT.—Date for filing, February 15.

MINNESOTA.

SUPERVISING OFFICER, GUSTAF LINDQUIST, COMMISSIONER OF INSURANCE, ST. PAUL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be published with equal conspicuousness as assets and only actually paid-up capital to be quoted. Company to do business only under its own name, and foreign companies to state conspicuously State or country under laws of which they are organized.

AGENT DEFINED.—Deemed to be agent of company and not of insured.

AGENT'S LICENSE.—Granted upon written application by company upon forms prescribed by Commissioner. Fee, for local agent of domestic insurer, 50 cents; of foreign insurer, $2. Agent is personally liable for policies made for unauthorized companies.

ANNUAL STATEMENT.—Date for filing, February 15; for good cause shown time may be extended to March 1.

Blanks furnished by Commissioner.

Statements of foreign companies limited to business in United States.

Statements also to contain, in separate schedule, details necessary for taxation.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—Every corporation or association engaged in insurance as principal.

COMPANY LICENSE.—Date of expiration, March 1; fee, $2.

DEPOSIT.—$100,000; reciprocal law.

Companies organized outside United States must deposit a sum not less than capital required of like companies, such deposit to be in exclusive trust for all policyholders and creditors in United States. Foreign companies may appoint trustees who are citizens of United States to hold funds.

EXAMINATION.—At discretion of Commissioner; at expense of company. Expenses incurred and $15 per diem if examination is made by the Insurance Commissioner, his deputy, actuary or chief examiner; $10 per diem if made by any other employee of Department.

FEES.—Filing certified copy of charter, $30; filing statement of financial condition, $20; each agent's or company's certificate of authority, domestic, 50 cents; foreign, $2; filing annual statement, $20; each certificate, $1; each copy of paper on file, 20 cents per folio, and $1 for certifying same; services of process on company, $2.

FUNDS.—Capital stock shall not be less than $100,000. Any company having actual paid-up capital of $250,000 and surplus of at least $50,000, constantly maintained, and authorized to transact any other kind of insurance than life, fire or marine, may also engage in any and all other kinds except three mentioned. Capital of real estate title insurance company shall be not less than $200,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of one-quarter or more, company shall be notified to repair same.

MUNICIPAL TAXES AND FEES.—No provision.

MISREPRESENTATION.—No oral or written misrepresentation in the negotiation of a policy shall be deemed material or defeat or avoid the policy or prevent its attaching unless such misrepresentation is made with actual intent to deceive and defraud, or unless the matter misrepresented increase the risk of loss.

PENALTIES.—For failure to appear before or obstruct Commissioner in examination, gross misdemeanor; negotiation of unlawful contracts, gross misdemeanor; agent who procures payments of premiums through fraudulent representations is guilty of gross misdemeanor; making false statements in applications, guilty of gross misdemeanor; failure to make annual statement, $100 for each day's neglect; wilfully making false annual or other statement, $500; violations not otherwise specified, gross misdemeanor; any company issuing policy in violation of law shall be disqualified from doing business until fines are paid and one year thereafter.

POLICY FORM OR PROVISIONS.—All contracts of insurance on property, lives or in-

terests in this State shall be deemed to be made in this State. Conditions and provisions to be contained in policies of health and accident insurance, specified by law. Forms of policies, classification of risks and rates pertaining thereto must be filed with the Commissioner of Insurance.

Policy must show corporate name. Must contain statement in full of conditions of insurance, and neither shall the application of the insured nor the by-laws of the company be considered as a warranty or a part of the contract except in so far as they are so incorporated or attached.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File copy of charter and financial statement; evidences of legal organization, requisite capital, deposits, etc.; instrument appointing attorney and appointment of resident agents.

PUBLICATION.—Summary of annual statement shall be published and proof of publication filed with Commissioner before May 1. Publication to be made in each of three most populous counties three times, and in a daily newspaper if there is one, or in weekly newspaper having general circulation in county. Rates not to exceed those charged for legal publications.

REBATES.—Prohibited. Subject to fine of not less than $60 nor more than $200, and revocation of license.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Instrument appointing attorney shall contain provision that company will not remove or make application for removal into any Court of United States any action or proceeding commenced in any Court of this State. In case of violation or revocation of license, said license to be revoked for one year.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the policy liability of any company other than life or title insurance, and the amount such company shall hold as reserve for reinsurance, the Commissioner shall take 50 per cent of aggregate premiums on policies running one year or less from date of policy, and a pro rata amount on policies running more than one year from date.

In a case of a casualty insurance company writing insurance against loss or damage resulting from accident to or injuries suffered by an employee or other person and for which the insured is liable, and under insurance against loss from liability on account of the death of or injury to an employee not caused by the negligence of an employer, it shall carry as a liability an additional reserve to provide for the payment of its unpaid losses, the amount of which shall be determined as follows: Each corporation which writes policies covering any of said kinds of insurance shall include in the annual statement a schedule of its experience thereunder, in the United States and foreign countries in the case of corporations organized in the United States, and in the United States only in the case of corporations organized outside of the United States giving each calendar year's experience separately, and crediting or charging each item to the year in which the policy to which it relates was written, as follows: (1) The earned premiums on all such policies written during the period of ten years immediately preceding the date as of which the statement is made, being the gross premiums on all such policies including excess and additional premiums and premiums in course of collection, less return premiums and premiums on canceled policies, and less the unearned premiums on policies in force as shown in such annual statement; (2) the amount of all payments of whatsoever nature made by reason or on account of injuries covered by such policies written during said period. This amount shall include medical and surgical attendance, payments to claimants, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses, and all other payments made on account of such injuries, whether such payments are allocated to specific claims or are unallocated; (3) the number of suits being defended at the date as of which the statement is made under policies written during said period, except suits in which liability is not dependent upon negligence

of the insured, and a charge of seven hundred and fifty dollars for each suit; (4) the number of deaths for which the insured are liable without proof of negligence, covered by policies written during said period, and not paid for at the date as of which the statement is made, and of a charge of the amount necessary to pay for such deaths; (5) the number of unpaid claims at the date as of which the statement is made on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written during said period, and a charge equal to the present value of the estimated future payments; (6) the loss ratio determined from the foregoing as to each year separately, using as the divisor the earned premiums shown in item (1), and as the dividend the amount of payments shown in item (2), plus the amounts charged in items (3), (4) and (5); (7) the number of suits being defended at the date as of which the statement is made under policies written more than ten years prior to such date, except suits in which liability is not dependent upon negligence of the insured; (8) the number of deaths for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to the date as of which the statement is made, and not paid for at such date; (9) the number of unpaid claims at the date as of which the statement is made on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to such date.

All unallocated payments in item (2) made in a given calendar year subsequent to the first four years in which a corporation has been issuing such policies shall be distributed as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding, ten per centum to the policies written in the third year preceding, and five per centum to the policies written in the fourth year preceding, and such payments made in the first four calendar years in which a corporation has been issuing such policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year; in the second calendar year fifty per centum shall be charged to the policies written in that year, and fifty per centum to the policies written in the preceding year, in the third calendar year forty per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding, and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the second year preceding, and ten per centum to the policies written in the third year preceding, and a schedule showing such distribution shall be included in such annual statement.

Each such corporation shall be charged with indebtedness for outstanding losses upon such policies determined as follows: (10) For all suits being defended under policies written more than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, one thousand dollars for each suit; (11) for all suits being defended under policies written more than five years and less than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, seven hundred and fifty dollars for each suit; (12) for all deaths for which the insured are liable without proof of negligence, covered by policies written more than five years prior to the date as of which the statement is made, the amount necessary to pay for such deaths; (13) for all unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence under policies written more than five years prior to the date as of which the statement is made, the present value of the estimated future payments; (14) for the policies written in the five years immediately preceding the date as of which the statement is made an amount determined as follows: Multiply the earned premiums of each of such five years as shown in item (1) by the loss ratio ascertained as in item (6) on all the policies written in the first five years of the said ten-year period, using as the divisor the sum of the earned premiums shown in item (1) for the first five

years, and as the dividend the sum of the payments shown in item (2) for such first five years, plus the sum of the charges in items (3), (4) and (5) for such first five years, but the ratio to be used shall in no event be less than fifty per centum at and after December 31, 1911, nor less than fifty-one per centum at and after December 31, 1912, nor less than fifty-two per centum at and after December 31, 1913, nor less than fifty-three per centum at and after December 31, 1914, nor less than fifty-four per centum at and after December 31, 1915, nor less than fifty-five per centum at and after December 31, 1916, and from the amount so ascertained in each of the last five years of said ten-year period deduct all payments made under policies written in the corresponding year as shown in item (2), and the remainder in the case of each year shall be deemed the indebtedness for that year, provided, however, that if the remainder in the case of any year of the first three years of the five years immediately preceding the date as of which the statement is made shall be less than the sum of the three following items for that year at that date—(a) the number of suits, except suits in which liability is not dependent upon negligence of the insured, being defended under policies written in that year and a charge of seven hundred and fifty dollars for each suit; (b) the amount necessary to pay for all deaths for which the insured are liable without proof of negligence, covered by policies written in that year, and (c) the present value of estimated unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written in that year—then the sum of said items (a), (b) and (c) shall be the indebtedness for that year.

A corporation which has been issuing such policies for a period of less than ten years shall nevertheless include in its annual statement a schedule as hereinbefore required for the years in which it shall have issued such policies, and shall be charged with an indebtedness determined in the same manner, but in determining the indebtedness for policies written in the five years immediately preceding the date as of which the statement is made, the minimum ratios hereinbefore prescribed shall be used subject to the same deductions and provisions as in the case of corporations that have been issuing such policies for ten years or more.

Section 2. This act shall take effect and be in force from and after its passage.

Approved April 20, 1911.

Fidelity companies shall comply with all the provisions of law relative to security prescribed for foreign life companies, so far as applicable.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Companies to pay tax of two per cent annually on all direct premiums, less return premiums, received in this State. To be paid on or before March 1.

TAX STATEMENT.—Date for filing, February 15, with annual statement.

MISSISSIPPI.

SUPERVISING OFFICER, T. M. HENRY, INSURANCE COMMISSIONER, JACKSON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be published with equal conspicuousness as assets. Capital advertised to be only paid-up capital.

AGENT DEFINED.—Every person who solicits insurance on behalf of any insurance company, or who takes or transmits, other than for himself, an application for insurance, or a policy of insurance to or from such company, or who advertises or otherwise gives notice that he will receive or transmit the same, or who shall receive or deliver a policy of insurance of any such company; or do or perform any other act in the making or consummation of any contract of insurance, shall be held to be the agent of the company for which the act is done.

AGENT'S LICENSE.—Date of expiration March 1.

FEE.—General agent, $3; local, $2. In case of loss Commissioner may certify to its issuance for 50 cents.

Agent personally liable on all contracts of insurance unlawfully made by or through him for any company not authorized to do business in State.

ANNUAL STATEMENT.—Date for filing, March 1, showing business on preceding December 31. Real estate, title and fidelity companies file statement January 30. Fee, $10.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance for service, $2.

COMPANY DEFINED.—Corporations, associations, partnerships or individuals engaged as principals in the business of insurance or guaranteeing the obligations of others, "foreign," includes all those formed by authority of any other State or government, and whose home office is not located in this State.

COMPANY LICENSE.—Date of expiration, March 1. Refused if company is prohibited by laws of its home State or country from investing its assets other than capital stock in bonds of this State.

DEPOSITS.—Foreign companies incorporated under any other government than United States shall make a deposit with State Treasurer or with proper officer of some other State in United States. Sum not less than capital required of similar companies in this State. Such deposit to be in exclusive trust for all company's policyholders and creditors in United States.

EXAMINATION.—At discretion of Commissioner, and only when Insurance Commissioner of home State of company shall refuse request of Insurance Commissioner of this State to furnish information. Companies to pay proper charges.

FEES.—Copy of annual statement and certificates thereto, $5; filing any other paper, $1; certificate of examination, $2; each seal when required, $1; service on Commissioner as attorney, $2; examinations, $25 per day and actual expenses incurred; publication of annual statement (paid to publisher), $9; copy of any paper, 10 cents per hundred words and $1 for certifying same.

FUNDS.—Company must have fully paid-up and unimpaired capital, exclusive of stockholders' obligations, of an amount not less than $100,000, or net cash assets of not less than $100,000, or net cash assets of $50,000, with also invested assets of not less than $100,000, and, in each case, with additional contingent assets of not less than $300,000, and such capital or net assets must be well invested and immediately available for the payment of losses in this State.

Surety companies must have $250,000 capital at least, $100,000 of which invested in safe United States or other securities, and deposited with proper officer of home State.

Capital required of plate glass companies, $10,000; health and hail insurance, $25,000; fidelity, accident, steam boiler, sprinkler and water pipe, accidents to elevators, bicycles and vehicles, except rolling stock of railways, credit, $50,000; real estate title and fidelity insurance, $25,000; limit of any one risk, 10 per cent of paid-up capital of a title company.

No company shall transact more than one class of insurance unless it shall pay license fees for each class and have requisite capital for each, provided that no company shall be required to pay larger aggregate fee than $350 per annum.

IMPAIRMENT OF CAPITAL.—Company may not do business if capital is impaired to extent of three-quarters thereof.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Agent procuring payment or promise of payment on premiums fraudulently, $100 to $500; failure to exhibit agent's license on demand, $10, or imprisonment for ten days; for unlicensed agent or who acts for unlicensed company, $100 to $500; licensed agent who acts for unauthorized foreign company, $100 to $500, or imprisonment not more than one year or both; violating advertising law, $50 to $200; failure to file annual statement. $100 for each day's neglect; wilfully making false annual or other statement, $500 to $1000; person taking oath to such statement, guilty of perjury; for violations not specifically provided for not more than $500; for acting as agent for unauthorized surety company, $1000.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter or deed of settlement; statement of financial condition, fee $20. Evidence that it is legally organized under laws

of its home State or government, that it has proper capital and that it insures on any single hazard a sum no larger than one-tenth of its net assets. Instrument appointing Commissioner attorney for service. Appointment of resident agent other than Commissioner, who shall acknowledge service of process.

PUBLICATION.—Abstract of annual statements shall be published in one newspaper in State.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company shall remove or make application to remove any suit to United States Court, license shall be revoked and may not be renewed for three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATIONS.—To determine liability upon its contracts of an insurance company, other than life, and real estate title insurance, and thence the amount such company shall hold as a reserve for reinsurance, the Commissioner shall take the actual unearned fraction of the premiums written in its policies, and every company shall set aside the pro rata unearned portion of the premium paid for contract to be held until termination of contracts.

RESIDENT AGENT LAW.—Yes. Outside agents may write through resident agents.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Paid within first fifteen days of February and August. All companies other than life pay tax of two and one-half per cent on gross, less return, premiums.

Accident insurance companies must pay a privilege tax of $100, annual license, $100; plate glass, $100, annual license, $100; live stock companies, $100; surety companies, $100; annual license, $100. Companies must obtain license for each line of business that it does, except that life companies may do an accident business. A tax of two and one-half per cent on gross premiums, less return premiums, is required.

TAX STATEMENT.—Date for filing, first thirty days of January and July of each year.

MISSOURI.

SUPERVISING OFFICER, ALFRED L. HARTY, SUPERINTENDENT OF INSURANCE, JEFFERSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities shall be advertised just as conspicuously as assets, and capital advertised shall be paid-up capital only.

AGENT DEFINED.—Any person or persons who shall receipt for any money on account of or for any contract or insurance for any insurance company not at the time authorized to do business in State, or who shall receive or receipt for any money from other persons to be transmitted to such company for a policy issued by such company, or who shall cause to be made any contract of insurance for such company shall be deemed its agent. Any person who shall be appointed, or who shall act as agent for any insurance company within this State, or who shall as such solicit applications, deliver policies or renewal receipts, and collect premiums thereon, or who shall receive or collect moneys from any source as an agent for such company, shall be held responsible in a fiduciary capacity to such company for money so collected or received by him.

AGENT'S LICENSE.—Date of expiration, February 1. Fee, $2.

AGENTS.—Local agents and solicitors must have certified copy of company's authority to transact business as their license. One copy answers for a firm, but each member of the firm must be named therein, except for companies whose home States require each member of the firm to have a separate license. In cities of 100,000 population agents must have special license, at an annual cost of $100. Other incorporated towns have license system under which they demand of insurance agents $5, $10, $15, $20 or more per annum.

ANNUAL STATEMENT.—Date for filing, January 1, or within thirty days. Companies of foreign countries, statements for year ending December 31 or June 30. Blanks furnished by Superintendent. Foreign companies shall make up supplementary statement showing business in United States for year ending December 31.

ATTORNEY FOR SERVICE.—Appoint Insurance Superintendent.

COMPANY DEFINED.—Section 6203, Laws of 1919.

COMPANY LICENSE.—$50 for charter, $10 other papers, $1 license.

COMPANY OF FOREIGN COUNTRY.—Papers, certificates, etc., required to be deposited with the Insurance Department as a condition precedent to the admission of a foreign accident, health or plate glass insurance company. An application upon a blank furnished by the superintendent for authority to transact business in this State, and stating the kind of business sought to be done; copy of charter and all amendments thereto, certified by the State officer having custody of the original; statement under oath of its president and secretary, in the form required by the State Superintendent, of the business of the company upon the last day of the month next preceding the date of its application for admission; a certificate from the insurance officer of the company's own State, that the company is duly organized and authorized in such State; a certificate from the Superintendent of Insurance for the company's own State, showing that the capital stock of the company (not less than $200,000, except for plate-glass companies) has been paid in and invested in cash, United States bonds or bonds of Missouri, or of its own State; or in mortgage loans on real estate worth double the amount of the loan in each case. If the company is one organized in a foreign country, this certificate must be that the company has deposited, with the proper State officers in the State in which the United States manager of the company is to have his headquarters, approved securities to the amount of $200,000 or more.

If an accident or plate glass company combines in its business any other class of insurance, its capital must be $200,000 paid up and invested as required by law.

A certificate of appointment of a general agent for this State, who shall have authority to make requisition upon this Department for the licensing of local agents, or a notice that local agents will be appointed from the home office. General agents are not required to reside in Missouri.

Appointment of the Superintendent of Insurance as attorney for service of process in Missouri, prepared on the blank form furnished by the Insurance Department.

COUNTY TAX.—None.

DEPOSIT.—Company other than life, organized under foreign government, must deposit with Superintendent of this State, or with proper official of some other State in United States, sum not less than $200,000 in cash or State or Government bonds. Accident and plate glass companies only $100,000. Deposit to be held for benefit of policyholders residing in United States. This shall be deemed capital of such company and treated by Superintendent as is capital of companies of this State.

Accident and life companies organized under foreign governments shall deposit with Superintendent bonds and securities, of kind required of companies in this State, to value of $100,000, except that if such deposit has been made in any other State of United States in such manner as to secure equally all the policyholders of such company, citizens and residents of United States, no deposit shall be required in this State, but certificate of such deposit shall be filed as required of other companies.

EXAMINATION.—At discretion of Superintendent, who may accept certificate of examination of proper insurance official of home State. Penalty for refusing to testify or produce papers, fine of no more than $500, or imprisonment of not more than three months. Penalty for false certificate upon any memorandum or statement, fine not exceeding $1,000, or imprisonment from two months to five years. Expenses to be paid by company; no examiner to charge more than $10 per day besides expenses.

FEES.—Filing statement and certified copy of charter, $50; filing annual statement, $30; filing supplementary annual statement, $10; filing other papers, $10; agent's license, $2; furnishing copies of papers, etc., 20 cents per folio; affixing seal of office, $1. If these fees do not cover expenses of insurance office, Superintendent to assess excess amount on all companies doing business in State.

FUNDS.—Foreign companies must have capital stock of at least $100,000, wholly paid in and safely invested.

SURETY AND FIDELITY COMPANIES.—Foreign companies are required to conform to the same provisions as accident, health and plate glass companies, and possess cash capital of $200,000 and have $200,000 on deposit for protection of policyholders.

Accident and life companies must have $100,000 of capital or assets invested in treasury notes or bonds of the United States, or in bonds of Missouri or of home State of company, or loaned on notes or bonds secured by mortgage or deeds of trust on unencumbered real estate, with at least double the amount loaned thereon, and securities of the kind aforesaid to the value of $100,000 must be deposited for security of policyholders with proper officer of home State, or with financial officer of United States, or with Insurance Superintendent of this State. Any company not having such deposit in home State with some officer of United States, may make it in this State. Surety and fidelity companies must have $200,000 capital, and that amount at least deposited with Insurance Department of this or some other State for the protection of policyholders.

No company shall engage in more than one of general kinds of insurance, and no company organized to do one kind shall do another, except that health and casualty companies may make assurances on lives.

IMPAIRMENT OF CAPITAL.—Whenever it shall appear to Superintendent that capital of company is impaired, or that it is insolvent, or its business in unsound condition, he may revoke certificate of authority for such company.

COMPACTS AND COMBINATIONS.—It is unlawful to become a party to "any pool, trust, agreement, combination, confederation or understanding" to fix rates.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Agents doing business in city having population of more than 100,000 and less than 500,000, shall, if city ordinance demands it, in addition to premium tax pay a sum not more than $100 before February 1, and city shall issue license to agent from year to year.

PENALTIES.—For agent acting without authority or for unauthorized company, $10-$100, or imprisonment ten days to six months, or both; for unauthorized persons or corporation to insure, $250; for acting as agent for company which has not paid taxes, $500 for each offense; for violating advertising law, $50-$500; not otherwise specified, $50-$500.

POLICY FORM OR PROVISIONS.—Must be headed only by proper or corporate name of company. Company to do business only under its proper name. Shall contain no stipulation as to court or jurisdiction wherein suit may be brought, nor limitation of time within which suit may be commenced to less than one year after loss or injury.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter. Statement showing condition on December 31 next preceding; copy of last annual report; certificate of deposit of proper securities.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—All companies shall set aside reserve of 50 per cent of premiums unearned.

REMOVAL OF SUITS.—If company remove suit to Federal court without written consent, its certificate shall be revoked and not be renewable for five years.

RESIDENT AGENT LAW.—In general, yes. Burglary companies, no.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Every insurance company not organized under the laws of this State shall pay a tax of 2 per cent annually on premiums received in this State, to be paid May 1.

TAX STATEMENT.—Date of filing, March 1.

MONTANA

SUPERVISING OFFICER, GEORGE P. PORTER, STATE AUDITOR AND COMMISSIONER OF INSURANCE, HELENA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and state only paid-up capital and cash assets liable for losses.

AGENT DEFINED.—Acknowledged agent or surveyor, or any other person or persons, who in any manner, directly or indirectly, transact, or aid in transacting, the insurance business of any insurance company not incorporated by the laws of this State.

AGENT'S LICENSE.—Date of expiration, March 31. Fee, $5.

ANNUAL STATEMENT.—Date of filing within sixty days from December 31, covering business on December 31.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

COMPANY DEFINED.—The law applies to "every company, association, person or persons, agent or agents," transacting the business of insurance.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—Must have not less than $100,000 deposited in some State for the protection of policyholders in the United States.

COUNTY TAX.—No provision.

CORPORATION INCOME TAX.—One per cent on net income; no exemptions allowed; payable to State Treasurer.

DEPOSIT.—If organized without United States, company must have deposited in some one of the United States or Territories sum not less than $100,000, for the special benefit of assured therein.

FIDELITY AND SURETY COMPANIES.—Reciprocal law.

EXAMINATION.—At discretion of Auditor; expense to be paid by company. Auditor may accept company's statement.

FEES.—License to collect in any one year premiums amounting to $5,000 or less, $125; license to collect more than $5,000, the sum of $20 for each $1,000 collected; filing first papers, $300; filing annual statement, $25; agent's license, $5.

PUBLICATION FEE.—The publication of the certificate of the State Auditor is required, showing a compliance with the insurance statutes, and containing, in addition thereto, a condensed statement of assets and liabilities, income and expenditures. The fee for such publication is $9, and is paid to the Auditor, who designates the publication as provided by law.

FUNDS.—Surety companies must possess capital of $250,000, actually paid up, exclusive of assets anywhere deposited, for special benefit of insured. Plate glass, accident, steam boiler and live stock shall not be required to have larger capital than $100,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired by liabilities to extent of 20 per cent no agent shall be allowed to transact business for company.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Person transacting insurance for company not complying with regulations as to fees, etc., is guilty of felony. Person doing insurance for companies without proper license guilty of misdemeanor.

POLICY FORM OR PROVISIONS.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—Certified copy of charter or deed of settlement; sworn statement showing name, locality and capital of company, with any other facts required by laws of this State; copy of last annual report.

PUBLICATION.—Every company shall publish annually, before May 1, in two newspapers of general circulation, to be approved by Auditor, one of which shall be published at seat of government, certificate from Auditor that such company has complied with law regarding insurance, and affidavit of publication must be filed with Auditor within thirty

days. Said certificate shall also contain statement made up from annual report of said company, showing its financial condition. (See Publication Fee.)

REBATES.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

RECIPROCAL LAW.—Yes.

TAX STATEMENT.—Required.

NEBRASKA.

SUPERVISING OFFICER, W. B. YOUNG, CHIEF OF BUREAU OF INSURANCE, LINCOLN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must only publish, advertise or represent assets actually owned and held for the protection of policyholders. Must make no misleading statements nor suppress any liabilities.

AGENT DEFINED.—Acknowledged agent or surveyor, or any other person or persons who shall in any manner, directly or indirectly, transact or aid in transacting the insurance business of any insurance company authorized in this State.

AGENT'S LICENSE.—Fee, domestic companies, 50 cents; foreign and alien companies, $2, subject to reciprocal law.

ANNUAL STATEMENT.—Date of filing on or before March 1. Blanks furnished by Bureau of Insurance. Statements and evidences of investments to be renewed annually.

ATTORNEY FOR SERVICE.—Department of Trade and Commerce.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 30.

COUNTY TAX.—Paid locally.

DEPOSIT.—Surety companies must have deposited in home State $100,000. Companies of foreign countries must have $200,000 as a guarantee fund for the exclusive benefit of policyholders. Reciprocal law.

EXAMINATION.—Once in three years by Bureau of Insurance, company to pay expenses.

FEES.—Filing and examination of first application and issuing certificate of license, $50; filing annual statement and license, $20; certificate of authority, agent, $2; copy of paper filed, 10 cents per folio and 50 cents for certifying same and affixing seal. Other fees in accordance with reciprocal provision.

FUNDS.—Live stock companies must have paid-up capital of $100,000 or more deposited with their proper State officials; surety companies $200,000, which must be safely invested and held as a guarantee fund by proper officer of home State. Other companies $200,000 actual paid-up capital, exclusive of assets.

MISCELLANEOUS PROVISIONS.—Surety rates in Nebraska are subject to regulation by Department of Trade and Commerce.

MISREPRESENTATION.—Prohibited. Subject to cancellation of license.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Any officer or agent failing to comply with any provisions of the insurance act shall be deemed guilty of misdemeanor, and upon conviction fined not less than $25 nor more than $500, or imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Standard provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—Certified copy of charter; statement giving name, locality and financial status of company; copy of last annual report; additional statement required from companies of foreign countries showing required investments; power of attorney.

PUBLICATION.—None required.

RECIPROCAL LAW.—Yes.

REBATES.—No commission allowed in the nature of rebate.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—No.

SEMI-ANNUAL STATEMENT.—None required.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

TAXES.—Surety companies pay two per cent on gross receipts in the State, other companies 2 per cent; no other taxes; final date for payment when statement is sent to company.

TAX STATEMENT.—No provision.

NEVADA.

SUPERVISING OFFICER, GEORGE A. COLE, STATE CONTROLLER, CARSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Must be resident.

AGENT'S LICENSE.—Annual license, $1 for each agent for each company.

ANNUAL STATEMENT.—Date for filing, March 1. Statement of foreign country shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Citizen and resident of State appointed by company, in default of whom Controller of State. Surety companies shall appoint Controller.

COMPANY DEFINED.—Any insurer, company, corporation, association, firm or individual engaged as insurers, or who may hereafter engage as insurers in this State, or who may engage in offering or affording indemnity against the casualties of fire or life.

COMPANY LICENSE.—Date of expiration, December 31. Within thirty days of January 1, annually, company must procure new license.

COUNTY TAX.—None.

FEES.—Life and accident, $100; casualty and surety, $20.

COMPANY OF FOREIGN COUNTRY, DEPOSIT.—Company organized outside United States must have a deposit of $200,000 in at least one State of United States in gold coin in excess of its liabilities in United States.

EXAMINATION.—Same as life department.

FEES.—License for life and accident companies, $100; license for casualty and surety companies, $20; filing power of attorney and issuing his certificate, $5.

FUNDS.—Capital required at least $200,000 paid up and unimpaired. Company not incorporated in United States shall deposit and invest in at least one State of United States $200,000 in gold coin in excess of its liabilities in United States.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good impairment.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For violating any provision of insurance act, fine not less than $50 or more than $300, or in default of payment thereof imprisonment not less than ten days or more than three months. Penalties and fines to go to school fund. For neglect to file annual statement, $100 for each day's neglect. Wilful false annual or other statement, company and persons subscribing to same shall be severally punished by fine of not less $500 nor more than $5,000. Any person making oath to such false statement shall be guilty of perjury.

POLICY FORM AND PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certificate from insurance officer of home State that company is possessed of requisite capital; power of attorney. Controller may at any time require any insurance company to file authenticated copy of certificate of incorporation or deed of settlement, provided that no one company shall be required to file more than one such copy in this State.

PUBLICATION.—All corporations doing business in the State of Nevada shall, annually during January, publish statement of last year's business in some newspaper in the State of Nevada, said statements to be filed with the Controller on blanks furnished by him on application. Costs of such publication, $20.

RESIDENT AGENT LAW.—Yes.

REBATES.—No rebates.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—No taxes other than regular license fees charged companies.

TAX STATEMENT.—No provision.

NEW HAMPSHIRE.

SUPERVISING OFFICER, JOHN J. DONAHUE, INSURANCE COMMISSIONER, CONCORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—To be regarded as agent of company not of assured.

AGENT'S LICENSE.—Date of expiration, April 1. Fee, $2.

ANNUAL STATEMENT.—Date for filing, February 1. For cause, Insurance Commissioner may extend time to March 1. Also similar statement at any other time Commissioner may require it.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 1. Fee, $5.

COMPANY OF FOREIGN COUNTRY.—No provision.

COUNTY TAX.—None.

DEPOSIT.—None required.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing charter and by-laws, $25; filing statement with application for license and for filing each annual statement, $15; license and renewal thereof, $5; agent's license and renewal, $2; service on Commissioner as attorney, $2; no fees required of salaried office clerks or bookkeepers of agents; copies of papers or records, 10 cents a page; certificates, $1 each.

FUNDS.—Casualty and health companies must have capital of $100,000, life or any other kind $200,000, invested in securities, readily convertible into cash, and in addition assets equal in amount to all its outstanding liabilities.

IMPAIRMENT OF CAPITAL.—None permitted.

MISCELLANEOUS PROVISIONS.—Combination to control rates of insurance on property prohibited.

FIDELITY AND SURETY.—Companies organized under the laws of any of the United States can be admitted to this State upon complying with the laws relating to foreign insurance companies and their agents. Fifty per cent of the amount received on all outstanding contracts shall be treated as liability by the Insurance Commissioner in determining the question of the solvency of the company. The judge, head of department, or other officer authorized to approve the bond of any person required by law to give a bond, may accept as a surety upon the bond any such company which has been licensed to do business in this State, and, if satisfied with the financial ability of the company, he need not require other sureties. A court or officer, whose duty it is to pass upon the account of any person required by law to give a bond, may, whenever the person has procured any such company as surety upon his bond, allow a reasonable sum for the expense of procuring such surety in the settlement of his account. Any company which shall execute a bond as surety under the provisions of this chapter shall be estopped to deny its corporate power to execute the instrument or assume the liability.

MISREPRESENTATION.—Policy shall not be avoided by reason of any mistake or misrepresentation unless it appears to have been intentionally or fraudulently made, or unless the difference between the property as represented and the property as it existed contributed to the loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For violating any provision of insurance act, fine not exceeding $200, or Commissioner may revoke license; for soliciting insurance without license, not ex-

ceeding $100, policy, however, binding on company. Violations for which no specific penalty is prescribed, fine not exceeding $2,000.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Form controlled by Commissioner.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws; statement of financial condition.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company makes application for removal of any action to United States Court, its license and those of its agents shall be revoked, and may not be renewed for three years.

RESERVE FOR REINSURANCE.—Surety companies shall put aside 50 per cent of all the amount received on all outstanding contracts, which shall be treated as a liability of by Insurance Commissioner in determining solvency of company.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Fire, marine, fidelity and casualty companies must pay 2 per cent tax on gross premiums, less return premiums and reinsurance, upon business done in State during year ending December 31. Date of paying, within one month after receiving notice from Insurance Commissioner of amount, which shall be assessed on or before April 1.

TAX STATEMENT.—Yes.

NEW JERSEY.

SUPERVISING OFFICER, GEO. M. LA MONTE, INSURANCE COMMISSIONER, TRENTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be equally conspicuous with assets; only paid-up capital to be quoted; assets of foreign companies, only amounts deposited in United States and funds held by trustees therein.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, February 28.

ANNUAL STATEMENTS.—Date for filing, January 31; but time may be extended by Commissioner for good cause.

Statement of company of a foreign country shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Banking and Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

COMPANY OF FOREIGN COUNTRY.—(See "Advertisements," "Annual Statements," "Deposit.")

DEPOSIT.—Reciprocal law. Companies of foreign countries must deposit in some State of United States not less than $200,000 and not less than capital required of stock company of this State doing same kind of business, such deposit to be in exclusive trust for policyholders in United States. Foreign companies may appoint citizens of United States as trustees to hold trust funds.

Surety companies deposit $50,000 in good securities with State Comptroller, to be held for benefit of holders of obligations of such company in this State, and, in addition, must have on deposit with proper officer of home State, or, if of a foreign country, with State officer of some State of United States the sum of $100,000, invested in good securities, held for security of its obligations, and must have a fully paid-up, safely invested and unimpaired capital of $250,000. But a company which has $200,000, invested as aforesaid, with the proper officer of the State where it is incorporated, and held as security for all holders of its obligations, whether in its home State or elsewhere, is not required to make any deposit in this State.

EXAMINATIONS.—At discretion of Commissioner; expenses to be paid by company; gratuities to Commissioner forbidden.

FEES.—Filing certified copy of charter, $20; filing statement for admission, $20; filing annual statement, $20; agent's license, $2; certificate of qualification of a company, $1; service of process on Commissioner, $2; copy of any filed paper, 8 cents per 100 words, and $1 for certifying same. Reciprocal provision as to greater or other fees.

FUNDS.—Any company of any State of United States which is allowed by home laws to write life and accident insurance, may practice life, accident and liability kinds for capital of $500,000. Every stock company must have capital stock of $100,000, with additional stock of $50,000 for every kind of insurance more than the one it is authorized. One company may be authorized to insure accident, health, automobile collision, liability, steam boiler, breaches of duty, defects in titles, principal and interest of mortgages, credit insurance, burglary, glass, damage from water and any other casualty which may lawfully be the subject of insurance.

IMPAIRMENT OF CAPITAL.—License may be revoked if capital should become impaired below the required minimum, or if, in the opinion of the commissioner, a company is in an unsound condition.

MISREPRESENTATION.—Any officer or agent of insurance company doing business in this State, and issuing or circulating, or causing or permitting to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or using any name or title of any policies misrepresenting the true nature thereof, is liable to a penalty of $500 for each offense.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not filing annual statement, $100 for every day's neglect; penalties for all other violations of insurance act, $500 and costs.

POLICY FORM OR PROVISIONS.—Must be distinct for every kind of insurance, except that accident, health, automobile collision and liability insurance may be embraced in same policy, and except, also, that companies electing to issue policies on residences and private apartments may embrace in one policy accident, health, automobile collision, liability, steam boiler, burglary or theft, and glass insurance. No company shall issue policy on any one risk in excess of ten per cent of its net assets, unless such excess is reinsured in an admitted company.

PUBLICATION.—Reciprocal provision.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—Certified copy of charter; statement of financial condition; proofs of organization and investments; certificate of compliance; instrument appointing Commissioner attorney for service.

REBATES.—Prohibited. [Chapter 162, Laws of 1912.]

RECIPROCAL LAWS.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Same as for fire companies—50 per cent of gross premiums on risks running one year or less, and pro rata for longer-term policies.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies to pay tax of 2 per cent on gross amount of premiums received, including premiums for reinsurance of other companies, less return premiums and amount paid for reinsurance in other authorized companies of other States or foreign countries.

TAX STATEMENT.—Date for filing, February 15.

Chap. 134, Laws of 1902, Sec. 80, as amended by Chap. 188, Laws of 1921: "No insurance company of another State or foreign country, except a life insurance company, may transact business in this State, except through duly constituted and appointed agents resident

herein, whose principal place of business for the conduct of such agency is located in this State, and who shall maintain a bona fide duly operated business office in this State, and shall issue and countersign all policies and contracts so issued; this section shall not apply to direct insurance covering the rolling stock of railroad corporations operating between different States or property received for shipment from one State to another while in the position or custody of railroad corporations or other common carriers.

NEW MEXICO.

SUPERVISING OFFICER, REMIJIO MIRABAL, STATE BANK EXAMINER; P. M. LIENAU, DEPUTY FOR INSURANCE, SANTA FE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Renewable on last day of February. Fee, $2.

ANNUAL STATEMENT.—Date for filing, March 1. (Also statement at such other times that Superintendent may desire of reinsurance or cessions of risks or liabilities.)

ATTORNEY FOR SERVICE.—Appoint State Bank Examiner.

COMPANY DEFINED.—All companies organized for the purpose of insuring property against loss by fire, floods, tornado or other accident, and all hazards of automobile insurance except to the person; companies organized to write insurance upon the health of persons, against injury, disablement or death of persons; upon the lives of horses, cattle or other live stock; upon plate glass against breakage; upon steam boilers against explosions, and against loss by burglary or theft, or both, and companies guaranteeing the fidelity of persons holding places of trust, public or private, and titles of land.

COMPANY LICENSE.—Date of expiration, last day of February.

COMPANY OF FOREIGN COUNTRY.—Same as others.

COUNTY TAX.—None.

DEPOSIT.—Company writing bonds must deposit $20,000.

EXAMINATION.—At discretion of State Bank Examiner with consent of Governor, or at request of five or more, with consent of Governor, persons pecuniarily interested; company to pay expenses. Only United States branches of foreign companies may be examined.

FEES.—Filing copy of articles of incorporation, $50; filing power of attorney and preliminary statement, $50; filing copy of charter and examination thereof, $50; filing annual statement, $50; company's certificate, $50; agent's certificate, $2; copy of any filed paper, 20 cents per folio; affixing seal of office and certifying paper, $1.

FUNDS.—Same as those required of companies of this State. Stock companies to have capital of not less than $100,000. Four classes of insurance distinguished: 1. Fire and marine. 2. Health and accident. 3. Fidelity. 4. Live stock. No company organized to issue policies on one shall transact another kind.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For not testifying, guilty of misdemeanor, fine not exceeding $500, or imprisonment not exceeding three months; for testifying falsely, person is guilty of perjury; for making false certificate or memorandum on pages to be filed or used in examination, fine not exceeding $1,000, or imprisonment from two months to five years. Company has right of appeal. For acting for unlicensed company, $500 or imprisonment for six months, or both; for soliciting business for authorized company without procuring certificate of authority, $100 for each offence; for violating any provision of insurance law, fine not exceeding $1,000, or imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Amount risked on any one policy limited to 10 per cent of capital.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of financial condition on

preceding December 31, in same form as annual statement; certificate of acceptance of terms of insurance act.

PUBLICATION.—Publication of annual statement in a newspaper of general circulation; one only in the English language.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—In estimating dividends 50 per cent of premiums on unexpired risks and policies shall be reserved, also all sums due company on bonds and mortgages on which no part of principal or interest has been paid during year preceding, and upon which suit for foreclosure has not commenced, or which, after judgment has been obtained, shall have remained more than two years unsatisfied; interest due on such judgment shall also be reserved.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Two per cent on gross amount of premiums less returned premiums and reinsurance in admitted companies received in State during year ending December 31, to be paid on before March 1. No other taxation.

TAX STATEMENT.—Final date for filing, on or before March 1.

NEW YORK.

SUPERVISING OFFICER, JESSE S. PHILLIPS, SUPERINTENDENT OF INSURANCE, ALBANY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Shall not contain any deceptive statements as to funds or assets. Any purporting to show financial condition must exhibit actually paid-in capital and amount of assets owned, amount of liabilities, including therein the premium and loss reserves required by law, and amount of net surplus actually available for payment of losses, and shall correspond to annual statement. Agents shall state location of company, and State or government under whose laws it is organized. Companies of foreign countries to exhibit only capital, assets, liabilities and surplus used in the United States.

No credit guaranty company shall advertise any assets or capitalization which are not held at sole risk of such business.

AGENT DEFINED.—"Agent" shall include an acknowledged agent or person, partnership, association or corporation who shall aid in transacting the business of any underwriter, by negotiating for or placing risks or delivering policies or collecting premiums, but shall not include the officers and salaried employees of an such underwriter who do not receive commissions.

AGENT'S LICENSE.—Date of renewal January 1. Agents of Casualty Companies are not required to file copies of their certificates of authority with the County Clerk, except for the first year the company is authorized to transact business in this State.

ANNUAL STATEMENT.—Date for filing, January 1, or within two months thereafter. Companies of foreign countries need only state business done and assets held in United States.

Title and Bond and Mortgage Guaranty Companies.—Every corporation organized under provisions of subdivision one of section 170 shall make and file with the Superintendent of Insurance on or before January 31 of each year a report in writing, setting forth the aggregate amount of bonds and mortgages outstanding on the 31st day of the preceding December, the payment of the principal and interest of which has been guaranteed by such corporation.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance. (Foreign only.)

COMPANY LICENSE.—Date of expiration April 30, following date of issue.

COUNTY TAX.—None.

DEPOSIT.—Company of foreign country to operate one line of casualty insurance busi-

ness in this State must have a deposit of $200,000; two or more lines, $250,000. Required of domestic companies: The deposit for one line of business as defined by section 70 is $100,000; for two lines, $200,000; for three, or all lines, $250,000. Required of companies of other States. Such deposit may be with the home State. Must equal in amount that required of a like domestic company.

EXAMINATION.—At discretion of Superintendent, or at request of stockholder, policyholder or creditor who has same authority over foreign as domestic companies. Domestic casualty companies must be examined at least once in three years.

FEES.—Filing copy of charter, $30; filing annual report, $20; certificate of authority and copy thereof and certificate of deposit, not exceeding $5; copy of paper, 10 cents per folio and affixing seal and certifying, $1. Remitted by Department in cases of New York corporations; reciprocal as to other States; remitted or reduced if New York companies are so treated.

FUNDS.—Casualty companies must have capital stock of at least $100,000, and an additional $50,000 for each additional kind of insurance more than one. Companies transacting liability and surety business must have a minimum capital of $250,000, for each of such lines or $500,000 for both and an additional $50,000 for each additional kind of insurance other than liability or surety. Upon organization a surplus of fifty per cent of the authorized capital must be paid in.

Credit guaranty companies must have at least $250,000, and title guaranty companies not less than $150,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of 25 per cent thereof, Superintendent shall revoke certificate of authority.

MISCELLANEOUS PROVISIONS.—

Limitation of Risk.—No company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital and surplus.

Credit and Title Guaranty Companies.—Required to report annually the amount of bonds and mortgages guaranteed by them. Since June 1, 1905, credit companies not to write other casualty lines, and casualty companies not to write credit insurance, except such company as shall have been authorized to transact such business before said date.

MISREPRESENTATION.—Prohibited.

PENALTIES.—For violating provisions regarding license, certificate of authority of agent shall be revoked and may not be renewed; for not filing statement or replying to any inquiry of Superintendent, $500 for first offense, and additional $500 for every month of violation; for violating advertising law, $500 for first offense, and $1000 for each subsequent. Agent acting for company without certificate, $500 for first offense, and $100 for each succeeding month of violation. For every violation of insurance law, in addition to penalty, violator is guilty of misdemeanor, except in case of felony. For not paying taxes, certificate revoked.

POLICY.—Must not be issued without consent of insured, except in case of wife, or of employer's liability policies.

PRELIMINARY DOCUMENTS.—File copy of charter with verified statement of business and financial condition and agreement not to transact any business which domestic company is prohibited from transacting. Also appointment of attorney.

PUBLICATION.—No agent of any foreign company, for first year, shall be allowed to transact business until he has filed in office of County Clerk copy of Superintendent's certificate, and published in an authorized paper at Albany once each week for four successive weeks after filing, a copy of such certificate and of required statement. The publication of one agent's certificate suffices.

RECIPROCAL LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Title guaranty companies must set apart sum not less than two-thirds of capital stock as guarantee fund.

Reserves.—As liabilities of casualty companies, Superintendent shall charge in addition to capital stock and all other outstanding indebtedness of corporation:

A. The premium reserve on policies in force, less admitted reinsurance equal to fifty per cent of the gross premiums charged for covering the risks; or in his discretion, the premium reserve equal to the unearned portions of the gross premiums charged on policies in force, less admitted reinsurance, computed on each respective risk from the date of issuance of policy.

B. The reserve for outstanding losses, other than compensation and liability, which shall be at least equal to the aggregate estimated amounts due or to become due on account of all losses and claims of which notice has been received; the estimated liability on any notices received of the occurrence of any event which may result in a loss, and the estimated liability for all losses which have occurred but on which no notice has been received. Whenever, in the judgment of the Superintendent, the loss reserves, calculated in accordance with the foregoing provisions, are inadequate, he may, in his discretion, require such companies to maintain additional reserves.

C. The reserve for outstanding losses under insurance against loss or damage from accident to or injuries suffered by an employee or other person and for which the insured is liable, computed as follows:

(1) For all liability suits being defended under policies written more than: (a) Ten years prior to the date as of which the statement is made, one thousand five hundred dollars for each suit. (b) Five and less than ten years prior to the date as of which the statement is made, one thousand dollars for each suit. (c) Three and less than five years prior to the date as of which the statement is made, eight hundred and fifty dollars for each suit. (2) For all liability policies written during the three years immediately preceding the date as of which the statement is made, such reserve shall be sixty per centum of the earned liability premiums of each of such three years less all loss and loss expense payments made under liability policies written in the corresponding years; but in any event, such reserve shall, for the first of such three years, be not less than seven hundred and fifty dollars for each outstanding liability suit on said year's policies. (3) For all compensation claims under policies written more than three years prior to the date as of which the statement is made, the present values at four per centum interest of the determined and the estimated future payments. (4) For all compensation claims under policies written in the three years immediately preceding the date as of which the statement is made, such reserve shall be sixty-five per centum of the earned compensation premiums of each of such three years, less all loss and loss expense payments made in connection with such claims under policies written in the corresponding years; but in any event in the case of the first year of any such three-year period such reserve shall be not less than the present value at four per centum interest of the determined and the estimated unpaid compensation claims under policies written during such year; provided, however, that in computing the reserve for the statement for December thirty-first, nineteen hundred and seventeen, and December thirty-first, nineteen hundred and eighteen, the ratios sixty per centum and sixty-two and one-half per centum respectively shall be used instead of sixty-five per centum as hereinbefore provided. The term "earned premiums" as used herein shall include gross premiums charged on all policies written, including all determined excess and additional premiums, less return premiums, other than premiums returned to policyholders as dividends, and less reinsurance premiums and premiums on policies cancelled, and less unearned premiums on policies in force. But any participating company which has charged in its premiums a loading solely for dividends shall not be required to include such loading in its earned premiums, provided a statement of the amount of such loading has been filed with and approved by the superintendent of insurance. The term "compensation" as used in this act shall relate to all insurances effected by virtue of statutes providing compensation to employees for personal injuries irrespective of fault of the employer. The term "liability" shall relate to all insurance, except compensation insurance, against loss or damage from accident to or injuries suffered by an employee or other person and for which the insured is liable. The terms "loss payments" and "loss expense payments" as used herein shall include all payments to claimants, including payments for medical and surgical attendance, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses, and all other payments made on account of claims, whether such payments shall be allocated to specific claims or unallocated. All unallocated liability loss expense payments made in a given calendar year subsequent to the first four years in which an insurer has been issuing liability policies shall be distributed as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding, ten per centum to the policies written in the third year preceding and five per centum to the policies written in the fourth year preceding, and such payments made in each of the first four calendar years in which an insurer issues liability policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year and fifty per centum to the policies written in the preceding year, in the third calendar year forty per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding, and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the second year preceding, and ten per centum to the policies written in the third year preceding, and a schedule showing such distribution shall be included in the annual statement. All unallocated compensation loss expense payments made in a given calendar year subsequent to the first three years in which an insurer has been issuing compensation policies shall be distributed as follows: Forty per centum shall be charged to the policies written in that year, forty-five per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding and five per centum to the policies written in the third year preceding, and such payments made in each of the first three calendar years in which an insurer issues compensation policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year and fifty per centum to the policies written in the preceding year, in the third calendar year forty-five per centum shall be charged

to the policies written in that year, forty-five per centum to the policies written in the preceding year and ten per centum to the policies written in the second year preceding, and a schedule showing such distribution shall be included in the annual statement. Whenever, in the judgment of the superintendent of insurance, the liability or compensation loss reserves of any insurer under his supervision, calculated in accordance with the foregoing provisions, are inadequate, he may, in his discretion, require such insurer to maintain additional reserves based upon estimated individual claims or otherwise. Each insurer that writes liability or compensation policies shall include in the annual statement required by law a schedule of its experience thereunder in such form as the superintendent of insurance may prescribe.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision, except upon request of superintendent. (Section 44.)

TAXES.—Franchise tax, domestic and other State, casualty and surety companies one per cent of gross premiums, payable to the Comptroller on or before June 1. Casualty and surety companies of other countries, tax payable to Superintendent on or before March 1; one per cent on life and two per cent on casualty and surety.

Reciprocal Taxes.—Tax statement of other State companies to be filed March 1. In collecting taxes under reciprocal law credit is given for franchise taxes paid to Comptroller.

TAX STATEMENT.—To be filed with Comptroller before June 1. Tax statement on account of foreign casualty company of another country to be filed with Insurance Department before March 1.

NORTH CAROLINA.

SUPERVISING OFFICER, STACEY W. WADE, INSURANCE COMMISSIONER, RALEIGH.

ADJUSTERS.—License required.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be equally conspicuous with assets. Only paid-up capital to be quoted.

AGENT DEFINED.—Cannot solicit until license is issued and in his hands. Must exhibit license on demand to any officer or to any person from whom he shall solicit insurance. Liable for all contracts unlawfully made for unauthorized companies. Agent of company. All policies must be countersigned by resident agent.

AGENT'S LICENSE.—Each general agent, $6; $5 for each special or district agent, and $2 for each local agent. Renewable April 1 of each year.

ANNUAL STATEMENTS.—Forms furnished by Commissioner. Final date for filing, March 1.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner. In action where Justice of the Peace has jurisdiction, summons may be served on any licensed agent.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign," when and without limitation, includes all those formed by authority of any other State or government, and whose home office is not located in this State.

COMPANY LICENSE.—Date of expiration, April 1; but if annual license tax exceeds $25, applicants after April 1 pay pro rata for remainder of year.

COUNTY TAX.—None.

MISCELLANEOUS COMPANIES.—Must comply with the general laws relating to insurance, and pay license fee for each class of business done, but not exceeding $350 in the aggregate.

COMPANY OF FOREIGN COUNTRY.—Must make deposit in North Carolina if not made in some other State.

DEPOSIT.—Reciprocal law. Companies of foreign countries deposit with proper officer of this or some other State of United States, a sum not less than capital required of like companies under this charter. Such deposit to be in exclusive trust for benefit of company's policyholders and creditors in United States, investment governed by same rules as those of domestic companies.

EXAMINATION.—At discretion of Commissioner. Company to pay charges.

FEES.—License for accident company, $200; license for surety company, $200; license for plate glass company, $200; license for boiler company, $200; license for bond, invest-

ment, dividend, guarantee, registry, title guarantee or debenture, $200; all others, $200; license for general agent, $6; license for special or district agent, $5; license for local agent, $2 (companies having three-fourths of assets invested in bonds of this State or in property taxable therein, pay $1). In case such license is lost new one costs 50 cents. Filing and examining preliminary statement, $20; filing annual statement, $10; filing any other required papers, $1; certificate of examination or qualification, $2; each seal, $1; examination of foreign companies, $50, also $25 per day and all expenses; publication of financial statement, $9; copy of any field paper, 10 cents per page, $1 for certifying same; examination and approval of charters, $5.

No company (except fire and life) shall be authorized to transact more than one kind of insurance without paying license fees for each class, but no company shall be required to pay license fees aggregating more than $350 per annum.

FUNDS.—Capital stock not less than $100,000; net cash assets of not less than $100,000, or net cash assets of not less than $50,000, with also invested assets of not less than $100,000, and in each case additional contingent assets of not less than $300,000, and such capital or net assets are well invested and immediately available for the payment of losses in this State.

IMPAIRMENT OF CAPITAL.—Not over 25 per cent.

MUNICIPAL TAXES AND FEES.—None allowed.

MISREPRESENTATION.—No representation, unless material or fraudulent, shall prevent a recovery on the policy.

PENALTIES.—An agent unlawfully expending the funds of the company shall, upon conviction, be deemed guilty of a larceny and be punished accordingly. For any violation of the law in soliciting and collecting premiums the offender shall be deemed guilty of misdemeanor, and on conviction pay fine of $200 or be imprisoned ninety days, or both. General agents neglecting to conform to the law shall forfeit and pay to the Insurance Commissioner from $10 to $500 for every violation.

POLICY FORM OR PROVISIONS.—No company shall make any stipulation in its contracts concerning court of jurisdiction, nor limit time within which action may be commenced to less than one year. All such stipulations are void. Sum no larger than one-tenth of net assets of company can be insured on one risk. All contracts made on property, lives or interests in this State shall be deemed to be made therein must be headed only by real name of company. Standard form required and must have Commissioner's approval before issuance.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of financial condition; proofs of legal organization and requisite capital (not less than $100,000) and of net cash assets; appointment of Commissioner as attorney for service; appointment of resident agents; affidavit that company has not violated any provision of insurance law for preceding twelve months, and that it accepts terms and obligations of law.

PUBLICATION.—Abstract of annual statement to be published at expense of company in newspaper selected by Attorney for Service or Insurance Commissioner.

REBATES.—Not allowed.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If attempted license of company to be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upon its contracts by an insurance company other than life and real estate title insurance, and thence the amount such company shall hold as a reserve for reinsurance, the Insurance Commissioner shall take the actual unearned portion of the premiums written in its policies.

RESIDENT AGENT LAW.—Steam boiler, liability, accident, health, live stock, leakage, credit, plate glass and fidelity companies. Yes.

SEMI-ANNUAL STATEMENT.—Not required.

TAXES.—Two and one-half per cent on gross receipts in this State, unless one-fourth of assets are invested in bonds of this State or property in this State, tax is 1 per cent

on gross receipts and license fee one-half, and if three-fourths of assets are so invested, tax shall be one-fourth of 1 per cent and license fee one-half. No other taxation.

TAX STATEMENT.—Date for filing within first thirty days of January and July, to be paid within first fifteen days of February and August.

NORTH DAKOTA.

SUPERVISING OFFICER, S. A. OLSNESS, COMMISSIONER OF INSURANCE, BISMARCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision. Should be submitted to Commissioner of Insurance for approval.

AGENT DEFINED.—Whoever solicits insurance on behalf of any insurance corporation, or person desiring insurance of any kind, or transmits an application foi a policy of insurance other than for himself, to or from any such corporation, or who makes any contract for insurance, or collects any premium for insurance, or in any manner aids or assists in doing either, or in transacting any business of like nature for insurance corporation, or advertising to do any such thing, shall be held to be an agent of such corporation to all intents and purposes, unless it can be shown that he receives no compensation for such services.

ANNUAL STATEMENT.—Date for filing not later than first of March. Foreign companies shall have until following December 1 to make statement of business other than in United States. Blanks furnished by Commissioner.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance. Fidelity companies also.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign," when used without limitation, includes all those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, March 31, following date of issue.

COUNTY TAX.—No tax levy on insurance companies other than two and one-half per cent premium tax, three per cent net income tax and general property tax.

DEPOSIT.—Reciprocal law. Fidelity companies must have on deposit with State officer in one State of United States not less than $100,000 in securities prescribed by law.

EXAMINATION.—At discretion of Insurance Commissioner; expenses paid by company.

FEES.—Filing articles of incorporation, $25; filing annual statement, $10; certificate of authority and certified copy thereof, $2; copy of any filed paper, 20 cents per folio, and for affixing seal of office thereto, $1; official examination not to exceed $10 per day. Reciprocal law.

FUNDS.—Stock companies must have at least $250,000 capital stock. Fire, cyclone, tornado, hail, marine, life or accident companies must have $250,000 in available cash assets over and above all liabilities. Fidelity companies must have $200,000 capital safely invested; must have good and available assets exceeding liabilities.

IMPAIRMENT OF CAPITAL.—Sections 4427-4429 to 4434, R. C., 1905, N. D.

MISCELLANEOUS PROVISIONS.—No reinsurance or consolidation to be effected by domestic life, accident or health companies before plan of reinsurance or consolidation is submitted to and approved by Insurance Commissioner.

MISREPRESENTATION.—No oral or written misrepresentation made in the negotiation of a contract or policy of insurance by the insured or in his behalf, shall be deemed material or defeat or avoid the policy or prevent its attaching, unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increased the risk of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not making statements as required, $100 for each day's neglect; for making false statements, $500-$1,000; for any violation not specified, $100-$500; for acting as agent without license, $50-$500.

POLICY FORM OR PROVISIONS.—"Uniform Rulings and Requirements in Relation to Personal Accident and Health Policy Forms," as adopted by National Convention of

Insurance Commissioners, and must receive Commissioner's approval before issuance.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—Copy of its articles of incorporation and statement of its financial condition; proofs of legal organization and requisite capital and investments; instrument appointing Insurance Commissioner attorney for service; appointment of resident agents. Fidelity company must have similar documents and proof of required deposit.

PUBLICATION.—Annual statements to be published at least three times in a newspaper of general circulation in each district in which agencies have been maintained during year prior, together with certificate of authority from Commissioner in each Judicial District where company has an agency.

REBATES.—Chapter 148, laws 1907, N. D.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—See section 4476, R. C., N. D., 1905.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fidelity companies shall estimate liabilities as capital stock; debts outstanding and a premium reserve at the rate of 50 per cent of current annual premiums on each outstanding bond or obligation of like character in price.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Fidelity and all other foreign companies to pay a tax of 2½ per cent on gross premiums received in State and three per cent tax on net income.

TAX STATEMENT.—Date for filing, with annual statement.

OHIO.

SUPERVISING OFFICER, B. W. GEARHART, SUPERINTENDENT OF INSURANCE, COLUMBUS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Held to be agent of company; no license shall be issued to resident of any State the laws of which do not permit residents of this State to act as agents. Company may appoint general agents who may appoint other agents in this State.

AGENT'S LICENSE.—Date of expiration, March 1. Must be filed in office of County Recorder.

ANNUAL STATEMENTS.—Date for filing, January 1, or within thirty days thereafter. Companies of foreign countries shall furnish supplementary statement showing business in United States.

Printed forms furnished by Superintendent.

ATTORNEY FOR SERVICE.—Appoint agent of company, and if suit be brought after company has left State and there is no agent, sheriff may mail process to company.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

COUNTY TAX.—None.

DEPOSIT.—Retaliatory law. Companies of foreign countries must deposit with Superintendent of Insurance at least $100,000 in designated securities. Live stock companies must deposit one-quarter of entire capital stock. Liability companies must deposit in Ohio $50,000 in specified securities. Fidelity companies must have on deposit in Ohio or some other State of United States $200,000 in specified securities. Credit companies must have deposit of $100,000 in some State of United States in specified securities.

EXAMINATION.—Examined annually; expenses to be paid by State, or in accordance with home laws of any company.

FEES.—Filing copy of charter, $25; filing each statement, $20; annual license to company, $2; each certificate of authority, or license, or copy thereof, $2; each copy of a paper, 20 cents per folio, and for affixing seal of office and certifying any paper, $1.

FUNDS.—Every company must have at least $100,000 capital; no company can issue policies for more than one of four specified classes. Fidelity and surety companies shall not qualify on any bond for more than 20 per cent of paid-up capital.

IMPAIRMENT OF CAPITAL.—Whenever it appears to Superintendent that affairs of company are in an unsound condition, he shall revoke its authority and publish notice thereof.

MISCELLANEOUS PROVISIONS.—Reports. Every company shall on or before October 1 file with Superintendent a report showing where publications were made, counties in which it had agencies at time of publication, and names of newspapers, and shall attach as an exhibit thereto a copy of certificate published.

MISREPRESENTATION.—No officer, agent, solicitor, etc., of any company shall issue or circulate any estimate or statement of any sort misrepresenting the terms of a policy.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Any violation of which no penalty is provided for a person, fine not more than $1000, or imprisonment for not more than six months, or both; for company, $100 to $1000; for not paying taxes, not more than $500 per month that company fails to pay it.

POLICY FORM OR PROVISIONS.—No provision.

Must be subscribed by president or other properly-designated officer, and attested by secretary. Must show whether company is stock or mutual.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; copy of charter; statement giving name, locality and capital of company, and its financial condition.

Credit companies file charter, certificate from Insurance Department of home State, of organization and deposit, copy of last annual statement, and, for foreign country companies, appointment of attorney.

REBATES.—Prohibited.

RECIPROCAL LAW.—No; retaliatory law, yes.

REMOVAL OF SUITS.—If company makes application for change of venue, or to remove suit to United States District or Circuit Court, or any Federal Court, its license shall be revoked and may not be renewed for three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Sum equal to 50 per cent of whole amount of premiums, received or receivable, on unexpired rates and policies running one year or less from date of policy, and a pro rata amount of all such premiums running more than one year from date.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

PUBLICATION.—Every company shall at least once a year, before time for making its report, publish certificate of Superintendent containing synopsis of annual statement in every county where it has an agency, in a newspaper published and of general circulation in the county.

TAXES.—Retaliatory law. Companies shall pay in November a tax of 2½ per cent on gross premiums collected in State less return premiums and reinsurance.

TAX STATEMENT.—Date for filing, at time of making annual statement; statement must show gross premiums and return premiums and reinsurance in separate items.

OKLAHOMA.

SUPERVISING OFFICER, E. W. HARDIN, INSURANCE COMMISSIONEROF, OKLAHOMA CITY, OKLAHOMA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must contain location of company and State or government under whose laws it is organized.

AGENT DEFINED.—Acknowledged agent, surveyor, broker, or any other person or persons who shall in any manner aid in transacting the insurance business of any in-

surance company not licensed to transact business in this State. Held personally liable.

AGENT'S LICENSE.—Annual fee, $3.

ANNUAL STATEMENT.—Date for filing annual statements showing business in United States made out to December 31 preceding, on or before last day of February.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—License for accident and health insurance company, jointly, $100 a year; surety and bond company, $150 a year; plate glass and live stock companies, each $25 a year; local agent, $3.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—No foreign insurance company shall be granted a license or permitted to do business in this State until it shall have complied with the laws of this State, including the deposit of such collateral or indemnity for the protection of its patrons as may be prescribed by law, and shall agree to pay all such taxes and fees as may at any time be imposed by law or act of the Legislature on foreign insurance companies, and a refusal to pay such taxes or fees shall work a forfeiture of such license.

EXAMINATION.—At discretion of Commissioner.

FEES.—All fees except the annual entrance fee are the same as for fire companies, viz.: Annual entrance fee, $100; filing annual statement, reciprocal; copy of charter, $30; appointment of attorney for service, $3; each agent's license, $3; and the minimum annual entrance fee for any line of miscellaneous insurance except live stock and plate glass, is $100. The Constitution specifically provides the annual entrances fees of live stock, life, fire, accident and health, surety and bond, and plate glass companies, and where companies transact more than one line of insurance, they are charged the entrance fee specifically set out in the Constitution for the different classes of insurance transacted, but if they desire to transact any class of insurance not specifically covered by the provisions of the Constitution, they are not charged an entrance fee for that line; for instance, a company writing personal accident and health insurance, also burglary and steam boiler insurance, is charged only the entrance fee for accident and health, $100; but if it desires to transact plate glass insurance, it would be charged an additional $25, inasmuch as the Constitution provides a specific fee for that class of insurance.

Surety Companies. Annual entrance fee, $150; filing annual statement, reciprocal; filing copy of charter, $30; appointment of attorney for service, $3; each agent's license, $3.

FUNDS.—Surety company, $400,000 capital, in cash or its equivalent.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact insurance for any company whose capital is impaired while such deficiency shall continue.

MISCELLANEOUS PROVISIONS.—Live stock; the law permits the entry of stock companies only.

MISREPRESENTATION.—No provision.

PENALTIES.—For violating any provision of insurance law, $50 to $300 or six months in jail.

POLICY FORM AND PROVISIONS.—Policy must contain copy of application; furnish Insurance Department with copy of each form, application and rate book.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of name and financial condition; copy of last annual report.

PUBLICATION.—No provision.

REBATES.—Prohibited, except as to domestic mutual fire companies and mutual and reciprocal exchanges.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—H. B. No. 131, L. 1907-08. Forfeiture of license.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Until otherwise provided by law, domestic companies excepted, each in-

surance company, including surety and bond companies, doing business in this State shall pay an annual tax of 2 per cent on gross premiums less return premiums and reinsurance.

TAX STATEMENT.—No provision.

OREGON.

SUPERVISING OFFICER, A. C. BARBER, INSURANCE COMMISSIONER, SALEM, ORE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Upon filing annual statements, every accident, plate glass, burglary, steam boiler, surety company and all other insurance companies shall publish once each year, in two newspapers of general circulation published in the State west of the Cascade range of mountains, and in two such papers published east of the Cascade range of mountains, a full synopsis of its annual statement.

AGENT DEFINED.—[See Statutory Requirements.]

AGENT'S LICENSE.—License issued to resident agents only. Fee, $2; expires April 1.

ANNUAL STATEMENT.—Date for filing on or before March 1 of each year.

ATTORNEY FOR SERVICE.—Company must appoint a citizen and resident of Oregon, or in case of disqualification service may be made on the Insurance Commissioner.

COMPANY LICENSE.—Date of expiration, April 1.

COMPANY OF FOREIGN COUNTRY.—To have at least $200,000 deposited with the proper officer of some State for the protection of all policyholders in the United States.

COUNTY TAX.—None.

DEPOSIT.—Surety company must deposit $25,000 with State Treasurer.

EXAMINATION.—The Insurance Commissioner may examine company whenever deemed advisable for public good.

IMPAIRMENT OF CAPITAL.—If an impairment is not remedied within ninety days after notice by the Commissioner he may revoke the license.

FEES.—License for casualty or surety company, $100; if engaged in more than one class insurance business they shall pay the additional fee of $25 for license required for each class of business transacted. Filing annual statement, surety company, $5; accident, plate glass, casualty and steam boiler, $5; filing power of attorney, $2.50; issuing certificate authority, $5; certificate under seal, $2; copy of papers, 25 cents per folio. All fees to be paid to Insurance Commissioner. Reciprocal law.

FUNDS.—Surety company to have $250,000 paid-up capital and surplus of $100,000; other lines $200,000 capital.

MISCELLANEOUS PROVISIONS.—Compacts are prohibited but not rating bureaus.

MISREPRESENTATION.—No company shall advertise assets in any manner, except those owned by exclusive right. If convicted, subject to fine of $250 for first offense, and $500 for every subsequent offense.

MUNICIPAL TAXES AND FEES.—Only State taxes and fees are legal, except on real and personal property.

PENALTIES.—For insuring in unauthorized company, $500 or imprisonment; for neglecting to procure certificate by agent, $50; for violating any provision of insurance act, not more than $100.

POLICY FORM OR PROVISIONS.—Application part of contract.

PRELIMINARY DOCUMENTS.—File copy of charter or articles of incorporation, statement of financial condition, and certificate from proper officials showing that company has required amount of capital and surplus.

PUBLICATION.—(See "Advertisements.")

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Pro rata unearned premiums.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Two and one-half per cent upon gross receipts less premiums returned, reinsurance in authorized companies and losses paid in the State. Final date for payment, April 1. Penalty for non-payment, amount of tax plus not more than $200 for each month unpaid.

TAX STATEMENT.—Final date for filing March 1.

PENNSYLVANIA.

SUPERVISING OFFICER, THOMAS B. DONALDSON, INSURANCE COMMISSIONER, HARRISBURG.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—The agent of any foreign insurance company which does not comply with the laws of this Commonwealth shall be personally liable on all contracts of insurance made by him for such company.

AGENT'S LICENSE.—Company must certify to Commissioner the names of its appointed agents, and agent must procure certificate from Commissioner.

ANNUAL STATEMENT.—Date for filing, on or before March 1. Fidelity companies file statement in January, together with certificate of home department of required deposit. Blanks furnished by Commissioner. Insurance Commissioner may request additional statements whenever he deems it necessary.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY OF FOREIGN COUNTRY.—Same requirements as for other State companies.

COMPANY LICENSE.—Date of expiration, March 31.

COUNTY TAX.—None.

DEPOSIT.—See "Funds."

EXAMINATION.—At the discretion of the Commissioner.

FEES.—Filing certified copy of charter, $25; filing annual statement or certificate in lieu thereof, $20; each certificate of authority and certified copy thereof, $2; every copy of any paper filed in department, 20 cents per folio, and for affixing seal to and certifying same, $1.

FUNDS.—Fidelity companies must have a paid-up, unimpaired and safely-invested capital of at least $250,000, and companies transacting credit insurance $200,000 capital. Companies transacting one class of miscellaneous insurance must have $100,000 capital. Companies transacting more than one class of business must have $50,000 additional capital for each class except credit, for which the additional capital shall be $100,000, and fidelity and surety, for which the additional capital shall be $200,000. But companies with $250,000 paid-up capital may transact all miscellaneous lines except credit, live stock and fidelity and surety, and companies with $500,000 capital may transact all such classes except live stock.

IMPAIRMENT OF CAPITAL.—In case a company's capital becomes impaired to an extent that the Insurance Commissioner deems that the policyholders are afforded inadequate protection he may cause it to cease writing new business pending the removal of impairment, and in case such impairment is not made good within reasonable time apply, through the Attorney General, for a receiver.

MISCELLANEOUS PROVISIONS.—Pennsylvania employers' liability law, commonly known as the Casey bill:

Section 1. Be it enacted, etc., That in all actions brought to recover from an employer for injury suffered by his employee, the negligence of a fellow-servant of the employee shall not be a defense where the injury was caused or contributed to by any of the following causes; namely:

Any defect in the works, plant, or machinery, of which the employer could have had knowledge by the exercise of ordinary care; the neglect of any person engaged as superintendent, manager, foreman, or any other person in charge or control of the works,

plant or machinery; the negligence of any person in charge of or directing the particular work in which the employee was engaged at the time of the injury or death; the negligence of any person to whose orders the employee was bound to conform, and did conform, and, by reason of his having conformed thereto, the injury or death resulted; the act of any fellow-servant, done in obedience to the rules, instructions, or orders given by the employer, or any other person who has authority to direct the doing of said act.

Section 2. The manager, superintendent, foreman, or other person in charge or control of the works, or any part of the works, shall, under this act, be held as the agent of the employer in all suits for damages for death or injury suffered by employees.

Section 3. All acts or parts of acts inconsistent herewith be and the same are hereby repealed.

Approved the 10th day of June, A. D., 1907.

MISREPRESENTATION.—Prohibited under penalty of fine or imprisonment.

MUNICIPAL TAXES AND FEES.—Unlawful.

PENALTIES.—For company doing business without authority, $500 for every month or fraction thereof that such illegal business is done; for agent or person acting for unauthorized company, $300-$1,000, and for second offense fine and imprisonment not more than one year, or either or both; for failing to file annual statement, $100 for each day's neglect; for transacting business without certificate of authority as required, $500.

POLICY FORM OR PROVISIONS.—Standard form required; must be issued only after approved in writing by the Commissioner.

PRELIMINARY DOCUMENTS.—Miscellaneous companies must file copy of charter, application for admission, financial statement, power of attorney and form of all policies it proposes to issue. Foreign companies must comply with all provisions of Pennsylvania insurance act.

PUBLICATION.—No provision.

REBATES.—Insurance company or any officer, agent or representative or broker allowing or giving, or any person receiving, any rebate of premium or any other valuable consideration or inducement whatever not specified in the policy contract, held to violate law, Insurance Department has made the following rules: "If the company grants these additional benefits [accumulations under personal accident policies] only to certain persons in order to induce them to transfer their insurance to that company, then the company is undoubtedly violating the anti-rebate law; but if the same privileges are granted to all applicants for insurance upon the payment of the additional premiums, then the company is clearly within its rights and is not violating the act of 1909."

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—One-half the premiums of all annual policies written within the year and on policies written for more than one year, one-half the current year's premium plus the whole of the premiums for subsequent years.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—At the rate of 2 per cent upon gross premiums of every character and description received from business done within this Commonwealth during the entire calendar year preceding.

TAX STATEMENT.—Date for filing, on or before March 1.

RHODE ISLAND.

SUPERVISING OFFICER, PHILIP H. WILBOUR, INSURANCE COMMISSIONER, PROVIDENCE

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Every person who acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks, or effecting insurance or reinsurance, for any person other than himself, and receiving compensation therefor, and every person

who shall so far represent any insurance company established in any other State or country as to receive or transmit proposals for insurance, or to receive, for delivery, policies founded on proposals forwarded from this State, or otherwise to procure insurance to be effected by such company for persons residing in this State.

No agent of any foreign insurance company other than life doing business in any town in this State shall be allowed to establish any branch agency in any other town in the State. Provided, however, that every life insurance company doing business in this State and whose premium received from this State shall exceed $25,000 a year shall equip and maintain an office in this State for the transaction of business.

SUB-AGENT DEFINED.—Every person who acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks, or effecting insurance or reinsurance, for any person other than himself, and receiving compensation therefor, in any insurance company not incorporated under the authority of this State, and who is accountable to any agent in this State of such insurance company for premiums received. Certificate for sub-agent, $2; good until April 1.

AGENT'S LICENSE.—Date of expiration, March 31; fee, $2; no agent shall be allowed to establish branch agency in any other town.

ANNUAL STATEMENT.—Date for filing, January 1 or within two months thereafter; surety companies same.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner; surety company same.

COMPANY DEFINED.—No statutory provision defining casualty companies. For surety companies see Chapters 225 and 226 General Laws of 1909.

COMPANY LICENSE.—Good until revoked.

COMPANY OF FOREIGN COUNTRY.—Same as for other State company.

COUNTY TAX.—None.

DEPOSIT.—Retaliatory law. (See "Funds.")

EXAMINATION.—At discretion of Commissioner, expenses to be borne by company. Commissioner may publish results if he thinks proper; surety company same.

FEES.—Each copy of service of process, $2; filing copy of charter, $30; filing preliminary statement and each succeeding annual statement, $20; agent's certificate, $2; surety company same

FUNDS.—No person shall act as agent for any foreign insurance company unless its capital stock amounts to $100,000 actually paid in, and invested exclusively of any rights of stockholders.

Life, health and accident companies the same, invested and deposited with proper officer of home State for benefit of policyholders. Certificate of same to be given to Treasurer of this State.

Surety companies must have $250,000 capital, $100,000 of which is safely invested, and deposited in home State for benefit of policyholders. Certificate for same must be shown to State Treasurer.

IMPAIRMENT OF CAPITAL.—No provision, unless section 13, chapter 225 of insurance law, which applies only to surety companies.

POLICY FORM OF PROVISIONS.—None except as to limit of risk. No one risk may incur greater hazard than one-tenth of capital of company.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Agent neglecting to make or making false tax returns, sum not exceeding $1000; for violating provision of resident agent law, $100 to $500; agent acting for company not complying with laws, $300 to $1000; unlicensed agent, $1000; agent who refuses to answer questions regarding statement and returns, $1000; surety company same; agent acting for surety company not in compliance with laws, $1000.

PRELIMINARY DOCUMENTS.—Appointment of attorney; copy of charter; statement concerning nature and financial condition; examination by home department; certificate of deposit, surety companies same.

PUBLICATION.—In March Commissioner shall publish for distribution abstract of annual statement at expense of company, the cost being $1 per company per year.

REBATES.—Prohibited.

RETALIATORY LAW.—Yes.

REMOVAL OF SUIT.—If any foreign company shall provide in its charter, by-laws or policies that no action shall be brought against it in any court of competent jurisdiction within this State, its license shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Companies to pay ir January tax of 2 per cent on premiums received in this State. [See Statutory Requirements, Life.]

TAX STATEMENT.—Date for filing during January.

SOUTH CAROLINA.

SUPERVISING OFFICER, JOHN J. McMAHON, INSURACE COMMISSONER, COLUMBIA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who solicits insurance in behalf of any insurance company, or who takes or transmits other than for himself any application for insurance, or any policy of insurance, or who advertises or otherwise gives notice that he will receive or transmit same, or who shall receive or deliver a policy of insurance, or who shall examine and inspect any risk, or receive, collect or transmit any premium of insurance, or do or perform any other act or thing in the making or consummating of any contract of insurance, other than for himself.

ANNUAL STATEMENT.—Date for filing, on or before March 1. Must show financial condition; compliance with charter and any changes therein; changes in agencies.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—Any person, body, politic or corporate partnership or association who or which shall make or negotiate any contract of insurance.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—Same as company of another State.

COUNTY TAX.—None.

DEPOSIT.—(See Funds.) Before licensing any insurance company to do business in this State the Insurance Commissioner shall require each such company to deposit with him an approved bond or approved securities, in the discretion of the Commissioner, as follows: Each legal reserve life insurance company, twenty thousand dollars; each fire, accident, or casualty or surety insurance company, or any company not herein specified, ten thousand dollars.

EXAMINATION.—Commissioner is authorized to examine condition of any company, and must examine condition before granting certificate of admission.

FEES.—Every foreign insurance company of any class shall pay annual State license fee before March 31 of $100, and an annual Department fee of $40 for accident and health, including all forms of indemnity to the insured on account of accident or disease; $40 for casualty insurance, which includes auto damage, burglary, elevator, employers' liability, fly-wheel, hail, plate glass, steam boiler, theft, tornado, etc.; $40 for surety, including fidelity, credit, title, etc. Companies writing plate glass only $10.

FUNDS.—Every company must have at least $100,000 capital, or in lieu thereof certificate of some officer of another State that he holds on deposit for the protection of all policyholders securities worth at least $100,000, or in absence of capital and deposit, company to deposit with Insurance Commissioner valid securities aggregating $10,000, or bond for said amount in addition, deposit to be required under "Deposit." Surety and fidelity companies subject to same laws as other foreign companies.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—Agent guilty thereof loses license.

MUNICIPAL LICENSE FIXED BY MUNICIPALITY.—No State regulation.

PENALTIES.—Return of premium collections shall be made within thirty days after the 30th of June and the 31st day of December of each year, and if the returns are not so made the Insurance Commissioner may suspend the license of the company until such returns are made. The Attorney shall bring suit in the name of the State to collect any unpaid portion of license fees provided therein.

POLICY FORM AND PROVISIONS.—Health and accident policies must contain provisions and prohibitions recommended by the National Convention of Insurance Commissioners.

PUBLICATION.—No provision.

REBATES.—Prohibited for life companies.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Commissioner may revoke license.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Actuaries and four per cent for life companies and Massachusetts standard for others.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—Yes.

TAXES.—Every insurance company, of any class, not organized under the laws of the State, shall make a semi-annual return to the Insurance Commissioner of its gross income. less return premiums and dividends, for the preceding period, which return shall state in detail the amount of gross premiums, gross receipts or gross income collected by such company in each of the various counties in the State. These returns to be made thirty days after the 30th of June and thirty days after the 31st day of December in each year, and pay a tax of two per cent on premiums. Provided, that nothing in this act or any other act shall be construed as preventing any municipality from levying license fees or taxes.

TAX STATEMENT.—Tax reduced by investments in State. Date of filing for additional semi-annual license fee, June 30 and December 31. Provided, that if the executive officer of the company shall file with the Insurance Commissioner a sworn statement showing that at least one-fourth of the premium receipts on all risks in South Carolina is maintained in, and invested in any or all of the following securities, or property, to wit: Notes or bonds of this State, or of any country, city or town in this State, or first mortgage bonds on real estate in this State, or first mortgage bonds of solvent domestic or domesticated corporations whose improved property is situate entirely within this State, and which is owned and controlled independently of foreign corporations and operated in this State and taxable therein, or deposits in banks of this State maintained continuously for six months preceding the date of such return, or average daily balance on deposit in banks of this State maintained continuously for six months next preceding the date of such return, or any property situate within the State and returned for taxes therein at the value at which it is returned, then the additional license fee shall be one and three-fourths per centum upon the reecipts; if the investment be one-half of said reserve, the additional license fee shall be one and one-half per centum; if the investment therein be three-fourths of said reserve, the additional license fee shall be one and one-fourth per centum, and if the entire reserve be so invested then the additional license fee shall be one per centum.

SOUTH DAKOTA.

SUPERVISING OFFICER, W. N. VAN CAMP, INSURANCE COMMISSIONER, PIERRE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Statements must be published three times in each judicial circuit in which company has policies issued or agents licensed.

AGENT DEFINED.—Agents appointed by any company doing business in this State to solicit applications for insurance, collect the premiums on the same, and transact other duties of agents in such cases, shall be held personally responsible for any money received by them for such company.

AGENT'S LICENSE.—Date for filing last day of February, after date of issue. Certified copy of their power of attorney must be filed.

ANNUAL STATEMENT.—Date for filing, within two months after January 1, except that foreign companies shall transmit statement of business outside United States prior to May 1; fidelity and surety companies, March 1.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Fee, $2.

COMPANY OF FOREIGN COUNTRY.—No provision.

COUNTY TAX.—None.

DEPOSIT.—Reciprocal law. Live stock companies shall deposit 80 per cent of capital stock with Treasurer of this State as a fund to secure payment of all policies in this State, unless similar deposit has been made in another State. Burglary, credit, fidelity and surety, liability, title and bond and mortgage companies shall have a capital of at least $100,000, and deposit with the Commissioner of Insurance a guaranty fund consisting of such securities of said corporation as are provided for the investment of the capital stock of domestic corporations, amounting to at least $50,000. These bonds and securities must be approved by the Commissioner of Insurance and held in trust by him.

EXAMINATION.—At discretion of Commissioner, who may publish result if he thinks proper.

FEES.—Filing copy of charter, $25; filing annual statement, $25; each certificate of authority and certified copy thereof, $2; every copy of any paper filed in department, 20 cents per folio, and for fixing official seal and certifying same, $1; official examinations, actual expense incurred, and $10 per day per diem; for each copy of process, $2, to be paid by plaintiff. Reciprocal law.

FUNDS.—Live stock companies must have $200,000 capital stock, 20 per cent of which shall be cash on hand and 80 per cent invested and deposited as provided. Fidelity and surety companies must have paid-up capital stock of $70,000, invested in securities and deposited for the benefit of policyholders. Accident, health and casualty companies paid-up capital stock of $100,000. Foreign mutual accident and health companies admitted assets of not less than $25,000.

IMPAIRMENT OF CAPITAL.—When assets, exclusive of capital, are less than liabilities.

MISCELLANEOUS.—Accident companies are prohibited from giving prizes or articles of value with the sale of policies.

MISREPRESENTATION.—A felony. Penalty, imprisonment not to exceed two years or a fine not exceeding $5000, or both.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For refusing to testify or produce papers, $100; for neglecting to file statement, $100 for each day's delay; for acting for company without certificate, $500.

Fidelity and surety company neglecting to get certificate, $100 for every day; agent acting for company which has no certificate, $300; and for authorized company without certificate not less than $25 for each day's neglect.

POLICY FORM OR PROVISIONS.—Accident and health companies are subject to the laws governing life companies, but there is a standard accident and health policy provision law. Plate glass and steam boiler companies are subject to the casualty laws.

Live Stock.—Mutual companies; mutual fire and capital stock live-stock laws govern. (Stock companies' law for stock fire companies govern.) Companies must have capital of at least $200,000.

PRELIMINARY DOCUMENTS.—File certified copy of charter; statement concerning nature and financial condition of company; copy of last annual report and by-laws. Certificate of deposit, certificate of authority or compliance.

PUBLICATION.—Annual statement to be published by Commissioner at expense of company at least three times in a newspaper of general circulation published in each judicial circuit of State in which company has issued policies. Statements for publication made out on blanks furnished by Commissioner, and his certificate of authority to be published at same time. Printer's affidavit of publication to be filed with Commissioner. Uniform fee for publication, $17.50.

REBATES.—Rebating prohibited, Sec. 16, State Law 1913, Chapter 140. In 1909 an act was passed to prevent accident companies giving prizes or articles of value with the sale of policies. Sale of notes prohibited.

RECIPROCAL LAW —Yes.

REMOVAL OF SUITS.—Mutual and assessment accident and health cannot take case to United States courts.

RESERVE.—Every surety and casualty company shall create and maintain an unearned premium reserve fund equal to fifty per cent of amount of advanced premiums received on unexpired policies.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Five per cent of unearned premium.

RESIDENT AGENT'S LAW.—No. Reciprocal law.

SEMI-ANNUAL STATEMENT.—Not required except when requested by Commissioner of Insurance.

TAXES.—Reciprocal law. Every company shall, at time of making annual statement, pay 2½ per cent of gross amount of premiums received in State during preceding year. South Dakota surety companies not required to pay any tax.

TAX STATEMENT.—Final date for filing at time of making annual report.

TENNESSEE.

SUPERVISING OFFICER, ROBERT L. GARDEN, COMMISSIONER OF INSURANCE, NASHVILLE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must publish liabilities with equal conspicuousness as assets, and state only paid-up capital.

AGENT DEFINED.—Shall be regarded as agent of company and not of the insured. Shall be personally liable on all contracts of insurance unlawfully made for unauthorized company.

AGENT'S LICENSE.—Renewable in January. Each agent, including members of a firm, shall pay privilege tax of $10, $15 or $20, depending on population of county.

ANNUAL STATEMENT.—Blanks furnished by Commissioner in December. Date for filing, February 1; for good cause shown, time may be extended to March 1, but not later. Annual statement of foreign company shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner or his successor.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign" includes those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, April 1. Surety company of another State or country, in order to make bonds required by the laws of this State, is required to have a special license to execute such bonds as security thereon.

COMPANY OF FOREIGN COUNTRY.—Same requirements as those of companies of other States, except a deposit of $200,000 with some State officer.

DEPOSIT.—Reciprocal law. Companies of foreign countries must deposit with Treasurer of this State, or financial officer of some other State of United States, $200,000, to be in exclusive trust for the benefit of its policyholders in United States. Such foreign company may appoint trustees, who are citizens of United States, to hold funds in trust. Company writing official surety bonds and having no deposit with any State Department, is required to deposit $100,000, but if it has a general deposit of $100,000 with any State Department, it is required to deposit only $25,000. No deposit will be required in Tennessee from such companies having a paid-up capital of $300,000, $200,000 of which is invested in approved securities and deposited with some State Department.

EXAMINATION.—At discretion of Commissioner; expenses paid by company.

FEES.—Filing copy of charter and statement, $30; annual statement, $15; agent's

license, $2; seal of office, with certificate, $1; copies of any paper on file or deposited with Commissioner, 20 cents per folio.

FUNDS.—Companies other than life, including plate glass and live stock companies, must have capital of $100,000, $75,000 of which shall be invested in bonds of United States or other good securities, to be certified as such by Commissioner of home State, or in lieu of cash capital such company shall have and maintain a warranty capital or surplus above all liabilities, including the reinsurance reserve of not less than $100,000.

If company wishes to transact more than one class of insurance, and its capital, reserve funds or assets, when pro rated between two or more classes of business the company desires to write shall be sufficiently large, which, when divided by the number of classes of business company proposes to transact to give to each character of business $100,000 of assets or capital stock, and $100,000 invested as law requires, it may procure license to transact several kinds of insurance.

IMPAIRMENT OF CAPITAL.—Not permitted.

MISREPRESENTATION.—No written or oral misrepresentation shall be deemed material, or defeat or void policy or prevent its attaching, unless made with actual intent to deceive, or unless the matter misrepresented increase the risk of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not paying for loss within sixty days after demand, in addition to amount due with interest, 25 per cent of liability; for not paying taxes within sixty days after they are due, 50 per cent in addition; if agent does not pay his $10 tax, County Clerk may be directed to collect it and may add a penalty of 50 per cent to tax; for failing to make report or pay taxes, $500, in addition to tax; for acting for unauthorized company, $100 to $200, or imprisonment for thirty days, or both; for unlicensed agent, $50 to $100; for false advertisements, $100 to $500; neglecting to file annual statement, $100 a day; false annual or other statement, $500 to $1000; failure to testify, $500; for any violation not specified, not more than $500.

POLICY FORM OR PROVISIONS.—Every policy shall contain entire contract and shall be held as made in this State and construed solely according to the laws of this State.

POLITICAL CONTRIBUTIONS.—Prohibited. Penalty not exceeding $1000, or imprisonment not exceeding one year. Officer, agent or other person violating this act shall be liable to company for amount contributed.

PRELIMINARY DOCUMENTS.—File with Insurance Commissioner two certified copies of charter, one to be filed with Secretary of State and one retained by Insurance Commissioner; statement of financial condition, proofs of legal organization and requisite capital; instrument appointing attorney; certificate of compliance and certificate of deposit in case of a foreign country company or a company writing official surety bonds.

PUBLICATION.—None required

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company without consent of other party to suit removes it to any Federal Court, license of company shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upon contracts of insurance for foreign insurance companies other than life, the Commissioner shall require such companies to charge as the liability for reinsurance of outstanding policies, 50 per cent of premiums received on policies having not more than one year to run, and a pro rata of all premiums received on policies having more than one year to run.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—At rate of 2½ per cent on gross premiums, less return premiums and reinsurance premiums paid to authorized companies, received from business in this State, payable in January and July. Each company to pay privilege tax to the Secretary of State, based on amount of capital stock.

TAX STATEMENT.—Date for filing, January 31 and July 31, and pay at same time.

TEXAS.

SUPERVISING OFFICER, EDWARD HALL, COMMISSIONER OF INSURANCE AND BANKING, AUSTIN.

AGENT DEFINED.—Any person who solicits insurance on behalf of any insurance company, whether incorporated under the laws of this or any other State or foreign government, or who takes or transmits other than for himself any application for insurance, or any policy of insurance, to or from such company, or who advertises or otherwise gives notice that he will receive or transmit the same, or shall receive or deliver a policy of insurance of any such company, or who shall examine or inspect any risk, or receive or collect or transmit any premium of insurance, * * * do or perform any other act or thing in the making or consummating of any contract of insurance for or with any such insurance company other than for himself, or who shall examine into or adjust or aid in adjusting any loss for or on behalf of any such insurance company, whether any of such acts shall be done at the instance or request or by the employment of such insurance company, or of or by any broker or other person, shall be held to be the agent of the company for which the act is done or the risk is taken, as far as relates to all the liabilities, duties, requirements and penalties set forth in this act. Agent acting for unauthorized company shall be personally liable to policyholders.

AGENT'S LICENSE.—Date of expiration last day of February; general agent, $50 occupation tax.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Health, fidelity and surety company to appoint an attorney in Texas.

COMPANY DEFINED.—Yes.

COMPANY LICENSE.—Date of expiration last day of February.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

COUNTY TAX.—None.

DEPOSIT.—Health company, reciprocal law; health company of foreign country must deposit in this or some other State of United States $100,000 invested in securities, for benefit of policyholders in United States. Fidelity or surety company, $100,000 with one of the States, and also $50,000 with the State of Texas.

EXAMINATION.—At discretion of Insurance Commissioner.

FEES.—Filing annual statement, $20; renewal certificate of authority, $1; two certificates for publication, $1.

FUNDS.—Miscellaneous companies must have $100,000 capital paid in and $50,000 additional for each class of business, more than one, which it transacts.

IMPAIRMENT OF CAPITAL.—Revocation of license subject to discretion of Insurance Commissioner if an impairment of capital amounting to twenty per cent thereof is not remedied within sixty days after notice.

MISCELLANEOUS PROVISIONS.—It shall be unlawful for any insurance company whose charter authorizes it to do a fire, marine, lightning, tornado or inland insurance business to transact the business of life insurance in this State. Or for any company authorized to do a life or health insurance business in this State to take fire, marine or inland risks. Art. 4493, Subdivision 19, R. S. of Tex.)

MISREPRESENTATION.—Matters misrepresented must be material and fraudulently made, in order to have effect.

MUNICIPAL TAXES AND FEES.—No occupation tax shall be levied on companies subject to premium tax.

PENALTIES.—For violating any provision of insurance law, revocation of license for agent who violates any provision.

POLICY FORM OR PROVISIONS.—No insurance company transacting business in this State shall hereafter be permitted to issue or sell any policy of industrial life insurance, or any policy of accident or health insurance, until the form thereof has been submitted to the Commissioner of Insurance and Banking. If the Commissioner of Insurance and

Banking shall approve the form of such policy as complying with the requirements of the laws of this State, the same may thereafter be issued and sold. If he shall disapprove the same, any such company may institute a proceeding in any court of competent jurisdiction to review his action thereon. Art. 4760, R. S. of Tex.)

PRELIMINARY DOCUMENTS.—Affidavit that company has not violated any provisions of the resident agents' insurance law. Health and accident companies must file copy of charter and by-laws, statement of financial condition of company, power of attorney.

PUBLICATION.—Publish certificate from Insurance Commissioner, annually, within thirty days from issuance thereof, in two newspapers for three successive weeks.

REBATES.—Prohibited.

RECIPROCAL LAW.—Health companies, yes, as to deposit only.

REMOVAL OF SUITS.—Prohibited. License revoked and may not be renewed for three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums on all unexpired risks that have less than one year to run and the pro rata of all premiums received on risks that have more than one year to run.

SPECIAL RESERVE FOR LIABILITY COMPANY.—Every insurance company which has for ten years or more undertaken to insure persons, firms or corporations against loss or damage on account of the bodily injury or death by accident of any person for which loss or damage said persons, firms or corporations are respectively responsible shall, on or before the first day of October in each year, render to the Insurance Commissioner a statement in writing of its business transacted in the United States, which shall show separately for each of the five calendar years constituting the first half of the period of ten years next preceding the thirty-first day of December of the year in which the statement is made.

1. The number of persons reported injured under all its forms of liability policies, whether such injuries were reported to the home office of the company or to any of its representatives, and whether such injury resulted in loss to the company or not.

2. The amount that on or before the thirty-first day of August of the year in which the statement is made had been paid on account or in consequence of all injuries so reported, including therein all payments on suits arising from such injuries.

3. The number of suits or actions under such policies on account of injuries reported which have been settled either by payments or compromise.

4. The amount paid in settlement of such suits or actions on or before the thirty-first day of August of the year when the statement is made, including therein all payments made on account or in consequence of injuries from which the suits arose, whether prior to or later than the date when the suits were brought. Every such company shall, in its financial statements hereafter made in this State, use the experience so ascertained for computing its outstanding losses under all its forms of liability policies, irrespective of the date when the policies were issued. The average cost per suit of settling such cases as computed by the data required in this section, shall be multiplied by the number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date on which the condition of the company is to be ascertained and shown, which suits or sections are being defended for or on account of a holder of any such policy, also the average cost on account of each injured person, determined as aforesaid from the company's experience, shall be multiplied by the number making the statement of the company's condition, whether such injuries were reported to the home office of the company or to any of its representatives. From the sum of these two products so ascertained there shall be deducted the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount so deducted to be taken as of the date at which the said statement is made. The sum remaining after making this deduction shall be charged as the liability of the company on account of outstanding losses. Any admitted company issuing liability contracts which by reason of its limited experience in liability underwriting cannot furnish the information required by this section shall nevertheless, until it is able to comply with said requirements, be charged with a liability for

outstanding losses upon all kinds of its liability policies an amount not less than the amount resulting from the following process:

The number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date of making up the statement, whether such injuries were reported to the home office of the company or to any of its representatives, which are being defended on account of the holder of any policy, shall be multiplied by the average cost per suit as shown by the average experience of all other admitted liability companies ascertained from the data required by this section, also the number of injuries reported under said policies at any time within eighteen months of making up the statement, whether reported to the home office of the company or to any of its representatives, and whether such injuries resulted in loss to the company or not, shall be multiplied by the average cost for each injured person, as shown by the average of said experience of all other admitted liability companies, ascertained from the data required by this section from the sum of these two products there shall be deducted the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount to be taken as of the date at which the statement is made. A sum not less than the amount remaining after this deduction shall be charged as a liability for outstanding losses to liability companies covered by the provisions of this paragraph. The average cost for suits and for injured persons required by this paragraph shall, on or before the first day of December of each year, be furnished by the Insurance Commissioner to every such company which has not had an experience of ten years in liability underwriting. Besides the reserves provided for in this section, each such company shall be charged as a liability with all unpaid losses of which the company received notice on or before December 31, and all other debts and liabilities.

Resident Agent Law.—Yes.

Semi-Annual Statement.—None required.

Taxes.—Every health, accident, credit, title, steam boiler, live stock, fidelity, surety and casualty, and all other companies other than life, shall pay a tax of 26/10 per cent of gross premiums received in this State, provided that any company doing two or more kinds of business shall pay the same tax upon the gross receipts from each of said kinds of business. But if any company shall have as much as one-quarter of its entire assets invested in bonds or property of the State of Texas, annual tax shall be 1 per cent, and if as much as one-half of assets be thus invested, it shall pay one-half of 1 per cent. Date of paying tax, March 1.

Tax Statement.—To be filed with annual statement.

UTAH.

Supervising Officer, JOHN W. WALKER, Commissioner of Insurance, Salt Lake City.

Advertisements, Regulations Governing.—No provision.

Agent Defined.—Held to be agent of the company.

Agent's License.—Date of expiration, March 1.

Attorney for Service.—Appoint a resident of the State and file a new power of attorney annually on or before March 1.

Annual Statement.—Date for filing, on or before March 1.

Company Defined.—"Company" or "Insurance Company" shall include all corporations, associations, partnerships, or individuals engaged as principals in the insurance business, excepting fraternal and benevolent orders and societies.

Company of Foreign Country.—(See "Deposit.")

Company License.—Date of expiration, last day of February.

County Taxes.—Prohibited.

Deposit.—Companies organized outside United States must deposit in some State of United States at least $250,000 for special benefit of insured in United States. Surety company, $100,000 with home State. No insurance company not organized under the laws

f a State, Territory or district of the United States, shall be admitted or permitted to do ny business in this State until, beside complying with the insurance laws of this State, it as made a deposit with the Commissioner of Insurance of this State, or with the duly uthorized officer of some other State of the United States, of a sum of not less than the apital or capital and surplus or guaranty of surplus fund required of like companies under his act. Such deposit must be an exclusive trust for the benefit and security of all the ompany's policyholders and creditors in the United States, and may be made in the ecurities, but subject to the limitations specified in section 27 of this act; and such deposit hall be deemed for all purposes of the insurance laws the capital or capital and surplus r guaranty or surplus fund of the company making it.

Surety company to have $100,000 on deposit with home State.

EXAMINATION.—Commissioner of Insurance may examine at any time, provided that he written consent of the State Board of Examiners must be obtained to all examinations, nquiries or investigations made beyond the borders of the State of Utah. The cost of uch examinations shall be paid by the company examined, and shall include the reasonable xpenses of the Commissioner and assistants employed therein, whose services are paid or by the Department, and the compensation and reasonable expenses of his assistants mployed therein whose services are not paid by the Department.

FEES.—There shall be paid by every insurance company doing business in this State, o the Commissioner of Insurance, the following fees: For filing statement preliminary o admission, $50; certified copy of acceptance for foreign companies of the provisions of he Constitution of the State of Utah, $3; any power of attorney, $1; articles of incorporaion and by-laws of foreign companies, and examination thereof, $25; amendments to rticles of incorporation and by-laws of foreign companies, and examination of, $5; annual tatement, $50; for certificate of authority to transact business in this State, $5; for each opy of certificate of authority for use of agents and solicitors, $2; for preparing synopsis of annual statement for publication and certifying the same, $5; for each copy of any aper filed in his office, per folio, 20 cents; for affixing the seal of his office and certifying ny paper, $1. Filing of any document other than as contained above, $1. Retaliatory rovisions apply.

FUNDS.—Surety company must have an unimpaired capital of $200,000. Joint stock ompany, organized for any other purpose than fire insurance, a cash capital of not less han $100,000 and $50,000 capital stock additional for every other kind of insurance it lesires to do.

IMPAIRMENT OF CAPITAL.—Whenever Commissioner of Insurance deems from examination of company that its capital is impaired to an unsafe extent he shall revoke its license, subject to appeal within fifteen days to District Court.

MISREPRESENTATION.—No insurance company doing business in this State, and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort, misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof, nor shall any such corporation or agent thereof make any misrepresentation to any person insured in another company for the purpose of inducing, or tending to induce, such person to lapse, forfeit or surrender his said insurance.

PENALTIES.—For violating any provision of resident agent law, $100, and imprisonment not exceeding two months.

Any one violating any provision of insurance law shall be deemed guilty of a misdemeanor.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File in the office of the Commissioner certified copy of articles of incorporation and by-laws and all amendments thereof or alterations thereto, and also any such subsequent amendments or alterations, and also a copy of acceptance of the provisions of the Constitution of this State, and a copy of the instrument designating

its agent upon whom process may be served, together with a statement, under oath, showing financial condition on December 31, next preceding.

PUBLICATION.—A synopsis of annual statement, together with the Commissioner's certificate of authority to transact business in this State, shall be published in some newspaper of general circulation published at the capital for at least four insertions. Such publication shall be made within thirty days after such certificate of authority is issued, and a copy of the paper containing such publications shall be filed in the office of the Commissioner.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—For the purpose of estimating the liabilities of insurance companies other than life, the amount required to safely reinsure all outstanding risks shall be estimated by taking 50 per cent of the gross premiums on all risks and policies in force issued for not more than one year and pro rata of all gross premiums on risks and policies written for a longer term than one year. The Commissioner may accept the valuation of the Department of Insurance of any other State or country if made upon the basis and according to the standard herein required, if the insurance officer of such State or country accepts as sufficient and valid for all purposes the certificate of valuation of the Commissioner of this State.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Every company doing business in State shall pay an annual tax of 1½ per cent on gross premium receipts in State, but companies that have paid a property tax during year shall deduct the amount paid for general State purposes. Retaliatory provisions apply. This tax is in lieu of all others.

TAX STATEMENT.—Date of filing, before March 1. Taxes to be paid on or before March 1.

VERMONT.

SUPERVISING OFFICER, JOSEPH G. BROWN, MONTPELIER

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, March 31.

ANNUAL STATEMENT.—Date for filing, previous to March 1. Blanks furnished by Commissioners.

ATTORNEY FOR SERVICE.—Appoint Secretary of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—No provision.

COUNTY TAX.—None. Reciprocal.

DEPOSIT.—Reciprocal law.

MUNICIPAL TAXES AND FEES.—None.

EXAMINATION.—At discretion of Commissioners. They may visit home office if they deem necessary.

FEES.—Company license, $5; agent's license, $2; filing annual statement, $20. (Reciprocal.)

FUNDS.—Foreign joint stock insurance companies must have paid-up capital, invested in securities readily convertible into cash, of at least $100,000, not less than half of which is in cash securities other than real estate mortgages, and in addition to such capital, assets equal to in value to outstanding liabilities, reckoning reinsurance as a liability, but Insurance Commissioners may license a company whose impairment of capital does not exceed 20 per cent under above rule. Fidelity and surety companies must have $200,000 capital.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For failing to make returns or pay taxes, revocation of license; for acting for company which has not filed stipulation, $100-$500; for acting for unlicensed company or without license, $100-$1,000. For violation of non-resident brokerage law, surrender of license.

POLICY FORM OR PROVISIONS.—No accident policy shall contain clause limiting time of commencement of action on such policy to period less than twelve months from time of accident. Fidelity company shall not incur larger risk than one-tenth of total admitted assets, unless properly secured. Policy issued by unlicensed agent shall bind company if otherwise valid. Standard provision law for health and accident policies.

PRELIMINARY DOCUMENTS.—File stipulation, giving name, location, etc., of company appointing attorney. File certified copy of charter and financial statement.

No special provisions for companies other than life, fire, fidelity and surety and accident, except as to mutual live stock companies, which, in the discretion of the Commissioners, if chartered by any of the New England States or organized under the laws of New York, may be licensed. Fidelity insurance and corporate surety companies are also recognized and legalized on official bonds to State, county, city, town or to any corporation or association, public or private.

Personal accident and health companies are governed by the same laws as to admission, capital and assets as other companies. Burglary, credit, liability, plate glass, steam boiler, title and bond and mortgage companies are not specifically mentioned in the statutes. Live stock companies operating on the mutual plan, organized under the laws of any of the New England States, or of the State of New York, may be admitted, subject to laws governing other insurance companies, and by depositing quarterly with a trust or national bank designated by the Insurance Commissioners all moneys received for its mortuary fund from policyholders in this State.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE AND REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of the gross premiums.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Surety and guaranty companies pay 2 per cent on gross receipts collected in State in February. Foreign insurance companies pay 2 per cent in February.

TAX STATEMENT.—Surety and guaranty companies date for filing on or before last of February, to be paid in February.

VIRGINIA.

SUPERVISING OFFICER, JOSEPH BUTTON, COMMISSIONER OF INSURANCE, RICHMOND.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Yes.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, July 15; fee, $1.

ANNUAL STATEMENT.—Date for filing, on or before March 1, time may be extended, but not beyond sixty days. Blanks prescribed by convention of Insurance Commissioners, if any such are adopted.

ATTORNEY FOR SERVICE.—Appoint Secretary of the Commonwealth.

COMPANY DEFINED.—Any association, society, company, corporation, joint stock company, individual, partnership, trustee or receiver engaged in the business of assuming risks upon persons or property in this State, except fraternal benefit associations, "foreign," refers to companies of other States of United States, and "alien" to companies of other countries.

COMPANY LICENSE.—To be paid by April 1, based on net premiums collected previous year at 2¾ per cent. At entrance $200 from May 1, which may be pro-rated for unexpired portion of year. Compensation premiums 3 per cent, maintenance Industrial Commission.

COMPANY OF FOREIGN COUNTRY.—No provision.

COUNTY TAX.—None. Prohibited by law.

EXAMINATION.—At discretion of Commissioner, but he may accept certificate of the Insurance Department of the State or country in which is located the principal office ot such company as to its solvency.

FEES.—Agent's license, $1

FUNDS.—No domestic company shall undertake to do more than one of the general kinds of insurance without having a paid-up capital of $100,000 and $50,000 surplus invested in solvent securities. Any company doing more than one must make sworn statement for each kind done, and no company shall expose itself on any one risk to amount exceeding 20 per cent of its paid-up capital and surplus, unless excess is reinsured. Admitted companies must have $200,000 capital. Surety companies must have $250,000 capital.

IMPAIRMENT OF CAPITAL.—Company is required to make good any impairment of capital.

MUNICIPAL TAXES AND FEES.—None. Prohibited by law.

PENALTIES.—Acting for authorized company without certificate of registration, $10 to $100; acting for company whose license has been revoked, $100 for each offense; company not paying taxes and fees shall cease to do business, and agent acting for such company shall be fined from $50 to $200, or punished by imprisonment of from thirty days to fifty days; failing to make any report required by law, $100 to $1000; for making false statement in any report, person shall be deemed guilty of forging, and imprisonment from two to ten years; for failing to make annual report, $500, and additional $500 for every month; penalty not otherwise specified, $20 to $200.

POLICY FORM OR PROVISIONS.—Contract and agreement must be plainly expressed in policy. No condition shall be valid unless printed in type as large as brevier or eight point type (accident and health policies long primer or ten point); or is written in pen and ink or typewritten, and no provision limiting time within which suit can be brought to less than one year after loss shall be valid. Accident and health policies must conform to standard provisions of law.

PRELIMINARY DOCUMENTS.—File appointment of attorney in triplicate; three certified copies of charter.

PUBLICATION.—None required.

REBATES.—Prohibited by law.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liability on the contracts of insurance of casualty and indemnity companies, on all risks written for a fixed time, not exceeding one year, there shall be reserved 50 per cent of the whole original premiums charged for such risks, and for a time exceeding one year there shall be reserved the pro rata unearned portion of the whole original premiums charged for such risks, in calculating which it shall be assumed that policies date from middle of year.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—The real and personal property of every insurance company, life, fire, marine, surety, mutual aid, mutual benefit, guarantee, sick benefit, employers' liability, health, credit, fidelity, burglary, accident, plate glass, steam boiler, assessment, united brethren, live stock and all like companies shall be listed and assessed the same as other real and personal property and shall be taxed at the same rate as other like property is taxed in this State. The license for sick benefit is 1 per cent of premiums collected during previous year, and on casualty companies 2¾ per cent upon the net amount of all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State during the previous year. All other companies except life are taxed a sum equal to 2¾ per centum upon the net amount of all premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State. All companies are taxed a sum not exceeding one-tenth of 1 per centum on the gross amount of the premiums, assessments, etc., collected the previous year for the maintenance of the Bureau of Insurance. The tax on compensation premiums is 3 per cent.

WASHINGTON.

SUPERVISING OFFICER, H. O. FISHBACK, INSURANCE COMMISSIONER, OLYMPIA.

AGENT DEFINED.—Any agent or broker through whom, in whole or in part, any insurance company, association, individual or individuals, shall negotiate, issue or deliver any policy of insurance, shall be deemed an agent of such company.

AGENT'S LICENSE.—Date of expiration, March 31. Fee for life, accident, sick benefit or indemnity business, $2; adjuster's license, $10.

ANNUAL STATEMENT.—Date for filing, February 15, showing business done in this State; and complete statement showing business conditions.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—Any company, association or corporation engaged in or carrying on in any manner the business of insurance of any character in this State.

COMPANY LICENSE.—Date of expiration, March 31. Surety company same.

COMPANY OF FOREIGN COUNTRY.—Company of foreign country must have in some State of United States a deposit of at least $200,000, unimpaired and free from all liabilities, invested in specified bonds, and in trust for benefit of policyholders in United States. Warrants of State of Washington, except those whose market value is less than par, may be accepted in lieu of bonds.

COUNTY TAX.—None.

EXAMINATION.—At discretion of Commissioner, who has right to visit head office if necessary. Necessary traveling and actual expenses paid by State if company is subject to premium tax law; if not, company pays. Reciprocal law applies.

FEES.—Filing copy of articles of incorporation, $25; filing amended articles of incorporation, $10; issuing certificate of authority, $10; renewal thereof, $10; filing annual statement of condition and annual statement of business done in State, $20; filing any other paper, $1; furnishing copies of papers, 20 cents per folio; certifying copies, $1; agent's license, $2.

FUNDS.—Accident and liability companies $250,000. Liability companies $200,000 paid-up capital. Liability and surety, $300,000. Liability, surety and automobile, $400,000. Liability, surety, automobile and accident, $450,000; $200,000 additional for Class 14. (Risks not otherwise classified.)

IMPAIRMENT OF CAPITAL.—Domestic companies must make good impairments within ninety days from service of requisition by Commissioner. Impairments of foreign companies shall entail revocation of authority and license to transact business in the State.

MISREPRESENTATION.—Held to be a misdemeanor.

MUNICIPAL TAXES AND FEES.—No fees, but are taxed on actual property located and in use within the State.

PENALTIES.—Same as life companies.

POLICY FORM OR PROVISIONS.—Standard form health and accident policy required; must have Commissioner's approval before being issued.

PRELIMINARY DOCUMENTS.—File with Insurance Commissioner copy of charter; copy of by-laws; certificates showing required capital and assets; power of attorney; copy of annual statement. Agreement to do no overhead writing.

PUBLICATION.—No publication of annual statement required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

RESIDENT AGENT LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Personal accident and health, burglary, credit, fidelity and surety, liability, live stock, plate glass, steam boiler, title, surety and mortgage guarantee companies pay 2¼ per cent tax. Taxes payable on March 1.

TAX STATEMENT.—Date for filing, February 15.

WEST VIRGINIA.

SUPERVISING OFFICER, JOHN C. BOND, STATE AUDITOR, CHARLESTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Not required.

AGENT DEFINED.—Agent acting for unadmitted company shall be personally liable on all contracts.

AGENT'S LICENSE.—Date of expiration, March 1.

ANNUAL STATEMENT.—Date for filing, in January. Blanks furnished by the Commissioner. Companies of foreign countries shall furnish statement of business in United States; also home office statement.

ATTORNEY FOR SERVICE.—Appoint resident of State. Foreign company shall appoint Auditor.

COMPANY DEFINED.—Includes corporations, associations, partnerships or individuals; "foreign" refers to companies not organized in this State.

COMPANY LICENSE.—Date of expiration, March 1.

COMPANY OF FOREIGN COUNTRY.—(See "Annual Statement.")

COUNTY TAX.—None.

DEPOSIT.—Companies of foreign countries must have deposit in some State of United States of not less than $200,000 in securities, in trust for benefit of policyholders in United States. Company may appoint trustees who are citizens of United States and approved by Insurance Commissioner. Under new law no deposit required of fidelity and surety companies.

EXAMINATION.—At discretion of Commissioner, who may accept certificate of proper officer of home State or government.

FEES.—The Insurance Commissioner shall collect the following fees from all insurance companies: Annual fee for each license, $10; filing annual reports, $10; valuation of life policies of domestic companies, 1 cent for each $1,000 of insurance; rate for valuation of policies of foreign companies arranged by reciprocal provision; for filing each additional paper required by law, 25 cents; for every certificate of valuation, copy of report or certificate of condition of company, $5; for each agent's certificate of authority and copy of report, $5; solicitor, $1.

FUNDS.—Every company must have at least $100,000 capital paid up and safely invested. Companies of foreign countries must have $200,000 on deposit. The capital of every insurance company shall, for all purposes of insurance laws of this State, be the aggregate value of its money deposited, and all sums loaned on real estate security in any State in United States, in conformity with laws of such State and all other assets in United States (provided held by trustees who are citizens of United States). Accident or accident and health companies which pay a weekly indemnity not to exceed $10 per week must have a capital in cash of $10,000.

Surety and fidelity companies must have capital of at least $600,000, and comply with laws governing such companies of this State, except as regards examinations, which shall be as for other foreign companies. No deposits now required.

IMPAIRMENT OF CAPITAL.—Cause for revocation of license.

LIMITATION OF SUITS.—No company shall limit the term within which any suit shall be brought against it to a period less than one year from the time loss occurred.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Controlled locally.

PENALTIES.—Acting for company without certificate, not more than $1,000; where no specific penalty is provided, not more than $500; obtaining, or attempting to obtain, money fraudulently on accident policy, if sum is more than $100, imprisonment not more than ten years, if less than $100, fine of not more than $500, or imprisonment of not more than one year or both; making political contribution, imprisonment not more than one year and fine of not more than $1,000; making fraudulent statements in surety reports, $500-$2,500; violating any law regarding surety companies, not less than $500; failure to publish certificate, $50.

POLICY FORM AND PROVISIONS.—Agreements with the assured to be stated on face of policy or certificate.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File copy of charter; statement giving name, location and financial condition of company. Companies of foreign countries file copy of charter, annual report made in home country and certificate of deposit.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—No.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes. Policies must be countersigned by resident agent.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums.

SOLICITOR.—An agent may, with the approval of the Insurance Commissioner, appoint two resident solicitors for which agent is liable. Fee for each solicitor, $1.

TAXES.—Annual license tax of foreign companies shall be 2 per cent of gross premiums collected in this State, less premiums returnable for cancellation. Commissioner may require bond from company for taxes.

TAX STATEMENT.—Date for filing, on or before January 31, to be paid on or before March 1.

EXCISE TAXES.—None required of insurance companies which pay the 2 per cent tax on premiums.

WISCONSIN.

SUPERVISING OFFICER, PLATT WHITMAN, COMMISSIONER OF INSURANCE, MADISON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No accident company shall advertise assets not actually in its possession, held and available for payment of losses. Such statement shall also show amount available and held in United States; shall exhibit capital actually paid in cash and excess of assets over liabilities. This statement shall correspond to last annual statement filed in Insurance Department, but policies or renewals may contain single item of authorized capital.

AGENT DEFINED.—Every person or member of a firm or corporation who solicits insurance on behalf of any insurance corporation or person desiring insurance of any kind, or transmits an application for a policy of insurance, other than for himself, to or from any such corporation, or who makes any contract for insurance, or collects any premium for insurance, or, in any manner, aids or assists in doing either, or in transacting any business of like nature for any insurance corporation, or advertises to do any such thing, shall be held to be agent of such corporation unless it can be shown that he receives no compensation for his services. Agent who places insurance for unauthorized casualty and surety companies is not liable to insured for amount.

AGENT'S LICENSE.—Resident agent $1, general or special agent, no provision. Retaliatory law. Date of expiration, February 28. Separate certificate required for each company represented by an agent and for each member of a firm. Certificate of authority (license) to be procured from the insurance corporation. No such certificate shall be issued by any other than the officers or resident agent of such corporation signing the policies issued by it or a person duly authorized thereto in writing by such officers or resident agent, after a copy of such authority has been filed in the office of the Commissioner of Insurance; nor unless the same shall be in such form as prescribed by the Commissioner of Insurance and numbered consecutively as issued by the person authorized thereto, and a statement or statements of the names and residences of all persons to whom such certificates are issued on any day, in such form as prescribed by the Commissioner of Insurance, together with the fees provided for certificates to agents by section 1972, shall be mailed to said Commissioner on the day such certificates are issued.

ANNUAL STATEMENTS.—Date for filing, within sixty days after December 31.

Printed forms furnished by Commissioner. He may extend time for filing statements, but not exceeding sixty days.

ATTORNEY FOR SERVICE.—Casualty and surety companies appoint Commissioner.

CAPITAL STOCK.—Minimum capital stock required of surety companies hereafter authorized to transact business in Wisconsin shall be $250,000 with a surplus of $125,000.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration March 1.

COMPANY OF FOREIGN COUNTRY.—Must have capital of $200,000 and like amount in securities deposited with proper officer of one State of the United States.

DEPOSIT.—Reciprocal and retaliatory laws.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing first statement, with copy of charter, $25; filing annual statement, $25; agent's certificate for life and accident companies, $1; copy of papers, 10 cents per folio; certifying and affixing seal, 50 cents; for examination, actual expenses, including compensation to other than officers and regular employees of the department. All fees subject to reciprocal and retaliatory laws.

FUNDS.—Capital for accident and health or live stock companies only is $25,000.

Any company having capital of $250,000 and deposit of $250,000 may transact liability, fidelity, guaranty, burglary, glass, steam boiler and elevator insurance. To do one of such kinds must have $100,000 and $100,000 deposit.

IMPAIRMENT OF CAPITAL.—If Commissioner on examination of company thinks it is unsound he shall revoke its certificate.

MISCELLANEOUS PROVISIONS.—Limit of risks. Casualty companies shall not expose themselves to any one risk to amount exceeding 10 per cent of their admitted assets. Mutual companies may issue one risk of not more than three times the average policy, or one-fourth of one per cent of insurance in force, whichever is greater. No mutual can be reorganized into a stock company.

Law regulates consolidation and reinsurance of domestic accident and health companies. Live stock company may not assume risk on any one animal of more than one-twentieth of company's paid-up capital.

MISREPRESENTATION.—It shall be unlawful for any company to publish any statement which shall represent said company as writing risks different in nature from those actually written by it, or shall represent it as confining its business to a particular class of risks, when it is in reality writing risks of another kind.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Agent doing business without having first obtained a license is liable to a fine of not more than $500 for each offense. Company doing business without having first obtained a license is liable to a fine of five times the amount of fees upon each license included in such violation, also subject to fine of not more than $500. For wilfully making false statements, a fine not exceeding $5,000 nor less than $100, or imprisonment for not less than one nor more than ten years, or both fine and imprisonment is imposed. For violation of the anti-rebate law, a fine of not less than $50 nor more than $300 and license to be revoked for three years.

POLICY FORM OR PROVISION.—Live stock limited to five years; policy on property may be cancelled at any time on request if insured and company shall return amount of premium paid, less the customary short-rate premium for the expired portion of the full term the policy has been issued; no casualty company issuing employers' liability policies shall condition same with "any law or ordinance respecting the safety of persons," but shall clearly state conditions and requirements; the Insurance Commissioners' uniform health and accident policy provisions have been adopted; also the uniform rulings of the Insurance Commissioner; limitation of action cannot be less than two years.

PRELIMINARY DOCUMENTS.—Casualty and surety companies file application for license, giving name and locality of company and kinds of insurance; statement of requisite capital and deposit; copy of charter; appointment of attorney; statement of financial condition.

PUBLICATION.—None required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF ACTION.—From State to Federal Court terminates company's license.

RESIDENT AGENT LAW.—Non-resident agents may be licensed for life, fidelity and surety insurance, but policies must be issued and delivered through resident agents.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—In computing reserve liability of casualty and surety companies, Commissioner shall make such calculations as in his judgment are equitable and just to both policyholders and company, provided that such liability shall not be less than 50 per cent of premiums written in company's policies.

SEMI-ANNUAL STATEMENT.—No provision.

WYOMING.

SUPERVISING OFFICER, D. M. FORSYTH, INSURANCE COMMISSIONER, CHEYENNE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements shall contain location of company and State or country under whose laws it is organized; shall state only paid-up capital and cash assets.

AGENT DEFINED.—An acknowledged agent or surveyor, or any other person or persons, who shall in any manner, directly or indirectly, transact, or aid in transacting, the insurance business of any insurance company not incorporated by the laws of this State. Must be resident of Wyoming.

AGENT'S LICENSE.—Fee, $2; non-resident, special or general, $5; expire March 31.

ANNUAL STATEMENT.—Date of filing, January 1, or within sixty days; printed forms furnished by Commissioner. Guarantee companies file statement before March 1, and must renew proofs of investments.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—Provisions relative to foreign companies shall apply to all such companies, partnerships, associations or individuals, whether incorporated or not.

COMPANY LICENSE.—Date of expiration December 31.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

COUNTY TAX.—None.

DEPOSIT.—Domestic companies must deposit with Insurance Commissioner $100,000 for special benefit of insured. Foreign companies must have $200,000 invested in good securities and held by proper officer of home State in trust for holders of obligations of company.

EXAMINATION.—At discretion of Commissioner, at expense of company. Insurance Commissioner empowered to address any inquiries to any insurance company regarding its doings or business, and it shall be duty of company to promptly reply in writing.

FEES.—Publication condensed statement, $20. Fidelity companies issuing burglary policies, $25, annually, in addition to other fees; guaranty companies, $50, and $25 succeeding years; filing and examining first application and issuing certificate of license thereon, $50; filing annual statement, $25; every copy of paper, 15 cents per folio, and $1 for certifying same and affixing seal thereto.

FUNDS.—Accident companies must have not less than $100,000 capital. Foreign companies, in general, must have $100,000 capital, paid up and exclusive of any assets which may be deposited in any other State for benefit of policyholders. Guarantee and surety companies must have $1,000,000 capital and surplus. Domestic companies, $100,000.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to do business for company whose capital is impaired to extent of 20 per cent.

MISCELLANEOUS PROVISIONS.—No company organized for one kind of insurance shall issue policies for any other, and no company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital. But this does not apply to fidelity companies or storage and deposit companies.

MISREPRESENTATION.—Revocation of license and fine of $100 or imprisonment in county jail for 90 days.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Failure to appoint attorney within ninety days, revocation of authority; for violating any provisions of insurance chapter, $500; for acting for unlawful fidelity or security company, $50 to $1000, or imprisonment from thirty days to six months, or both.

POLICY FORM OR PROVISIONS.—Standard.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; copy of charter; statement showing condition of company; copy of last annual report; certificate of deposit if company of foreign country. Fidelity companies must comply with the laws relating to life insurance companies. Special requirements for companies insuring live stock.

PUBLICATION.—Certificate from Insurance Commissioner that company has complied with laws to be published once annually in two newspapers of general circulation, one of which is published in capital of State.

REBATES.—No rebate allowed.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Must be resident of State.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Clause repealed in 1901; guarantee companies pay 2½ per cent on gross premiums collected in State.

TAX STATEMENT.—No provision.

CANADA.

SUPERVISING OFFICER, G. D. FINLAYSON, SUPERINTENDENT OF INSURANCE, OTTAWA.

NOTE.—Statutory requirements as respect fire insurance apply, *mutatis mutandis*, to miscellaneous companies.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No provision.

ANNUAL STATEMENT.—Of Canadian company and statement of Canadian business of a British or foreign company must be filed with the Minister of Finance on or before March 1. Penalty for neglect (Dominion of Canada), $10 per day. Non-payment of fine involves possible suspension of revocation of license.

British and Foreign Companies' Home Office Statements.—Must be filed within thirty days after it is required by law to be made to the government of the country in which the head office is situate, or within thirty days after the submission of the same at the annual meeting of the shareholders or members of the company, whichever date first occurs. Such statement, however, need not be deposited earlier than June 1, nor shall it be deposited later than June 30 following the date at which the condition and affairs of the company are thereby shown.

ATTORNEY FOR SERVICE.—Must be appointed at chief agency of company.

COMPANY LICENSE.—No company or underwriters of other person shall solicit or accept any risk, or issue or deliver any receipt, etc., unless it be done by or on behalf of a company or underwriters holding a license from the Minister.

CONDITIONS FOR LICENSE.—In the case of foreign companies with large charter powers, the requirements are as follows: Section 9. "Subject to the right of renewal of license granted previous to August 11, 1899, a license shall not be granted to a company which is by its charter authorized or empowered to carry on classes of insurance greater in number or variety than those for which a license could be granted under the provisions of the last preceding section: Provided, however, that any British or foreign company which has on the basis prescribed by this act a wholly unimpaired capital shall, regardless of its greater

corporate powers upon complying with such conditions as may be required by the Treasury Board and subject to the provisions of the last preceding section, be deemed eligible for such license.

Section 10. The Treasury Board may, as a condition precedent to the issue of a license under the last preceding section or to any renewal thereof, require the company to maintain assets in Canada as defined by sub-section 2 of section 20 of this act in excess of the amount which would be required if the company's charter powers were limited to the classes for which such license is sought, but such excess shall not exceed two hundred thousand dollars.

Deposit.—Fixed in every case by the Treasury Board.

Examination.—The Superintendent shall visit the head office of each company in Canada at least once in every year and examine carefully the statements of the condition and affairs of each company, and if, after such examination, from the annual or other statements, or for any other cause, deems it necessary and expedient to make a further examination into the affairs of such company, and so reports to the Minister, the Superintendent may be instructed by the Minister to thoroughly inspect such company, and if the latter be found to be unsound, or if it refuses to be examined, its license may be suspended or canceled.

Fees.—The Superintendent is authorized to assess the companies upon their gross premium receipts for the sum required for the expenses of his office. (See "Provincial Fees and Requirements.")

Impairment of Capital.—Capital deemed to be impaired when assets are less than liabilities calculated according to requirements and paid-up capital.

Preliminary Documents.—To be filed with the Minister of Finance and Receiver General. Copy of charter, act of incorporation, or articles of association, certified by officer in charge of the original; power of attorney from the company to its chief agent in Canada; statement of condition at end of preceding year. Duplicate copies to be filed in the office of the Superior Courts of the Province where the head office is located, or if in Quebec, with the Prothonotary of the Superior Court. Penalty for doing business without a license, fine and imprisonment. Annual certificate of compliance with laws of home State not required. The company's charter, acts of incorporation or articles of association, and power of attorney to chief agent, need be filed but once, except in event of a change in representation or amendment to charter.

Publication.—Section 17. "Every company, on first obtaining such license, shall forthwith give due notice thereof in The Canada Gazette, and in at least one newspaper in the county, city or place where the head office or chief agency is established, and shall continue the publication thereof for the space of four weeks."

Reciprocal Law.—None.

Reserve for Reinsurance, Method of Calculation.—Fifty per cent of premiums on all unexpired risks having one year or less to run and pro-rata on all premiums on unexpired risks having more than one year to run. No policy can be issued for more than three years.

Resident Agent Law.—Each company must have a resident chief agent.

Semi-Annual Statement.—None required.

Taxes.—No provision. (See "Provincial Fees' Laws.")

Tax Statement.—No provision.

STATISTICAL TABLES

CASUALTY
SURETY AND MISCELLANEOUS
INSURANCE COMPANIES
IN THE
UNITED STATES

INTRODUCTION

In the following pages will be found statistics showing the financial condition and business transactions of insurance companies writing all classes of insurance except life, fire and marine. This information will be of assistance to business men in enabling them to quickly ascertain the standing of any company whose policy they may be offered, which is transacting any of the following branches of insurance:

Personal Accident.
Automobile Collision.
Automobile Liability.
Automobile Bail Bonds.
Automobile Property Damage.
Bank Deposits.
Bicycle Accident.
Bicycle Theft.
Burglary and Theft.
Common Carriers' Liability.
Credit.
Dentists' Liability.
Druggists' Liability.
Elevator.
Employers' Liability.
Fidelity.
Fly-wheel.
General Liability.
Health.
Income.
Investment.
Key Registry.
Landlords' Liability.
Live Stock.
Machinery Breakage.
Mortgage Guarantee.
Patent Title Guarantee.
Physicians' Liability.
Plate Glass.
Plumbing and Water Leakage.
Public Liability.
Railway Instalment.
Registered Mail.
Safe.
Sprinkler Leakage.
Steam Boiler.
Strike.
Surety.
Team.
Vessel Liability.
Workmen's Collective.
Workmen's Compensation.

EXPLANATORY NOTES.

Please Read Carefully.

The uniform blank for the annual reports of miscellaneous stock insurance companies adopted by the National Convention of Insurance Commissioners includes several mere bookkeeping items which do not properly enter into a cash statement. The items principally affected are Total Income and Total Expenditures, therefore the publishers have ignored certain items called for by the convention blank. The changes from the convention blank are explained below:

PREMIUM INCOME.—The blank calls for premiums written during the year instead of net cash premiums. In this publication net premiums written are given for the ten years covered.

TOTAL INCOME.—This column does not include the item "Gross increase in book value of ledger assets," which is entirely eliminated from the income account. The profit on sales and any profit and loss account are given *net*, the items on the disbursement side being deducted, or vice versa. Policy fees are omitted.

TOTAL EXPENDITURES.—This column does not include the item "Gross decrease in book value of ledger assets"; which, like the corresponding item in total income, is entirely eliminated. Loss on sales and profit and loss account (if any) are given net. Policy fees retained by agents are omitted.

LOSSES PAID.—The expenses of investigation and adjustment of claims are now included in losses paid.

FOREIGN COMPANIES.—In the columns headed total income and total expenditures the receipts from and remittances to the home offices are treated net in each case. On page A-134 a special table is given showing the gross receipts from and remittances to the home offices year by year. The differences between the items there given are included in income or disbursements, as th case may be.

Actual Underwriting Results.

The income and disbursements reported on the so-called "Cash Basis" take no account of increase or decrease in unearned premiums, losses unpaid and expenses unpaid. The underwriting exhibit in the statement blank, however, provides for the working out of "Underwriting Income Earned," "Losses Incurred" and "Expenses Incurred," the difference between the item first named and the total of the two last named, representing as nearly as is possible the *actual underwriting profit or loss.*

In another section of this book will be shown the underwriting and investment exhibits of the companies.

HANDY CHART OF CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN AMERICA.

Reference marks (black letters) after titles of companies indicate classes of business transacted as follows, viz.: a, personal accident; a c, automobile property damage a l, automobile liability; a p, automobile bail bonds; b, bicycle theft; b a, bank deposits; bi, bicycle accident; bu, burglary and theft; c c, common carrier's liability; cr,

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.									
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Premiums.
1920	2,000,000	15,441,107	10,591,449	6,232,218	3,281,382	2,849,658	4,849,658	Ætna Casualty and Surety Co.	12,355,248	12,927,853	11,332,542	5,766,839	240,000	5,325,399	46.7%	43.1%	89.8%
1919	2,000,000	13,973,787	8,494,795	4,351,291	3,152,774	3,478,992	5,478,992	a, a c, a i, a l, ap, ba, bu, cc, cf, e,	8,963,745	9,427,450	8,193,739	4,021,448	240,000	3,931,485	44.9	43.9	88.8
1918	2,000,000	12,482,152	7,241,444	3,496,181	2,997,002	3,240,707	5,240,707	f, f w, gl, h, m, p, p w, s, sb,	8,989,178	9,355,327	7,392,449	3,904,287	240,000	3,246,680	43.4	36.1	79.5
1917	2,000,000	10,695,049	5,839,166	3,146,196	1,986,848	2,855,883	4,855,883	sp, t, w o. See Notes.	7,603,781	7,894,009	5,047,162	2,386,315	125,000	2,533,441	31.4	33.3	64.7
1916	1,000,000	7,755,254	3,457,560	2,146,089	883,139	3,297,694	4,297,694	650 Main Street, Hartford, Conn. 1883.	4,395,151	‡6,597,995	3,236,046	1,265,712	100,000	1,861,422	28.8	42.3	71.1
1915	1,000,000	4,333,710	2,177,119	1,469,726	459,429	1,156,591	2,156,591	M. G. Bulkeley, Pres.	2,737,088	2,870,103	2,114,649	712,678	100,000	1,301,578	26.0	47.6	73.6
1914	1,000,000	3,373,091	1,314,017	923,122	203,789	1,059,074	2,059,074	D. N. Gage and C. H. Remington,	1,729,577	1,846,120	1,560,715	621,026	100,000	839,584	35.9	48.5	84.4
1913	1,000,000	3,083,106	952,066	694,297	109,606	1,131,040	2,131,040	Vice-Presidents.	1,373,127	1,475,537	1,103,405	375,458	80,000	647,947	27.3	47.2	74.5
1912	1,000,000	2,676,752	569,313	446,324	46,130	1,107,439	2,107,439	Rawdon W. Myers, Sec.	905,685	993,729	688,065	247,012	60,000	381,053	27.2	42.0	69.2
1911	1,000,000	2,364,693	359,173	278,016	40,317	1,005,520	2,005,520	Totals	553,810	1,333,410	459,276	232,366	25,000	201,910	41.9	36.4	78.3
									49,606,390	54,721,533	41,128,048	19,533,141	1,310,000	20,270,499	39.4	40.9	80.3
1920	5,000,000	177502366	158474949	p7,707,429	14,400,758	14,027,417	19,027,417	Ætna Life Insurance Co.*	25,625,382	26,536,251	22,727,795	11,851,192	500,000	10,196,978	46.3	39.8	86.1
1919	5,000,000	163097712	145642440	p 6304,465	13,003,077	12,455,272	17,455,272	(Accident and Liability Dept.)	21,416,950	22,612,483	17,787,796	9,224,203	250,000	8,189,893	43.1	38.3	81.4
1918	5,000,000	149788100	132623446	p5,488,794	9,787,350	12,164,654	17,164,654	a, a l, bi, cc, dl, dn, e, el, g l, h,	19,720,788	20,309,612	15,837,587	8,625,053	250,000	6,959,053	43.7	35.3	79.0
1917	5,000,000	140584445	122055273	p 5206,803	6,259,629	12,529,172	13,529,172	l a, phy, p l, t, w c, w o	16,231,609	16,986,400	13,674,190	7,675,553	250,000	5,743,164	47.3	35.4	82.7
1916	5,000,000	131298624	112313291	p 4426,593	3,922,519	13,985,333	18,985,333	650 Main Street, Hartford, Conn. 1820.	11,975,424	12,732,732	11,236,803	6,114,233	250,000	4,870,907	51.0	40.7	91.7
1915	5,000,000	124385763	106282615	p 3483,739	2,871,632	13,103,148	18,103,148	M. G. Bulkeley, Pres.	9,129,954	9,523,152	9,442,181	5,026,622	200,000	4,127,460	55.1	45.2	100.3
1914	4,000,000	120428291	104016494	p 3313,449	2,798,204	12,411,797	16,411,797	C. H. Remington, Vice-Pres.	9,148,255	9,514,574	8,544,583	4,536,329	200,000	3,808,254	49.6	41.6	91.2
1913	4,000,000	113956997	100931370	p 2773,180	2,333,650	9,025,627	13,025,627	J. M. Parker, Jr., E. C. Higgins, Secs.	7,594,507	8,107,062	8,127,977	4,459,588	100,000	3,436,126	58.7	45.2	103.9
1912	3,596,400	110523775	98,601,043	p 2629,241	2,713,362	8,326,332	11,922,732		6,935,446	7,959,566	7,146,302	4,051,941	100,000	2,948,354	58.4	42.5	100.9
1911	2,000,000	104755535	95,491,648	p 2285,061	2,229,340	7,263,887	9,263,887		6,345,243	6,539,557	6,311,048	3,631,811	100,000	2,579,237	57.2	40.6	97.8
								Totals	134123558	140821362	120836262	65,196,525	2,200,000	52,859,426	48.6	39.4	88.0
1920	300,000	2,815,551	2,244,262	1,257,446	742,055	271,289	571,289	American Automobile Ins. Co.†	2,918,535	‡3,219,981	2,841,099	1,807,481	12,000	1,006,243	61.9	34.5	96.4
1919	300 000	2,457,038	2,006,199	1,145,261	649,888	150,839	450,839	a c, a l	2,566,855	2,645,852	2,486,119	1,512,152	48,000	922,662	59.0	36.0	95.0
1918	300,000	2,300,306	1,832,874	1,072,479	574,533	167,433	467,433	Pierce Building,	2,482,262	2,539,161	2,114,864	1,254,592	36,000	823,922	50.5	33.2	83.7
1917	300,000	1,881,926	1,421,839	830,945	384,187	160,087	460,087	St. Louis, Mo. 1911.	2,089,716	2,130,975	1,701,401	950,005	37,500	713,397	45.5	34.1	79.6
1916	300,000	1,477,494	970,090	576,611	276,918	207,404	507,404	Chas. W. Disbrow, Pres.	1,361,415	1,396,554	903,943	437,961	29,250	436,343	32.2	32.0	64.2
1915	225,000	925,974	575,758	392,383	117,278	125,216	350,216	P. R. Ryan, Sec.	856,233	875,416	645,072	388,433	22,500	281,809	39.5	32.9	72.4
1914	225,000	680,856	345,229	256,728	44,276	110,627	335,627		533,166	548,513	456,093	235,457	.....	214,921	44.2	40.3	84.5
1913	225,000	579,053	291,563	214,981	30,197	62,490	287,490		494,196	590,477	46[illegible] 255	249,660	.....	210,290	50.5	42.5	93.0
1912	300,000	539,988	217,687	174,310	14,933	22,301	322,301		369,214	424,624	236 761	91,946	.....	144,668	24.9	30.2	55.1
1911	200,000	250,000	.....	.....	.....	50,000	250,000		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	13,671,592	14,371,553	11,847,607	6,877,687	185,250	4,754,255	50.3	34.8	85.1

* Cap. assets, liab. and surp. inc. life branch. † This co. writes fire, theft, collision, liability and property damage insurance on automobiles only. ‡ Includes $225,000 voluntarily contributed to surplus. *af*, Aircraft Lia. and Property Damage. *cf* Check Forgery. *p* Accident, health, workmen's collective and liability and after 1912 incl. workmen's compensation reserve only. *v* Incl. $2,000,000 voluntarily contributed to surp.

credit; **d l**, druggist's liability; **dn**, dentist's liability; **e**, elevator; **e l**, employers' liability; **f w**, fly wheel; **f**, fidelity; **g l**, general liability; **h**, health; **i**, investment; **i a**, instal. ment accident; **j**, income; **k**, key registry: **l**, life; **l a**, landlord's liability; **l s**, live stock; **m**, breakage of machinery; **ma**, marine; **m g**, mortgage guarantee; **p**, plate glass; **phy**, physician's liability; **p l**, public liability; **p w**, plumbing and water leakage; **r**, railway instalment; **r m**, registered mail; **s**, surety; **s b**, steam boiler; **sf**, safe; **sp**, sprinkler leakage; **st**, strike; **t**, team; **tl**, title; **t o**, tornado and cyclone; **v**, vessel liability; **w c**, workmen's collective; **w o**, workmen's compensation.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.
	*									AUTO. SPRINKLER		
1920	58,386	22,591	39	1,513,814	591,833	39	683,074	236,785	35	443,564	250,053	56
1919	27,254	4,667	17	849,593	360,154	42	487,873	140,307	29	258,653	95,401	37
1918	21,129	11,999	57	554,895	192,503	35	344,475	85,581	25	228,323	160,512	70
1917	15,963	7,378	46	459,198	173,571	38	298,387	70,803	24	142,842	57,623	40
1916	6,616	1,067	16	409,110	139,620	34	291,302	54,672	19	110,636	34,683	31
1915	2,874	75	3	280,829	76,837	27	145,009	46,430	32	99,786	28,416	28
1914	1,426	.....	...	219,282	59,831	27	98,586	34,737	35	75,716	27,718	37
1913	.....	.....	...	179,728	62,021	34	73,678	3,440	5	54,114	22,961	42
1912	.....	.....	...	144,189	52,345	36	29,048	200	1	34,349	9,255	27
1911	.....	.....	...	115,512	39,454	34	328	.....	...	10,802	34	...
							WORKMEN'S COMPENSATION					
1920	.....	.....	...	.....	.....	...	602,603	395,281	66	.....	.....	...
1919	.....	.....	...	.....	.....	...	881,925	337,132	38	.....	.....	...
1918	.....	.....	...	.....	.....	...	742,292	190,504	26	.....	.....	...
1917	.....	.....	...	.....	.....	...	316,072	101,565	32	.....	.....	...
1916	.....	.....	...	.....	.....	...	266,545	44,612	17	.....	.....	...
1915	.....	.....	...	.....	.....	...	6,247	345	5	.....	.....	...
1914	.....	.....	...	.....	.....	...	1,973	194	10	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1920	3,347,929	1,443,416	43	.....	.....	...	.....	.....	...	1,575,031	779,576	50
1919	2,949,725	986,839	34	.....	.....	...	.....	.....	...	1,152,844	560,047	49
1918	2,514,115	1,079,219	43	.....	.....	...	.....	.....	...	857,864	466,864	54
1917	2,512,937	1,232,385	49	.....	.....	...	.....	.....	...	836,808	363,464	43
1916	2,387,497	1,076,673	45	.....	.....	...	.....	.....	...	713,506	345,812	48
1915	2,135,899	1,089,856	51	.....	.....	...	.....	.....	...	616,522	382,952	48
1914	2,001,340	902,207	45	.....	.....	...	.....	.....	...	567,349	278,424	49
1913	1,975,410	993,589	50	.....	.....	...	.....	.....	...	542,643	248,029	46
1912	1,859,576	955,574	51	.....	.....	...	.....	.....	...	485,648	225,442	46
1911	1,698,333	792,594	47	.....	.....	...	.....	.....	...	416,588	176,883	42

COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
Aetna Casualty and Surety Co.	1,725,101	769,487	45	929,251	419,657	45	34,877	.....	...	2,504,854	630,662	25
	1,217,569	637,477	52	432,280	192,058	44	.....	.....	...	2,371,081	250,310	11
	1,112,559	493,816	44	324,977	157,567	52	.....	.....	...	1,496,336	429,328	29
	1,080,634	405,006	37	252,967	120,563	48	.....	.....	...	1,360,636	294,444	22
	797,791	216,666	27	237,574	115,932	49	.....	.....	...	984,120	116,955	12
	528,718	99,807	19	169,170	56,852	34	.....	.....	...	615,450	58,739	9
	36,002	6,870	19	140,825	56,346	40	.....	.....	...	463,518	169,153	36
	21,680	3,755	17	126,476	48,325	38	.....	.....	...	300,831	26,661	9
	26,130	.....	...	112,237	39,915	36	.....	.....	...	118,077	175	...
	.....	.....	...	86,102	29,814	35	.....	.....	...	1,498	.....	...
				AUTO AND TEAMS PROP'TY DAMAGE			MARINE					
	.....	.....	...	3,687,344	2,251,295	61	.....	173,036	...	.....	.....	...
	.....	.....	...	2,412,648	1,468,746	61	.....	534,581	...	.....	.....	...
	.....	.....	...	1,932,882	1,169,210	61	2,216,872	1,013,267	46	.....	.....	...
	.....	.....	...	3,662,343	1,154,746	31	.....	.....	...	.....	.....	...
	.....	.....	...	1,284,498	541,505	42	.....	.....	...	.....	.....	...
	.....	.....	...	884,556	345,177	39	.....	.....	...	.....	.....	...
	.....	.....	...	688,668	266,178	39	.....	.....	...	.....	.....	...
	.....	.....	...	612,654	208,296	34	.....	.....	...	.....	.....	...
	.....	.....	...	439,744	145,122	33	.....	.....	...	.....	.....	...
	.....	.....	...	338,108	153,063	45	.....	.....	...	.....	.....	...
				WORKMEN'S COLLECTIVE			WORKMEN'S COMPENSATION					
Aetna Life Insurance Co.	7,939,204	3,633,625	46	41,509	19,274	46	12721709	5,975,301	47	.....	.....	...
	6,936,287	3,148,896	45	34,646	13,666	39	10343447	4,514,756	44	.....	.....	...
	6,559,539	2,838,125	43	28,796	10,899	38	9,760,474	4,229,947	43	.....	.....	...
	5,114,227	2,285,252	45	20,993	6,229	30	7,746,643	3,788,224	49	.....	.....	...
	3,904,771	1,870,621	48	9,024	3,143	35	4,960,626	2,817,984	57	.....	.....	...
	3,180,367	1,952,799	61	8,769	5,222	59	3,188,397	1,682,193	53	.....	.....	...
	2,964,745	2,210,072	74	15,337	5,069	33	3,599,484	1,140,556	32	.....	.....	...
	4,148,779	2,926,763	70	21,444	6,768	32	906,231	283,839	31	.....	.....	...
	4,567,969	2,861,003	63	22,252	9,922	45	.....	.....	...	.....	.....	...
	4,183,753	2,645,220	63	46,909	17,113	36	.....	.....	...	.....	.....	...
American Automobile Transacts Automobile Insurance only. See opposite page.												

* Accident and Health.

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	500,000	1,354,649	723,767	397,182	257,171	130,882	630,882	American Casualty Co. . .	1,025,038	1,095,596	972,204	487,226	50,000	419,357	47.5%	40.9%	88.4%
1919	500,000	1,186,213	523 353	266,146	204,619	162,960	662,960	a, ac, al, bu, e, el, gl, h, p, pl,	730,653	831,939	790,781	397,639	60,000	318,810	54.4	43.6	98.0
1918	400,000	1,044 227	483,042	232,102	197,054	161,185	561,185	s b, t, w o	658,012	701,722	627,882	297,450	32,000	298,214	45.2	45.3	90.5
1917	400,000	963,003	423,548	223,916	162,931	130,491	530,491	607 Washington Street,	646,443	679,158	638,717	343,856	26,440	267,720	53.2	41.4	94.6
1916	400,000	918,395	392,792	210,380	148,989	125,602	525,602	Reading, Pa. 1902.	590,070	619,599	535,160	256,813	26,440	250,792	43.5	42.5	86.0
1915	330,500	722,997	283,112	169,318	85,372	109,385	439,885	E. P. Van Reed, Pres.	479,629	509,062	429,725	190,076	26,440	211,948	39.6	44.2	83.8
1914	330,500	649,608	231,260	137,301	68,606	87,848	418,348	Harvey H. Shomo, Sec. and Treas.	414,646	443,486	401,444	188,762	26,000	186,521	45.5	45.0	90.5
1913	325,000	605,621	176,829	109,034	48,756	99,793	424,793		350,188	373,256	356,764	164,743	24,000	167,310	47.0	47.8	94.8
1912	325,000	576,477	154,514	91,113	47,849	96,963	421,963		291,353	327,091	328,976	159,910	21,000	147,583	54.6	50.6	105.2
1911	300,000	552,310	172,842	104,867	50,432	79,468	379,468		308,105	327,339	312,535	137,459	17,500	143,456	44.6	46.6	91.2
								Totals	5,494,137	5,942,998	5,394,188	2,623,934	309,820	2,411,711	47.7	43.9	91.6
1920	350,000	3,048,256	2,033,561	891,298	1,088,251	664,695	1,014,695	American Credit Indemnity Co.	1,710,778	1,830,812	1,282,445	247,774	87,500	849,284	14.5	49.7	64.2
1919	350,000	2,474,662	1,471,336	561,874	767,888	653,326	1,003,326	of New York. c r	1,047,110	1,158,937	718,768	59,124	87,500	524,948	5.7	50.1	55.8
1918	350,000	2,080,876	1,307,467	447,800	720,074	423,409	773,409	91 William St.,	870,324	954,624	583,090	99,497	70,000	411,044	11.4	47.2	58.6
1917	350,000	1,715,546	965,546	405,044	467,051	400,000	750,000	New York, N. Y. 1893.	802,954	877,085	498,225	62,208	56,000	347,668	7.7	43.3	51.0
1916	350,000	1,380,582	643,105	356,995	259,702	387,477	737,477	Edwin M. Treat, Pres.	690,767	747,700	572,778	205,260	35,000	309,077	29.7	44.7	74.4
1915	350,000	1,190,705	640,489	310,432	304,913	200,216	550,216	Joseph J. Gross, Sec.	640,618	701,222	829,684	485,070	7,000	286,610	75.7	44.7	120.4
1914	350,000	1,279,588	722,949	344,042	326,547	206,639	556,639		702,673	763,615	727,441	350,469	28,000	314,032	49.9	44.7	94.6
1913	350,000	1,216,347	669,129	339,516	300,647	197,217	547,217		715,351	775,215	719,563	397,638	.....	313,641	55.6	43.8	99.4
1912	350,000	1,227,085	686,657	353,035	307,814	190,429	540,429		747,842	799,828	922,029	588,874	.....	325,393	78.7	43.5	122.2
1911	350,000	1,377,900	772,093	379,074	349,960	255,807	605,807		802,305	864,851	920,179	576,607	3,500	325,594	71.8	40.5	112.3
								Totals	8,730,722	9,473,889	7,774,202	3,072,521	374,500	4,007,291	35.2	45.9	81.1
1920	150,000	312,679	83,411	14,984	59,984	79,268	229,268	American Fidelity Co. x . .	24,399	33,889	80,383	40,093	.....	27,061	164.3	110.9	275.2
1919	150,000	373,040	138,090	11,038	120,968	84,950	234,950	f, s,	17,288	28,031	43,510	16,556	.....	24,375	95.8	141.0	236.8
1918	150,000	431,051	189,835	12,562	171,471	91,216	241,216	41 State Street,	11,295	25,174	119,701	96,868	.....	19,482	858.0	172.5	1030.5
1917	150,000	513,862	288,037	23,778	256,435	75,825	225,825	Montpelier, Vt. 1900.	11,333	182,187	192,354	147,839	.....	44,514	1304.5	393.0	1697.0
1916	305,500	609,345	284,989	56,232	214,612	18,856	324,356	Charles H. Darling, Pres.	161,500	190,934	407,883	269,125	.....	134,208	166.6	83.1	249.7
1915	305,500	794,667	448 562	173,518	241,559	40,605	346,105	B. B. Bailey, Vice-Pres.	313,786	348,965	676,373	466,609	.....	202,371	148.7	64.5	213.2
1914	305,500	1,108,197	686,379	162,322	461,446	116,318	421,818	Ralph B. Denny, Sec.	300,883	570,566	880,323	613,280	.....	245,507	203.8	81.6	285.4
1913	382,750	1,446,285	932,602	441,291	402,648	130,933	513,683		1,243,449	2,018,544	2,391,593	1,482,336	30,000	513,789	119.2	41.3	160.5
1912	750,000	2,227,609	1,330,073	699,611	460,885	147,536	897,536		1,706,289	1,788,820	2,029,046	1,314,211	20,000	694,834	77.0	40.7	117.7
1911	750,000	2,444,828	1,620,171	915,510	524,644	74,656	824,656		1,900,069	2,072,826	1,369,281	711,408	50,000	606,269	37.4	31.9	69.3
								Totals	5,690,291	7,259,918	8,190,448	5,158,325	112,500	2,512,410	90.7	44.2	134.9
1920	750,000	2,478,993	1,402,999	419,742	769,603	325,994	1,075,994	American Reinsurance Co.	1,416,670	1,658,483	794,702	292,274	25,000	471,047	20.6	33.3	53.9
1919	500,000	1,356,964	498,559	142,147	340,701	358,405	858,405	a, ac, bu, h, l, wo	261,897	403,160	196,612	37,596	25,000	134,016	14.4	51.2	65.6
1918	500,000	1,175,607	340,342	133,949	195,186	335,264	835,264	Widener B'ldg., Phila., Pa. 1917.	270,441	316,547	69,198	.....	.....	69,198	....	25.6	25.6
								Harry Boulton, Pres. W. B. Athey, Sec.	1,949,008	2,378,190	1,060,512	329,870	50,000	674,261	16.9	34.6	51.5

x Reinsured all lines in 1916, except fidelity and surety.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
	*						AUTO AND TEAMS PROP. DAMAGE			COMPENSATION WORKMEN'S WORK															
1920	252,177	99,325	39	17,134	9,635	56	196,806	127,175	65	55,896	19,407	35	American Casualty Co.	308,873	128,617	42	190,269	102,971	54	3,882	96	2	.....	.....	...
1919	230,950	115,168	50	12,656	12,575	99	123,048	76,437	62	40,845	15,522	38		215,650	125,205	58	102,727	52,731	51	4,777	.....	...	.....	.....	...
1918	220,917	96,686	44	9,458	9,578	...	102,963	52,361	51	39,214	9,923	25		196,513	76,692	39	85,824	52,209	61	3,122	.....	...	.....	.....	...
1917	226,949	123,433	54	9,982	6,748	68	102,100	59,130	58	38,314	12,812	33		200,012	102,473	51	65,841	110,433	59	3,245	75	2	.....	.....	...
1916	229,970	110,135	48	13,978	9,169	66	77,499	50,775	65	41,430	7,991	19		167,499	46,519	28	55,783	32,143	58	3,911	.....	...	.....	.....	...
1915	202,843	88,071	43	14,316	7,457	52	62,042	33,039	53	1,817	44	2		146,853	41,589	28	49,971	19,870	41	2,787	124	3	.....	.....	...
1914	211,539	109,237	52	15,127	5,127	34	41,684	20,221	48	.....	.....	...		95,513	29,190	31	47,100	24,863	53	3,684	.....	...	.....	.....	...
1913	197,353	87,675	44	10,898	4,596	42	28,078	12,437	44	.....	.....	...		67,586	6,360	49	43,077	26,674	62	3,194	376	12	.....	.....	...
1912	167,875	79,768	48	9,987	4,915	49	18,959	16,461	87	.....	.....	...		56,298	40,197	71	35,098	18,191	52	3,136	26	1	.....	.....	...
1911	149,763	71,621	48	9,746	6,494	67	39,265	17,511	45	.....	.....	...		70,923	19,939	28	33,968	21,868	64	4,440	.....	...	.....	.....	...
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	American Credit Indemnity Co. Transacts credit insurance only, see opposite page	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
													American Fidelity Company				AUTO PROPERTY DAMAGE			TEAMS PROPERTY DAMAGE					
													WORKMEN'S COLLECTIVE Prems. Losses %												
1920	.....	10	...	.....	.....	...	16,676	13,512	81	.....	.....	...		.....	1,736	...	.....	.....	...	.....	.....	...	7,723	23,034	...
1919	.....	78	...	.....	.....	..	15,430	5,474	36	.....	.....	...	1920 ..... ‡1,702 ...	.....	8,539	...	.....	.....	...	.....	.....	...	1,859	—823	...
1918	.....	.....	...	.....	.....	...	14,121	7,265	51	.....	.....	...	1919 ‡3,288	.....	.....	...	.....	.....	...	.....	.....	...	—2,816	58,847	...
1917	†	.....	...	†	.....	...	13,857	12,742	92	†	.....	...	1918	†	.....	...	†	.....	...	†	.....	...	—3,030	52,191	...
1916	19,334	22,572	17	775	15,115	...	38,947	18,727	48	5,555	8,121	..	1917	—1,834	95,258	...	.....	3,585	...	.....	.....	...	99,128	96,718	97
1915	47,145	27,006	...	33,426	12,780	38	50,810	9,741	19	13,476	8,170	61	1916 ‡—405 ‡9,029 ...	3,152	251,251	...	—14	4,668	...	4	105	...	164,584	135,965	83
1914	56,864	49,870	88	33,722	17,527	52	49,735	8,757	18	15,435	14,103	91	1915 ‡1,203 ‡16,922 ...	—7,728	421,154	...	—2,371	13,142	...	—180	3,237	...	122,353	27,031	22
1913	97,755	50,247	51	39,635	19,831	50	60,529	15,026	25	36,822	31,733	86	1914 $33,051 $58,458 ...	541,985	1,153,807	...	41,814	29,825	71	4,955	3,727	76	122,823	94,956	77
1912	107,659	64,990	60	37,087	17,716	48	60,948	13,509	22	35,639	22,549	63	1913 $297,139 $83,182 28	1,281,209	1,064,494	83	60,878	39,279	64	5,684	1,644	29	115,828	88,223	76
1911	79,551	38,811	49	40,935	14,839	36	51,103	5,071	10	26,656	15,575	58	1912 1,356 1,805 ...	1,512,835	566,610	37	92,749	18,211	20	.....	.....	...	95,515	52,105	55
							WORKMEN'S COMPENSATION						1911 724 188 26												
																	AUTO THEFT			FLY WHEEL			AUTO AND TEAMS PROP'TY DAMAGE		
1920	100,278	4,264	4	82,426	106,470	...	557,505	9,629	2	68,150	2,728	4	American Reinsurance Co.	216,216	18,541	9	9,261	.....	...	1,323	.....	..	381,512	150,061	46
1919	1,059	29	3	22,381	1,941	9	222,533	27,026	12	.....	.....	...		15,552	26	...	.....	.....	...	a371	.....	...	.....	.....	...
1918	62	.....	...	541	.....	...	291,319	.....	...	.....	.....	...		23,245	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
													GUARANTEE												
													1920 3,334												

* Accident and Health. † Line discontinued. ‡ Workmen's Compensation only. § Includes Workmen's Compensation. —Minus. a And Steam Boiler.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	600,000	2,093,154	1,093,116	519,321	507,754	400,038	1,000,038	**American Indemnity Co.**	1,110,188	1,207,150	1,078,621	646,729	.....	391,697	58.3%	35.3%	93.6%
1919	600,000	2,001,639	876,639	468,155	326,614	525,000	1,125,000	a c, a l, bu, e, el, f, gl, pl, s, t	1,046,996	1,213,588	902,839	436,619	33,000	410,729	41.7	39.3	81.0
1918	500,000	1,609,757	626,910	335,565	212,816	432,847	982,847	2322 Avenue B,	768,734	846,605	614,050	302,037	.....	308,897	39.3	40.2	79.5
1917	500,000	1,392,159	600,783	242,908	280,728	291,376	791,376	Galveston, Tex. 1913.—Sealy Hutchings,	548,026	611,502	470,690	245,989	....	224,691	44.9	41.0	85.9
1916	500,000	1,257,862	498,959	197,339	292,580	258,903	758,903	Pres.; C. H. Moore, Vice-Pres.; George	442,713	769,861	435,306	203,717	.....	230,469	46.0	52.0	98.0
1915	500,000	919,685	322,554	121,806	166,536	97,131	597,131	Sealy, Vice-Pres. and Sec.; H. O. Stein,	431,274	475,676	335,235	111,576	.....	222,241	25.9	51.5	77.4
1914	500,000	787,373	161,198	63,757	79,662	126,175	626,175	Vice Pres. and Treas.; J. F. Seinsheimer, Vice-Pres. and Gen. Mgr.	189,552	276,582	145,576	36,558	.....	109,018	19.3	57.5	76.8
1913	300,000	460,744	69,522	39,594	8,443	91,222	391,222		79,187	183,308	26,005	3,646	.....	22,359	4.6	28.2	32.8
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	4,616,670	5,584,572	4,008,262	1,986,821	33,000	1,920,101	43.0	41.6	84.6
1920	5,000,000	14,012,903	7,704,598	4,910,980	2,112,118	1,308,306	6,308,306	**American Surety Co.**	7,004,016	7,665,666	6,390,133	1,419,280	500,000	3,782,104	20.3	54.0	74.3
1919	5,000,000	12,773,396	6,501,312	3,967,079	1,426,199	1,272,084	6,272,084	bu, f, s	6,007,544	6,853,377	5,557,604	1,207,559	500,000	3,110,927	20.1	51.8	71.9
1918	5,000,000	11,366,066	5,191,016	2,884,557	1,273,443	1,175,049	6,175,049	100 Broadway,	4,644,021	5,438,480	4,353,791	916,741	400,000	2,608,179	19.7	56.1	75.8
1917	5,000,000	10,517,834	4,380,945	2,658,355	1,067,575	1,136,889	6,136,889	New York, 1884.	4,242,375	4,908,436	4,093,446	909,366	400,000	2,369,009	21.4	55.8	77.3
1916	5,000,000	9,865,709	3,588,048	2,265,437	830,128	1,277,661	6,277,661	F. W. Lafrentz, Pres.	3,835,691	4,355,499	3,594,037	726,307	300,000	2,206,430	18.9	57.5	76.4
1915	5,000,000	9,026,956	3,055,989	2,051,294	756,820	971,667	5,971,667	R. R. Brown, Vice-Pres.	3,210,138	3,712,098	4,180,763	999,812	250,000	2,210,544	31.1	68.8	99.9
1914	5,000,000	8,725,767	3,388,794	2,240,734	889,324	336,973	5,336,973	Chas. W. Goetchius, Sec.-Treas.	4,054,456	4,619,459	4,058,806	968,372	500,000	2,352,591	23.9	58.0	81.9
1913	5,000,000	8,871,339	2,761,078	1,833,595	716,075	1,110,261	6,110,261	Henry D. Lyman, Chairman of the Board of Trustees.	3,070,761	3,684,768	3,486,382	923,596	500,000	1,788,925	30.2	58.2	88.4
1912	5,000,000	9,067,595	2,594,714	1,659,595	736,197	1,472,881	6,472,881		2,779,517	3,349,867	5,429,266	634,033	2,875,000	1,653,510	22.8	59.5	82.3
1911	2,500,000	8,400,829	2,318,126	1,454,037	728,866	3,583,702	6,082,702		2,499,558	3,022,654	2,847,484	685,512	375,000	1,523,781	27.4	60.9	88.3
								Totals	41,348,077	47,610,204	44,001,710	9,395,580	6,600,000	23,605,990	22.7	57.1	79.8
1920	283,400	569,744	204,256	164,717	33,351	77,089	365,489	**Bankers Automobile Ins. Co.**	285,145	308,930	263,048	102,528	3,652	154,080	36.0	54.0	90.0
1919	283,400	544,312	137,133	100,387	26,193	113,779	407,179	1543 O Street, Lincoln, Neb. 1917.	193,710	273,165	159,271	40,400	10,000	104,904	20.9	54.2	75.1
1918	200,000	337,427	126,723	88,042	36,598	10,704	210,704	George M. Christian, Pres.	134,635	†277,526	83,806	25,999	712	57,807	19.3	42.9	62.2
1917	100,000	147,314	17,671	8,471	9,200	29,643	129,643	Dr. F. M. Andrus, Sec.	29,343	h165,433	20,240	1,777	.....	18,405	6.1	62.7	68.8
1916	.....	.....	.....	.....	.....	.... .	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	642,833	1,025,053	531,365	170,704	19,364	335,146	26.6	52.6	79.2
1920	800,000	1,603,382	447,183	287,367	104,100	356,199	1,156,199	**Columbia Casualty Co.**	492,265	‡1,129,144	266,291	79,939	.....	186,352	16.2	37.9	54.1
1919	.....	.....	.....	....	.....	.....	.....	a. a c. b u. f. f w. h. l. p. s, s b, t, w o	.....	.....	.....	.....	.....	.....	....	....	....
1918	.....	.....	.....	.....	.....	.....	.....	114 Fifth Ave., New York. 1920	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.. ....	.. ....	.....	.....	Charles H. Neely, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.... ..	.....	.....	Z. F. Ranges, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....

† Includes $100,000 to capital stock. ‡ Includes $600,000 surplus and $600,000 capital paid in. h Includes $125,000 receipts incident to organization.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
	*																			WORKMEN'S COLLECTIVE					
1920	442	80	18	9,963	6,568	66	26,349	1,267	5	.....	.....	...	American Indemnity Co.	591,603	182,913	31	—491	18,364	..	.....	.....	...	126,104	54,486	43
1919	507	13	3	8,372	6,147	73	38,336	578	2	.....	.....	...		448,826	140,053	31	19,417	15,676	81	.....	.....	...	121,319	16,352	14
1918	602	282	43	5,363	5,326	99	18,808	10,758	57	.....	.....	...		282,463	84,886	30	21,617	11,878	55	†	.....	...	103,018	19,338	19
1917	150	1,004	...	6,357	2,064	32	14,307	4,955	35	.....	.....	...		219,134	58,149	26	17,611	10,209	58	605	288	48	86 626	28,358	33
1916	5,913	4,795	81	4,644	591	13	12,978	8,610	66	.....	.....	...		114,559	21,319	18	12,042	7,538	63	3,187	2,007	63	47,669	24,092	50
1915	7,430	1,073	14	3,384	476	14	18,667	7,176	38	.....	.....	...		54,501	5,924	11	12,422	12,819	...	.....	.....	...	61,005	13,611	22
1914	2,062	149	7	1,433	113	8	11,711	365	3	.....	.....	...		19,405	12,357	64	5,339	1,047	20	.....	.....	...	31,091	2,787	9
1913	.....	.....	...	320	.....	...	3,544	.....	...	.....	.....	...		19,757	251	1	1,425	49	3	.....	.....	...	14,984	1,398	9
				AUTO AND TEAMS PROPERTY DAMAGE						AUTO FIRE AND THEFT							MARINE			WORKMEN'S COMPENSATION					
1920	.....	.....	...	353,787	268,226	76	.....	.....	...	—2,046	18,323	...	American Indemnity Co.—Cont.	.....	.....	...	—1,644	61,204	...	6,082	35,295	...	.....	.....	...
1919	.....	.....	...	227,282	131,345	58	.....	.....	...	65,352	26,761	41		.....	.....	...	48,847	38,251	78	68,738	61,442	89	.....	.....	...
1918	.....	.....	...	140,798	74,422	53	.....	.....	...	43,072	13,693	32		.....	.....	...	67,847	442	1	85,066	81,012	95	.....	.....	...
1917	.....	.....	...	89,236	31,235	35	.....	.....	...	17,755	929	5		.....	.....	...	.....	.....	...	96,245	106,699	...	.....	.....	...
1916	.....	.....	...	32,022	16,855	53	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	209,699	117,880	56	.....	.....	...
1915	.....	.....	...	63,856	5,471	9	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	210,009	65,026	31	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	118,511	19,741	17	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	38,657	1,948	5	.....	.....	...
1920	.....	.....	...	640,628	234,982	36	2,970,577	895,953	30	.....	.....	...	American Surety Co.	.....	.....	...	.....	.....	...	.....	.....	...	3,392,812	290,346	9
1919	.....	.....	...	376,660	54,729	15	2,715,404	878,001	32	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	2,915,480	274,829	9
1918	.....	.....	...	67,164	1,591	2	2,032,800	560,492	27	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	2,514,057	354,558	14
1917	.....	.....	...	.....	.....	...	1,871,891	449,695	24	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	2,370,984	459,673	19
1916	.....	.....	...	.....	.....	...	1,629,707	394,205	24	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	2,205,984	332,102	15
1915	.....	.....	...	.....	.....	...	1,407,612	469,558	33	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	1,802,526	530,274	29
1914	.....	.....	...	.....	.....	...	1,564,464	404,637	26	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	2,489,992	563,735	23
1913	.....	.....	...	.....	.....	...	1,249,382	387,914	31	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	1,821,379	540,682	30
1912	.....	.....	...	.....	.....	...	1,129,103	301,991	27	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	1,650,414	332,041	20
1911	.....	.....	...	.....	.....	...	1,012,204	227,504	22	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	1,487,454	458,008	30
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	Bankers Auto. Ins. Co. Transacts Auto. Ins. only. See opposite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1920	9,987	305	3	34,410	4,151	12	4,241	21	...	5,481	640	12	Columbia Casualty Co.	176,142	9,324	5	22,284	1,089	5	27,328	209	1	8,284	79	1
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		WORKMEN'S COMPENSATION			FLY WHEEL			AUTO AND TEAMS PROP'TY DAMAGE			.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		136,102	51,653	38	8,775	79	1	59,229	12,329	21	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...													

* Accident and Health. † Line Discontinued. —Minus.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	600,000	4,352,899	‡3,352,899	1,726,205	1,333,639	400,000	1,000,000	Commercial Casualty Insurance Co	4,140,430	4,407,020	3,743,873	2,108,258	66,000	1,560,733	50.9%	37.7%	88.6%
1919	500,000	3,579,071	2,740,724	1,355,723	1,207,432	338,347	838,347	a, a c, a l, e, e l, g l, h, l a, p, p l,	3,088,601	3,224,871	2,777,545	1,576,351	50,000	1,109,390	51.0	35.9	86.9
1918	500,000	3,184,962	2,346,496	1,085,921	1,099,548	338,466	838,466	t, v, w c, w o	2,558,444	2,679,312	2,288,151	1,245,325	50,000	992,074	48.7	38.8	87.5
1917	500,000	2,848,709	1,985,033	1,037,809	803,674	363,676	863,676	31 Clinton Street.	2,462,872	2,570,545	2,057,565	1,118,998	50,000	887,520	45.4	36.0	81.4
1916	500,000	2,389,241	1,406,997	778,019	534,765	482,244	982,244	Newark, N. J. 1909.	1,813,373	2,019,072	1,404,769	729,735	35,000	639,378	40.2	35.3	75.5
1915	375,000	1,625,313	969,339	543,948	366,432	280,974	655,974	C. W. Feigenspan, Pres.	1,232,207	1,286,429	982,813	492,501	18,750	471,407	40.0	38.3	78.3
1914	375,000	1,293,504	707,064	427,750	220,304	211,440	586,440	J. Horace Shale, V.-P. and Gen. Mgr.	990,350	1,030,467	712,396	349,201	18,750	344,380	35.3	34.8	70.1
1913	375,000	963,535	376,279	219,591	122,865	212,256	587,256	W. Van Winkle, Sec.	520,402	550,846	414,100	209,940	.....	204,160	40.3	39.2	79.5
1912	250,000	628,560	260,638	154,668	88,726	117,922	367,922		349,901	370,286	252,073	128,769	.....	123,304	36.8	34.2	71.0
1911	250,000	512,382	147,661	93,701	40,654	114,721	364,721		206,333	223,985	107,845	26,137	.....	81,683	12.6	39.6	52.2
								Totals	17,362,913	18,362,833	14,741,130	7,985,215	288,500	6,414,029	46.0	36.9	82.9
1920	300,000	654,870	317,084	204,639	68,171	37,786	337,786	Commonwealth Casualty Co.	838,009	863,066	861,277	505,047	27,500	328,566	60.3	39.2	99.5
1919	300,000	705,596	308,587	207,378	60,000	97,009	397,009	a, a c, a l, h, t	816,421	884,623	784,085	398,800	22,500	358,599	48.8	43.9	92.7
1918	250,000	536,549	201,695	154,180	38,155	84,854	334,854		592,704	634,375	463,214	154,647	18,642	289,216	26.1	48.8	74.9
1917	200,000	306,531	46,509	31,191	8,262	60,022	260,022	204-206 South Fifth Street	245,700	283,613	221,385	75,115	13,031	133,239	30.5	54.2	84.7
1916	152,215	201,778	25,889	16,063	2,050	23,674	175,889	Philadelphia, Pa. 1906.	188,299	199,478	243,820	58,658	k61,000	124,162	31.2	65.9	97.1
1915	100,000	193,612	41,124	13,524	1,861	52,488	152,488	H. C. Stewart, Vice-Pres.	152,742	159,857	147,173	50,015	10,000	86,794	32.8	56.8	89.6
1914	100,000	179,377	34,785	9,824	1,108	44,592	144,592	E. S. Cook, Sec.	160,183	167,240	150,671	65,707	9,000	75,964	41.0	47.4	88.4
1913	100,000	167,956	46,883	9,814	1,272	21,073	121,073	E. W. Cook, 1st V. P. and Gen. Mgr.	165,141	171,912	163,014	75,402	9,000	78,307	45.7	47.4	93.1
1912	100,000	172,904	50,777	9,988	2,139	22,128	122,128		164,774	172,504	171,146	78,026	8,500	84,520	47.4	51.3	98.7
1911	100,000	172,155	52,035	10,308	2,169	20,121	120,121		162,056	168,273	161,950	58,210	8,000	96,138	35.9	59.3	95.2
								Totals	3,486,029	3,704,941	3,367,735	1,495,243	187,173	1,655,505	42.9	47.5	90.4
1920	700,000	7,329,510	6,229,510	3,177,079	2,082,944	z400,000	1,100,000	Continental Casualty Co.	9,755,428	10,066,898	7,982,792	3,988,020	72,000	3,921,172	40.9	40.2	81.1
1919	600,000	5,154,154	4,154,154	2,144,351	1,351,391	400,000	1,000,000	a, ac a l, bu, e, e l, g l, h, i a, p, p l,	6,900,843	7,021,801	5,815,008	2,827,290	72,000	2,891,936	41.0	41.9	82.9
1918	600,000	3,966,826	3,066,826	1,737,278	815,368	300,000	900,000	ri, t, w c, wo	5,801,912	5,900,730	5,289,880	2,386,798	60,000	2,843,082	41.1	49.0	90.1
1917	300,000	2,954,792	2,354,792	1,342,022	538,688	300,000	v600,000		4,402,238	4,488,341	3,915,293	1,819,336	60,000	2,075,487	41.3	47.1	88.4
1916	300,000	2,425,529	1,825,529	1,194,166	304,321	300,000	600,000		3,403,695	3,495,203	3,097,069	1,379,535	60,000	1,657,019	40.5	48.7	89.2
1915	300,000	2,043,246	1,443,246	966,130	190,317	300,000	600,000	Hammond, Ind. 1897.	2,763,072	2,811,381	2,746,690	1,227,171	60,000	1,455,176	44.4	52.7	97.1
1914	300,000	1,967,340	1,367,340	808,878	190,026	300,000	600,000	General Offices, 910 Michigan Avenue.	2,902,854	2,956,285	2,976,855	1,375,661	60,000	1,526,505	47.4	52.6	100.0
1913	300,000	1,961,386	1,198,121	801,906	186,376	463,265	763,265	Chicago, Ill.	3,210,579	3,271,820	3,358,323	1,486,860	60,000	1,802,841	46.3	56.1	102.4
1912	300,000	2,057,628	1,324,441	816,541	199,289	433,188	733,188	H. G. B. Alexander, Pres.	3,270,022	3,335,537	3,282,125	1,408,322	60,000	1,785,300	43.0	54.6	97.6
1911	300,000	2,063,433	1,323,418	722,506	240,659	420,015	720,015	W. H. Betts, Sec.	2,927,095	2,988,812	3,002,106	1,267,217	60,000	1,643,228	43.2	56.1	99.3
								Totals	45,337,738	46,336,808	41,466,141	19,166,210	624,000	21,601,746	42.3	47.6	89.9
1920	700,000	2,068,026	1,058,298	587,358	423,356	309,728	1,009,728	Employers Indemnity Corporation	2,251,718	2,321,135	1,893,109	999,667	†174,769	716,329	44.4	31.8	76.2
1919	b 700,000	1,605,408	604,005	306,926	246,279	301,403	1,001,403	a, a c, a l, ba, bu, e, e l, gl, h, p,	1,145,646	1,479,407	1,108,985	509,914	42,000	492,893	44.5	43.0	87.5
1918	350,000	932,197	426,483	189,553	160,606	155,714	505,714	pl, s, t, w o	633,534	772,881	474,579	205,124	31,000	197,739	32.4	31.2	63.6
1917	250,000	467,918	138,731	79,632	42,529	79,187	329,187	Insurance Building	224,376	244,878	205,918	117,921	20,000	65,664	52.6	29.3	81.9
1916	250,000	436,653	112,520	47,277	50,668	74,133	324,133	Kansas City, Mo. 1914. E. G. Trimble,	111,252	129,337	z78,691	23,214	14,342	37,510	20.9	33.7	54.6
1915	250,000	380,291	39,417	21,703	9,769	90,874	340,874	Pres. John Woodhead, Sec	55,244	91,253	37,412	5,402	10,000	20,032	9.8	30.3	46.1
1914	200,000	270,056	19,113	12,896	2,828	50,943	250,943		25,792	79,296	347	127	.....	220	.5	.9	1.4
								Totals	4,447,062	5,118,187	3,799,041	1,861,369	292,111	1,530,387	41.8	34.4	76.2

† Incl. $96,769 to Pol'h'lders. ‡ Inc. vol. cont. res. of $50,000. b December, 1919, cap. inc. to $700,000, with $264,350 added to surp. k Incl. $50,000 stock div. v Liab. incl. voluntary reserve, not incl. in surp. cols. z Incl. $3,625 div. pol'hold'rs.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT.		Ratio.	BURGL'Y&THEFT		Ratio.	FIDELITY.		Ratio.	HEALTH.		Ratio.	COMPANY.	LIABILITY.		Ratio.	PLATE GLASS		Ratio.	STEAM BOILER.		Ratio.	SURETY.		Ratio.
	Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.			Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.	
				AUTO AND TEAMS PROPERTY DAMAGE																WORKMEN'S COMPENSATION					
1920	475,620	155,243	33	623,415	391,650	63	.....	.....	...	386,934	216,072	56	Commercial Casualty Ins. Co.	1,786,643	978,994	55	288,807	118,990	41	579,011	247,310	43	.....	.....	...
1919	353,618	98,223	28	454,984	256,547	56	.....	.....	...	269,794	133,714	50		1,468,721	853,275	58	98,338	39,838	41	443,144	194,756	44	.....	.....	...
1918	272,995	102,629	38	325,617	169,500	52	.....	.....	...	210,266	123,925	59		1,303,376	645,212	49	82,819	49,924	60	363,371	154,135	42	.....	.....	...
1917	217,810	89,625	41	316,345	155,636	49	.....	.....	...	164,187	72,723	44		1,347,392	623,596	46	70,536	35,439	50	346,602	141,979	41	.....	.....	...
1916	148,130	50,571	34	234,846	89,135	38	.....	.....	...	109,750	40,093	36		1,045,463	402,598	39	38,338	36,835	94	246,846	108,703	44	.....	.....	...
1915	95,528	36,345	38	150,479	64,869	43	.....	.....	...	65,209	23,107	35		706,370	260,856	37	29,684	5,945	20	184,937	101,879	55	.....	.....	...
1914	50,947	19,617	38	93,095	37,908	41	.....	.....	...	31,664	11,240	35		492,062	210,327	43	14,393	2,417	17	308,189	67,692	22	.....	.....	...
1913	22,717	5,492	25	63,978	31,844	50	.....	.....	...	13,170	3,157	24		294,413	128,784	44	.....	.....	...	126,124	40,663	32	.....	.....	...
1912	5,011	15,679	...	50,643	20,115	40	.....	.....	...	1,442	378	26		292,807	92,596	32	.....	.....	...	.....	.....	...	.....	.....	...
1911	6,062	930	15	21,096	4,904	23	.....	.....	...	1,722	281	16		177,453	20,021	11	.....	.....	...	.....	.....	...	.....	.....	...
	*			AUTO AND TEAMS PROP'TY DAMAGE										a											
1920	376,349	129,862	35	76,998	47,162	61	.....	.....	...	.....	.....	...	Commonwealth Casualty Co.‡	384,661	328,023	85	.....	.....	...	.....	.....	...	.....	.....	...
1919	378,703	110,251	29	52,177	27,710	53	.....	.....	...	.....	.....	...		385,541	260,838	68	.....	.....	...	.....	.....	...	.....	.....	...
1918	257,600	80,991	31	36,907	6,101	16	.....	.....	...	.....	.....	...		298,197	67,556	23	.....	.....	...	.....	.....	...	.....	.....	...
1917	177,684	62,978	35	5,801	479	8	.....	.....	...	.....	.....	...		62,215	11,659	19	.....	.....	...	.....	.....	...	.....	.....	...
1916	183,935	58,450	32	680	114	17	.....	.....	...	.....	.....	...		3,684	94	2	.....	.....	...	.....	.....	...	.....	.....	...
							AUTO AND TEAMS PROPERTY DAMAGE													WORKMEN'S COMPENSATION			WORKMEN'S COLLECTIVE		
1920	3,369,604	1,163,278	35	111,553	46,055	41	446,093	268,257	60	2,556,794	1,194,068	47	Continental Casualty Co.	1,156,298	422,397	37	149,105	25,889	17	1,964,230	866,283	44	1,751	1,793	...
1919	3,231,221	975,297	30	44,294	6,085	14	238,158	123,811	52	1,367,311	954,449	70		654,214	262,126	40	.....	.....	...	1,358,815	501,765	37	6,830	3,757	55
1918	3,051,214	1,034,488	34	.....	.....	...	148,071	66,138	45	1,181,183	818,116	69		589,599	170,741	29	.....	.....	...	823,601	294,070	36	8,244	3,243	39
1917	2,612,366	995,934	38	.....	.....	...	69,205	24,609	36	1,023,385	493,804	48		255,250	59,961	23	.....	.....	...	440,873	244,551	55	1,159	477	41
1916	2,161,075	844,868	39	.....	.....	...	42,944	12,483	29	675,795	330,570	49		159,210	41,232	26	.....	.....	...	359,731	148,376	41	4,940	2,006	41
1915	1,935,830	891,532	46	.....	.....	...	18,157	2,765	15	624,137	302,168	48		87,175	13,488	15	.....	.....	...	97,773	17,218	18	.....	.....	...
1914	2,156,123	1,038,816	48	.....	.....	...	.....	.....	...	746,732	336,846	45		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	2,464,062	1,141,363	46	.....	.....	...	.....	.....	...	746,517	345,497	46		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	2,598,602	1,089,377	42	.....	.....	...	.....	.....	...	671,420	318,946	47		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	2,287,881	970,464	42	.....	.....	...	.....	.....	...	639,214	296,753	46		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
							AUTO AND TEAMS PROPT'Y DAMAGE			WORKMEN'S COMPENSATION															
1920	829,638	461,693	56	36,381	12,424	34	177,397	64,683	36	482,632	186,826	39	Employers Indemnity Corp.	626,882	247,319	39	52,424	25,533	49	.....	.....	...	46,364	1,188	3
1919	524,760	208,216	40	2,270	305	13	76,751	51,183	67	311,873	147,938	47		208,890	96,282	46	21,103	5,989	28	.....	.....	...	.....	.....	...
1918	167,269	55,980	33	.....	.....	...	61,896	23,022	37	240,459	79,828	33		163,909	46,295	28	.....	.....	...	.....	.....	...	.....	.....	...
1917	25,822	8,876	34	.....	.....	...	10,866	9,753	90	116,387	74,876	64		36,536	24,417	67	.....	.....	...	.....	.....	...	.....	.....	...
1916	7,318	2,415	33	.....	.....	...	9,428	2,047	22	74,748	13,142	18		19,758	5,616	28	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	1,492	51	3	40,196	4,347	11		13,556	1,004	8	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	600	.....	...	17,918	91	...		7,274	36	...	.....	.....	...	.....	.....	...	.....	.....	...

* Accident and Health. a Automobile liability only. ‡ Transacted accident and health only prior to 1916.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	200,000	513,689	110,684	48,864	38,570	203,006	403,006	**Federal Casualty Company.**	462,435	486,032	446,288	155,118	30,000	251,232	33.5%	54.3%	87.8%
1919	200,000	478,076	84,643	27,393	32,000	193,383	393,383	**a, h**	408,052	427,897	394,281	152,009	20,000	197,189	37.3	45.9	83.2
1918	200,000	426,952	72,147	20,367	36,530	154,805	354,805	2901 Woodward Ave.	389,683	410,747	403,491	164,868	21,000	198,245	42.3	50.9	93.2
1917	200,000	407,252	61,661	17,940	28,721	145,591	345,591	Detroit, Mich. 1906.	391,202	411,954	416,619	159,853	43,000	194,555	40.9	49.7	90.6
1916	200,000	428,164	58,583	17,265	27,667	169,582	369,582	V. D. Cliff, Pres.; M. M. Cliff, Sec.	376,994	402,655	386,475	159,522	45,000	181,953	42.3	48.3	90.6
1915	200,000	415,623	51,933	13,618	26,815	163,690	363,690		336,393	358,310	356,394	133,702	50,000	167,249	39.7	49.7	89.4
1914	200,000	407,843	46,101	10,535	25,567	161,242	361,242		338,166	357,010	337,076	144,649	30,000	158,701	42.8	46.9	89.7
1913	200,000	389,475	45,592	10,214	25,378	143,883	343,883		346,794	365,964	336,338	138,245	35,000	160,818	39.9	46.4	86.3
1912	200,000	380,240	47,422	6,697	20,724	132,819	332,819		345,411	361,026	318,931	144,393	20,000	147,963	41.8	42.8	84.6
1911	200,000	331,705	44,880	6,434	18,446	86,825	286,825		350,851	363,068	331,237	145,026	25,000	156,733	41.3	44.6	85.9
								Totals	3,745,981	3,944,663	3,727,130	1,497,385	319,000	1,814,638	40.0	48.4	88.4
1920	518,825	658,208	35,929	16,059	2,219	103,454	622,279	**Federal Surety Company**	29,884	43,829	64,309	1,319	.....	d62,831	4.4	d210.3	d214.7
1919	.....	.....	.....	.....	.....	.....	.....	**a, ac, al, ba, bu, e, el, f, gl, h, la, m, p, pl, s, sf, t, wo**	.....	.....	.....	.....	.....	.....	....	....	....
1918	.....	.....	.....	.....	.....	.....	.....	Davenport, Ia. 1920.	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.....	.....	.....	.....	Charles Shuler, Pres.; Frank B. Yetter, Sec.; W. L. Taylor, V. P. and Gen. Mgr.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1920	b2,000,000	24,470,004	19,132,735	9,053,804	8,599,220	3,337,269	5,337,269	**Fidelity and Casualty Co. of N. Y**	18,245,741	20,327,759	16,444,637	8,258,679	430,000	‡7,707,401	45.3	‡42.2	87.5
1919	1,000,000	19,874,289	16,807,696	7,943,877	7,608,317	2,066,593	3,066,593	**a, ac, al, ba, bi, bu, dl, dn, e, el, f, fw, gl, h, i, la, m, mg, la, p, phy, pl, r, s, sb, sf, ti, t, v, wc, wo**	15,75,608	16,782,624	13,730,369	6,804,284	345,000	‡6,333,818	43.1	‡40.2	83.3
1918	1,000,000	17,275,632	14,072,029	6,728,604	5,634,651	2,203,602	3,203,602	92-94 Liberty St. and 97-103 Cedar St., New York. 1876.	13,615,198	14,420,579	11,796,886	5,611,662	250,000	‡5,602,649	41.2	‡41.8	83.0
1917	1,000,000	15,076,830	11,689,817	6,062,098	3,859,858	2,387,014	3,387,014	Robert J. Hillas, Pres.	11,879,103	12,985,406	11,013,924	5,395,314	250,000	‡4,679,002	45.4	‡39.4	84.8
1916	1,000,000	13,788,795	9,708,192	5,386,962	3,449,705	3,080,603	4,080,603	Theodore E. Gaty, Vice-Pres. and Sec.	9,673,428	10,663,044	9,233,111	4,597,142	250,000	‡4,190,700	47.5	‡43.4	90.9
1915	1,000,000	12,713,215	8,562,904	4,831,631	3,008,016	3,150,311	4,150,311	Totals	8,581,544	9,280,568	8,601,366	4,210,419	200,000	‡3,981,276	49.1	‡46.4	95.5
1914	1,000,000	11,858,730	8,319,609	4,915,445	2,736,086	2,539,121	3,539,121		9,055,252	9,838,479	8,790,300	4,358,708	200,000	‡4,048,619	48.1	‡44.7	92.8
1913	1,000,000	11,063,357	7,655,164	4,632,739	2,395,276	2,408,193	3,408,193		8,589,461	9,119,735	8,685,674	4,480,770	200,000	‡3,917,493	52.2	‡45.6	97.8
1912	1,000,000	11,148,390	7,617,106	4,736,622	2,304,875	2,531,284	3,531,284		8,370,990	8,911,341	8,167,273	3,987,066	200,000	‡3,907,493	47.6	‡46.7	94.3
1911	1,000,000	10,482,662	7,382,225	4,642,676	2,212,868	2,100,437	3,100,437		8,170,752	8,621,681	7,948,992	3,699,858	190,000	‡3,965,526	45.2	‡48.6	93.8
								Totals	111948077	120950626	104413132	51,403,902	2,505,000	48,423,977	45.9	43.3	89.2
1920	3,000,000	12,457,704	7,333,640	3,544,762	2,111,139	3,124,064	5,124,064	**Fidelity and Deposit Co. of Md.** †	a6,416,963	7,247,302	6,281,887	a1,665,128	480,000	3,723,412	25.9	58.0	83.9
1919	3,000,000	11,878,918	6,604,537	2,948,454	2,076,852	2,274,381	5,274,381	**ba, bu, f, sf, s**	a5,324,510	5,877,141	5,149,588	a1,172,442	480,000	2,690,574	22.0	50.5	72.5
1918	3,000,000	10,780,945	6,058,928	2,566,694	2,297,963	1,722,018	4,722,018	Charles & Lexington Streets, Baltimore. 1890.	a4,059,552	4,163,302	5,193,924	a1,089,996	480,000	a2,080,000	26.7	51.2	77.9
1917	3,000,000	12,034,692	7,222,369	3,652,453	2,834,589	1,812,323	4,812,323	Thomas A. Whelan, Pres.	6,659,915	7,243,160	6,836,040	2,765,103	480,000	3,228,843	41.5	53.6	95.1
1916	3,000,000	11,811,502	6,727,138	3,378,789	2,300,271	2,084,364	5,084,364	Robert S. Hart, Sec.	*6,569,556	7,248,436	7,116,365	2,938,523	480,000	3,357,941	44.7	51.1	*95.8
1915	3,000,000	11,607,094	6,440,142	3,297,544	2,222,384	2,166,952	5,166,952		6,787,754	7,353,580	7,336,686	2,907,431	480,000	3,405,040	42.8	50.1	92.9
1914	3,000,000	11,463,775	6,380,150	3,388,360	1,872,944	2,083,625	5,083,625		6,728,308	7,281,907	6,892,794	2,921,227	480,000	3,250,229	43.4	48.3	91.7
1913	3,000,000	11,241,268	6,052,488	3,291,027	1,551,116	2,188,780	5,188,780		6,663,660	8,131,347	6,181,127	2,218,277	880,000	3,073,506	33.3	46.1	79.4
1912	2,000,000	8,113,940	3,949,843	2,399,109	914,726	2,164,097	4,164,097		4,591,421	4,956,420	4,591,703	1,589,024	320,000	2,641,990	34.1	57.5	91.6
1911	2,000,000	7,859,761	3,512,707	1,985,201	894,469	2,347,053	4,347,053		3,916,725	4,619,728	3,331,963	852,904	320,000	2,135,629	21.7	54.5	76.2
								Totals	57,718,364	64,162,323	58,912,077	20,120,055	4,900,000	29,587,164	34.9	51.3	86.2

* Dec. due to discontinuance of workmen's compensation-bus. † Co. discon. in 1918 all lines except burg., fidel., surety and bank deps. *a* Calculated on the basis of lines continued.
‡ Incls. cost of inspecting steam boilers. *b* Capital increased to $2,000,000, January 31, 1920, by sale of new stock at 200 per cent. *d* Includes exps. incident to org.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**Federal Casualty Co.**	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	Transacts accident and	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	health insurance only,	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	see opposite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
										AUTO AN	D TEAMS									WORK	MEN'S				
1920	4,202	378	9	7,102	.....	...	2,309	.....	...	PROP'TY 1,742	DAMAGE 139	8	**Federal Surety Co.**	5,800	.....	...	2,304	620	27	COMPEN 4,798	SATION 182	4	1,627	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1920	1,786,563	715,699	40	1,169,981	779,642	69	776,495	243,589	32	1,823 523	1,165,849	64	**Fidelity and**	3,832,432	1,537,217	40	1,186,116	611,563	52	643,385	171,242	27	1,038,945	177,209	17
1919	1,756,688	673,801	38	1,127,825	588,958	52	666,360	155,515	23	1,605,808	1 053,791	66	**Casualty Co.**	3,317,915	1,465,603	44	721,163	317,207	44	622,340	183,398	30	893,937	153,773	17
1918	1,666,882	726,197	44	833,944	310,584	37	523,238	127,360	24	1,324,640	895,963	68		2,846,525	1,223,243	43	573,827	261,199	45	644,087	99,761	15	657,251	96,143	15
1917	1,730,461	893,679	52	675,646	291,865	43	398,558	50,178	13	1,241,872	766,982	62		2,481,166	1,141,936	46	463,587	207,954	45	516,261	49,663	10	562,116	193,588	34
1916	1,649,337	713,275	43	595,113	223,251	37	296,075	79,285	27	1,232,162	810,744	66		2,026,326	1,201,618	59	402,194	188,230	47	472,391	44,637	9	390,119	51,016	13
1915	1,659,381	791,743	48	564,321	226,951	40	284,618	76,539	27	1,174,036	620,621	53		1,879,217	1,311,710	70	404,550	148,421	37	423,650	36,267	9	277,672	93,140	33
1914	1,774,800	988,491	56	578,525	245,456	42	268,090	67,637	25	1,174,156	655,169	56		1,971,908	1,517,555	77	448,497	168,029	37	427,730	56,713	13	235,344	47,491	20
1913	1,884,094	1,064,204	56	554,663	208,642	38	243,921	74,846	31	1,243,787	641,806	52		2,457,744	1,759,929	72	453,153	185,518	41	407,245	51,799	13	206,537	86,831	42
1912	1,872,174	927,441	49	498,392	265,982	53	224,487	108,549	48	1,208,226	602,748	50		3,388,661	1,763,468	52	448,639	181,926	41	406,911	58,314	14	196,734	56,291	29
1911	1,911,456	910,255	48	533,432	196,640	37	257,972	54,205	21	1,223,187	633,590	52		3,040,189	1,575,041	52	470,523	191,363	41	393,421	47,456	12	228,179	48,908	21
	AUTO AN	D TEAMS					WORK	MEN'S						WORK	MEN'S								ENG	INE	
	PROP'TY	DAMAGE		FLY	WHEEL		COLLE	CTIVE						COMPE	NSATION								BREAK	DOWN	
1920	a1049092	686,097	65	182,555	50,677	28	4,572	1,898	42	.....	.....	...	Fidelity and Casualty	4,758,082	2,117,998	45	.....	.....		.....	.....	...	.....	.....	...
1919	761,018	385,870	51	132,417	44,081	33	1,397	499	36	.....	.....	...	Co.—Cont	4,160,946	1,781,788	43	.....	.....	...	.....	.....	...	7,836	.....	...
1918	518,140	257,834	50	125,419	37,266	30	763	299	39	.....	.....	...		3,900,482	1,575,813	40	.....	.....	...	.....	.....	...	.....	.....	...
1917	388,624	192,196	49	93,074	27,354	29	734	642	87	.....	.....	...		3,318,006	1,579,277	48	.....	.....	...	.....	.....	...	.....	.....	...
1916	251,719	100,844	40	127,510	16 366	13	1,039	1,080	...	.....	.....	...		2,229,443	1,166,796	52	.....	.....	...	.....	.....	...	.....	.....	...
1915	160,423	70,952	44	74,396	6,822	9	4,207	856	20	.....	.....	...		1,675,073	826,397	49	.....	.....	...	.....	.....	...	.....	.....	...
1914	128,147	42,180	33	87,060	49,768	57	5,293	1,773	33	.....	.....	...		1,955,792	518,447	26	.....	.....	...	.....	.....	...	.....	.....	...
1913	88,896	27,258	31	101,283	31,235	31	—197	4,574	...	.....	.....	...		948,336	344,126	36	.....	.....	...	.....	.....	...	.....	.....	...
1912	45,332	11 296	25	76,410	4,573	6	5,023	6,379	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	.....	.....	...	89,328	30,713	34	23,065	11,686	51	.....	.....	...	**Fidelity and**	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
													Deposit Co.												
													WORKMEN'S COMP. Profit Loss %							AUTO AN	D TEAMS				
1920	.....	4,525	...	554,108	275,397	50	1,941,903	506,497	26	.....	819	...	1920 42,463	291	67,190	...	.....	2,601	...	.....	PROP'TY 1,106	DAMAGE ...	3,920,662	883,234	23
1919	.....	.....	...	318,717	160,881	51	1,775,401	483,960	27	.....	.....	...	1919	‡	‡	...	‡	.....	...	.....	.....	...	3,230,392	527,601	16
1918	‡	.....	...	276,921	126,210	46	1,394,722	285,543	21	‡	.....	...	1918‡	1,149,610	711,544	62	274,949	151,335	55	‡	.....	...	2,387,909	678,243	28
1917	466,470	176,895	38	292,757	133,495	46	1,318,461	356,385	27	320,226	175,616	55	1917w 110,529 325,344 ...	1,067,851	765,052	72	373,743	215,904	58	266,523	172,394	65	2,460,391	562,097	23
1916	479,820	168,552	35	238,804	96,555	40	1,139,802	401,177	35	276,108	119,265	43	1916† 572,067 540,486 94	1,262 233	958,727	76	390,547	177,094	45	215,656	98,349	46	2,295,705	533,183	24
1915	346,097	155,112	45	232,193	104,605	45	1,182,053	400,325	34	166,439	69,363	42	1915† 953,275 431,224 45	1,435,167	1,085,440	76	382,478	191,538	50	190,801	87,538	46	2,064,116	523,443	25
1914	302,088	102,872	34	224,570	108,305	48	1,126,160	409,262	36	104,791	40,129	38	1914† 1,013,999 248,607 25	1,559,041	892,838	57	528,998	196,050	37	185,826	84,946	46	1,953,229	650,126	33
1913	213,089	88,583	42	311,000	57,854	19	1,216,093	282,625	23	91,395	33,972	37	1913† 344,861 101,465 29	1,524,896	575,967	38	217,239	80,424	37	164,110	61,357	37	2,235,073	484,116	22
1912	168,058	64,273	38	91,049	18,913	21	799,736	343,760	43	76,074	26,367	35	1912* 12,728 7,654 60	979,693	152,991	16	208,904	59,990	29	118,474	50,793	43	1,583,165	400,340	25
1911	113,788	24,505	21	57,833	15,262	26	v	v	...	52,394	13,110	25	1911* 6,813 1,181 17	.....	.....	...	95,259	86	...	90,854	25,068	28	z2464447	560,796	23

* Workmen's Collective only. † Includes Workmen's Collective. ‡ Line discontinued. a And collision. v Included in surety figures. w After 1916 Workmen's Compensation only.

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	500,000	1,136,782	443,464	245,385	167,297	193,318	693,318	General Casualty & Surety Co. d .	614,773	706,678	480,163	237,428	.....	237,537	38.6%	38.6%	77.2%
1919	453,147	860,467	237,090	127,111	89,079	170,231	623,378	a, ac, bu, gl, h, f, s, p, wo	319,061	449,505	213,192	100,158	.....	142,972	31.4	44.8	76.2
1918	358,733	560,495	82,237	51,197	17,472	119,525	478,258	606 Woodward Ave., Detroit, Mich. 1915	108,586	303,041	e 164,916	19,076	.....	74,028	17.6	68.2	85.8
1917	187,692	246,789	9,174	4,562	2,510	49,923	237,614	Elmer H. Dearth, Pres.	9,123	199,990	e 143,231	92	.....	37,307	1.0	408.9	409.9
1916	.....	.....	.....	.....	.....	.....	.....	R. Frank Bushman, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	1,051,543	1,659,214	1,031,502	356,754	.....	491,844	33.9	46.8	80.7
1920	300,540	2,317,745	1,781,284	894,599	695,155	235,921	536,461	Georgia Casualty Co. . . .	2,630,106	2,742,838	2,611,221	1,624,979	24,043	919,344	61.8	35.0	96.8
1919	300,540	2,200,345	1,684,834	812,239	709,125	214,971	515,511	a c, a l, bu, d l, dn, e, e l, g l,	2,345,584	2,446,964	2,438,130	1,533,437	24,043	879,157	65.4	37.5	102.9
1918	300,540	2,197,666	1,694,033	835,498	690,282	203,832	503,633	l a, p, phy, p l, sf, t, v, w c, w o	2,349,190	2,431,849	2,076,826	1,207,851	21,038	846,930	51.4	36.1	87.5
1917	300,540	1,874,233	1,392,628	749,125	457,777	181,065	481,605	Georgia Casualty Bldg., Macon, Ga. 1909.	1,941,876	2,011,885	1,830,995	1,104,265	21,038	705,227	56.9	36.3	93.2
1916	300,540	1,678,642	1,201,944	660,156	389,168	176,158	476,698	W. E. Small, Pres.; E. P. Amerine, Sec.	1,802,734	1,863,372	1,506,855	819,765	18,032	646,935	45.5	35.8	81.3
1915	300,540	1,236,596	775,120	436,386	240,492	160,936	461,476		1,112,687	1,161,319	836,579	410,484	18,032	402,398	36.9	36.2	73.1
1914	300,540	914,503	411,409	221,527	128,436	202,554	503,094		611,852	665,006	580,675	307,640	.....	267,062	50.3	43.6	93.9
1913	500,900	904,487	311,912	152,115	116,048	91,675	592,575		412,480	538,984	554,960	216,112	.....	225,255	52.4	54.6	107.0
1912	500,900	914,232	341,591	154,188	57,454	71,741	572,641		336,910	382,823	283,365	138,738	.....	144,527	41.2	42.9	84.1
1911	500,900	877,163	233,572	96,063	26,667	142,690	643,590		203,684	227,448	120,277	50,652	.....	69,625	24.9	34.2	59.1
								Totals	13,747,103	14,473,257	12,817,760	7,413,923	126,226	5,106,400	53.9	37.1	91.0
1920	750,000	12,789,659	11,010,066	4,803,550	5,024,878	1,029,593	1,779,593	Globe Indemnity Company .	10,638,478	11,056,341	8,488,774	4,579,897	150,000	3,758,877	43.0	35.3	78.3
1919	750,000	10,394,573	r 8,631,916	3,596,544	4,023,516	1,012,657	1,762,657	a, a c, al, a p, b a, bu e, e l, f,	7,955,534	8,279,972	6,103,547	3,135,218	150,000	2,755,460	39.4	34.6	74.0
1918	750,000	8,173,456	6,422,781	2,585,297	2,953,308	1,000,675	1,750,675	f w, g l, h, l a, m, p, p l, s, sb,	6,001,256	6,266,914	4,695,973	2,509,475	75,000	2,111,498	41.8	35.2	77.0
1917	750,000	6,744,066	5,425,541	2,227,831	2,134,528	568,525	1,318,525	sf, t, w c, w o, v	5,124,642	5,339,405	4,202,904	2,383,150	45,000	1,792,753	46.5	35.6	82.0
1916	750,000	5,838,952	4,552,932	2,147,655	1,469,222	536,019	1,286,019	Washington Park, Newark, N. J. 1911.	4,798,153	4,971,052	3,825,808	2,061,758	45,000	1,719,050	43.0	35.8	78.8
1915	750,000	4,649,525	3,394,080	1,790,969	1,110,720	505,445	1,255,445	A. Duncan Reid, Pres.	3,759,930	3,910,066	3,087,934	1,609,276	.....	1,478,658	42.8	39.3	82.1
1914	750,000	3,932,970	2,775,493	1,641,961	690,569	407,477	1,157,477	F. H. Kingsbury, Sec.	3,604,745	3,718,894	3,113,695	1,635,090	.....	1,478,605	45.4	41.0	86.4
1913	750,000	3,260,421	2,004,235	1,389,266	334,194	506,186	1,256,186		2,987,722	3,090,365	2,483,143	1,191,177	.....	1,291,966	39.9	43.2	83.1
1912	750,000	2,807,219	1,552,501	1,019,419	173,101	504,718	1,254,718		2,125,740	2,670,452	1,205,643	430,927	.....	770,783	20.2	36.2	56.4
1911	750,000	1,362,842	77,893	56,568	967	534,949	1,284,949		58,986	629,715	29,931	79	.....	20,473	0.1	34.8	34.9
								Totals	47,055,186	49,933,176	37,237,352	19,536,047	465,000	17,178,123	41.5	36.5	78.0

d Com. bus. late in 1917. e Incl. exp. incident to organization and selling of cap. stock of $71,750 in 1918 and $105,833 in 1917.
r Includes $400,000 voluntary contingent reserve.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.
1920	1,362	158	12	5,753	2,622	46	15,556	1,538	10	841	285	34
1919	1,242	477	38	1,931	829	43	4,116	26	1	662	122	18
1918	1,393	52	4	489	396	81	.....	.....	...	588	438	74
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
	ACCIDENT AND HEALTH						FIDELITY AND SURETY			AUTO AND TEAMS PROP'TY DAMAGE		
1920	.....	.....	...	22,513	15,946	71	.....	.....	...	465,060	315,394	68
1919	.....	.....	...	16,517	16,415	99	.....	.....	...	403,538	246,528	61
1918	y	.....	...	14,097	10,972	78	y	.....	...	339,873	172,716	51
1917	21,614	23,409	...	13,208	6,967	53	25	741	...	263,856	149,782	57
1916	45,131	34,799	77	12,886	8,159	63	171	37	22	238,711	111,074	46
1915	36,714	31,918	87	11,178	3,280	29	343	4,886	...	145,891	41,737	29
1914	45,971	44,426	97	7,423	1,600	22	a 912	2,450	..	60,755	27,307	45
1913	54,721	40,988	75	6,093	4,923	81	10,240	7,083	69	43,931	21,030	48
1912	74,358	36,151	49	6,196	2,917	47	20,748	1,865	9	31,454	17,479	56
1911	55,288	23,104	42	3,651	700	19	17,193	424	2	19,941	9,792	49
1920	306,375	157,866	52	726,210	307,638	42	520,393	179,251	34	291,472	210,183	72
1919	288,942	107,870	37	508,000	177,973	35	283,514	78,980	28	255,588	140,766	55
1918	241,681	111,434	46	302,157	71,297	24	193,418	56,690	29	181,026	112,571	62
1917	215,780	125,149	58	230,088	98,309	43	164,485	22,786	14	112,727	56,218	50
1916	204,914	91,208	44	208,401	60,677	29	156,965	41,497	26	92,891	48,906	53
1915	194,696	90,724	47	185,804	78,459	42	125,827	28,748	23	84,993	43,857	52
1914	185,018	87,081	47	185,038	91,049	49	110,954	30,117	27	73,217	31,376	43
1913	174,726	46,729	27	185,472	66,830	36	71,568	14,421	20	67,610	20,481	30
1912	86,412	19,144	22	126,937	28,186	22	13,490	.....	...	33,568	7,956	24
1911	.....	.....	...	5,300	.....	..	.....	.....	...	.....	.....	...
	AUTO AND TEAMS PROP'TY DAMAGE			FLY WHEEL			WORKMEN'S COLLECTIVE			WORKMEN'S COMPENSATION		
1920	1,073,955	678,420	63	5,426	300	6	147	.....	...	2,817,430	1,276,063	45
1919	772,526	408,659	53	4,542	—71	...	147	726	...	2,016,541	947,773	47
1918	512,735	249,810	49	3,025	2,563	85	2,786	1,453	52	1,737,943	810,748	47
1917	259,588	207,409	58	2,455	6	2	2,640	1,311	50	1,643,569	1,015,936	62
1916	318,972	160,007	50	6,796	400	6	1,680	1,217	72	1,676,994	907,211	54
1915	255,025	123,138	48	8,651	25	...	1,121	809	72	1,121,636	567,414	51
1914	250,723	107,300	43	5,658	500	9	2,917	1,319	45	1,134,653	345,522	30
1913	250,623	121,554	48	10,589	.....	...	3,740	1,561	42	448,267	138,691	31
1912	197,954	46,622	23	3,340	.....	...	599	142	24	.....	.....	...

COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
General Casualty and Surety Co.												
WORKMEN'S COMP.							AUTO AND TEAMS PROP'TY DAMAGE					
Prems. Loss %												
1920 301,675 118,778 39	101,478	9,859	10	44,472	30,683	69	96,732	57,765	60	46,905	15,740	34
1919 176,822 60,561 34	61,672	1,879	3	16,574	8,689	52	48,358	23,398	48	7,683	4,174	54
1918 53,434 7,771 14	25,958	2,622	10	7,332	998	14	19,392	6,799	35	.....	.....	...
	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
Georgia Casualty Co.										WORKMEN'S COLLECTIVE		
WORKMEN'S COMP.												
Prems. Losses. %												
1920 650,332 290,805 45	1,322,418	910,586	69	134,893	78,184	58	.....	.....	...	34,892	14,063	40
1919 347,576 230,978 67	1,476,438	977,989	66	70,891	35,811	51	.....	.....	...	30,655	9,876	32
1918 303,258 218,418 72	1,614,601	748,869	46	52,140	35,130	67	y	.....	...	25,308	10,847	43
1917 338,154 214,044 63	1,259,749	682,285	54	41,298	25,423	62	.....	.....	..	3,972	1,616	41
1916 332,845 167,069 50	1,139,038	471,969	41	29,725	20,699	70	.....	.....	...	4,227	5,959	...
1915 158,122 28,105 18	722,553	278,689	39	27,348	14,717	54	.....	.....	...	10,538	7,152	68
1914 25,722 1,695 6	440,276	211,519	48	19,611	10,810	55	.....	.....	...	11,182	7,832	70
	276,066	128,776	47	14,519	5,879	40	—2,675	.....	...	9,586	7,433	77
	182,727	74,340	41	11,452	4,951	43	3,218	396	12	6,759	682	10
	98,098	15,417	16	7,145	1,207	17	1,867	.....	...	501	6	1
Globe Indemnity Co.	3,129,967	1,097,404	35	592,717	303,009	51	52,707	9,175	17	1,121,680	360,578	32
	2,479,109	922,159	37	318,225	134,035	42	47,988	11,905	25	980,412	204,447	21
	1,909,494	749,845	39	235,254	112,710	48	36,637	10,209	28	645,099	220,143	34
	1,441,878	613,220	42	180,294	93,846	52	54,059	13,439	25	717,077	135,521	19
	1,292,321	542,690	42	146,953	81,351	55	85,268	8,934	10	605,998	117,660	19
	1,061,523	576,492	54	136,124	50,111	37	89,104	5,436	6	495,436	44,063	9
	1,089,460	802,306	74	126,167	50,536	40	40,504	9,252	23	400,427	78,733	20
	1,357,958	727,245	54	110,363	42,544	38	74,980	1,972	3	231,827	9,149	4
	1,510,565	315,895	21	77,250	12,681	16	47,642	303	1	27,983	.....	...
	48,767	26	...	4,919	53	2	.....	.....	...	.....	.....	...
Globe Indemnity Co. —Cont.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
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a After 1914 Surety only. y Discontinued. —Minus.

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Managt Exp'ses to Premiums.	Losses & Managt Exp. to Prem.
								Hartford Accident & Indemnity Co.									
1920	1,000,000	11,162,918	8,938,758	3,917,600	4,302,306	1,224,160	2,224,160	a, ac, a l, ba, bu, c c, d l, d n, e, e l,	9,557,409	9,901,483	7,813,256	4,200,692	50,000	3,562,564	43.9%	37.3%	81.2%
1919	1,000,000	9,393,491	7,130,892	3,177,456	3,372,479	1,262,599	2,262,599	f, gl, h, l a, l s, p, phy, p l, s,	8,042,641	d8,488,656	6,111,043	3,224,647	.....	2,882,418	40.1	35.8	75.9
1918	800,000	6,832,978	5,201,635	2,302,158	2,513,626	831,343	1,631,343	t, w o, wc	5,955,414	6,427,618	4,824,718	2,610,351	.....	2,213,633	43.8	37.2	81.0
1917	800,000	5,294,169	4,062,121	2,114,750	1,472,843	432,048	1,232,048	125 Trumbull Street,	5,233,109	5,375,064	4,346,898	2,474,311	.....	1,870,357	47.3	35.7	83.0
1916	800,000	4,393,932	3,322,209	1,830,360	831,360	271,723	1,071,723	Hartford, Conn. 1913.	4,307,228	4,605,446	3,188,721	1,626,237	.....	1,562,060	37.7	36.3	74.0
1915	800,000	2,950,445	1,795,991	1,126,226	313,686	354,454	1,154,454	R. M. Bissell, Pres.; Norman R. Moray,	2,362,659	2,443,059	1,568,684	646,549	.....	922,025	27.4	39.0	66.4
1914	750,000	2,057,508	673,262	449,739	200,393	634,246	1,384,246	V.-P.& Gen.Mgr.; J. Collins Lee, Sec.	1,225,780	1,446,217	945,345	334,521	.....	608,304	27.3	49.6	76.9
1913	750,000	1,552,266	62,814	58,303	511	739,452	1,489,452	Totals	59,344	806,087	23,740	30	.....	23,710	....	40.0	40.0
									36,743,584	39,493,630	28,822,408	15,117,338	50,000	12,645,071	41.1	34.4	75.5
								Hartford Live Stock Ins. Co. of N Y									
1920	500,000	1,386,916	457,383	361,332	36,005	429,533	929,533	l s	1,005,052	1,046,222	726,653	403,628	.....	323,025	40.2	32.1	72.3
1919	500,000	1,092,068	173,948	140,244	18,224	418,121	918,121	Hartford, Conn 1916.	288,911	599,743	206,050	113,317	.....	92,733	39.2	32.1	71.3
1918	200,000	405,576	115,386	101,270	11,116	90,190	290,190	R. M. Bissell, Pres.	200,998	216,074	184,456	117,028	.....	67,428	58.2	33.6	91.8
1917	200,000	380,959	98,068	87,636	8,433	82,891	282,891	James L. D. Kearney, Sec.	247,811	261,589	220,689	139,083	.....	81,606	56.1	33.9	89.0
1916	200,000	347,404	46,270	41,923	4,097	101,134	301,134	Totals	79,161	181,589	40,910	18,639	.....	22,271	23.5	28.1	51.6
									1,821,933	2,305,217	1,378,758	791,695	.....	587,063	43.5	32.2	75.7
								Hartford Steam Boiler Inspection									
1920	2,000,000	9,033,431	5,106,314	4,512,194	205,161	1,927,117	3,927,117	and Insurance Co.	3,335,347	3,821,918	3,099,847	380,820	250,000	*2,409,507	11.4	*72.2	83.6
1919	2,000,000	8,314,216	4,292,863	3,715,903	175,539	2,021,353	4,021,353	s b, f w	2,594,025	3,025,756	2,460,527	210,652	200,000	*2,043,852	8.1	*78.8	86.9
1918	2,000,000	7,840,948	3,949,890	3,429,364	153,379	1,891,057	3,891,057	56 Prospect Street,	2,522,832	2,910,521	2,194,377	215,127	200,000	*1,734,633	8.5	*68.8	77.3
1917	2,000,000	7,147,709	3,470,789	3,013,991	122,762	1,676,920	3,676,920	Hartford. 1866.	2,034,626	2,416,208	2,002,325	181,848	200,000	*1,594,834	8.9	*78.4	87.3
1916	2,000,000	6,805,288	3,050,717	2,738,564	67,528	1,754,571	3,754,571	C. S. Blake, Pres.	1,974,286	2,305,418	1,799,440	119,191	160,000	*1,516,664	6.0	*76.8	82.8
1915	2,000,000	6,217,153	2,663,663	2,473,008	33,988	1,553,490	3,553,490	W. R. C. Corson, Sec.	1,713,487	2,020,089	2,542,440	80,960	k1,120,000	*1,341,480	4.7	*78.3	83.0
1914	1,000,000	5,776,967	2,479,846	2,331,532	44,574	2,297,121	3,297,121		1,548,625	1,825,799	1,556,124	103,829	120,000	*1,331,818	6.7	*86.0	92.7
1913	1,000,000	5,443,776	2,446,104	2,293,029	48,108	1,997,673	2,997,673		1,572,704	1,852,311	1,617,042	208,933	120,000	*1,288,108	13.3	*81.9	95.2
1912	1,000,000	5,347,335	2,411,420	2,211,732	94,914	1,935,915	2,935,915		1,497,494	1,753,963	1,450,334	131,471	120,000	*1,196,201	8.7	*82.6	91.3
1911	1,000,090	5,942,330	2,244,573	2,042,218	102,473	1,797,757	2,797,757		1,362,683	1,634,309	1,460,487	177,177	120,000	*1,161,535	13.0	*85.2	98.2
								Totals	20,156,109	23,556,292	20,182,943	1,810,008	2,610,000	15,618,632	9.0	77.5	86.5
								Home Life and Accident Co. ‡									
1920	250,000	1,681,284	1,310,002	251,727	191,071	121,282	371,282	al, ba, bu, cc, c r, e, el, f, gl. s,	498,406	500,231	474,691	246,863	.....	86,623	49.5	17.4	66.9
1919	250,000	1,490,513	1,135,516	206,081	222,013	104,997	354,997	w c, w o	384,445	384,445	262,757	192,176	.....	69,710	50.0	18.1	68.1
1918	250,000	1,247,079	918,132	130,800	... .	78,947	328,947		353,237	629,935	380,724	116,052	15,054	259,619	32.8	73.5	106.3
1917	250,000	1,014,699	686,338	100,828	114,177	78,361	328,361		230,734	265,363	155,375	108,169	7,534	39,583	46.8	17.2	64.0
1916	250,000	850,540	555,635	77,737	92,716	44,905	294,905	Fordyce, Ark. 1900.	125,905	169,544	214,003	142,346	7,684	43,957	113.0	34.9	147.9
1915	250,000	886,218	595,853	99,363	125,022	40,365	290,365	A. B. Banks, Pres.	142,067	l 315,294	181,488	137,248	14,964	29,197	96.6	20.6	117.2
1914	250,000	703,274	413,653	90,667	34,045	39,621	289,621	John R. Hampton, Sec. and Treas.	177,017	222,908	201,511	143,833	24,798	32,321	81.2	18.3	99.5
1913	250,000	644,437	340,239	74,954	36,118	54,198	304,198	A. B. Banks & Co., Mgrs.	191 579	224,699	222,352	145,104	24,521	45,142	75.7	23.6	99.3
1912	250,000	612,843	314,621	76,771	39,834	51,222	301,222		209,477	229,153	279,982	180,246	42,294	57,442	86.0	27.4	113.4
1911	250,900	547,420	189,570	104,295	56,090	107,851	357,851		280,432	340,538	371,249	221,204	43,750	97,121	78.8	34.6	11.34
								Totals	2,593,299	3,282,140	2,744,132	1,633,241	180,600	760,715	63.0	19.7	82.7

* Includes inspections. ‡ Capital, assets, liabilities and surplus include life branch. *d* Includes $200,000 increase to surplus paid by stockholders. *k* Includes $1,000,000 stock dividends. *l* Incl. $143,020 paid in on account of increase in liability reserves.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.
1920	272,240	81,191	30	524,298	219,828	42	570,225	159,868	28	128,393	69,181	54
1919	210,299	86,235	41	344,885	155 352	45	409,337	76,954	19	95,457	45,780	48
1918	182,738	72,334	40	233,550	97,665	42	247,676	50,560	20	77,422	46,836	60
1917	194,816	99,393	51	238,043	150,380	63	211,072	45,844	22	78,001	32,613	42
1916	170,821	88,961	52	273,165	124,645	46	182,925	17,273	9	67,750	27,836	41
1915	128,419	37,932	31	179,446	47,514	26	99,180	2,343	2	48,403	9,725	20
1914	33,210	4,790	14	79,356	7,052	9	20,230	.....	...	10,853	1,537	14
1913	4,814	.....	...	1,015	.....	...	.....	.....	...	2,243	.....	...
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
	FLY WHEEL											
1920	664,372	117,782	18	.....	.....	...	.....	.....	...	.....	.....	...
1919	384,876	22,435	6	.....	.....	...	.....	.....	...	.....	.....	...
1918	156,272	14,233	9	.....	.....	...	.....	.....	...	.....	.....	...
1917	142,366	16,668	12	.....	.....	...	.....	.....	...	.....	.....	...
1916	139,883	4,151	3	.....	.....	...	.....	.....	...	.....	.....	...
1915	77,626	12,053	15	.....	.....	...	.....	.....	...	.....	.....	...
1914	80,160	2,855	4	.....	.....	...	.....	.....	...	.....	.....	...
1913	64,453	23,380	36	.....	.....	...	.....	.....	...	.....	.....	...
1912	47,410	484	1	.....	.....	...	.....	.....	...	.....	.....	...
1911	45,481	2,425	5	.....	.....	...	.....	.....	...	.....	.....	...
				AUTO						CREDIT		
1920	.....	.....	...	80	.....	...	9,006	837	9	212	.....	...
1919	.....	.....	...	263	.....	...	3,418	421	12	347	.....	...
1918	.....	.....	...	192	.....	...	736	244	33	355	.....	...
1917	.....	.....	...	15	17	...	453	3,045	...	245	.....	...
1916	.....	.....	...	452	.....	...	2,062	25	1	264	.....	...
1915	245	4,685	...	388	365	94	.....	.....	...			
1914	3,676	1,725	47	233	...	...	.....	.....	...	HEALTH		
1913	3,398	.....	...	531	18	3	.....	.....	...	.....	13	...
1912	2,217	141	6	461	810	...	.....	.....	...	.....	569	...
1911	1,945	.....	...	1,837	755	41	.....	.....	...	25,713	19,047	74

COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
Hartford Accident and Indemnity Co.												
WORKMEN'S COLLECTIVE							WORK COMPEN	MEN'S SATION				
Prem. Losses %	2,617,532	922,598	35	434,125	222,738	51	3,208,393	1,611,060	50	697,005	57,471	8
1920 2,049 96 5	1,959,302	795,744	41	224,454	93,342	42	2,841,076	1,253,353	44	577,985	58,347	10
1919 1,822 1,131 62	1,543,470	627,291	41	165,575	85,805	52	2,242,827	1,053,631	47	380,126	47,019	12
1918	1,519,923	636,809	42	144,350	59,164	41	1,932,206	1,061,659	55	397,199	140,882	35
1917	1,307,172	467,342	36	97,750	35,988	37	1,393,472	650,339	47	342,409	35,432	10
1916 ..... 7 ...	832,737	228,732	27	62,894	10,842	17	598,467	228,245	38	214,031	5,174	2
1915 50	741,138	283,702	38	22,649	1,181	6	197,540	23,655	12	35,591	.....	...
	32,132	30	...	.....	.....	...	15,259	.....	...	.....	.....	..
							AUTO AND TEAMS					
							PROP'TY	DAMAGE		LIVE STOCK		
Hartford Live Stock Insurance Co.	.....	.....	...	.....	.....	...	968,389	556,888	58	134,759	299,773	...
	.....	.....	...	.....	.....	...	674,821	309,902	46	703,203	349,409	50
	.....	.....	...	.....	.....	...	418,871	218,597	52	463,151	310,613	67
Transacts Live stock	.....	.....	...	.....	.....	...	236 543	122,435	52	280,865	124,630	44
Insurance only, see op-	.....	.....	...	.....	.....	...	265,466	112,087	42	200,299	66,327	33
posite page.	.....	.....	...	.....	.....	...	177,234	69,281	39	26,798	6,761	25
	.....	.....	...	.....	.....	...	85,213	12,304	14	.....	.....	...
	.....	.....	...	.....	.....	...	3,881	.....	...	.....	.....	...
Hartford Steam Boiler Inspection and Ins. Co.	.....	.....	...	.....	.....	...	2,670,975	263,038	10	.....	.....	...
	.....	.....	...	.....	.....	...	2,209,149	188,216	9	.....	.....	...
	.....	.....	...	.....	.....	...	2,366,561	200,894	8	.....	.....	...
	.....	.....	...	.....	.....	...	1,892,261	165,180	9	.....	.....	...
	.....	.....	...	.....	.....	...	1,834,403	115,040	6	.....	.....	...
	.....	.....	...	.....	.....	...	1,635,861	68,907	4	.....	.....	...
	.....	.....	...	.....	.....	...	1,468 466	100,974	7	.....	.....	...
	.....	.....	...	.....	.....	...	1,508,252	185,553	12	.....	.....	...
	.....	.....	...	.....	.....	...	1,450,084	130,988	9	.....	.....	...
	.....	.....	...	.....	.....	...	1,317,202	174,752	13	.....	.....	...
Home Life and Acc. Co.				WORK COMPE	MEN'S NSATION		LIAB. AN	D WORK-				
WORKMEN'S COLLEC.							MEN'S C	OLLEC.†				
Prems. Losses %	205,228	104,566	51	195,095	51,117	26	.....	.....	...	1,100	40,023	...
1920 87,684 50,312 57	192,037	81,262	42	89,190	64,217	72	.....	.....	...	12,668	.....	...
1919 86,522 46,275 54	136,080	6,176	5	138,005	32,245	23	.....	.....	...	1,252	1,533	...
1918 76,617 31,526 41	85,576	52,682	62	89,990	25,174	28	.....	.....	...	—83	.....	...
1917 54.539 28,786 53	47,865	95.947	...	24,757	23,630	25	.....	.....	...	4,512	—7,570	...
1916 45,993 30,314 66	32,580	94,028	...	67,095	2,107	93	.....	.....	...	3,324	7,383	...
1915 38.435 28,730 75	79,871	92,798	...				185,999	145,073	78	2,323	11,106	...
1914 90,914 38,204 42	.....	.....	...	PLATE	GLASS		204,768	178,574	87	1,652	.....	...
	.....	.....	...	—2	152	...	248,566	200,911	81	2,033	.....	...
	.....	.....	...	708	491	69	251,160	157,737	62	1,673	.....	...

† Not separated prior to 1914. —Minus.

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Premiums.	Losses & Manag't Expa. to Prems.
1920	250,000	1,318,655	1,025,206	723,695	132,854	43,449	293,449	**Indemnity Co. of America**	1,832,715	1,933,998	1,787,640	1,174,673	6,250	602,404	64.1%	32.9%	97.0%
1919	250,000	1,172,347	857,063	671,515	97,854	65,234	315,284	**a c, a l, af, at, aco**	1,384,914	1,418,625	947,809	547,919	.....	399,890	39.6	28.9	68.5
1918	250,000	691,091	330,688	255,160	25,007	110,402	360,402	(See footnotes)	527,513	554,067	210,478	70,276	.....	140,202	13.3	26.6	39.9
1917	250,000	350,655	2,389	2,389	.....	98,265	348,265	Federal Reserve Bank Bldg.	4,453	6,116	6,559	29	.....	6,530	.6	146.0	146.6
1916	.....	.....	.....	.....	.....	.....	.....	St. Louis, Mo. 1917.	.....	.....	.....	.....	.....	.....	....	....	....
1915	....	.....	.....	.....	.....	.....	.....	Hugo Monnig, Pres. J. W. Francis, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
								Totals	3,749,625	3,912,806	2,952,486	1,792,897	6,250	1,149,026	47.9	30.7	78.6
1920	1,000,000	2,217,436	357,406	222,206	61,518	860,030	1,860,030	**Indemnity Insurance Company of North America**	419,975	1,474,456	298,108	21,146	10,000	266,957	5.0	63.6	68.6
1919	.....	.....	.....	.....	.....	.....	.....	**a, ac, al, ap, ba, bu, dl, dn, e, el, f, fw, gl, h, la, m, p, phy, pl, s, sb, sp, t, wc, wo**	.....	.....	.....	.....	.....	.....	....	....	....
1918	.....	.....	.....	.....	.....	.....	.....	Philadelphia. 1920.	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.....	.....	.....	.....	Benjamin Rush, Pres.; Charles F. Frizzell,	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....	V. P. and Gen. Mgr.; Edgar W. Miller, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1920	300,000	1,365,844	166,451	101,359	37,869	899,393	1,199,393	**International Fidelity Ins. Co.**	203,787	269,003	94,779	—26,832	45,000	49,779	....	24.4	24.4
1919	300,000	1,232,661	160,430	100,237	34,352	772,231	1,072,231	**f, s**	197,592	245,328	134,647	56,147	.....	78,500	28.4	39.7	68.1
1918	300,000	1,111,168	178,910	107,217	34,088	632,258	932,258	15 Exchange Place	219,531	261,859	267,312	90,438	75,000	101,875	41.2	46.4	87.6
1917	300,000	1,114,457	245,233	178,452	20,462	569,224	869,224	Jersey City, N. J. 1904.	339,167	381,160	255,536	123,918	45,000	86,557	36.6	25.6	62.2
1916	300,000	1,033,643	212,025	157,906	35,274	521,618	821,618	Alexander A. Altschuler, Pres. and	282,515	317,670	186,114	80,040	30,000	75,622	28.3	26.8	55.1
1915	300,000	896,641	166,528	122,450	31,362	429,113	729,113	Gen. Mgr. C. T. Johnson, Sec.	250,480	281,357	174,747	93,093	15,000	65,479	37.2	26.1	63.3
1914	300,000	791,806	159,804	107,859	40,039	332,004	632,004		231,048	256,498	155,115	90,106	15,000	49,538	39.0	21.4	60.4
1913	300,000	673,129	122,144	90,079	26,602	250,985	550,985		187,477	204,617	137,048	75,913	15,000	45,701	40.5	24.4	64.9
1912	300,000	605,500	96,353	74,869	15,436	209,147	509,147		147,419	166,850	103,475	46,344	15,000	42,131	31.4	28.5	59.9
1911	300,000	556,085	97,529	76,636	16,288	158,556	458,556		152,966	171,044	107,194	63,544	.....	43,650	41.5	28.5	70.0
								Totals	2,211,882	2,555,385	1,615,967	692,710	255,000	638,832	31.3	28.9	60.2
1920	500,000	1,630,848	975,463	606,416	212,158	155,385	655,385	**International Indemnity Co.**	1,235,742	1,310,452	830,977	433,406	29,284	363,197	35.1	29.4	64.5
1919	460,924	1,112,713	496,055	337,611	67,047	155,734	616,658	**ac, af, aco, al, at, p**	699,683	775,734	564,296	245,052	50,600	268,622	35.0	38.4	73.4
1918	402,830	820,774	314,372	236,333	34,104	103,572	506,402	See footnotes	425,149	461,751	324,620	131,389	24,099	168,824	30.9	39.7	70.6
1917	384,177	662,641	212,304	150,899	27,729	66,160	450,337	704 Title Guarantee Bldg.	306,803	328,159	240,700	98,307	22,232	120,161	32.0	39.2	71.2
1916	346,517	520,433	117,899	77,376	9,796	56,017	402,534	Los Angeles, Cal. 1911.	155,662	174,314	91,500	32,960	.....	58,540	21.2	37.6	58.8
1915	288,891	358,942	56,944	31,842	2,159	13,107	301,998	N. Blackstock, Pres.	65,566	80,570	55,336	8,514	13,600	33,217	13.0	50.7	63.7
1914	272,005	335,235	49,101	2,381	900	14,119	286,124	Emil Johnson, Sec.	3,710	32,367	20,271	.....	.....	20,271	....	546.4	546.4
1913	269,965	322,012	44,986	1,536	.....	7,062	277,026		2,603	60,785	13,767	.....	.....	13,344	....	512.6	512.6
1912	269,765	274,475	637	600	.....	4,073	273,838		1,098	29,405	22,818	.....	.....	22,818	....	....	....
								Totals	2,896,016	3,253,537	2,164,285	949,628	139,815	1,068,994	32.8	36.9	69.7

af, auto fire; *at*, auto theft; *aco*, auto collision. — Minus.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT.		Ratio.	BURGL'Y&THEFT		Ratio.	FIDELITY.		Ratio.	HEALTH.		Ratio.	COMPANY.	LIABILITY.		Ratio.	PLATE GLASS		Ratio.	STEAM BOILER.		Ratio.	SURETY.		Ratio.
	Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.			Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.	
1920	...	...	...	...	...	...	...	...	...	...	...	...	**Indemnity Co. of America**	...	...	...	...	...	...	...	...	...	...	...	...
1919	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1918	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1917	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1816	...	...	...	...	...	...	...	...	...	...	...	...	Transacts Auto and Teams Property Damage Insurance only, see opposite page.	...	...	...	...	...	...	...	...	...	...	...	...
1915	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1914	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1913	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1920	97,509	5,449	6	19,503	94	...	10,581	...	...	41,562	3,501	8	**Indemnity Ins. Co. of No. America**	103,638	5,535	5	10,229	...	...	2,342	...	...	61,738	...	...
1919	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1918	...	...	...	...	...	...	...	...	...	...	...	...	Philadelphia.	...	...	...	...	...	...	...	...	...	...	...	...
1917	...	...	...	AUTO AND TEAMS		...	...	...	...	...	...	...		WORKMEN'S			...	...	...	...	...	...	...	...	...
1916	...	...	...	PROP'TY DAMAGE		...	...	...	...	...	...	...		COMPENSATION			...	...	...	...	...	...	...	...	...
1915	...	...	...	30,401	3,768	12	...	...	...	...	...	...		42,472	2,799	7	...	...	...	...	...	...	...	...	...
1914	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1913	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1912	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
1920	...	...	...	...	...	...	146,626	22,685	16	...	...	...	**International Fidelity**	...	...	...	...	...	...	...	...	...	57,161	—49,517	...
1919	...	...	...	...	...	...	164,140	34,738	21	...	...	...		...	...	...	...	...	...	...	...	...	33,452	21,109	63
1918	...	...	...	...	...	...	149,640	32,335	22	...	...	...		...	...	...	...	...	...	...	...	...	69,891	56,872	81
1917	...	...	...	...	...	...	154,152	37,714	24	...	...	...		...	...	...	...	...	...	...	...	...	184,267	82,584	45
1916	...	...	...	...	...	...	148,007	64,474	44	...	...	...		...	...	...	...	...	...	...	...	...	134,508	15,566	12
1915	...	...	...	...	...	...	150,298	82,302	55	...	...	...		...	...	...	...	...	...	...	...	...	100,182	10,791	11
1914	...	...	...	...	...	...	158,849	82,959	52	...	...	...		...	...	...	...	...	...	...	...	...	72,199	7,146	10
1913	...	...	...	...	...	...	148,428	54,005	36	...	...	...		...	...	...	...	...	...	...	...	...	30,049	21,908	56
1912	...	...	...	...	...	...	118,897	34,038	29	...	...	...		...	...	...	...	...	...	...	...	...	28,521	12,306	43
1911	...	...	...	...	...	...	113,495	37,108	33	...	...	...		...	...	...	...	...	...	...	...	...	39,430	26,436	67
1920	...	...	...	...	...	...	...	...	...	...	...	...	**International Indemnity Co.**	AUTO AND TEAMS PROPT'Y DAMAGE 1,213,836	418,200	35	21,906	15,197	69	...	...	...	...	...	...
1919	...	...	...	...	...	...	‡	...	...	...	...	...		682,381	238,860	35	17,183	6,192	36	...	...	...	‡119	...	...
1918	...	...	...	...	...	...	...	...	...	...	...	...		417,136	129,446	31	6,880	1,943	28	...	...	...	1,133	...	...
1917	...	...	...	...	...	...	213	...	...	...	...	...		301,457	95,846	32	4,057	1,475	36	...	...	...	1,077	986	92
1916	...	...	...	...	...	...	662	...	...	...	...	...		150,824	32,728	22	1,838	232	13	...	...	...	2,339	...	...
1915	...	...	...	...	...	...	649	...	...	...	...	...		61,424	7,821	13	680	...	...	...	...	...	2,813	525	19
1914	...	...	...	31	...	...	1,038	...	...	...	...	...		...	...	...	...	...	...	...	...	...	2,641	...	...
1913	...	...	...	...	...	...	1,239	...	...	...	...	...		...	...	...	...	...	...	...	...	...	1,363	...	...
1912	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...
911	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...	...	...	...	...	...	...	...	...	...

‡ Discontinued. — Minus.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Premiums.	Losses & Manag't Exps. to Prems.
1920	300,000	923,932	522,591	223,653	246,672	101,340	401,340	Interstate Casualty Co.	863,547	893,251	855,959	525,094	18,000	319,184	60.8%	37.0%	97.8%
1919	300,000	888,308	465,559	149,394	263,151	122,749	422,749	a c, a l, bi, bu, e, el, g l, l a, p,	640,801	673,433	554,964	321,047	18,000	215,414	50.1	33.6	83.7
1918	300,000	755,762	337,516	83,335	215,628	118,236	418,236	p l, t, w c, w o	558,515	584,605	544,389	341,164	9,000	192,078	61.1	34.4	95.5
1917	300,000	725,779	322,985	98,806	179,699	102,793	402,793	Birmingham, Ala. 1909.	482,947	503,701	341,735	180,245	.....	135,504	40.7	28.1	68.8
1916	300,000	556,157	121,300	26,018	74,915	134,857	434,857	J. T. Stokely, Pres.	216,457	240,405	231,072	137,977	.....	91,783	63.7	42.4	106.1
1915	300,000	544,297	117,311	19,102	79,408	126,986	426,986	D. B. Lightner, Sec. and Treas.	146,878	169,495	153,428	60,514	.....	70,557	41.2	48.0	89.2
1914	300,000	516,901	90,930	24,616	39,679	125,971	425,971		96,299	134,553	210,444	122,296	.....	84,536	127.0	87.8	214.8
1913	300,000	568,971	232,790	60,660	157,137	36,181	336,181		216,824	243,354	200,907	104,037	.....	96,682	48.0	44.6	92.6
1912	300,000	559,459	115,491	61,395	47,404	143,969	443,969		130,475	297,914	159,145	76,733	.....	82,411	58.8	63.2	122.0
1911	250,000	374,853	75,624	47,464	20,680	49,229	299,229		105,781	124,238	113,198	37,103	.....	75,082	35.1	71.0	106.1
								Totals	3,458,524	3,863,949	3,365,241	1,906,210	45,000	1,363,231	55.4	39.4	94.8
1920	250,000	439,488	136,263	128,796	128,796	53,225	303,225	Inter-State Liability Insurance Co.	210,286	227,640	126,232	39,102	.....	87,130	18.6	41.5	60.1
1919	200,000	286,316	4,055	.....	3,913	82,261	282,261	ac, al aco,	6,884	306,884	21,166	.....	.....	c 20,592	....	299.1	299.1
1918	.....	.....	.....	.....	.....	.....	.....	See footnotes.	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.....	.....	.....	.....	Rock Rapids, Iowa. 1919.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....	N. Hampe, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....	E. A. Tonne, Sec. and Mgr.	.....	.....	.....	.....	.....	.....	....	....	....
								Totals	217,170	534,524	147,398	39,102	.....	107,722	18.0	49.6	67.6
1920	1,000,000	1,895,477	742,994	575,415	55,182	152,483	1,152,483	Iowa Bonding and Casualty Co	1,162,373	1,241,676	1,188,304	607,224	.....	580,549	52.3	50.0	102.3
1919	1,000,000	1,850,571	479,409	345,257	48,882	371,162	1,371,162	ac, al, bu, e, e l, f, g l,	634,193	706,263	348,655	119,699	.....	228,956	18.9	36.1	55.0
1918	1,000,000	1,491,841	90,574	70,044	4,669	401,267	1,401,267	p l, s, s f, t, wo	93,623	130,352	58,329	1,008	.....	57,322	.1	61.2	62.3
1917	.....	.....	.....	.....	.....	.....	.....	715 Locust Street,	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....	Des Moines, Ia. 1917.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....	Emory H. English, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....	Joel Tuttle, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
								Totals	1,890,189	2,078,291	1,595,288	727,931	.....	866,827	38.5	45.9	84.4
1920	500,000	920,453	320,020	204,605	97,092	100,433	600,433	Kansas Casualty and Surety Co.	504,948	541,100	545,114	289,855	.....	250,769	57.4	49.7	107.1
1919	500,000	921,202	321,195	207,768	96,124	100,006	600,006	a c, a l, bu, dl, e, el, f, p, s	456,822	496,449	504,601	279,501	.....	225,093	61.2	49.3	110.5
1918	500,000	910,095	318,583	214,185	84,355	91,511	591,511	Wichita, Kan. 1913.—J. C. O. Morse,	465,055	495,273	451,097	217,647	.....	233,450	46.8	50.1	96.9
1917	495,840	863,629	254,935	203,765	35,078	112,854	608,694	Pres.; J. E. Jones, Sec.	435,127	483,234	425,703	186,649	25,000	214,054	42.9	49.2	92.1
1916	462,580	766,996	200,785	152,192	36,846	103,631	566,211		301,391	422,337	364,000	115,675	48,914	173,541	38.4	57.5	95.9
1915	342,820	612,899	89,507	64,775	12,643	180,572	523,392		128,859	290,700	180,703	37,946	34,556	76,122	29.4	59.0	88.4
1914	327,570	466,402	37,367	26,623	1,194	† 101,465	429,035		48,135	95,906	51,698	9,323	.....	42,093	19.4	87.4	106.8
1913	272,690	443,111	7,432	6,430	.....	162,989	435,679		11,645	242,968	22,225	33	.....	22,192	....	190.6	190.6
								Totals	2,351,982	3,067,967	2,545,141	1,136,629	108,470	1,237,314	48.3	52.6	100.9

† Decrease in surplus due to withdrawal of $81,583 deferred payments on stock subscription notes from admitted assets. *aco* Auto. collision. *b* $300,000 to capital and surplus.
c Includes expenses incident to organization.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
1920	.....	20	...	13,639	5,627	41	.....	268	...	.....	.....	...	**Interstate Casualty Co.**	511,319	212,740	42	18,793	11,267	60	.....	.....	...	.....	4,210	...
1919	.....	49	...	1,688	.....	...	‡	425	...	.....	462	...		322,701	103,554	32	6,340	260	4	‡	.....	...	3,312	3,188	96
1918	‡	.....	...	.....	.....	...	.....	—238	...	‡	.....	...		173,381	80,203	46	73	472	...	.....	.....	...	8,969	14,355	...
1917	15,057	2,272	15	209	.....	...	.....	13,263	...	8,032	3,561	44		127,722	43,687	34	998	85	8	.....	.....	...	3,821	10,540	...
1916	8,148	3,823	47	309	.....	...	2	1,793	...	7,585	1,471	19		60,442	40,343	67	202	84	42	.....	.....	...	3,069	2,386	78
1915	1,093	125	11	117	.....	...	469	348	74	2,651	819	31		36,125	45,902	...	215	468	...	.....	.....	...	2,358	1,644	70
1914	2,154	5,228	...	743	32	4	3,063	856	28	1,732	1,630	94		40,535	91,265	...	1,352	1,568	...	.....	.....	...	16,081	7,607	47
1913	5,776	4,959	86	1,687	246	15	5,868	56	1	3,770	1,487	39		129,280	58,957	46	4,911	2,026	41	.....	.....	...	27,275	10,986	40
1912	6,742	5,053	75	1,561	25	2	5,837	30	...	5,588	3,396	61		65,271	29,509	45	3,990	1,739	43	321	.....	...	35,470	33,245	94
1911	5,896	1,330	23	2,079	190	9	5,822	.....	...	5,017	1,300	26		48,303	21,119	44	3,654	1,235	34	754	.....	...	29,357	7,349	25
	AUTO AND TEAMS PROP'TY DAMAGE						FLY WHEEL			WORKMEN'S COLLECTIVE			**Interstate Casualty Co.—Cont.**	WORKMEN'S COMPENSATION											
1920	235,210	142,497	61	.....	.....	...	.....	.....	...	.....	.....	...		84,587	148,365	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	89,360	42,635	48	.....	.....	...	.....	.....	...	.....	.....	...		217,400	170,474	78	.....	.....	...	.....	.....	...	.....	.....	...
1918	46,772	26,977	58	.....	.....	...	‡	.....	...	‡	281	...		334,057	212,315	64	.....	.....	...	.....	.....	...	.....	.....	...
1917	36,255	12,260	34	.....	.....	...	.....	.....	...	7,166	4,875	68		283,687	105,699	37	.....	.....	...	.....	.....	...	.....	.....	...
1916	2,028	137	7	.....	.....	...	.....	.....	...	24,333	15,931	65		110,339	72,009	64	.....	.....	...	.....	.....	...	.....	.....	...
1915	142	106	75	.....	.....	...	.....	.....	...	17,039	6,202	36		80,669	4,810	6	.....	.....	...	.....	.....	...	.....	.....	...
1914	59	957	...	.....	.....	...	.....	.....	...	15,801	13,153	83		14,778	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	5,255	4,485	85	.....	.....	...	.....	.....	...	33,001	20,835	63		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	6,294	3,326	53	.....	.....	...	168	.....	...	209	411	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	4,211	4,116	98	.....	.....	...	215	.....	...	473	465	98		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**Inter-State Liability Co.** Transacts auto ins. only; see opposite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
	COLLISION									AUTO AND TEAMS PROP'TY DAMAGE			**Iowa Bonding and Casualty Co.**							WORKMEN'S COMPENSATION					
1920	.....	.....	...	126,222	100,963	80	37,259	3,050	8	57,786	31,987	55	MISC. CLAIMS EXPENSE 401	150,708	66,483	44	400,685	316,040	79	142,402	53,434	38	247,252	34,866	14
1919	.....	.....	...	86,777	24,008	28	17,591	32	...	27,545	5,991	22		80,074	19,249	24	183,711	18,053	10	56,022	18,066	32	177,474	27,660	16
1918	1,022	.....	...	6,900	.....	...	15,508	.....	...	1,641	185	11		9,059	60	1	.....	.....	...	18,054	593	3	41,438	.....	...
													Kansas Casualty and Surety Co. AUTO PROP. DAMAGE													
1920	.....	1,768	...	17,009	29,173	...	30,108	302	1	.....	.....	...		a Premis.	Losses	%	212,739	107,157	50	33,524	26,597	79	.....	.....	...	80,002	35,924	45
1919	1,650	14,455	...	10,729	16,470	...	31,568	18,587	59	2,002	14,248	...	1920	131,565	88,933	67	204,834	90,150	44	19,233	14,006	73	.....	.....	...	77,288	50,492	65
1918	33,661	21,787	65	12,943	13,522	...	21,746	15,725	72	21,369	18,210	85	1919	109,515	61,093	56	219,163	69,438	32	17,996	11,872	66	.....	.....	...	41,842	15,613	37
1917	37,739	26,286	70	12,590	9,356	74	40,643	2,124	5	21,600	6,875	41	1918	96,392	51,470	53	179,150	47,070	26	14,542	9,009	62	.....	.....	...	63,362	54,925	87
1916	21,306	15,096	71	8,851	4,166	47	24,036	1,323	5	12,185	6,711	55	1917	65,501	29,004	44	105,097	21,451	20	9,001	4,728	52	.....	.....	...	83,981	49,537	59
1915	h18,294	21,384	...	5,201	2,014	39	8,631	595	7	¶	¶	...	1916	36,984	12,663	34	22,859	2,184	10	4,524	1,199	26	—1,872	77	...	64,343	8,947	14
1914	5,567	1,756	31	1,954	840	43	3,410	.....	...	2,665	770	29	1915	6,879	1,545	22	4,121	1,621	39	1,847	945	51	2,710	604	22	24,846	2,697	11
1913	970	33	3	757	.....	...	748	.....	...	207	.....	...	1914	1,015	94	9	.....	.....	...	565	.....	...	820	.....	...	7,579	.....	...

‡ Discontinued. *a* Automobile only. *h* Includes health. ¶ Included in accident. *l* Individual line losses of this company 1919 and prior do not include claims expense: claims expense is included in losses paid on above page. —Minus.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	300,000	1,646,738	1,187,155	851,216	121,596	159,582	459,582	**Lion Bonding and Surety Co.†.**	2,122,007	2,258,596	1,850,699	689,766	.....	1,123,019	32.5%	52.9%	85.4%
1919	600,000	1,279,783	499,600	379,671	50,091	180,182	780,183	**ba, bu, f, p, s, sf**	731,404	918,360	640,791	96,464	69,000	459,094	13.2	62.8	76.0
1918	500,000	1,001,390	391,422	248,561	31,706	109,969	609,969	Kennedy Building, 205 So. 19th Street,	334,546	524,199	390,605	116,921	27,147	245,077	35.0	73.2	108.2
1917	252,000	631,504	242,234	183,821	20,693	137,271	389,271	Omaha, Neb. 1907.	302,085	328,024	314,854	93,758	15,120	205,945	31.1	68.2	99.3
1916	252,000	619,051	270,734	207,337	28,500	96,317	348,317	E. R. Gurney, Pres.	324,898	360,310	275,367	76,973	7,560	190,789	23.7	58.7	82.4
1915	252,000	537,323	195,719	139,950	23,866	89,604	341,604	Fred Volpp, Vice-Pres.	248,936	268,530	204,149	50,100	7,560	145,660	20.1	58.5	78.6
1914	252,000	468,304	166,850	106,919	22,914	49,454	301,454	H. C. Leigh, Vice-Pres.	194,920	214,076	183,049	64,253	7,560	111,205	33.0	57.1	90.1
1913	252,000	442,074	126,834	74,978	25,096	63,240	315,240	D. F. Brown, Vice-Pres.	145,047	162,722	133,750	39,090	7,560	87,061	27.0	60.0	87.0
1912	252,000	413,613	91,183	61,287	10,993	70,430	322,430	E. P. McDonald, Gen. Atty.	119,290	154,498	109,654	25,787	9,415	74,451	21.6	62.4	84.0
1911	350,000	464,797	87,562	60,651	7,076	27,235	377,235	C. C. Brant, Sec.	90,550	114,166	94,581	13,471	25,480	55,550	14.9	61.4	76.3
								Totals	4,613,683	5,303,481	4,197,499	1,266,583	176,402	2,697,851	27.4	58.5	85.9
1920	250,000	1,524,142	985,479	718,572	127,268	288,663	538,663	**Lloyds Plate Glass Insurance Co.**	1,430,718	1,750,025	1,311,794	622,775	30,000	638,989	43.5	44.7	88.2
1919	250,000	1,061,579	640,423	471,489	87,111	171,156	421,156	of New York.	903,368	955,110	866,415	375,043	40,000	431,722	41.5	47.8	89.3
1918	250,000	944,293	568,296	412,874	84,100	125,997	375,997	**p**	789,501	839,349	808,749	330,750	50,000	396,355	41.9	50.2	92.1
1917	250,000	952,257	488,338	339,023	71,826	213,919	463,919	63 William Street,	655,947	706,607	704,445	269,235	51,000	354,059	41.0	51.6	92.6
1916	250,000	945,840	440,703	293,861	51,597	255,137	505,137	New York. 1882.	556,205	653,830	650,389	263,338	50,000	317,540	47.3	57.1	104.4
1915	250,000	955,595	375,043	295,931	36,447	330,552	580,552	William T. Woods, Pres.	562,074	608,991	595,164	197,081	50,000	332,830	35.1	59.2	94.3
1914	250,000	913,165	392,134	313,457	35,497	271,031	521,031	W. A. Nash, Vice-Pres.	587,679	636,149	605,971	226,136	50,000	329,835	38.5	56.1	94.6
1913	250,000	915,202	395,989	313,041	41,401	269,213	519,213	Chas. E. W. Chambers, Sec.	569,801	615,869	623,899	223,034	50,000	342,077	39.1	60.0	99.1
1912	250,000	941,313	404,085	325,613	26,212	287,228	537,229		581,750	627,738	619,851	228,947	50,000	328,302	39.3	56.4	95.7
1911	250,000	916,575	420,176	350,131	33,130	246,399	496,393		665,843	723,911	743,026	245,968	50,000	433,429	36.6	65.0	101.6
								Totals	7,016,505	8,117,579	7,529,703	3,032,307	421,000	3,905,138	43.2	55.7	98.9
1920	750,000	3,331,827	2,330,233	1,019,824	1,126,440	251,594	1,001,594	**London & Lancashire Ind. Co. of Am.**	1,880,308	2,306,398	1,817,840	1,068,737	.....	749,103	56.8	39.8	96.6
1919	750,000	2,925,662	1,873,244	834,305	809,887	302,418	1,052,418	**a, a c, a l, bu, e, f, g l, h,**	1,404,771	1,505,826	1,163,555	585,404	.....	557,157	41.7	39.7	81.4
1918	750,000	2,404,689	1,399,595	516,669	807,054	255,094	1,005,094	**p, p l, s, t, w o**	962,560	1,057,847	1,046,421	629,657	.....	379,169	65.4	39.4	104.8
1917	750,000	2,361,310	1,416,347	434,335	861,852	194,962	944,962		1,020,536	1,112,703	1,481,623	961,762	.....	519,080	94.2	50.9	145.1
1916	750,000	2,840,755	1,828,105	788,042	901,176	262,650	1,012,650		2,064,568	2,398,647	1,794,804	982,991	.....	811,355	47.6	39.3	86.9
1915	750,000	2,316,085	1,040,897	652,490	268,244	525,188	1,275,188	57 William Street, New York. 1915.	1,057,036	1,858,344	461,152	81,245	.....	379,907	7.7	35.9	43.6
1914	.....	.....	.....	.....	.....	.....	.....	A. G. McIlwaine, Jr., Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....	G. C. Howie, V.-P. and Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	8,389,779	10,239,765	7,765,395	4,309,796	.....	3,395,771	51.4	40.5	91.9

† Following investigation by Nebraska Ins. Dept. company will reinsure its business.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT.		Ratio.	BURGL'Y&THEFT		Ratio.	FIDELITY.		Ratio.	HEALTH.		Ratio.	COMPANY.	LIABILITY.		Ratio.	PLATE GLASS		Ratio.	STEAM BOILER.		Ratio.	SURETY.		Ratio.
	Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.			Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.	
	A									AUTO	MOBILE														
1920	266,521	142,504	54	17,476	26,145	...	88,541	26,084	30	778,095	248,528	32	**Lion Bonding and Surety**	.....	.....	...	617,629	173,169	28	.....	.....	...	353,746	73,336	21
1919	143,717	44,061	31	37,332	4,011	11	83,515	7,161	9	133,151	15,976	12		.....	.....	...	38,738	5,788	15	.....	.....	...	294,952	19,467	7
1918	58,755	19,045	32	17,804	1,141	6	108,016	11,694	11	2,730	2	...		.....	.....	...	7,252	3,520	49	.....	.....	...	139,988	81,512	58
1917	49,663	17,901	36	10,096	1,187	12	61,852	24,570	40	.....	.....	...		.....	.....	...	5,410	4,049	75	.....	.....	...	175,094	46,052	26
1916	45,606	15,654	34	11,543	1,906	16	95,793	5,343	6	.....	.....	...		.....	.....	...	7,815	3,971	51	.....	.....	...	164,141	50,099	30
1915	33,129	13,364	40	10,275	438	4	63,890	7,067	11	.....	.....	...		.....	.....	...	4,250	1,671	39	.....	.....	...	137,392	27,560	20
1914	35,739	14,369	40	10,151	635	6	62,985	3,952	6	.....	.....	...		.....	.....	...	3,042	627	21	.....	.....	...	83,004	44,662	54
1913	36,991	16,152	44	9,875	472	5	41,972	27	...	.....	.....	...		.....	.....	...	546	14	3	.....	.....	...	55,663	22,124	40
1912	41,130	10,100	25	4,353	2,070	47	24,269	1,955	8	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	49,537	11,662	23
1911	19,963	1,412	7	2,597	931	36	27,855	6,278	22	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	40,133	4,850	12
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**Lloyds Plate Glass**	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	Transacts plate glass	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	insurance only. See op-	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	posite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1910	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
																				AUTO AN	D TEAMS				
1920	19,048	8,866	44	71,927	36,592	51	55,594	9,705	17	9,432	6,416	68	**London and Lancashire Indem. Co.**	886,442	374,355	42	142,842	98,223	69	330,218	232,931	71	259,878	263,475	...
1919	18,846	9,922	53	46,045	18,515	40	42,403	14,004	33	8,534	4,085	48		646,026	239,691	37	75,713	42,342	56	198,298	114,537	58	335,672	109,895	33
1918	15,700	8,569	55	17,110	13,166	77	45,101	11,909	26	7,604	6,927	92	WORKMEN'S COMP.	358,658	258,994	72	46,191	37,050	80	89,398	60,100	67	364,209	162,408	45
1917	24,348	20,207	...	25,295	23,079	91	43,620	8,436	19	8,548	15,211	...	Prems. Losses %	318,964	313,237	98	30,082	45,908	...	95,772	97,406	...	334,506	151,255	45
1916	116,247	66,856	57	36,964	7,520	20	36,719	6,156	17	38,579	17,648	46	1920 104,029 38,174 37	775,201	244,378	31	75,036	65,078	87	195,659	106,336	54	247,179	28,171	11
1915	72,872	3,410	5	.....	.....	...	12,788	5	...	22,341	1,789	8	1919 33,233 32,412 98	428,608	24,481	6	64,116	6,046	9	94,676	22,948	12	65,647	3,628	5
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	1918 18,590 70,534 ...	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	1917 139,402 278,023 ...	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	1916 542,984 440,848 81	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	1915 295,988 30,766 10	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...

A Includes health.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	3,500,000	28,265,829	21,006,559	8,629,933	10,210,779	3,759,270	7,259,270	**Maryland Casualty Co.** . . .	23,281,905	25,888,796	20,082,022	11,060,899	699,993	8,121,185	47.5%	34.9%	82.4%
1919	2,000,000	21,690,047	17,535,442	6,636,146	8,910,227	2,154,604	4,154,604	**a, ac, al, ba, bu, dl, dn, e, e l, f, fw, gl, h, la, m, p, phy, p l, p w, s, sf, sb, sp, t, v, w c, w o**	19,134,199	19,946,136	15,375,783	8,188,028	399,950	6,552,911	42.8	34.3	77.1
1918	2,000,000	16,880,104	13,401,323	5,748,601	5,893,017	1,478,781	3,478,781		15,785,702	16,590,109	12,415,019	6,468,985	349,863	5,038,096	41.0	31.9	72.9
1917	1,500,000	12,680,750	9,772,025	5,210,414	3,350,079	1,408,725	2,908,725		12,518,384	13,103,087	10,257,467	5,714,431	300,000	4,221,405	45.7	33.7	79.4
1916	1,500,000	10,298,608	7,237,608	4,058,319	2,658,969	1,561,000	3,061,000		9,074,824	9,418,202	7,739,518	4,070,029	275,000	3,356,837	44.8	37.0	81.8
1915	1,000,000	7,196,626	5,506,146	3,182,804	1,892,206	690,480	1,690,480		6,476,956	6,908,049	6,453,584	3,367,698	200,000	2,729,990	52.0	42.1	94.1
1914	1,000,000	6,636,140	4,814,389	2,935,137	1,505,950	821,751	1,821,751	Maryland Casualty Building, 1898.	6,114,738	6,415,851	6,086,298	3,260,238	200,000	2,585,554	53.3	42.3	95.6
1913	1,000,000	6,592,744	4,557,437	2,799,073	1,367,854	1,035,307	2,035,307	Baltimore.	6,185,482	6,490,201	6,576,368	3,685,510	200,000	2,635,562	59.6	43.4	103.0
1912	1,000,000	5,895,984	4,634,339	2,710,031	1,540,021	1,261,645	2,261,645	F. Highlands Burns, Pres.	5,823,736	6,096,319	5,436,687	2,678,811	180,000	2,567,981	46.0	44.1	90.1
1911	1,000,000	6,334,508	4,068,196	2,380,812	1,262,847	1,266,312	2,266,312	John A. Hartman, Sec.	5,031,810	5,267,716	4,681,124	2,310,049	175,000	2,196,075	45.9	43.6	89.5
								Totals	109427736	116154560	95,103,870	50,804,678	2,979,806	40,055,686	46.4	36.6	83.0
1920	150,000	522,414	272,414	113,817	70,246	100,000	250,000	**Massachusetts Accident Co.†**	541,189	560,458	489,203	213,059	15,000	261,144	39.4	48.3	87.7
1919	150,000	456,299	221,525	93,206	63,234	84,774	234,774	**a, h**	450,879	466,776	399,862	173,518	15,000	210,598	38.5	46.7	85.2
1918	150,000	392,354	166,154	79,245	60,500	76,199	226,199	161 Devonshire Street,	440,443	455,107	422,596	204,244	15,000	202,313	46.4	45.9	92.3
1917	150,000	358,751	138,551	64,693	42,042	70,200	220,200	Boston, Mass. 1883.	401,140	413,996	375,166	175,533	15,000	184,632	43.8	46.0	89.8
1916	150,000	330,689	120,689	57,150	36,189	60,000	210,000		372,664	384,067	360,834	175,120	15,000	170,714	47.0	45.8	92.8
1915	150,000	305,185	100,025	47,822	35,801	55,160	205,160	G. Leonard McNeill, Pres.	338,795	348,155	327,551	144,751	12,500	170,300	42.7	50.3	93.0
1914	100,000	234,741	84,741	42,849	30,053	50,000	150,000	I. M. Hathaway, Sec.	336,494	343,824	325,758	146,031	10,000	169,727	43.4	50.4	93.8
1913	100,000	217,224	81,141	43,016	28,003	36,083	136,083		337,922	345,917	328,606	148,944	10,000	169,398	44.1	50.1	94.2
1912	100,000	200,903	71,380	38,713	25,610	29,524	129,524		315,975	322,185	306,775	132,410	10,000	164,365	41.9	52.0	93.9
1911	100,000	188,921	64,678	35,545	22,443	24,243	124,243		311,182	315,924	307,491	133,226	10,000	164,265	42.8	52.8	95.6
								Totals	3,846,683	3,956,409	3,643,842	1,646,836	127,500	1,867,456	42.8	48.6	91.4
1920	1,500,000	6,731,783	4,676,988	2,713,931	1,436,598	554,795	2,054,795	**Massachusetts Bond. & Ins. Co.e**	7,100,782	7,309,785	6,682,776	3,452,096	.....	3,179,222	48.6	44.8	93.4
1919	1,500,000	6,238,920	4,106,006	2,252,778	1,414,983	632,914	2,132,914	**a, ac, al, ap, ba bi, bu, cc, dl, dn, e, el, f, gl, h, ia, la, p, phy, pl, r, s, sf, t, wc, wo**	5,827,990	6,026,038	5,276,435	2,642,809	.....	2,605,241	45.3	44.7	90.0
1918	1,500,000	5,389,363	3,436,430	1,720,034	1,424,778	452,933	1,952,933		4,784,511	4,958,030	4,488,991	2,295,788	.....	2,176,471	48.0	45.5	93.5
1917	1,500,000	5,005,254	3,134,146	1,444,608	1,388,307	371,109	1,871,109		4,607,343	4,771,926	4,508,340	2,425,438	.....	2,081,581	52.6	45.2	97.8
1916	1,500,000	4,868,579	2,992,191	1,519,115	1,089,981	376,388	1,876,388		4,859,320	4,998,339	4,882,054	2,592,520	.....	2,158,244	53.4	44.4	97.8
1915	2,000,000	4,603,877	2,465,251	1,384,508	844,642	138,626	2,138,626		4,527,534	4,672,234	4,849,555	2,584,967	120,000	2,132,058	57.1	47.0	104.1
1914	2,000,000	4,641,311	2,403,803	1,475,417	640,879	237,508	2,237,508	77-81 State Street, Boston, Mass. 1907.	4,350,248	a4949,886	b4,518,335	2,156,277	120,000	2,225,726	49.6	b 51.2	100.8
1913	1,000,000	3,476,172	2,095,841	1,384,971	433,464	380,331	1,380,331	T. J. Falvey, Pres.	3,184,764	3,266,537	2,544,460	1,118,011	80,000	1,342,467	35.1	42.1	77.2
1912	1,000,000	2,774,303	1,372,822	850,161	340,300	401,481	1,401,481	John T. Burnett, Sec. and Treas.	2,099,866	2,174,780	1,549,519	470,240	60,000	1,018,601	22.4	48.5	70.9
1911	1,000,000	2,209,050	629,482	405,435	133,195	579,568	1,579,568		819,154	1,113,659	674,636	142,466	62,500	478,352	17.3	58.4	75.7
								Totals	42,161,512	44,241,214	39,975,101	19,880,612	432,500	19,397,963	47.2	46.0	93.2

† Reincorporated on stock basis, Oct. 1, 1908. *a* Includes $500,000 premium on sale of capital stock. *b* Includes entire cost of acquiring business of U. S. Health and Accident Co., producing annual income of over $1,000,000. *e* Commenced business Nov. 26, 1907.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.
1920	804,142	125,595	16	1,165,385	606,382	52	446,154	133,240	30	606,734	78,314	13
1919	—1,047	17,831	...	830,180	345,148	42	317,718	72,814	23	—1,305	5,794	..
1918	-344,994	131,607	...	527,922	183,983	35	256,494	60,751	24	-202,662	82,818	...
1917	768,747	373,333	49	422,862	171,224	40	232,129	72,061	31	465,895	227,670	49
1916	680,328	336,840	49	352,097	131,472	37	b203,300	58,997	29	349,171	153,328	44
1915	593,976	472,778	80	326,952	118,626	36	354,894	157,553	44	226,094	131,250	58
1914	658,630	398,998	61	317,031	99,626	31	309,833	112,288	36	264,004	134,669	51
1913	703,733	411,462	58	307,217	98,021	32	260,762	84,752	32	284,736	134,882	47
1912	776,792	*395,784	51	302,057	*88,722	29	209,909	*16,988	9	298,319	*157,797	53
1911	770,390	377,760	49	297,803	105,217	35	109,257	803	1	286,684	156,589	55
	AUTOMATIC SPRINKLER		P	AUTOMOBILE PROP'TY DAMAGE			FLY WHEEL			PHYSICIAN'S LIABILITY		
1920	499,599	303,475	61	1,446,439	927,004	64	116,428	18,357	16	21,889	20,387	93
1919	271,294	83,433	31	1,001,959	596,265	60	90,046	307	...	18,505	16,667	90
1918	220,670	201,400	91	711,433	313,801	44	41,235	22,432	54	19,566	20,061	...
1917	214,614	73,267	34	467,505	228,616	49	46,433	2,769	6	27,097	26,718	99
1916	143,988	65,141	45	315,052	112,766	36	47,917	20,316	42	30,036	26,908	90
1915	138,354	51,203	37	194,453	60,158	31	23,745	7,077	30	34,449	32,948	96
1914	134,599	162,501	45	162,080	58,699	36	28,060	2,446	9	40,951	41,206	...
1913	113,770	42,791	38	151,165	60,084	40	28,227	220	1	42,697	25,576	60
1912	111,258	*56,061	50	140,949	52,747	37	27,262	1,103	4	40,885	23,079	56
1911	139,836	64,806	46	98,954	24,424	25	25,538	19,716	77	35,288	12,945	37
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
	*									AUTO AND PROP'TY DAMAGE		
1920	2,843,540	1,260,033	44	610,502	332,859	55	439,906	107,716	25	245,216	166,381	63
1919	2,189,347	949,240	43	435,708	209,957	48	394,328	97,776	22	231,849	130,366	56
1918	1,907,495	893,926	47	312,882	126,836	40	309,992	65,057	21	169,422	65,832	39
1917	1,901,450	856,655	45	252,198	127,497	50	322,873	69,517	21	111,066	51,005	46
1916	1,818,578	878,060	48	232,762	77,484	33	292,068	75,661	26	93,154	43,659	47
1915	1,639,129	838,359	51	203,991	82,461	40	275,417	48,846	18	85,958	34,227	40
1914	1,274,807	570,843	45	170,156	51,628	30	262,064	34,521	13	70,518	34,552	49
1913	412,904	176,066	43	153,456	47,461	31	258,378	32,281	12	52,685	16,498	31
1912	304,950	70,484	23	115,182	29,393	25	264,370	34,638	13	22,538	2,876	13
1911	171	.....	...	110,090	42,520	39	226,385	19,865	9	.....	.....	...

COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
Maryland Casualty Co.	5,915,681	3,219,273	54	960,535	514,397	54	537,575	43,669	8	1,564,798	324,921	21
	5,453,596	2,770,787	51	541,890	244,445	45	460,628	70,664	15	1,398,646	232,464	17
	5,140,900	2,235,068	44	420,079	202,667	48	412,813	36,200	9	934,920	165,012	18
	3,794,980	1,779,952	47	332,213	164,884	50	379,612	37,358	10	930,189	389,532	42
	2,422,743	1,386,095	57	283,649	128,942	45	381,070	25,314	7	841,604	312,561	37
	2,058,712	1,246,505	60	267,441	108,158	40	292,992	28,013	10	612,089	347,613	57
	2,114,901	1,683,997	80	275,614	119,734	43	258,396	32,984	13	480,563	140,659	29
	2,578,160	2,195,761	85	285,811	124,928	44	296,729	82,298	28	460,027	155,339	34
	2,834,114	1,623,235	57	290,287	125,245	43	282,800	27,565	10	424,433	57,113	13
	2,394,275	1,345,661	56	304,037	125,200	41	251,247	23,111	9	252,952	14,074	6
Maryland Casualty Co.—Cont.	WORKMEN'S COLLECTIVE			WORKMEN'S COMPENSATION								
	38,396	16,053	42	9,158,150	4,729,830	52	.....	.....	...	.....	.....	...
	47,976	24,813	52	8,704,113	3,766,596	43	.....	.....	...	.....	.....	...
	43,406	19,640	45	7,603,921	2,793,544	37	.....	.....	...	.....	.....	...
	37,109	16,440	44	4,398,999	2,150,808	49	.....	.....	...	.....	.....	...
	18,982	8,243	43	3,004,887	1,303,106	43	.....	.....	...	.....	.....	...
	18,983	7,121	37	1,333,822	598,687	45	.....	.....	...	.....	.....	...
	29,116	14,146	49	1,040,961	360,931	35	.....	.....	...	.....	.....	...
	82,598	59,387	72	589,849	210,013	36	.....	.....	...	.....	.....	...
	84,668	53,741	63	.....	.....	...	.....	.....	...	.....	.....	...
	65,549	40,242	61	.....	.....	...	.....	.....	...	.....	.....	...
Massachusetts Accident Co. Transacts accid't and health insurance only. See opposite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
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	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
Massachusetts Bonding and Ins. Co.	1,246,760	894,027	72	680,343	393,363	58	WORKMEN'S COMPENSATION 146,842	124,690	85	842,870	149,849	18
	1,254,892	809,889	65	371,114	162,871	44	128,482	124,609	97	822,270	158,103	19
	1,126,646	548,836	49	267,706	133,684	50	149,851	239,303	...	540,519	220,314	41
	799,918	493,308	62	205,500	121,078	59	397,745	527,934	...	616,593	178,444	29
	784,199	563,749	72	178,821	105,475	59	932,101	593,268	64	527,037	254,164	40
1914 75 694 ...	765,302	801,801	...	176,300	71,461	40	854,010	557,972	65	527,427	149,840	22
	913,722	850,923	93	175,036	71,392	41	973,474	336,969	35	510,397	204,755	41
COLLISION 1920 44,805 23,267 52	1,411,200	412,280	29	155,747	63,816	41	369,074	211,965	57	371,319	157,644	47
	761,995	150,463	20	183,204	44,817	24	.....	.....	...	447,627	137,568	39
	3,318	.....	...	6	.....	...	.....	.....	...	479,184	80,081	11

* Accident and Health

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exp'ses to Prem'ms.
1920	100,000	1,097,204	894,692	721,376	46,378	102,512	202,512	**Metropolitan Casualty Ins. Co.**	1,522,431	1,556,484	1,508,720	822,850	10,000	673,196	54.1	44.2	98.3
1919	200,000	1,080,984	766,479	581,399	65,309	114,506	314,506	of New York.	1,172,454	1,205,991	1,082,923	492,696	20,000	568,995	42.0	48.5	90.5
1918	200,000	962,523	659,417	503,080	66,619	103,106	303,106	p	1,012,222	1,044,783	1,002,854	451,262	36,000	506,090	44.6	50.0	94.6
1917	200,000	942,300	550,771	415,063	60,869	191,529	391,529	47 Cedar Street,	835,583	876,178	859,475	382,380	36,000	437,268	45.8	52.3	98.1
1916	200,000	968,680	462,773	344,221	59,053	305,907	505,907	New York. 1874.	699,796	735,896	790,302	352,574	36,000	387,245	50.4	55.3	105.7
1915	200,000	1,008,855	433,808	331,194	52,289	375,047	575,047	E. H. Winslow, Pres.	672,218	707,371	697,531	267,922	36,000	392,671	39.9	58.4	98.3
1914	200,000	980,659	457,977	343,614	55,914	322,682	522,682	S. William Burton, Sec.	607,236	730,094	684,211	279,349	28,000	374,410	40.1	53.7	93.8
1913	200,000	921,877	463,559	349,400	60,155	258,318	458,318		709,912	740,910	684,938	284,597	28,000	372,287	40.1	52.4	92.5
1912	200,000	895,297	455,779	352,889	34,909	239,518	439,518		702,478	730,778	680,985	281,220	20,000	379,764	40.0	54.1	94.1
1911	200,000	856,657	444,133	263,398	23,303	212,524	412,524		717,270	743,298	725,700	329,267	20,000	376,230	45.9	52.4	98.3
								Totals	8,741,650	9,071,794	8,717,649	3,944,117	270,000	4,468,156	45.1	51.1	96.2
1920	100,000	218,706	112,648	.....	2,442	6,058	106,058	**National Automobile Insurance Co.**	104,284	150,361	163,848	33,629	.....	130,219	32.3	12.5	44.8
1919	100,000	241,728	136,210	.....	.....	5,518	105,518	Lincoln, Neb. 1916.	173,135	182,932	149,916	44,679	37,500	67,737	25.8	39.1	64.9
1918	100,000	199,719	98,521	.....	.....	1,198	101,198		.....	170,232	105,733	.....	22,283	.....	....	....	....
1917	100,000	129,164	23,374	.....	.....	5,791	105,791	a c	.....	69,570	43,672	.....	1,745	.....	...	....	....
1916	.....	.....	.....	.....	.....	.....	.....	Richard Wilkinson, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....	Rees Wilkinson, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	.....	.....	.....	.....	.....	.....	....	....	....
1920	5,000,000	22,217,942	11,608,960	7,082,852	2,828,122	5,608,981	10,608,981	**National Surety Co.**	10,987,154	12,067,217	9,323,011	3,048,117	569,946	5,210,381	27.8	47.4	75.2
1919	5,000,000	19,076,653	3,762,632	5,072,474	2,070,722	5,314,022	10,314,022	bu, f, s	8,108,565	49,912,535	7,011,961	2,120,716	479,964	3,695,530	26.1	45.6	71.7
1918	4,000,000	16,133,858	7,237,254	3,559,238	1,832,225	4,846,604	8,846,604	115 Broadway,	5,858,262	6,629,974	5,055,923	1,614,877	479,964	2,879,100	27.6	49.2	76.8
1917	4,000,000	13,948,038	5,736,344	3,273,327	1,446,769	4,211,694	8,211,694	New York. 1897.	5,394,331	6,018,383	4 453,815	1,229,961	490,008	2,663,076	22.8	49.5	72.3
1916	4,000,000	12,793,846	4,493,730	2,820,774	1,140,397	4,300,116	8,300,116	Wm. R. Joyce, Pres.	4,679,304	5,642,634	3,625,487	1,087,628	330,021	2,201,301	23.2	47.0	70.2
1915	3,000,000	9,793,248	3,737,511	2,115,472	1,245,772	3,055,737	6,055,737	Wm. J. Griffin, 1st Vice-Pres.	3,775,286	4,605,388	3,372,765	1,170,310	240,156	1,906,691	31.0	50.5	81.5
1914	2,000,000	7,263,691	3,590,528	1,939,732	1,325,158	1,673,163	3,673,163	Joel Rathbone, 2nd V.-P. & Gen. Mgr.	3,489,921	3,807,182	3,763,243	1,661,730	240,138	1,789,126	47.6	51.3	98.9
1913	2,000,000	7,175,707	3,590,374	1,883,806	1,403,054	1,585,334	3,585,334	Hubert J. Hewitt, Sec.	3,111,897	3,447,523	3,371,235	1,251,098	239,748	1,876,830	40.2	60.3	100.5
1912	2,000,000	7,103,257	3,777,903	2,204,756	1,213,656	1,325,354	3,325,354		3,727,726	4,083,167	3,098,492	1,000,927	209,989	1,880,763	26.8	50.4	77.2
1911	1,500,000	5,903,384	3,027,051	1,866,998	907,698	1,376,333	2,876,333		3,408,968	3,603,217	2,765,413	977,237	149,953	1,637,716	28.6	48.0	76.6
								Totals	52,536,514	59,817,220	45,841,335	15,162,601	3,429,837	25,745,514	28.9	49.0	77.9

‡ Includes $500,000 paid into surplus.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT.		Ratio.	BURGL'Y&THEFT		Ratio.	FIDELITY.		Ratio.	HEALTH.		Ratio.	COMPANY.	LIABILITY.		Ratio.	PLATE GLASS		Ratio.	STEAM BOILER.		Ratio.	SURETY.		Ratio.
	Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.			Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.	
1920	35,396	45,558	...	7,765	82,142	...	.....	.....	...	22,680	32,340	..	**Metropolitan Cas. Ins. Co. of N. Y.**	.....	.....	...	1,456,591	662,869	46	.....	.....	...	.....	.....	...
1919	135,860	40,662	30	116,663	51,535	44	.....	.....	...	57,480	25,630	45		.....	.....	...	862,462	374,868	44	.....	.....	...	.....	.....	...
1918	128,344	59,024	46	63,741	15,702	25	.....	.....	...	48,952	30,847	63		.....	.....	...	771,185	345,687	45	.....	.....	...	.....	.....	...
1917	134,186	76,251	57	46,951	11,511	24	.....	.....	...	49,221	21,377	43		.....	.....	...	605,225	273,241	45	.....	.....	...	.....	.....	...
1916	132,425	56,949	43	8,674	.....	...	.....	.....	...	44,968	22,188	49		.....	.....	...	513,729	273,437	53	.....	.....	...	.....	.....	...
1915	133,586	57,860	43	.....	.....	...	.....	.....	...	42,623	22,706	53		.....	.....	...	495,999	187,356	38	.....	.....	...	.....	.....	...
1914	137,664	61,460	45	.....	.....	...	.....	.....	...	42,081	17,256	41		.....	.....	...	517,541	200,633	39	.....	.....	...	.....	.....	...
1913	137,246	53,863	39	.....	.....	...	.....	.....	...	41,394	15,552	37		.....	.....	...	531,272	215,182	40	.....	.....	...	.....	.....	...
1912	127,401	52,089	41	.....	.....	...	.....	.....	...	36,626	15,575	42		.....	.....	...	538,451	213,556	40	.....	.....	...	.....	.....	...
1911	117,769	51,796	44	.....	.....	...	.....	.....	...	32,034	19,115	60		.....	.....	...	567,466	258,356	45	.....	.....	...	.....	.....	...
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**National Automobile Insurance Co.**	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	Transacts Auto. Ins. only; see opposite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1920	.....	.....	...	1,643,440	786,389	48	4,270,126	1,289,055	30	.....	.....	...	**National Surety Co.**	.....	.....	...	.....	.....	...	.....	.....	...	5,073,588	972,674	19
1919	.....	.....	...	1,192,805	496,870	42	2,805,009	1,025,028	37	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	4,110,751	598,818	15
1918	.....	.....	...	646,083	248,491	38	2,163,981	669,607	31	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	3,043,297	696,779	23
1917	.....	.....	...	564,446	269,532	48	1,767,442	517,287	29	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	3,062,444	443,143	14
1916	.....	.....	...	503,458	158,601	31	1,628,586	489,325	30	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	2,547,200	439,702	17
1915	.....	.....	...	405,189	130,659	32	1,367,028	500,206	37	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	2,003,069	539,445	27
1914	.....	.....	...	351,675	135,144	38	1,340,219	494,006	37	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	1,798,027	1,032,580	57
1913	.....	.....	...	404,852	134,140	33	1,211,312	487,351	40	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	1,495,733	629,606	42
1912	.....	.....	...	432,185	178,904	41	1,342,542	292,190	22	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	1,952,999	529,833	27
1911	.....	.....	...	452,159	158,816	35	1,258,708	446,800	35	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	1,698,101	371,620	22

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	1,250,000	7,500,384	5,850,384	2,683,331	2,377,451	400,000	1,650,000	**New Amsterdam Casualty Co.**	6,415,811	6,701,191	5,582,120	3,011,909	206 250	2,297,506	46.9%	35.8%	82.7%
1919	1,250,000	*6,233,282	‡4,584,378	1,919,891	2,075,572	*393,904	*1,648,904	**a, a c, a l, bu, d l, dn, e, el, f, gl, h, la, p, phy, pl, s, sf, t, v, w c, w o**	5,026,993	5,934,974	4,199,723	2,321,506	150,000	1,678,252	46.2	33 4	79.6
1918	1,000,000	4,335,355	3,227,130	1,433,248	1,433,255	108,225	1,108,225		3,792,687	4,002,773	3,194,299	1,688,684	120,000	1,375,816	44.5	36.3	80.8
1917	1,000,000	3,565,965	2,317,019	1,219,301	825,869	248,946	1,248,946		3,037,946	3,200,559	2,601,555	1,354,778	120,000	1,121,368	44.6	36.9	81.5
1916	1,000,000	3,061,035	1,718,322	931,475	572,075	342,713	1,342,713		2,190,065	†2,587,248	2,150,974	1,101,933	111,030	936,681	50.3	42.8	93.1
1915	750,000	2,319,567	1,369,489	716,815	450,948	200,078	950,078	60 John St., New York; 227 St. Paul St. Balto., Md. 1898.	1,667,144	2,018,347	1,635,113	861,735	64,625	691,699	51.7	41.5	93.2
1914	500,000	1,706,058	1,062,314	641,952	292,860	143,744	643,744		1,358,365	1,545,445	1,225,872	649,684	40,375	535,758	47.8	39.4	87.2
1913	400,000	1,346,586	729,365	440,235	231,039	217,221	617,221	J. Arthur Nelson, Pres. Sifford Pearre, Sec.	905,823	1,103,371	1,025,244	537,714	32,000	448,328	59.4	49.5	108.9
1912	400,000	1,280,300	775,550	466,500	239,912	104,749	504,749		987,100	1,130,581	1,060,997	534,246	25,152	499,912	54.1	50.6	94.7
1911	314,400	1,141,970	753,087	480,151	206,704	74,483	388,883		992,029	1,032,465	1,005,992	493,504	25,152	487,336	49.7	49.1	98.8
								Totals	26,374,263	29,256,954	23,675,889	12,555,693	894,584	10,072,656	47.6	38.2	85.8
1920	500,000	2,085,532	1,345,051	777,080	409,315	240,481	740,481	**N. J. Fidelity & Plate Glass Ins. Co.**	1,574,772	1,652,152	1,375,089	820,738	24,000	529,374	52.1	33.6	85.7
1919	400,000	1,729,857	1,092,246	564,867	444,758	237,611	637,611	**a c, a l, bu, e, el, gl, la, p, pl, w o**	1,137,418	1,210,428	1,098,684	618,467	22,000	457,733	54.4	40 2	94 6
1918	400,000	1,616,926	1,020,818	615,082	313,714	196,108	596,108	271 Market Street, Newark. 1868. S. C. Hoagland, Pres. H. C. Hedden, Sec.	1,224,678	1,284,761	1,023,596	536,547	12,000	471,360	43.8	38.5	82.3
1917	400,000	1,348,020	736 553	480,272	184,973	211,467	611,467		929,914	981,897	860,115	444,487	26,000	388,385	47.8	41.7	89.5
1916	400,000	1,235,448	582,164	399,251	115,586	253,284	653,284		779,391	824,578	618,218	273,392	26,000	318,660	35.1	40 9	76.0
1915	400,000	1,023,495	360,444	274,909	36,672	263,051	663,051		491,087	527,960	452,826	175,760	21,000	255,897	35.8	52.1	87.9
1914	300,000	848,525	343,579	265,709	29,968	204,946	504,946		475,684	509,054	474,770	202,053	18,000	254,198	42.5	53.4	95.9
1913	300,000	803,340	354,180	269,552	37,357	149,160	449,160		501,395	532,301	484,138	210,661	18,000	252,946	42.0	50.4	92.4
1912	300,000	764,133	337,321	263,921	28,554	126,812	426,812		488,802	516,831	453,395	188,787	18,000	245,970	38.6	50.3	88.9
1911	300,000	702,165	310,567	251,867	19,347	91,598	391,598		490,171	515,971	456,298	199,976	18,000	238,322	40.8	48.6	89.4
								Totals	8,093,312	8,555,933	7,297,129	3,670,868	203,000	3,412,845	45.4	42.2	87.6
1920	150,000	1,478,687	1,283,673	955,098	126,730	45,014	195,014	**New York Plate Glass Ins. Co.**	1,929,588	2,124,705	1,761,753	964,608	12,000	784,221	50.0	40.7	90.7
1919	300,000	1,215,177	793,254	602,607	75,097	121,924	421,924	**p**	1,190,999	s1,328,790	1,213,651	617,502	20,000	575,413	51.9	48.4	1' 0.3
1918	200,000	1,022,246	718,402	535,420	88,278	103,844	303,844	Maiden Lane and William Street, New York. 1891. J Carroll French, Pres. James K. Clark, Sec. Robert E. Robson, Asst. Sec.	1,164,778	1,195,036	1,111,394	496,610	40,000	562,056	42.7	48.3	91.0
1917	200,000	961,907	487,726	374,489	42,010	274,180	474,180		729,746	773,443	756,823	356,490	38,000	362,333	48.8	49.6	98.4
1916	200,000	973,110	428,441	316,676	44,525	344,669	544,669		600,528	642,574	678,182	311,566	50,000	316,466	51.9	52.7	104.6
1915	200,000	1,024,365	392,476	300,388	22,758	431,889	631,889		569,100	628,131	568,522	215,221	40,000	312,862	37.8	55.0	92.8
1914	200,000	987,110	394,645	313,486	20,267	392,474	592,474		589,029	630,084	584,209	238,987	38,000	306,764	40.6	52.1	92.7
1913	200,000	953,569	406,124	322,257	25,275	347,446	547,446		608,503	647,646	634,047	277,944	32,000	323,862	45.7	53.2	98.9
1912	200,000	977,155	401,586	328,670	14,617	375,569	575,569		623,053	661,879	617,370	265,218	32,000	320,152	42.5	51.4	93.9
1911	200,000	934,916	409,231	332,851	16,202	325,685	525,685		632,614	667,582	655,339	296,998	32,000	325,278	46.9	51.4	98.3
								Totals	8,637,938	9,299,870	8,581,290	4,041,144	334,000	4,189,406	46.8	48.5	95.3

* In March, 1919, $250,000 added to the surplus by increasing the capital $250,000 and then transferring said increase to surplus account. † Incls. $250,000 paid into surplus.
‡ Includes $68,114 vol. res. for contingencies. s Includes $100,000 paid into surplus by stockholders.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
1920	211,788	113,081	53	402,938	223,847	56	458,237	166,702	36	70,133	62,743	89	**New Amsterdam Casualty Co.**	1,545,541	739,485	48	706,373	313,929	44	.....	.....	...	864,157	163,424	19
1919	256,354	182,749	52	256,035	132,650	52	365,547	128,776	35	75,345	69,824	93		1,268,041	522,796	41	296,020	134,566	45	.....	.....	...	654,241	279,505	43
1918	246,365	124,246	50	182,833	79,925	44	251,009	86,725	35	67,476	61,801	92		990,691	365,738	37	213,183	94,621	44	.....	.....	...	460,446	215,525	47
1917	254,673	91,910	36	164,096	71,541	44	241,611	23,567	10	79,901	51,281	64		675,086	327,425	48	139,299	73,132	53	.....	.....	...	480,274	176,380	37
1916	233,579	97,466	42	111,850	41,677	37	115,485	7,713	7	85,873	47,611	55		501,792	414,869	83	102,732	68,375	66	.....	.....	...	361,393	33,733	9
1915	189,759	94,082	50	99,010	53,680	54	40,154	1,974	5	71,566	30,513	43		448,545	366,368	82	98,767	44,032	45	.....	.....	...	133,321	7,701	6
1914	173,758	59,215	34	94,936	44,050	46	16,713	488	3	62,762	27,105	43		427,519	396,317	93	103,014	47,639	46	.....	.....	...	60,216	16,074	27
1913	159,149	68,315	43	95,825	53,552	56	1,713	.....	...	54,486	26,654	49		446,687	322,446	72	105,249	55,352	53	.....	.....	...	4,582	.....	...
1912	175,953	72,265	41	139,818	44,666	32	.....	.....	...	55,872	25,751	46		498,206	335,105	67	116,733	55,246	47	.....	.....	...	.....	.....	...
1911	153,786	63,875	42	122,221	43,709	36	.....	.....	...	58,556	28,454	49		524,925	284,818	54	129,291	71,457	55	.....	.....	...	.....	.....	...
	AUTO AN Prop'ty	D TEAMS Damage		WORK Colle	MEN'S ctive		WORK Compe	MEN'S nsation																	
1920	487,140	311,388	64	8,495	7,966	94	1,661,010	909,344	55	.....	.....	...	New Amsterdam Casualty Co.—Con't	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	316,230	148,288	47	53,784	24,615	46	1,485,396	747,737	50	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	196,650	90,382	46	41,291	22,133	54	1,142,743	547,586	48	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	134,755	59,603	44	45,247	21,477	47	823,003	458,464	56	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	81,217	38,417	47	34,919	25,336	73	561,225	326,736	58	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	52,610	26,316	50	51,606	20,403	39	481,806	216,666	45	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	38,435	13,658	35	66	.....	...	380,945	45,138	12	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	7,746	442	6	.....	471	...	30,386	10,484	34	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	.....	.....	...	818	1,208	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	.....	.....	...	3,250	1,190	37	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
	*									*										AUTO AN Prop'ty	D TEAMS Damage		WORK Compe	MEN'S nsation	
1920	.....	.....	...	204,779	74,089	36	.....	.....	...	.....	.....	...	**New Jersey Fidelity and Plate Glass**	475,002	330,990	70	802,714	366,018	46	91,927	49,641	54	350	.....	...
1919	.....	.....	...	117,409	91,032	78	.....	.....	...	.....	.....	...		457,770	200,946	44	496,463	288,444	58	65 379	38,044	58	397	.....	...
1918	.....	.....	...	143,463	59,947	42	.....	.....	...	.....	.....	...		449,197	158,064	35	554,330	281,507	51	77,037	36,984	48	648	43	1
1917	.....	.....	...	123,516	62,802	51	.....	.....	...	.....	.....	...		302,625	132,395	44	432,865	212,897	49	70,117	36,393	52	790	.....	...
1916	.....	.....	...	101,042	46,210	46	.....	.....	...	.....	.....	...		230,132	20,436	9	390,496	190,454	49	57,014	16,292	29	707	.....	...
1915	—2,963	280	...	95,267	41,148	43	.....	.....	...	—257	127	...		15,329	514	3	379,300	133,187	35	4,321	504	12	90	.....	...
1914	8,166	10,405	...	91,274	36,612	40	.....	.....	...	1,505	1,218	81		.....	.....	...	374,739	153,817	41	.....	.....	...	.....	.....	...
1913	17,702	9,204	52	90,416	36,127	40	.....	.....	...	1,575	1,705	...		.....	.....	...	391,701	163,624	42	.....	.....	...	.....	.....	...
1912	18,804	8,183	43	79,106	33,955	43	.....	.....	...	2,149	547	25		.....	.....	...	388,743	146,102	38	.....	.....	...	.....	.....	...
1911	16,117	1,662	10	74,215	27,226	37	.....	.....	...	2,029	144	7		.....	.....	...	397,810	170,945	43	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**New York Plate Glass** Transacts plate glass insurance only. See opposite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...

* Line discontinued.

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expes to Premiums.	Losses & Manag't Exps. to Prems.
1920	200,000	1,017,112	644,714	403,499	161,045	172,398	372,398	**North American Accident Ins. Co.**	1,857,706	1,898,820	1,762,359	689,287	24,500	1,046,560	37.1%	56.3%	93.4%
1919	200,000	905,913	529,947	340,578	125,625	175,966	375,966	a, h	1,682,791	1,720,468	1,697,566	752,085	15,500	913,711	44.7	54.3	99.0
1918	200,000	898,296	526,753	273,598	183,500	171,543	371,543	209 So. La Salle Street,	1,518,578	1,574,707	1,553,685	722,312	30,000	801,256	47.6	52.8	100.4
1917	200,000	874,909	464,462	270,099	146,454	210,447	410,447	Chicago. 1883.	1,504,988	1,544,464	1,560,924	662,112	30,000	864,237	44.0	57.5	101.5
1916	200,000	877,827	444,798	245,581	156,390	233,034	433,034	E. C. Waller, Pres.	1,430,875	1,458,966	1,386,888	563,028	40,000	781,133	39.6	55.0	94.6
1915	200,000	828,529	399,815	214,038	143,506	228,714	428,714	Alfred E. Forrest, Vice-Pres. and Sec.	1,244,992	1,279,388	1,189,461	430,264	40,000	718,190	34.6	57.7	92.3
1914	200,000	745,948	325,521	135,209	128,492	220,427	420,427		1,110,312	1,143,593	1,123,365	473,317	40,000	613,771	42.6	55.3	97.9
1913	200,000	739,601	297,548	144,215	93,285	242,053	442,053		1,145,618	1,179,267	1,173,075	460,618	40,000	667,731	40.2	58.3	98.5
1912	200,000	745,634	280,707	143,988	70,381	264,927	464,927		1,067,722	1,099,479	1,072,901	421,740	30,000	620,417	39.5	58.1	97.6
1911	200,000	728,001	279,517	170,367	51,156	248,484	448,484		1,064,906	1,098,689	1,094,381	405,792	30,000	657,118	38.1	61.8	99.9
								Totals	13,617,430	13,997,841	13,617,905	5,580,555	319,500	7,684,124	41.0	56.4	97.4
1920	500,000	1,511,735	492,759	331,563	98,644	518,976	1,018,976	**Norwich Union Indemnity Company**	735,811	963,110	496,472	192,926	.....	303,546	26.2	41.2	67.4
1919	500,000	1,065,099	28,578	6,475	2,313	536,521	1,036,521	a, ac, al, bu, dn, e, el, gl, h, la,	12,561	o566,505	24,854	90	.....	24,764	.7	197.1	197.8
1918	.....	.....	.....	.....	.....	.....	.....	p, phy, pl, s, t, wo	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.....	.....	.....	.....	45 John Street, N. Y. C. 1919.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....	W. G. Falconer, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....	J. G. Mays, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
								Totals	748,372	1,529,616	521,326	193,016	.....	328,310	25.8	43.9	69.7
1920	200,000	429,236	149,138	125,132	7,673	30,098	280,098	Ohio Casualty Company	323,966	368,994	238,728	86,920	.....	149,799	26.8	46.2	73.0
1919	.....	.....	.....	.....	.....	.....	.....	214 South Second Street	.....	.....	.....	.....	.....	.....	....	....	....
1918	.....	.....	.....	.....	.....	.....	.....	Hamilton, Ohio 1919.	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.....	.....	.....	.....	B. D. Leeklider, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....	Howard Sloneker, Sec. and Mgr.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1920	1,500,000	58,294,497	55,444,631	g1,396,348	510,000	1,349,866	2,849,866	**Pacific Mutual Life Ins. Co. of Cal.***	3,326,492	3,483,709	2,976,375	1,058,153	240,000	1,678,222	31.8	50.5	82.3
1919	1,200,000	50,641,694	48,313,721	g1,002,102	350,215	1,127,974	2,327,974	a, h, i a, r	2,492,844	2,630,583	2,324,304	803,406	206,915	1,313,303	32.2	52.7	84.9
1918	1,000,000	45,432,696	43,606,944	g 841,301	278,992	825,752	1,825,752	(Accident Branch)	2,042,122	2,172,792	2,113,700	867,413	150,000	1,093,569	42.4	53.5	95.9
1917	1,000,000	42,068,783	39,950,442	g 859,580	249,736	1,118,342	2,118,342	501 West Sixth Street,	2,082,032	2,205,571	2,170,915	953,644	130,000	1,086,856	46.0	52.2	98.2
1916	1,000,000	38,727,197	36,609,651	g 846,199	236,079	1,117,546	2,117,546	Los Angeles, Cal. 1868.	2,134,665	2,270,692	2,101,756	924,801	130,000	1,046,652	43.3	49.0	92.3
1915	1,000,000	35,656,611	33,579,265	g 689,393	244,331	1,077,346	2,077,346	G. I. Cochran, Pres.	1,793,630	1,931,764	1,873,917	820,547	120,000	933,370	45.8	52.0	97.8
1914	1,000,000	32,604,612	30,588,096	g 710,727	191,806	1,016,516	2,016,516	S. F. McClung, Sec.	1,816,337	1,945,787	1,955,836	869,221	120,000	957,751	47.9	52.7	100.6
1913	1,000,000	29,338,152	27,393,991	g 739,608	181,324	944,161	1,944,161		1,970,613	2,163,818	1,959,454	908,602	80,000	961,720	46.1	49.3	95.4
1912	1,000,000	26,284,862	24,419,379	g 646,609	113,716	865,483	1,865,483		1,801,455	1,893,423	1,778,815	784,760	135,000	848,977	43.0	47.1	90.1
1911	1,000,000	23,368,287	21,561,038	g 586,132	35,457	802,249	1,802,249		1,486,212	1,522,031	1,471,591	629,425	80,000	755,936	42.4	50.9	93.3
								Totals	20,946,402	22,220,170	20,796,653	8,619,972	1,391,915	10,676,268	41.2	51.0	92.2

* Capital, assets, liabilities and surplus include life branch. o Includes $550,000 contributed to surplus. g Accident and health reserve only.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**North American Acc. Ins. Co.** Transacts accident and health insurance only. See opposite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
							WORKMEN'S COMPENSATION						**Norwich Union Indemnity Co.**							AUTO AND TEAMS PROP'TY DAMAGE					
1920	3,040	335	11	77,560	20,734	27	160,766	28,793	18	1,014	555	55		331,040	66,535	20	36,711	7,451	20	125,679	68,523	55	.....	.....	...
1919	21	.....	...	3,404	.....	...	1,222	.....	...	.....	.....	...		5,974	.....	...	21	.....	...	1,918	90	5	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
	AUTOMOBILE FIRE												**Ohio Casualty Co.** Company writes fire, theft, tornado, liability, property damage, loss of use and collision on automobiles only. Classification of lines does not include claims expense $1,380 and reinsurance prems. $85,731, losses, $28,175.														
1920	158,621	20,872	13	79,614	36,493	46	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1920	2,149,954	577,352	27	.....	.....	...	.....	.....	...	1,176,588	480,801	41	**Pacific Mutual Life Ins. Co. of California**	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	1,665,294	463,994	28	.....	.....	...	.....	.....	...	827,550	339,411	41		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	1,445,271	530,069	37	.....	.....	...	.....	.....	...	596,851	337,345	56		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	1,507,629	687,639	46	.....	.....	...	.....	.....	...	574,403	266,005	46		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	1,536,296	684,043	44	.....	.....	...	.....	.....	...	598,309	240,758	40		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	1,329,483	602,711	45	.....	.....	...	.....	.....	...	464,147	217,836	47		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	1,333,136	654,982	49	.....	.....	...	.....	.....	...	483,201	214,238	44		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	1,554,247	689,312	44	.....	.....	...	.....	.....	...	416,366	219,290	53		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	1,364,702	595,155	44	.....	.....	...	.....	.....	...	436,753	189,604	43		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	1,150,686	275,465	41	.....	.....	...	.....	.....	...	335,525	153,960	46		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Managt Exp'ses to Premiums.	Losses & Managt Exps. to Prems.
1920	244,312	378,033	67,192	29,214	26,688	66,529	310,841	Peninsular Casualty Co. ‡	67,688	269,582	182,688	42,355	8,033	47,290	62.6%	69.8%	132.4%
1919	114,750	162,343	45,789	33,275	10,908	1,804	116,554	f, h, l s	72,993	102,552	115,641	59,174	.....	43,647	81.1	59.8	140.9
1918	100,000	160,429	37,165	25,552	10,000	23,264	123,264	152 Louis St., Grand Rapids, Mich. 1914.	46,778	85,311	62,876	23,047	.....	39,829	49.3	85.1	134.4
1917	83,484	118,949	5,900	4,645	82	29,565	112,959	Colon C. Lillie, Pres.; Harmon J. Wells, Sec and Treas.	9,637	c96,692	d 63,606	708	.....	11,738	7.4	121.7	129.1
								Totals	197,096	554,137	424,811	125,284	8,033	142,504	63.6	72.3	135.9
1920	250,000	† 662,833	33,710	13,270	5,994	379,123	629,123	Pennsylvania Surety Co.	24,448	48,338	18,605	307	.....	13,771	1.3	56.3	57.6
1919	250,000	†502,970	30,334	11,018	5,521	222,636	472,636	ba, bu, f, s	16,635	43,654	17,410	.....	.....	10,973	....	66.0	66.0
1918	250,000	610,168	32,850	13,227	6,000	327,318	577,318	14 South Market Square	17,028	43,856	13,197	579	.....	12,271	3.4	72.0	75.4
1917	250,000	564,580	25,851	11,567	1,500	288,730	538,730	Harrisburg, Pa. 1905.	18,324	43,674	8,128	423	.....	7,561	2.3	41.3	43.6
1916	250,000	525,693	25,010	12,897	250	250,684	500,684	Edward Bailey, Pres.	11,615	41,719	109,851	1,140	100,000	8,426	9.8	72.5	82.3
1915	250,000	616,236	27,755	15,579	1,352	338,481	588,481	J. R. Henry, Sec., Treas. and Gen. Mgr.	14,712	38,756	21,593	.....	10,000	11,542	....	80.0	80.0
1914	250,000	620,723	28,317	14,593	.....	347,406	597,406		18,630	42,289	22,702	575	10,000	12,127	3.1	65.1	68.2
1913	250,000	589,586	15,247	14,884	.....	324,339	574,339		13,907	64,281	10,558	30	.....	10,528	.2	75.7	75.9
1912	250,000	564,013	14,075	13,737	.....	299,939	549,939		15,726	43,296	11,611	1,138	.....	10,318	7.3	65.6	72.9
1911	250,000	517,037	13,481	13,367	.....	253,556	503,556		15,061	51,980	21,140	232	10,000	9,461	1.5	62.8	64.3
								Totals	166,086	461,843	254,795	4,424	130,000	106,978	2.7	64.4	67.1
1920	700,000	6,635,563	4,935,563	2,251,695	1,450,572	1,000,000	1,700,000	Preferred Accident Ins. Co. of N.Y.	4,675,093	4,906,895	4,341,523	2,124,483	175,630	1,815,264	45.4	38.8	84.2
1919	700,000	6,128,066	4,428,066	1,960,110	1,242,008	1,000,000	1,700,000	a, a c, a l, bu, f, g l, h, s	3,985,460	4,200,235	3,515,021	1,721,171	175,000	1,618,851	43.2	40.6	83.8
1918	700,000	5,349,213	3,649,213	1,600,029	1,009,215	1,000,000	1,700,000	80 Maiden Lane,	3,272,135	3,461,712	2,660,802	1,194,315	175,000	1,284,488	36.5	39.2	75.7
1917	700,000	4,656,172	2,956,172	1,365,475	716,782	1,000,000	1,700,000	New York. 1893.	2,768,034	*2,915,935	2,330,424	1,091,741	168,000	1,070,660	39.4	38.6	78.0
1916	700,000	4,225,776	2,525,776	1,191,618	560,548	1,000,000	1,700,000	Kimball C. Atwood, Pres.	2,427,689	2,565,944	1,996,167	895,381	168,000	932,786	36.9	38.4	75.3
1915	700,000	3,592,520	1,892,520	1,013,597	446,108	1,000,000	1,700,000	P. C. Lounsbury, Vice-Pres.	2,094,980	2,215,463	1,945,943	867,460	168,000	904,264	41.4	43.2	84.6
1914	700,000	3,315,203	1,615,203	969,532	344,811	1,000,000	1,700,000	Wilfrid C. Potter, Sec	1,997,010	2,113,622	1,834,023	782,589	168,000	883,434	39.2	44.2	83.4
1913	700,000	2,979,385	1,535,669	971,553	238,347	743,716	1,443,716	Geo. H. Ackerman, Treas.	1,970,590	2,077,942	1,972,103	898,531	168,000	905,571	45.6	45.9	91.5
1912	700,000	2,927,028	1,487,571	963,583	180,279	739,457	1,439,457		2,050,469	2,147,471	1,894,325	757,744	168,000	968,580	36.9	47.2	84.1
1911	700,000	2,727,415	1,154,753	758,534	128,827	872,661	1,572,661		1,551,168	1,633,488	1,385,839	512,210	119,000	754,597	33.0	48.6	81.6
								Totals	26,802,628	28,238,707	23,876,170	10,845,625	1,652,000	11,138,495	40.5	41.6	82.1
1920	750,000	1,998,335	847,978	436,924	319,560	400,357	1,150,357	Republic Casualty Co.	1,155,240	1,365,227	1,209,683	636,750	110,807	460,633	55.1	39.9	95.0
1919	638,923	1,726,164	616,449	296,108	258,091	470,792	1,109,715	a, a c, a l, bu, e, e l, f, g l, h,	758,509	821,471	733,964	339,596	65,831	327,866	44.8	43.2	88.0
1918	548,590	1,384,795	428,036	208,740	163,031	408,169	956,759	p, pl, s. sf, t, w o	688,483	807,611	502,169	227,146	.....	263,343	33.0	38.2	71.2
1917	500,000	1,019,033	255,336	149,567	70,529	263,696	763,696	232 Fourth Aveuue,	372,265	402,950	228,492	76,618	.....	141,222	19.1	37.9	57.0
1916	.....	.....	.....	.....	.....	.....	.....	Pittsburg, Pa. 1916.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....	S. C. Martin, Pres.; J. H. Silliman, Sec. and Gen. Mgr.	.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	2,974,497	3,396,359	2,674,308	1,274,465	176,638	1,193,064	42.9	40.1	83.0

* † Reduction in assets in 1919 due to the sale of certain stocks and real estate to the parent company, the Harrisburg Trust Company, on Sept. 26, 1919, at their book value, which was $133,299 less than the accepted market value by the Ins. Dept. of Penna. and the U. S. Treasury:—and increase in 1920, to repurchase of these securities at their book value, and earnings. ‡ Formerly Michigan Live Stock Ins. Co. of Saginaw, Mich. c Incl. surplus paid on stock $84,029. d Incl. commission on sale of stock $34,635; and organization expense, $15,525.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
1920	791	.....	...	LIVE STOCK 66,800	42,355	63	97	.....	...	.....	.....	...	Peninsular Casualty Co.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	†	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	†	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1920	.....	.....	...	.....	.....	...	11,655	307	3	.....	.....	...	Pennsylvania Surety Co.	.....	.....	...	.....	.....	...	.....	.....	...	12,793	.....	...
1919	.....	.....	...	.....	.....	...	9,159	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	7,476	.....	...
1918	.....	.....	...	.....	.....	...	8,004	579	7	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	9,025	.....	...
1917	.....	.....	...	.....	.....	...	6,424	418	6	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	11,900	5	...
1916	.....	.....	...	.....	.....	...	8,838	1,003	11	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	2,777	137	5
1915	.....	.....	...	.....	.....	...	8,909	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	5,803	.....	...
1914	.....	.....	...	.....	.....	...	10,666	550	5	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	7,964	25	...
1913	.....	.....	...	.....	.....	...	7,778	30	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	6,129	.....	...
1912	.....	.....	...	.....	.....	...	8,405	1,138	13	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	7,321	.....	...
1911	.....	.....	...	.....	.....	...	9,832	232	2	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	5,229	.....	...
1920	1,013,898	411,434	41	437,916	196,894	45	309,446	107,056	35	379,621	214,441	56	Preferred Acc. Ins. Co. of N. Y.	1,621,302	745,223	46	.....	.....	...	AUTO DAMAGE 671,297	PROP'TY 381,834	57	241,613	67,602	28
1919	972,750	356,666	37	273,452	101,061	37	178,278	93,849	53	340,741	179,339	53		1,508,576	663,875	44	.....	.....	...	579,087	305,182	53	132,577	21,158	16
1918	935,947	349,202	37	190,277	70,910	37	61,373	17,608	29	298,031	166,449	56	WORKMEN'S COMP.	1,269,870	402,620	32	.....	.....	...	433,200	181,861	42	83,560	5,665	7
1917	963,694	378,308	39	149,314	68,166	46	49,419	5,353	11	292,852	148,266	51	Prems. Losses. %	916,601	352,740	38	.....	69	...	320,576	130,430	41	72,689	8,408	11
1916	965,579	379,771	39	137,029	44,733	33	25,408	524	2	286,093	131,341	46	1918 —122	701,672	236,297	34	.....	7	...	262,369	100,982	38	46,422	1,690	4
1915	959,843	431,580	45	109,168	44,457	41	18,118	2,033	11	263,222	112,072	43	1917 2,889	508,002	204,007	40	.....	1,968	...	214,830	71,329	33	17,363	.....	...
1914	992,117	406,351	41	92,573	34,048	37	2,312	.....	...	263,266	119,252	45	1916 3,117 36 1	425,341	142,078	33	12,504	18,342	...	203,293	62,464	31	456	.....	...
1913	1,079,327	525,588	49	80,739	26,996	33	.....	.....	...	288,867	119,967	41	1915 4,434 14 ...	301,383	139,924	46	30,123	12,807	42	187,588	71,057	38	.....	.....	...
1912	1,116,266	476,302	43	67,167	18,109	27	.....	.....	...	290,928	116,070	40	1914 5,148 56 1	368,313	95,984	26	13,254	1,587	12	194,541	49,692	25	.....	.....	...
1914	1,115,913	398,366	34	21,090	202	1	.....	.....	...	282,555	109,708	39	1913 2,563 2,194 86	80,833	2,311	3	.....	.....	...	50,776	1,623	3	.....	.....	...
1920	4,076	8,394	...	57,374	67,453	...	20,072	3,196	16	3,275	6,056	...	Republic Cas. Co.	218,195	111,807	51	86,116	51,308	60	.....	.....	...	109,280	39,221	36
1919	4,014	859	21	40,803	10,440	26	14,139	5,769	41	3,871	2,572	66		171,273	95,323	56	32,400	13,565	42	.....	.....	...	71,321	23,527	33
1918	5,293	672	13	10,265	1,261	12	8,680	484	6	2,231	1,212	54		168,026	71,015	42	18,528	15,923	32	.....	.....	...	81,467	3,010	4
1917	7,897	3,360	49	2,990	88	3	2,723	.....	...	9,807	4,180	43		109,405	25,385	23	21,198	3,115	15	.....	.....	...	46,464	1,792	4
1920	AUTO AND TEAMS PROP'TY 185,077	DAMAGE 135,397	73	WORKMEN'S COMP 471,775	SENSATION 213,917	45	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	———	———	...	.....	.....	...
1919	106,785	58,131	55	313,902	129,409	41	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	68,885	41,071	60	325,108	93,198	29	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	40,366	19,884	49	131,421	12,669	10	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...

† Live Stock only; see opposite page.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag'l Exp'ses to Premiums.	Losses & Manag'l Exp. to Prems.
1920	1,000,000	13,041,609	a10041031	4,376,373	4,760,631	2,000,579	3,000,579	Royal Indemnity Company	10,297,923	10,724,159	8,161,453	4,447,943	.....	3,713,510	43.2%	36.1%	79.3%
1919	1,000,000	10,567,301	7,893,603	3,422,647	3,908,179	1,673,698	2,673,698	a, a c, a l, ap, ba, bu, dn, e, e l, f,	8,277,305	8,592,805	6,202,532	3,386,013	.....	2,816,252	40.9	34.0	74.9
1918	1,000,000	8,263,171	6,084,009	2,628,498	2,930,025	1,179,163	2,179,163	f w, g l, m, h, la, p, p l, phy, s,	6,561,652	6,802,071	4,772,019	2,528,273	.....	2,231,228	38.5	34.0	72.5
1917	1,000,000	6,315,228	4,737,823	2,114,188	1,693,758	577,405	1,577,405	s b, t, v, w c, w o	4,995,758	5,192,555	4,449,588	2,654,922	.....	1,790,040	53.1	35.8	88.9
1916	1,000,000	5,766,745	4,200,727	1,942,511	1,960,014	566,018	1,566,018		4,725,984	4,886,287	4,038,585	2,291,501	.....	1,747,084	48.5	37.0	85.5
1915	1,000,000	4,859,973	3,404,374	1,705,724	1,442,660	455,599	1,455,599		3,780,988	3,921,714	3,316,348	1,822,581	.....	1,493,767	48.2	39.5	87.7
1914	1,000,000	4,232,167	2,949,555	1,601,842	1,123,020	282,612	1,282,612	84 William Street, New York. 1910.	3,618,543	3,737,362	3,031,959	1,612,086	.....	1,417,582	44.6	39.2	83.8
1913	1,000,000	3,514,126	2,095,605	1,219,726	677,478	418,521	1,418,521	Charles H. Holland, Pres.	2,794,755	2,900,556	2,289,499	1,148,165	.....	1,141,175	41.1	40.8	81.9
1912	1,000,000	2,967,034	1,525,283	994,490	380,919	441,751	1,441,751	James Morrison, Sec.	2,117,949	2,436,357	1,400,141	504,020	.....	894,656	23.7	42.2	65.9
1911	1,000,000	1,993,848	414,138	305,055	50,571	579,710	1,579,710		619,682	958,123	518,591	82,364	.....	435,465	13.2	70.2	83.4
								Totals	47,790,545	50,151,989	$8,180,715	20,477,868	.....	17,680,759	42.8	37.0	79.8
1920	250,000	730,619	423,841	125,316	217,766	56,778	306,778	Southern Casualty Co.	790,637	813,405	682,494	459,247	.....	221,823	58.1	28.1	86.2
1919	250,000	584,805	266,111	62,570	140,820	68,694	318,694	ac, al, el, pl, wc, wo	497,386	518,077	434,641	262,091	25,000	146,550	52.7	29.5	82.2
1918	250,000	478,617	124,727	18,669	53,743	103,890	353,890	Alexandria, La. 1918.	335,517	410,330	150,985	81,911	.....	69,074	24.4	20.6	45.0
1917	.....	.....	.....	.....	.....	.....	.....	J. W. Alexander, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....	C. B. Harris, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
									1,623,540	1,741,812	1,267,120	803,249	25,000	437,447	49.5	26.9	76.4
1920	1,000,000	4,667,299	3,089,739	1,757,990	841,522	577,560	1,577,560	Southern Surety Company.	5,031,404	5,219,587	4,202,569	1,869,035	120,933	1,952,210	37.2	38.8	76.0
1919	1,000,000	3,807,894	2,243,053	1,403,047	485,484	564,841	1,564,841	a, a c, a l, b a, bu, cc, e, e l, f, g l,	3,598,478	3,852,646	2,693,853	1,184,786	119,067	1,390,000	32.9	38.6	71.5
1918	1,000,000	2,770,084	1,288,016	816,296	229,421	482,067	1,482,067	h, l a, p, p l, s, t, w c, w o	1,899,378	3,097,648	1,444,540	654,976	.....	787,015	34.5	41.4	75.9
1917	600,000	2,587,034	1,793,198	984,956	678,326	193,836	793,836	General Offices	2,681,778	2,795,958	2,675,312	1,544,256	10,500	1,089,800	57.4	40.6	98.0
1916	600,000	2,500,914	1,647,368	885,647	607,320	253,546	853,546	715 Locust Street,	3,238,425	4,580,659	2,919,201	1,781,358	26,047	1,109,122	55.0	34.2	89.2
1915	600,000	2,738,602	1,938,602	940,888	744,433	200,000	800,000	Des Moines, Ia. 1907.	2,444,993	2,611,322	2,680,398	1,522,930	.....	1,114,703	62.3	45.6	107.9
1914	600,000	1,342,375	643,112	358,582	208,519	99,263	699,263	C. S. Cobb, Pres.; F. A. Ungles, V. P.;	1,316,309	1,500,798	1,153,230	580,190	.....	550,619	44.1	41.8	85.9
1913	500,000	1,029,036	328,051	210,927	78,138	200,985	700,985	E. G. Davis, Sec.	590,685	648,571	755,498	349,716	10,500	383,301	59 2	64.9	124.1
1912	750,000	1,153,006	269,741	203,303	29,719	133,265	883,265		539,852	633,536	504,757	133,944	35,250	333,327	24.8	61.8	86.6
1911	750,000	1,023,527	128,004	87,927	26,794	145,523	895,523		211,307	264,398	373,419	61,506	86,000	225,704	29.1	106.8	135.9
								Totals	21,552,609	25,205,123	19,657,614	9,937,534	408,297	8,935,801	46.1	41.5	87.6

a Includes $580,000 voluntary contingent reserve.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.
1920	261,845	104,417	40	686,677	386,081	56	572,414	134,054	23	124,748	61,654	49
1919	216,610	101,927	47	467,756	230,233	49	392,169	81,651	21	88,265	48,646	55
1918	198,140	129,658	65	353,493	101,810	29	299,927	85,768	29	69 608	41,011	59
1917	222,267	156,951	71	277,161	104,276	38	241,686	65,109	27	73,618	53,241	72
1916	273,544	139,980	51	235,846	100,315	42	199,418	25,727	13	94,597	44,425	47
1915	263,430	145,750	55	228,815	93,274	41	141,951	24,537	17	87,654	46,698	53
1914	240,536	108,751	45	211,694	63,768	30	133,504	23,444	18	85,435	41,548	49
1913	205,314	91,356	45	151,232	43,178	28	105,098	16,629	16	74,398	29,114	39
1912	131,795	56,635	44	95,277	24,625	26	77,591	4,102	5	51,140	11,945	23
1911	29,839	1,025	3	38,133	2,323	7	29,836	.....	...	13,018	780	6
	AUTO AND TEAMS						WORKMEN'S			WORKMEN'S		
	PROP'TY	DAMAGE		FLY	WHEEL		COLLE	CTIVE		COMPE	NSATION	
1920	1,079,269	611,228	57	90,691	10,427	11	854	5	1	3,054,667	1,415,564	46
1919	798,190	405,013	51	84,126	8,094	10	562	.....	...	2,689,002	1,129,336	42
1918	552,761	225,390	41	57,134	5,221	9	523	.....	...	2,281,487	937,204	41
1917	359,359	180,514	50	30,557	1,481	5	830	96	12	1,715,198	1,026,961	60
1916	297,628	132,320	44	53,017	4,711	9	731	297	41	1,674,634	889,642	53
1915	252,519	98,510	39	20,724	1,422	7	2,050	1,180	58	1,170,448	601,457	51
1914	224,034	102,098	45	19,717	2,066	10	7,102	4,640	65	1,159,064	343,949	30
1913	232,939	98,832	42	9,030	2,475	27	11,843	6,497	55	387,300	125,933	32
1912	201,891	64,390	32	5,765	.....	...	6,624	1,991	30	.....	.....	...
1911	67,309	11,450	17	5,192	146	3	1,433	359	25	.....	.....	...
										AUTO AND TEAMS		
										PROP'TY	DAMAGE	
1920	802,541	327,498	41	45,584	42,307	93	109,495	31,286	29	212,203	170,083	80
1919	550,311	199,668	36	43,918	24,028	55	91,641	10,831	12	169,696	109,126	66
1918	340,288	125,737	37	28,221	12,922	46	53,424	3,082	6	135,515	57,976	43
1917	422,055	258,400	61	33,771	42,543	...	68,010	139,756	...	155,147	68,623	44
1916	481,195	207,902	43	99,357	42,314	43	145,257	40,048	28	144,552	57,836	40
1915	357,254	182,791	51	84,521	43,736	52	111,997	123,767	...	109,221	54,231	50
1914	297,542	159,948	54	21,265	2,912	14	55,554	8,652	16	17,282	8,530	49
1913	221,628	114,319	52	.....	.....	...	50,339	13,774	27	.....	.....	...
1912	196,662	93,230	47	.....	.....	...	42,892	4,707	11	.....	.....	...
1911	98,047	39,311	40	.....	.....	...	18,954	6,250	33	.....	.....	...
	WORKMEN'S			WORKMEN'S						GENERAL		
	COLLE	CTIVE		COMPE	NSATION		AUTO L	IABILITY		OVERHEAD		
1920	1,624	1,222	75	1,419,124	663,131	47	.....	.....	...	.....	13,016	...
1919	3,366	2,129	63	976,870	414,687	43	339,707	158,868	47	.....	10,347	...
1918	9,092	7,882	87	506,995	186,542	37	324,676	65,447	21	.....	3,968	...
1917	22,371	13,923	62	772,794	430,632	56	.....	.....	...	.....	.....	...
1916	9,002	4,296	48	660,509	379,775	57	.....	.....	...	.....	.....	...
1915	21,526	15,512	72	520,795	267,583	51	.....	.....	...	.....	.....	...
1914	1,928	1,245	65	173,362	52,248	30	.....	.....	...	.....	.....	...

COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
Royal Indemnity Company	3,224,645	1,308,554	41	519,250	286,455	55	126,176	13,236	10	556,686	116,268	21
	2,636,321	1,184,719	45	291,075	121,723	42	166,954	10,011	6	446 275	64,659	15
	2,140,548	862,544	40	189,702	100,316	53	106,528	6,159	6	311,799	33,192	11
	1,606,938	833,281	52	141,936	78,602	55	85,958	5,966	7	240,251	148,445	62
	1,428,346	782,202	55	134,482	72,716	54	107,285	22,181	21	226,456	76,985	34
	1,261,603	696,931	55	135,187	63,838	47	85,722	19,391	23	130,885	29,593	23
	1,209,666	843,849	70	135,610	61,812	46	81,448	3,515	4	110,733	12,648	11
	1,380,247	674,503	49	127,891	56,435	44	61,561	1,252	2	47,901	1,963	4
	1,377,025	308,416	22	108,852	28,144	26	42,584	1,096	2	19,406	1,778	9
	372,716	61,685	16	37,424	4,177	11	14,872	418	3	9,909	.....	...
				WORKMEN'S			AUTO			AUTO	FIRE	
				COMPE	NSATION		PROP'TY	DAMAGE		AND T	HEFT	
Southern Casualty Co.	199,969	115,668	58	422,410	246,330	58	65,033	36,540	56	66,876	26,407	39
	76,893	34,927	45	358,612	203,430	57	20,135	6,160	31	18,831	3,224	17
	29,855	10,062	34	286,322	73,452	26	1,632	377	23	.....	.....	...
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	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
Southern Surety Company	545,491	324,705	60	118,194	100,562	85	†	.....	...	1,777,147	195,224	11
	183,284	128,357	70	97,275	55,602	57	.....	.....	...	1,142,409	71,144	6
	133,228	98,664	74	81,984	33,136	40	.....	.....	...	285,954	59,618	21
	736,488	479,579	66	70,218	36,066	51	.....	.....	...	410,923	329,572	80
	836,409	522,829	62	86,903	45,030	52	—1	.....	...	775,242	481,328	62
	651,979	481,352	74	65,784	27,496	42	—40	.....	...	521,956	326,462	62
	410,646	184,922	45	19,403	5,745	30	—1,094	.....	...	320,150	155,988	49
	.....	.....	...	.....	.....	...	.....	.....	...	318,524	221,623	70
	.....	.....	...	.....	.....	...	.....	.....	...	299,146	36,007	12
	.....	.....	...	.....	.....	...	.....	.....	...	93,028	15,928	17
										TIT	LE †	
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	.....	.....	...	.....	.....	...	.....	.....	...	'13 195	.....	...
	.....	.....	...	.....	.....	...	.....	.....	...	'12 1,152	.....	...
	.....	.....	...	.....	.....	...	.....	.....	...	'11 1,279	17	1
	.....	.....	...	.....	.....	...	.....	.....	...	'10 721	.....	...

COMPANY.			
Southern Casualty Co.	WORKMEN'S COLLECTIVE		
	1920	36,349	34,302 94
	1919	22,915	15,333 67
	1918	17,708	4,742 27

*Accident and Health. † Line discontinued. ‡ Includes elevator property damage. —Minus.

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	1,500,000	13,459,658	10,614,583	3,785,324	5,894,870	1,345,075	2,845,075	Standard Accident Ins. Co.	10,371,187	10,900,444	9,039,584	4,500,913	‡620,000	3,822,508	43.4	36.9	80.3
1919	1,000,000	11,281,169	8,630,265	2,972,411	5,631,336	1,650,904	2,650,904	a, ac, a l, b i, c c, e, e l, g l, h,	8,414,989	8,851,176	6,744,377	3,625,418	120,000	2,969,661	43.1	35.3	78.4
1918	1,000,000	9,284,813	6,824,912	2,440,686	3,936,313	1,459,900	2,459,900	i a, l a, p l, r, t, v, w c, w o	6,950,458	7,297,299	5,378,909	2,763,531	100,000	2,506,478	39.7	36.1	75.8
1917	1,000,000	7,363,971	5,037,093	2,035,349	2,623,932	1,326,878	2,326,878	Penobscot Building,	5,433,383	5,714,460	4,617,142	2,481,386	100,000	2,033,956	45.7	37.4	83.1
1916	1,000,000	6,347,974	4,068,518	1,651,160	2,122,889	1,279,456	2,279,456	Detroit. 1884.	4,297,767	4,565,956	3,718,925	1,931,701	100,000	1,683,285	44.9	39.2	84.1
1915	1,000,000	5,421,992	3,235,043	1,261,972	1,755 207	1,186,949	2,186,949	Lem W. Bowen, Pres.	3,083,583	3,298,871	2,816,341	1,401,734	85,000	1,326,131	45.5	43.0	88.5
1914	1,000,000	4,930,330	2,832,165	1,191,106	1,431,046	1,098,165	2,098,165	J. S. Heaton, Vice-Pres. and Treas.	3,128,778	3,317,484	3,344,735	1,468,333	572,500	1,298,923	46.9	41.5	88.4
1913	500,000	4,446,088	2,456,440	1,150,541	1,106,878	1,489,648	1,989,648	C. C. Bowen, Sec.	3,110,506	3,287,762	3,124,396	1,736,915	70,000	1,308,530	55.8	42.1	97.9
1912	500,000	4,376,689	2,405,527	1,155,123	1,032,382	1,471,162	1,971,162		3,019,390	3,161,027	2,824,688	1,477,537	70,000	1,277,151	48.9	42.3	91.2
1911	500,000	4,030,455	2,129,877	1,053,243	750,876	1,400,578	1,900,578		2,717,246	2,878,289	2,634,319	1,363,867	70,000	1,199,119	50.2	44.1	94.3
								Totals	50,527,287	53,272,768	44,243,416	22,751,335	1,907,500	19,425,742	45.0	38.4	83.4
1920	1,500,000	8,399,161	6,079,081	4,906,459	653,171	820,080	2,320,080	Travelers Indemnity Co.	8,285,098	†9,288,958	7,295,026	3,589,675	.....	3,704,651	43.3	44.7	88.0
1919	1,000,000	5,881,264	4,455,502	3,300,325	650,816	425,762	1,425,762	a, ac, al, bu, f w, h, m, p, s b,	6,043,476	6,269,098	5,721,369	2,599,601	80,000	3,020,917	43.0	50.0	93.0
1918	1,000,000	5,082,147	3,458,316	2,172,198	881,209	623,831	1,623,831	t, wo	4,120,339	4,319,443	3,356,314	1,606,346	80,000	1,669,566	39.0	40.5	79.5
1917	1,000,000	4,199,461	2,583,688	1,699,157	650,371	615,773	1,615,773		2,937,793	3,100,560	2,347,561	1,049,720	80,000	1,217,797	35.7	41.5	77.2
1916	1,000,000	3,574,256	1,877,842	1,176,457	529,441	696,414	1,696,414	700 Main St., Hartford, Conn. 1903.	1,976,941	2,108,643	1,457,220	589,305	80,000	787,763	29.8	39.8	69.6
1915	1,000,000	2,927,712	1,351,765	828,809	358,685	575,947	1,575,947	Louis F. Butler, Pres.	1,258,809	1,376,004	1,097,406	460,244	80,000	557,083	36.6	44.3	80.9
1914	1,000,000	2,626,769	1,056,287	639,066	342,862	570,482	1,570,482	James H. Coburn, Sec.	1,062,835	1,169,845	903,692	357,754	80,000	465,580	33.7	43.8	77.5
1913	1,000,000	2,344,156	911,855	593,442	267,113	432,301	1,432,301		1,039,384	1,133,417	842,573	323,717	80,000	437,177	31.1	42.1	73.2
1912	1,000,000	2,115,272	705,388	513,374	144,908	409,884	1,409,884		873,976	953,896	660,901	258,337	60,000	351,564	29.6	40.2	69.8
1911	1,000,000	1,857,967	557,224	430,999	76,251	300,743	1,300,743		688,085	764,278	563,895	238,523	40,000	285,245	34.7	41.5	76.2
								Totals	28,286,736	30,484,142	24,254,957	11,073,222	660,000	12,497,343	39.1	44.2	83.3
1920	7,500,000	195034170	178642369	p12815236	p24085886	8,891,801	16,391,801	Travelers Insurance Co.*	43,072,796	44,938,166	40,339,798	20,987,921	1,320,000	17,893,340	48.7	41.5	90.2
1919	6,000,000	170579918	155382066	p11413324	p22208207	9,197,852	15,197,852	a, a l, e, e l, g l, h, i a, l a, p l, r, t,	37,182,950	39,339,436	31,431,330	b16482642	960,000	13,927,234	44.3	37.4	81.8
1918	6,000,000	148568440	133948892	p9,477,456	p16795719	8,619,548	14,619,548	v, w, c, w o	35,510,346	36,610,297	25,679,639	13,639,641	960,000	11,077,104	38.4	31.2	69.6
1917	6,000,000	129311110	115248167	p8,778,899	p8,563,138	8,062,943	14,062,943	700 Main Street,	25,645,901	26,678,004	21,422,637	12,183,981	480,000	8,754,183	47.4	34.1	81.5
1916	6,000,000	115095273	100138291	p7,058,383	p6,679,352	8,956,982	14,956,982	Hartford, Conn. 1863.	19,097,005	19,948,497	17,784,188	9,915,073	460,000	7,407,202	51.9	38.8	90.7
1915	5,000,000	104159108	90,350,306	p6,104,862	p5,555,323	8,808,802	13,808,802	Louis F. Butler, Pres.	15,250,366	16,060,809	15,203,080	8,401,068	520,000	6,279,195	55.1	41.2	96.3
1914	5,000,000	97,722,055	84,634,048	p6,180,431	p4,541,649	8,088,007	13,088,007	J. L. Howard, Sec.	15,423,188	16,192,336	14,052,177	7,495,711	520,000	6,032,468	48.6	39.1	87.7
1913	5,000,000	89,718,576	77,045,158	p5,294,408	p3,279,015	7,673,418	12,673,418		13,141,348	13,859,465	14,959,270	7,661,286	1,520,000	5,776,501	58.3	44.0	102.3
1912	2,500,000	85,372,284	72,675,617	p5,279,694	p3,650,610	10,196,667	12,696,667		12,274,179	13,600,529	12,371,879	6,890,603	375,000	5,106,220	56.1	41.6	97.7
1911	2,500,000	79,924,203	67,880,753	p4,763,041	p3,841,709	9,543,251	12,046,251		10,693,817	11,346,348	11,155,827	6,095,532	375,000	4,684,803	57.0	43.8	100.8
								Totals	227291896	237973887	204399825	109753458	7,490,000	86,938,250	48.3	38.3	86.6

*Capital, Assets, liabilities and surplus include life branch. † Includes $750,000 contributed to surplus. ‡ Includes $500,000 stock dividend. b $13,391 matured endowments and surrender values under ten premium accident policies. p Accident, health, liability, workmen's collective and, after 1912, workmen's compensation reserve.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.
				AUTO AND TEAMS PROP'TY	DAMAGE							
1920	2,068,731	760,805	37	971,403	501,367	52	.....	.....	...	779,175	390,405	50
1919	1,682,380	702,567	42	676,171	316,833	47	.....	.....	...	572,721	325,155	57
1918	1,533,317	716,494	47	459,213	195,351	42	.....	.....	...	412,891	254,947	62
1917	1,599,816	797,756	50	291.797	126,999	43	.....	.....	...	399,866	204,327	51
1916	1,451,415	675,712	46	210,818	81,062	38	.....	.....	...	355,926	155,121	44
1915	1,249,177	529,140	42	149,910	48,703	32	.....	.....	...	258,718	104,723	40
1914	1,211,886	551,119	45	137,129	48,519	35	.....	.....	...	208,520	80,235	38
1913	1,233,505	658,360	53	138,083	44,342	32	.....	.....	...	197,988	79,819	40
1912	1,200,602	547,546	46	125,249	47,867	38	.....	.....	...	184,333	69,046	37
1911	1,138,577	539,077	47	116,659	47,945	41	.....	.....	...	151,887	58,011	38
							AUTO AND TEAM					
							PROP'TY	DAMAGE				
1920	221,627	91,356	41	1,932,827	605,409	31	3,910,969	2,273,662	58	183,354	106,857	58
1919	176,337	27,841	16	1,068,433	286,923	27	a2736582	1,596,857	58	145,979	87,019	60
1918	123,589	46,882	38	545,806	153,738	28	1,854,876	943,121	51	111,252	58,236	52
1917	105,796	25,803	24	376,579	81,173	21	1,385,685	683,363	49	88,633	31,112	35
1916	62,258	25,099	40	190,168	24,692	13	944,818	395,741	42	62,319	26,640	43
1915	51,379	70,831	...	68,213	4,346	6	715,929	293,157	41	51,808	29,940	58
1914	41,290	14,873	36	.....	.....	...	625,393	273,209	44	54,226	27,951	51
1913	40,919	3,728	9	.....	.....	...	573,678	259,554	45	63,166	21,482	34
1912	37,348	30,089	82	.....	.....	...	535,676	209,442	39	31,922	2,721	8
1911	30,039	10,507	35	.....	.....	...	414,014	206,180	47	2,540	1,377	54
				WORK	MEN'S		WORK	MEN'S				
				COLLE	CTIVE		COMPE	NSATION				
1920	7,111,153	2,659,991	37	5,982	1,944	33	21713209	11037247	51	2,563,321	2,161,744	84
1919	5,704,701	1,998,758	35	15,951	8,276	52	19003050	8,750,886	46	2,500,993	1,319,352	53
1918	4,777,022	1,940,187	41	20,893	10,836	52	20109751	7,452,875	37	1,525,414	927,105	61
1917	4,691,665	2,113,661	45	18,449	10,359	56	12991880	6,213,206	48	1,229,220	604,215	49
1916	4,510,539	1,963,078	43	15,607	7,392	47	8,296,166	4,621,160	56	987,160	428,853	43
1915	4,304,031	2 064,792	48	6,575	4,800	73	5,595,718	2,867,922	51	739,857	294,715	40
1914	4,177,180	1 836,836	44	12,383	12,027	97	5,497,634	1,490,720	27	642,937	275,042	43
1913	4,259,916	1,926,152	45	80,766	74,118	92	3,005,584	846,913	28	613,724	259,691	42
1912	4,063,731	2,118,800	52	79,140	46,467	58	.....	.....	...	571,573	237,104	40
1911	3,811,563	1,698,627	45	55,958	36,093	64	.....	.....	...	543,420	220,223	40

Dec. 31	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
					WORK	MEN'S		WORKM	EN'S				
					COLLE	CTIVE		COMPE	NSATION				
1920	Standard Accident Ins. Co.	3,360,542	1,408,521	42	1,979	1,845	93	3,189,357	1,438,031	45	.....	.....	...
1919		2,485,792	1,037,320	42	3,202	622	19	2,994,723	1,242,922	42	.....	.....	...
1918		1,970,304	662,638	34	4,038	1,916	47	2,570,695	932,184	36	.....	.....	...
1917		1,387,739	485,763	35	3,981	1,684	42	1,750,184	864,857	49	.....	.....	...
1916		999,546	430,362	43	5,011	2,953	59	1,275,051	586,491	46	.....	.....	...
1915		828,151	395,056	48	7,566	3,453	46	590,061	320,659	54	.....	.....	...
1914		780.181	536,773	69	10,684	7,648	72	780,378	244,040	31	.....	.....	...
1913		965,175	769,035	80	39,492	19,449	49	536,263	165,910	31	.....	.....	...
1912		1,477,717	791,799	53	31,489	21,279	67	.....	.....	...	.....	.....	...
1911		1,271,140	697,707	55	38,982	21,127	54	.....	.....	...	.....	.....	...
											FLY	WHEEL	
1920	Travelers Ind. Co.	90,807	30,883	34	831,335	402,928	49	685,503	63,382	9	96,150	15,198	16
1919		84,150	23,483	28	390,950	167,192	43	539,059	56,928	11	28,335	3,657	13
1918		73,552	21,869	30	283,822	146,143	51	377,560	40,280	11	13,083	896	7
1917		71,691	23,019	32	201,348	71,958	36	383,877	26,768	7	12,441	.....	...
1916		43,394	6,932	16	85,843	29,073	34	327,459	27,580	8	6,588	702	11
1915		96,230	46,834	49	20,605	1,848	9	242,875	13,052	5	5,835	.....	...
1914		109,429	15,236	14	.....	.....	...	226,924	26,486	12	5,573	.....	...
1913		155,349	13,344	9	.....	.....	...	201,516	25,609	13	4,757	.....	...
1912		137,779	3,862	3	.....	.....	...	127,034	11,795	9	4,217	430	10
1911		58,732	4	...	.....	.....	...	147,986	7,751	5	4,775	12,704	...
1920	Travelers Ins. Co.	11679131	5,126,995	44	.....	.....	...	.....	.....	...	.....	.....	...
1919		9,958,255	4,391,980	44	.....	.....	...	.....	.....	...	.....	.....	...
1918		9,077,296	3,293,438	36	.....	.....	...	.....	.....	...	.....	.....	...
1917		6,714,688	3,221,040	48	.....	.....	...	.....	.....	...	.....	.....	...
1916		5,287,533	2,875,433	54	.....	.....	...	.....	.....	...	.....	.....	...
1915		4,604,185	3,143,026	68	.....	.....	...	.....	.....	...	.....	.....	...
1914		5,093,054	3,860,451	76	.....	.....	...	.....	.....	...	.....	.....	...
1913		5,181,359	4,535,608	87	.....	.....	...	.....	.....	...	.....	.....	...
1912		7,559,735	4,488,232	59	.....	.....	...	.....	.....	...	.....	.....	...
1911		6,282,875	4,140,589	66	.....	.....	...	.....	.....	...	.....	.....	...

WORKMEN'S COMP.

	Profit	Loss	%
1920	332,527	.....	...
1919	873,651	349,701	40
1918	736,800	195,180	26
1917	311,842	106,523	34
1916	254,094	52,846	21
1915	5,935	236	4

a And other property damage.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	217,700	509,310	278,351	252,609	17,540	13,259	230,959	Union Automobile Ins. Co.	387,271	430,650	336,678	122,716	24,350	189,612	31.7%	49.0%	80.7%
1919	200,000	387,101	164,460	155,583	6,877	22,641	222,641	Terminal Bldg.,	191,614	252,186	144,679	40,943	10,000	93,736	21.4	48.9	70.3
1918	.....	.....	.....	.....	.....	.....	.....	Lincoln, Neb 1918.	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.....	.....	.....	.....	J. W. Walt, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....	N. H. Bedell, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	578,885	682,836	481,357	163,659	34,350	283,348	28.3	49.0	77.3
1920	1,000,000	3,392,123	1,944,709	912,340	† 565,987	447,414	1,447,414	Union Indemnity Co.	2,794,390	*4,349,052	1,919,594	488,504	.....	1,258,327	17.5	45.0	62.5
1919	.....	.....	.....	.....	.....	.....	.....	830 Union Street,	.....	.....	.....	.....	.....	.....	....	....	....
1918	.....	.....	.....	.....	.....	.....	.....	New Orleans, La. 1920.	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.....	.....	.....	.....	W. Irving Moss, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....	Arthur S. Huey, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1920	.....	.....	.....	.....	.....	.....	.....	United States Automobile Co.	.....	.....	.....	.....	.....	.....	....	....	....
1919	.....	.....	.....	.....	.....	.....	.....	Des Moines, Ia. 1919.	.....	.....	.....	.....	.....	.....	....	....	....
1918	.....	.....	.....	.....	.....	.....	.....	J. F. Griffin, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1917	.....	.....	.....	.....	.....	.....	.....	A. G. Ogle, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1916	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1915	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1920	500,000	6,381,700	5,173,377	2,455,701	2,291,190	708,323	1,208,323	United States Casualty Co.	5,896,522	6,143,378	4,972,743	2,810,967	49,960	2,104,394	47.7	35.7	83.4
1919	500,000	5,289,435	4,188,518	1,912,955	1,950,454	600,918	1,100,918	a, a c, a l, bu, e, e l. g l, h, l a,	4,461,587	4,683,523	3,947,407	2,272,775	49,960	1,617,532	50.9	36.3	87.2
1918	500,000	4,894,094	3,719,094	1,637,737	1,550,782	675,000	1,175,000	p, p l, s f, t, v, w c, w o	3,994,031	4,171,171	3,335,888	1,804,094	99,920	1,429,874	45.2	35.8	81.0
1917	500,000	3,919,436	2,669,436	1,447,146	834,126	750,000	1,250,000		3,424,228	3,582,188	3,046,099	1,811,199	49,960	1,184,940	52.9	34.6	87.5
1916	500,000	3,508,064	2,208,064	1,208,989	756,829	800,000	1,300,000	80 Maiden Lane,	2,663,451	2,805,234	2,466,062	1,391,638	75,021	999,403	52.2	37.5	89.7
1915	500,000	3,190,205	1,890,205	1,084,823	566,466	800,000	1,300,000	New York. 1895.	2,196,634	2,324,846	2,183,595	1,203,878	49,950	924,673	54.6	42.1	96.7
1914	500,000	2,951,302	1,701,302	1,098,870	470,453	750,000	1,250,000	Edson S. Lott, Pres.	2,182,154	2,300,139	2,025,074	1,093,327	49,940	869,513	50.1	39.8	89.9
1913	500,000	2,668,088	1,468,088	863,896	424,722	700,000	1,200,000	D. G. Luckett, Sec. and Gen. Mgr.	1,898,671	2,019,760	1,948,595	1,076,380	50,013	821,663	56.7	43.2	99.9
1912	500,000	2,753,157	1,453,157	867,719	277,298	800,000	1,300,000		1,860,506	1,975,493	1,838,388	1,003,619	49,950	784,729	53.9	42.2	96.1
1911	500,000	2,644,758	1,344,758	830,112	205,230	800,000	1,300,000		1,858,332	1,985,622	1,957,268	1,061,060	49,952	846,255	57.0	45.5	102.5
								Totals	30,436,116	31,991,354	27,720,579	15,528,937	574,626	11,582,976	51.0	38.1	89.1

* Incl. $488,040 from Great Eastern Cas. Co. for outstanding losses, May 31, 1920, and $1,000,000 surp. paid in. † Incl. reserve for unpaid losses assumed from Great Eastern Casualty Co.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT.		Ratio.	BURGL'Y&THEFT		Ratio.	FIDELITY.		Ratio.	HEALTH.		Ratio.	COMPANY.	LIABILITY.		Ratio.	PLATE GLASS		Ratio.	STEAM BOILER.		Ratio.	SURETY.		Ratio.
	Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.			Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.	
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**Union Automobile Insurance Company**	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	Transacts tornado,	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	also auto fire, theft,	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	property damage, col-	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	lision and lia. insurance	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	only. See opposite page.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
													Union Indemnity Co.							AUTO AND TEAMS PROP'TY DAMAGE					
1920	341,358	60,580	18	258,282	45,050	17	24,811	955	4	262,456	36,778	14	WORKMEN'S COLLEC.	741,273	104,805	14	361,028	85,937	24	270,752	77,201	29	66,830	107	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	WORKMEN'S COMP.				.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	408,441	137,010	34	1920 59,159 25,526 43	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**United States Automobile Co.**	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	Transacts Auto, Theft and Property Damage.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
							AUTO AND TEAMS PROP'TY DAMAGE						**United States Casualty Co.**							WORKMEN'S COLLECTIVE			STEAM BOILER		
1920	572,634	227,889	40	213,177	116,574	55	516,659	378,000	74	435,974	249,533	57	WORKMEN'S COMP.	2,226,990	945,191	42	267,386	156,228	58	14,638	4,875	33	.....	.....	...
1919	528,400	236,537	45	171,995	92,991	54	354,446	222,871	63	367,352	204,665	56	Prems. Losses %	1,850,496	904,146	49	142,177	73,358	52	9,825	2,621	27	—16	.....	...
1918	464,977	178,266	38	114,872	46,797	41	215,976	115,611	54	283,946	198,308	70		1,653,044	652,171	40	106,693	58,745	55	9,685	1,706	18	16	34	...
1917	480,371	252,762	53	110,557	56,298	51	153,083	102,124	67	270,696	176,300	65	'20 1,655,064 732,679 44	1,213,211	651,776	54	85,382	44,596	52	2,678	886	33	33	4,561	...
1916	504,831	231,483	46	101,124	48,136	48	101,175	47,467	47	267,192	145,114	54	'19 1,036,912 535,585 52	932,144	504,354	54	63,751	30,261	47	2,723	1,077	39	—45,093	5,481	...
1915	477,110	270,016	57	92,529	34,992	38	73,101	32,695	45	241,484	120,901	50	'18 1,147,723 552,452 48	752,740	491,968	65	50,843	17,078	34	1,029	1,550	...	41,677	3,239	4
1914	476,566	249,298	52	79,451	30,205	38	61,518	30,011	49	225,092	108,665	48	'17 1,108,217 520,543 47	831,271	547,722	66	33,044	10,543	32	4,912	1,476	30	40,662	2,131	15
1913	490,029	259,613	53	79,032	50,531	64	42,154	16,902	40	229,414	116,540	51	'16 735,604 378,234 51	795,936	531,899	66	16,650	4,627	28	3,552	1,548	44	32,520	5,227	6
1912	509,544	258,264	51	69,630	26,017	37	20,323	9,253	45	222,670	110,758	50	'15 489,443 228,746 47	969,929	581,341	60	4,942	190	4	5,175	2,108	41	36,390	3,465	9
1911	545,416	273,466	50	64,519	30,920	48	11,277	2,252	20	232,139	112,901	49	'14 409,604 103,817 25	940,519	626,413	67	.....	.....	...	8,654	4,858	56	35,925	1,654	5
													'13 183,695 77,552 42												
														AUTOMATIC SPRINKLER											
1920	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...	**United States Casualty Co.—Cont.**	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	1,354	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	31	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		—22,322	2,693	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		20,034	9,458	47	.....	.....	...	.....	.....	...	.....	.....	...
1913	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		25,691	11,940	46	.....	.....	...	.....	.....	...	.....	.....	...
1912	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		21,902	12,221	56	.....	.....	...	.....	.....	...	.....	.....	...
1911	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		19,884	8,598	43	.....	.....	...	.....	.....	...	.....	.....	...

‡ Includes fly wheel prems.; 1916, —$948; 1915, $253; 1914, $365; 1913, $722. —Minus.

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag'l Exp'ses to Premiums.	Losses & Manag'l Exps. to Prems.
1920	4,500,000	30,537,126	21,705,057	10,240,492	9,664,695	4,332,070	8,832,070	**U. S. Fidelity and Guaranty Co.**	25,060,275	26,175,485	21,511,441	10,274,940	630,000	10,460,519	41.0%	41.7%	82.7%
1919	4,500,000	25,751,586	17,281,196	7,870,310	7,974,728	3,970,390	8,470,390	a, a c, a l, ap, b, ba, bi, bu, cc, cr,	19,610,376	‡21876032	16,025,447	7,579,312	450,000	7,817,198	38.6	39.9	78.5
1918	3,000,000	18,554,714	13,407,453	5,976,700	6,138,924	2,147,261	5,147,261	d l, dn, e, e l, f, g l, h, i, ia, la, m,	16,278,412	16,909,161	13,973,948	6,939,798	450,000	6,567,122	42.6	40.4	83.0
1917	3,000,000	16,032,117	11,202,080	6,096,340	4,149,695	1,830,037	4,830,037	mg, p, phy, p l, r, rm, s, sf, t,	14,390,158	14,966,384	11,832,519	5,950,277	360,000	5,518,251	41.3	38.3	79.6
1916	3,000,000	13,274,260	8,593,859	4,832,286	3,098,178	1,680,401	4,680,401	ti, w c, w o	10,628,348	11,516,018	8,950,941	4,148,734	240,000	4,410,115	39.0	41.5	80.5
1915	2,000,000	9,707,020	6,523,857	3,682,724	2,184,568	1,183,163	3,183,163	Baltimore, Md. 1896.	8,154,487	8,498,079	7,222,076	3,378,635	200,000	3,545,531	41.4	43.5	84.9
1914	2,000,000	8,626,894	5,598,006	3,088,062	1,879,075	1,028,888	3,028,888	John R. Bland, Pres.	7,128,566	7,442,383	6,504,583	3,119,603	200,000	3,095,425	43.8	43.4	87.2
1913	2,000,000	7,634,412	5,068,279	2,878,647	1,793,538	566,133	2,566,133	R. Howard Bland, Sec.	6,295,908	6,631,895	6,026,474	2,708,603	200,000	3,060,740	43.0	48.6	91.6
1912	2,000,000	7,250,489	4,179,646	2,727,270	1,100,002	1,070,843	3,070,843		5,444,760	5,706,572	5,050,900	1,947,428	200,000	2,891,316	35.8	53.1	88.9
1911	2,000,000	6,756,960	3,778,137	2,447,899	1,062,573	978,824	2,978,824		4,738,987	5,005,554	4,245,461	1,555,082	160,000	2,527,932	32.8	53.3	86.1
								Totals	120887842	124727552	101343790	47,602,412	3,090,000	49,894,143	39.4	41.3	80.7
1920	250,000	1,900,325	†839,867	158,057	31,491	810,458	1,060,458	**United States Guarantee Co.**	298,684	378,802	311,381	46,742	50,000	214,639	15.7	71.9	87.6
1919	250,000	1,967,103	915,115	171,297	50,516	801,988	1,051,988	f, s	352,497	431,542	326,363	50,506	50,000	225,858	14.3	64.1	78.4
1918	250,000	1,974,767	957,141	202,819	37,922	767,626	1,017,626	111 Broadway,	379,727	433,301	306,148	62,586	25,000	217,499	16.5	57.2	73.7
1917	250,000	1,325,699	324,455	241,813	28,702	720,229	970,229	New York. 1890.	441,686	484,917	258,119	44,718	25,000	188,406	10.1	42.7	52.8
1916	250,000	1,124,954	223,202	136,766	29,192	651,752	901,752	D. J. Tompkins. Pres.	255,707	297,278	209,323	48,894	25,000	135,258	19.1	52.9	72.0
1915	250,000	1,025,335	186,745	110,583	28,424	588,590	838,590	W. H. Barnum, Henry E. Rawlings and	214,460	251,964	193,205	49,594	20,000	123,611	23.1	57.6	80.7
1914	250,000	949,633	177,016	100,422	34,659	522,617	772,617	Eugene V. R. Thayer, Vice-Pres.	195,878	231,836	172,907	37,930	20,000	113,121	19.4	57.8	77.2
1913	250,000	869,934	139,500	95,757	28,779	480,434	730,434	William E. Schenck, Secy.	186,147	219,919	168,010	32,718	20,000	115,292	17.6	61.9	79.5
1912	250,000	829,188	134,360	90,921	28,932	444,828	694,828		174,555	205,348	160,832	31,521	20,000	109,311	18.0	62.6	80.6
1911	250,000	796,386	138,499	98,356	16,489	407,887	657,887		188,162	216,964	155,685	29,003	20,000	106,682	15.4	56.6	72.0
								Totals	2,687,503	3,151,871	2,261,973	434,207	275,000	1,549,677	16.2	57.7	73.9
1920	300,000	1,757,221	1,224,240	305,376	648,227	232,981	532,981	**Western Indemnity Co.**	1,271,245	1,392,401	1,427,088	794,070	.....	531,342	62.5	41.8	104.3
1919	300,000	1,758,206	1,154,491	354,906	566,571	303,715	603,715	a, a c, a l, bu, d l, dn, e, e l, g l,	1,418,194	1,579,915	1,574,690	929,665	.....	654,025	64.9	46.1	111.0
1918	300,000	1,584,902	1,081,980	398,552	471,176	202,923	502,923	h, la, mg, p, phy, p l, t, ti, w o	1,587,097	1,718,081	1,467,244	758,784	.....	617,200	47.8	38.9	86.7
1917	500,000	1,417,874	754,330	377,834	234,888	163,544	663,544	Western Indemnity Building, Dallas,	1,007,467	1,149,975	956,282	419,425	.....	445,372	41.6	44.2	85.8
1916	500,000	1,211,055	563,979	253,575	194,333	147,076	647,076	Tex. 1913. Lewis T. Carpenter, Pres.	669,701	810,693	711,938	288,743	40,000	343,205	43.1	51.2	94.3
1915	500,000	1,128,944	397,886	189,282	105,045	231,058	731,058	E. R. Long, Sec. H. W. Gee, V. P. and	405,314	660,298	462,381	152,112	16,000	236,222	37.5	58.3	95.8
1914	400,000	730,854	280,569	150,543	80,465	50,285	450,285	Manager.	317,629	411,878	386,394	299,670	.....	e 163,965	66.0	51.6	117.6
1913	400,000	664,117	232,578	76,013	138,050	31,539	431,539		56,681	335,979	75,430	30,956	.....	44,474	54.6	78.4	133.0
1912	....	.....	.....	... .	....	.....	.....		.....	.. ....	.....	.....	....	....	..	....	....
								Totals	6,733,828	8,059,220	7,061,447	3,574,425	56,000	3,035,805	53.1	45.1	98.2

† Including $182,055 reserve against Insurance Dept's. valuation of investments in excess of actual market values at Dec. 31, 1920. ‡ Incls. $1,500,000 paid surplus by stockholders.
e Incls. cost of reinsurance deals.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
1920	533,256	211,471	40	1,904,940	1,110,945	58	2,237,045	p 693,846	31	405,587	224,292	55	U. S. Fidelity and Guaranty Co.	5,456,969	2,466,301	45	936,392	469,620	50	.....	.....	...	+ 5,168,879	1 188,866	23
1919	369,325	155,099	42	1,305,744	530,599	41	1,917,031	816,610	43	222,630	125,941	57		4,577,942	2,165,052	47	420,645	174,078	41	.....	.....	...	4,591,100	1,065,364	23
1918	295,219	128,056	43	605,027	223,668	37	1,808,116	660,594	36	142,157	85,844	60	ALTERED CHECKS INDEM.	4,010,611	1,762,297	44	288,844	136,181	47	.....	.....	...	3,441,034	1,455,531	42
1917	260,944	97,419	37	501,400	162,883	32	1,712,957	438,254	26	109,032	40,305	37	Prems. Losses %	3,325,054	1,413,146	42	209,774	92,438	44	.....	.....	...	3,481,040	1,250,813	36
1916	199,429	74,179	37	375,529	80,867	21	1,473,915	481,788	33	75,931	33,675	44	1919 7,178	2,387,716	999,534	42	155,457	71,614	46	.....	.....	...	2,974,542	880,514	30
1915	163,502	70,623	43	305,839	95,862	31	1,417,939	566,333	40	60,745	25,158	41	1918 1,251	1,718,144	801,753	47	135,440	49,017	37	.....	.....	...	2,585,436	1,019,860	39
1914	148,340	62,227	42	295,297	97,915	33	1,378,257	557,954	40	52,391	26,421	50	FLY WHEEL	1,562,087	746,616	48	124,160	45,286	36	.....	.....	...	2,486,191	1,199,063	48
1913	146,566	92,327	63	291,735	67,947	23	1,342,334	494,247	37	54,031	28,260	52	1913 —994	1,547,185	741,130	48	118,788	41,508	35	.....	.....	...	2,436,971	1,060,914	43
1912	123,934	63,268	51	265,626	74,735	28	p3505732	1,164,335	32	47,298	19,491	41	1912 699	1,263,249	551,486	44	97,798	28,721	29	.....	.....	...	+9,151	196	2
1911	79,711	36,367	46	256,901	62,299	24	p3424597	1,271,016	37	32,108	8,723	27	1911 1,685	791,180	144,705	18	58,073	13,802	24	.....	.....	...	+12,968	.....	...
													1910 9,634												
														WORK COLLE	MEN'S CTIVE		WORK COMPEN	MEN'S SATION		AUTO AN PROP'TY	D TEAMS DAMAGE		U S. GU	ARANTEE	
1920	.....	.....	...	.....	.....	...	* 183,777	33.090	18	.....	.....	...	U. S. Guarantee Co.	52,052	25,027	48	6,876,586	2,963,319	43	1,488,570	921,254	62	114,907	13,652	12
1919	.....	.....	...	.....	.....	...	172,116	33,899	20	.....	.....	...		75,304	29,326	39	5,155,981	2,091,570	41	967,495	425,673	44	180,382	16.606	9
1918	.....	.....	...	.....	.....	...	162,029	38,052	23	.....	.....	...		49,553	23,389	47	5,083,717	2,214,776	44	552,883	249,463	45	217,698	24,534	11
1917	.....	.....	...	.....	.....	...	154,362	24,091	16	.....	.....	...		88,685	56,948	64	4,237,456	2,190,761	52	463,816	207,310	45	287,324	20,622	7
1916	.....	.....	...	.....	.....	...	129,750	30,107	23	.....	.....	...		80,063	55,309	69	2,591,822	1,353,027	52	313,944	118,227	38	125,957	18,787	15
1915	.....	.....	...	.....	.....	...	111,592	34,377	31	.....	.....	...		58,630	50,664	86	1,487,540	615,873	41	221,272	82,592	37	102,868	15,217	15
1914	.....	.....	...	.....	.....	...	108,587	19,571	18	.....	.....	...		108,117	62,832	58	813,584	257,985	32	160,271	63,304	39	87,291	18,359	21
1913	.....	.....	...	.....	.....	...	109,240	16,823	15	.....	.....	...		49,002	29,901	61	177,621	93,365	53	143,802	57,802	40	76,906	15,894	21
1912	.....	.....	...	.....	.....	...	103,032	12,764	12	.....	.....	...		22,036	9,447	43	.....	.....	...	109,235	35,747	33	71,523	18,757	26
1911	.....	.....	...	.....	.....	...	188,162	29.003	15	.....	.....	...		4,581	2,322	51	.....	.....	...	77,184	15,846	20	.....	.....	...
1920	48,324	31,887	66	7,428	3,221	43	.....	.....	...	39,776	41,988	...	Western Indem. Co.	187,483	174,754	93	113,113	108,926	96	.....	.....	...	6,591	—105,163	...
1919	55,412	17,118	31	5,458	5,019	92	—10	2,106	...	38,863	41,448	...		309,770	193,714	63	83,697	49,352	59	.....	.....	...	10,860	101,441	...
1918	50,851	19,115	50	5,485	3,055	56	425	3,735	...	36,700	41,390	...		459,140	206,459	45	64.144	31,283	49	.....	.....	...	—8,323	24,781	...
1917	42.783	29,095	68	7,007	2,770	39	2,990	3,381	...	43,161	18,721	43		318,073	110,273	35	38,215	13,949	36	.....	.....	...	12,621	71,290	...
1916	31,722	17.235	54	6,495	1,212	19	1.668	9,951	...	27.344	9,901	36		226,559	72,761	32	23,532	10,803	46	.....	.....	...	92,570	36,939	40
1915	26,135	9,050	35	5,086	779	15	4,424	4,674	...	16,928	4,934	29		151,091	41,229	27	19,985	8,607	43	.....	.....	...	5,158	34,666	...
1914	13,067	5,959	46	4,375	516	12	8,692	1,446	17	6.779	3,064	45		108,214	54,336	50	15,161	4,524	30	—15	.....	...	69,689	120,610	...
1913	3,126	2,208	71	1,029	974	95	11,481	—80	...	620	600	97		18,132	11,442	63	3,404	2,591	76	—41	.....	...	17,110	11,395	67
	AUTO AN PROP'TY	D TEAMS DAMAGE		TIT	LE		WORK COLLE	MEN'S CTIVE		WORK COMPE	MEN'S NSATION														
1920	53,532	49,788	93	271	.....	...	.....	.....	...	814,728	488,668	60	Western Indem. Co. —Cont.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	97,488	60,883	70	72	.....	...	.....	.....	...	816,784	449,584	55		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	134,718	67,874	50	116	.....	...	.....	.....	...	843,840	361,092	43		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	86,004	32,470	38	157	.....	...	.....	.....	...	456,865	137,477	30		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	55,294	22,742	41	258	.....	...	.....	.....	...	204,259	107,199	52		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	40,212	11,604	29	208	100	48	.....	.....	...	136,087	36.469	27		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	17,765	4,700	26	59	.....	...	90	77	86	73,753	14,439	20		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	1,783	1,710	96	—28	.....	...	67	117	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...

* Fidelity and surety figures not separated prior to 1912. + Prior to 1913, figures are for steam boiler. Steam boiler prems. 1914,—$179; 1913 pemrs.—$11,131; losses. $1,200.
p Prior to 1913 figures include surety. —Minus

FOREIGN COMPANIES: STATEMENTS OF UNITED STATES BRANCHES.

FINANCIAL EXHIBIT.								INCOME AND DISBURSEMENTS								
Dec. 31.	Deposit Capital in United States.	Total Assets.	Total Liabilit's.	Reserve for Re-insurance.	Reserve for Losses.	Surplus Includ'g Deposit Capital.	Name of Company and United States Manager.—Date of Organization.	Net Premiums Written.	Total Income	Total Expenditures.	Losses Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Premiums.	Losses & Manag't Exps. to Prems.
1920	800,000	29,684,106	26,490,989	8,565,950	14,668,588	3,193,117	**Employers' Liability Assurance Corporation (Ltd.)** a, a c, a l, b a, bu, c c, e, e l, f, f w, g l, h, l a, m, p, p l, s, s b, sf, t, v, w c, w o London, Eng. 1880. Samuel Appleton, U. S. Mgr. and Att'y, 33 Broad Street, Boston, Mass.	25,970,462	26,913,598	r22109093	12,805,757	8,351,480	49.3%	32.2%	81.5%
1919	250,000	25,295,311	22,694,064	7,173,788	13,088,170	2,601,247		21,618,538	22,363,528	17,969,792	9,600,508	7,608,134	44.4	35.2	79.6
1918	250,000	21,159,100	18,599.962	6,017,708	9,680,374	2,559,138		19,943,165	20,459,692	13,861,202	7,716,525	5,664,248	38.7	28.4	67.1
1917	250,000	14,809,428	12,288,089	5,113,786	5,503,234	2,521,339		13,633,888	14,032,851	10,515,303	6,078,929	4,063,275	44.6	29.8	74.4
1916	250,000	11,614,163	9,111,439	3,839,767	3,881,310	2,502,724		9,606,974	9,929,203	7,661,528	4,587,197	2,757,192	47.7	28.7	76.4
1915	250,000	9,251,474	6,772,065	3,026,132	2,738,563	2,479,409		6,889,056	7,169,100	6,407,187	3,769,072	2,355,771	54.7	34.2	88.9
1914	250,000	8,344,958	6,045,624	3,078,464	2,158,475	2,299,334		7,102,858	7,357,548	6,316,199	3,635,051	2,210,318	51.2	31.1	82.3
1913	250,000	7,324,838	4,989,913	2,637,882	1,886,725	2,334,925		6,151,052	6,387,967	6,336,220	3,618,723	2,160,533	58.8	35.1	93.9
1912	250,000	7,447,790	5,220,989	2,843,482	1,852,311	2,226,801		6,446,756	6,647,074	5,092,729	2,914,861	1,960,401	45.2	30.4	75.6
1911	260,000	6,063,619	4,269,394	2,221,602	1,668,381	1,794,225		4,960,739	5,146,765	4,814,779	2,523,167	1,724,070	50.8	34.7	85.5
							Totals	122323488	126407326	101084032	57,249,790	38,855,422	46.8	31.8	78.6
1920	400,000	7,133,293	6,034,185	2,575,861	2,824,101	1,099,108	**General Accident, Fire and Life Assur. Corp. (Ltd.)** a, a c, a l, bu, d l, dn, e, e l, g l, h, l a, phy, p l, sf, t, v, w c, w o Perth, Scotland. 1891. Frederick Richardson, United States Mgr., 4th and Walnut Streets, Philadelphia, Pa.	7,692,407	7,874,179	6,235,715	3,750,157	2,451,023	48.8	31.9	80.7
1919	400,000	5,529,856	4,768,963	2,196,304	2,040,325	760,893		6,080,214	6,441,213	4,927,514	2,897,431	2,023,962	47.7	33.3	81.0
1918	250,000	3,982,795	3,296,501	1,490,416	1,459,435	686,294		4,437,485	4,739,184	4,273,111	2,589,157	1,641,371	58.3	37.0	95.3
1917	250,000	3,392,912	2,785,862	1,372,156	1,163,540	607,050		3,956,686	4,334,269	4,115,713	2,590,988	1,517,166	65.5	38.3	103.8
1916	250,000	3,149,223	2,541,395	1,320,720	991,449	607,828		3,525,846	4,091,011	3,891,582	2,396,489	1,488,232	68.0	42.2	110.2
1915	250,000	2,908,618	2,407,794	1,115,110	1,077,337	500,824		3,063,954	3,981,025	3,923,781	2,207,730	1,481,740	72.1	48.4	120.5
1914	250,000	2,827,363	2,490,756	1,164,161	946,099	336,607		3,684,397	4,133,452	4,134,303	2,438,190	1,696,113	66.2	46.0	112.2
1913	250,000	2,867,458	2,389,370	1,281,177	839,355	478,088		3,997,132	4,660,186	4,365,467	2,471,572	1,876,298	61.8	46.9	108.7
1912	250,000	2,712,587	2,484,863	1,330,402	815,016	227,724		3,477,090	3,561,480	3,472,207	1,720,991	1,620,260	49.5	46.5	96.0
1911	250,000	2,743,593	1,996,811	1,102,521	616,521	746,783		3,065,878	3,157,200	3,078,316	1,545,384	1,379,924	50.4	45.0	95.4
							Totals	42,981,089	46,973,199	42,415,709	24,608,089	17,176,089	57.2	39.8	97.0
1920	250,000	1,131,820	165,960	112,110	25,819	965,860	**Guarantee Co. of North America** k f, s 285 Beaver Hall Hill, Montreal. 1851. Henry E. Rawlings, Pres. and Managing Director. W. S. Chadwick, Sec.-Treas.	222,714	284,139	223,129	61,862	149,871	27.8	67.3	951
1919	250,000	1,082,512	184,285	105,533	66,301	898,227		237,929	284,152	239,444	50,752	142,369	21.3	59.9	81.2
1918	200,000	1,027,354	165,745	123,368	27,658	861,610		225,910	271,433	269,321	56,043	147,806	24.8	65.4	90.2
1917	200,000	1,032,875	172,046	152,692	13,354	860,830		271,757	325,441	229,459	38,174	149,535	14.0	55.0	69.0
1916	200,000	956,584	134,602	112,170	17,184	821,982		205,640	249,944	166,138	42,571	123,567	20.7	60.1	80.8
1915	200,000	v865,565	120,412	99,460	16,163	745,153		185,571	235,727	161,926	35,564	123,822	19.2	66.7	85.9
1914	200,000	1,120,598	131,938	87,226	16,506	988,660		166,571	224,994	172,295	38,060	115,813	22.8	69.5	92.3
1913	200,000	1,055,321	133,530	79,573	21,741	921,791		151,268	202,067	202,867	24,411	107,107	16.1	70.8	86.9
1912	200,000	1,128,929	134,332	80,735	25,730	994,598		150,032	194,219	169,330	38,050	121,229	25.3	80.8	106.1
1911	200,000	1,074,986	194,056	98,733	17,441	880,930		178,455	214,248	200,383	35,216	141,302	19.7	79.1	98.8
							Totals	1,995,847	2,486,364	2,034,292	420,703	1,322,421	21.1	66.3	87.4

k Figures since 1910 are for U. S. branch only. v Decrease due to $324,739 in stock transferred to home office. r Incls. $870,376 remitted to home office.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.	COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
1920	605,002	219,045	36	706,456	461,866	65	142,909	29,714	21	[455,920	295,248	65		7,458,846	2,949,681	40	392,556	245,586	63	193,633	12,516	6	19,318	18,316	95
1919	466,356	256,050	55	485,233	270,593	56	128,032	31,716	25	266,676	161,664	61	Employers' Liability	6,273,154	2,252,958	36	204,054	104,962	51	117,334	3,417	3	14,615	1,730	12
1918	365,116	121,276	33	356,438	147,750	42	85,582	27,849	33	149,068	96,901	65	Assurance Corp.	5,576,803	1,970,518	35	139,162	84,885	61	73,765	3,215	4	13,516	589	4
1917	340,556	182,634	54	297,413	116,229	39	88,777	21,807	25	109,631	60,775	55		4,456,341	1,633,189	38	107,251	84,012	78	62,093	7,524	12	9,326	.....	...
1916	322,390	147,287	46	254,816	72,847	29	83,187	20,902	25	93,467	44,777	48		3,297,873	1,530,694	46	114,830	29,292	25	78,539	2,727	3	6,437	.....	...
1915	277,938	250,827	90	165,984	85,182	51	79,241	34,580	44	74,453	42,058	56		2,681,833	1,579,514	59	40,380	14,784	37	44,131	856	2	7,036	714	10
1914	294,517	14,510	48	157,422	64,167	41	74,733	21,394	29	85,261	43,045	50		2,974,159	2,230,137	75	36,493	12,732	35	39,706	417	1	4,022	607	15
1913	293,679	193,438	59	118,162	44,380	38	72,136	26,378	37	85,708	37,539	44		3,222,495	2,506,486	78	31,323	11,144	36	31,435	.....	...	.....	.....	...
1912	275,285	192,169	70	111,348	42,607	38	67,689	52,912	78	81,153	40,436	50		5,420,734	2,422,268	45	16,303	1,114	7	17,029	344	2	.....	.....	...
1911	264,418	141,354	53	103,286	24,174	23	85,760	47,449	55	81,532	39,483	48		3,981,385	2,092,624	53	.....	.....	...	12,213	914	7	.....	.....	...
	AUTO AND TEAMS						WORKMEN'S			WORKMEN'S															
	PROP'TY	DAMAGE		FLY WHEEL			COLLECTIVE			COMPENSATION															
1920	1,692,758	1,032,054	61	205,568	4,404	2	17,000	10,814	64	14080496	7,526,513	53	Employers' Liability	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	1,258,856	631,316	50	59,533	3,405	6	19,588	13,148	67	12325107	5,869,549	48	Assur. Corp.—Cont.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	896,310	390,202	44	27,388	5,607	21	22,203	14,597	66	12237816	4,853,135	40		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	704,773	291,923	41	30,222	211	1	16,956	12,625	74	7,410,599	3,668,000	50		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1916	536,232	181,943	34	18,715	.....	...	5,965	395	7	4,794,523	2,556,333	53		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1915	433,690	137,499	32	15,756	.....	...	2,380	1,486	62	3,066,234	1,621,572	53		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1914	395 352	129,328	33	4,181	.....	...	7,387	11,894	...	3,029,626	979,820	32		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1913	388,971	147,246	38	.....	.....	...	16,191	18,678	...	1,890,932	653,433	35		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1912	386,577	130,386	34	.....	.....	...	70,638	32,625	46	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1911	354,011	146,098	41	.....	.....	...	77,232	31,071	40	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
							AUTO PROP'TY	DAMAGE									WORKMEN'S			WORKMEN'S					
																	COLLECTIVE			COMPENSATION					
1920	774,160	307,716	40	150,661	111,911	74	557,608	459,353	82	476,354	296,851	62	Gen. Acc., F. and L.	2,779,351	1,220,894	44	.....	.....	...	2,954,274	1,353,931	46	.....	.....	-
1919	767,404	330,296	43	103,302	60,978	59	698,461	383,664	55	461,239	279,744	61	Assur. Corp. of Perth	2,182,996	1,114,163	51	.....	.....	...	1,866,812	728,586	39	.....	.....	...
1918	743,809	347,153	47	63,843	41,861	66	434,510	263,544	61	421,226	256,556	61		1,657,856	1,098,194	66	.....	.....	...	1,116,242	581,848	52	.....	.....	...
1917	656,291	378,168	58	54,080	28,044	52	355,063	201,405	57	451,933	199,705	44		1,527,948	1,178,125	77	955	1,164	...	910,417	604,376	64	.....	.....	...
1916	677,310	395,658	58	51,119	30,721	60	280,694	153,976	55	444,301	222,841	50		1,381,306	1,119,076	81	840	570	68	690,276	473,647	69	.....	.....	...
1915	611,654	353,656	58	64,982	47,232	73	199,869	98,279	49	587,411	288,717	49		1,132,297	1,054,833	93	2,418	3,039	...	465,323	361,974	79	.....	.....	...
1914	931,832	481,646	52	84,818	57,775	68	188,714	144,822	77	400,449	201,019	50		1,309,583	1,237,965	94	16,649	13,207	79	752,351	301,756	40	.....	.....	...
1913	1,077,977	486,472	45	113,559	89,264	79	279,875	137,302	49	354,100	214,439	60		1,727,830	1,432,950	83	12,316	.....	...	431,475	111,145	26	.....	.....	...
1912	1,037,490	435,596	42	133,888	73,687	55	254,626	143,059	56	333,817	171,483	51		1,717,269	897,165	52	.....	.....	...	.....	.....	...	.....	.....	...
1911	1.106.722	472,178	43	142.489	61.843	43	354.310	201.112	57	380.605	161.791	42		1 081,753	648,460	60	.....	.....	...	.....	.....	...	.....	.....	...
1920	.....	.....	...	.....	.....	...	167,982	54,049	32	.....	.....	...	Guarantee Co. of North America	.....	.....	...	.....	.....	...	.....	.....	...	54,732	7,813	14
1919	.....	.....	...	.....	.....	...	146,898	39,828	27	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	91,031	10,924	12
1918	.....	.....	...	.....	.....	...	138,003	34,112	25	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	87,907	21,931	26
1917	.....	.....	...	.....	.....	...	151,349	18,603	12	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	120,408	19,571	15
1916	.....	.....	...	.....	.....	...	133,298	24,784	19	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	72,342	17,787	25
1915	.....	.....	...	.....	.....	...	120,441	21,920	18	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	65,130	13,644	21
1914	.....	.....	...	.....	.....	...	110,743	21,022	19	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	55,828	17,037	30
1913	.....	.....	...	.....	.....	...	100,121	9,874	10	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	51,147	14,538	28
1912	.....	.....	...	.....	.....	...	109,023	18,516	17	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	41,009	19,533	48

§ Accident and health prior to 1918.

FOREIGN COMPANIES: STATEMENTS OF UNITED STATES BRANCHES—*Continued.*

FINANCIAL EXHIBIT.								INCOME AND DISBURSEMENTS.							
Dec. 31.	Deposit Capital in United States.	Total Assets.	Total Liabilit's.	Reserve for Re-insurance.	Reserve for Losses.	Surplus Including Deposit Capital.	Name of Company and United States Manager—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Expn. to Prems.
1920	500,000	16,700,035	*15448125	4,328,732	8,957,448	1,251,910	**London Guarantee and Accident Co. (Ltd.)**	14,187,693	14,807,689	‡11858,643	6,409,988	4,852,952	45.2%	34.2%	79.4%
1919	250,000	14,158,138	12,905,373	3,419,669	7,508,400	1,252,865	a, a c, a l, bu, cr, e, e l, fw, g l, h, i a, l a, m, p l, s b, sf, t, v, w c, w o	11,766,454	12,236,165	9,926,166	5,164,454	4,064,709	43.9	34.7	78.8
1918	250,000	12,025,766	10,957,267	3,037,828	5,772,328	1,068,500		10,964,987	11,585,092	7,783,867	4,324,446	3,271,628	39.4	29.8	69.2
1917	250,000	8,568,169	7,513,559	2,479,078	3,645,389	1,055,610	London, Eng. 1869.	17,832,562	8,091,962	5,771,433	3,334,294	2,401,453	42.6	30.7	73.3
1916	250,000	6,466,095	5,424,345	1,875,507	2,587,791	1,041,750	F. W. Lawson, U. S., Mgr., 134 So. La Salle Street, Chicago Ill.	5,440,996	5,635,892	4,516,605	2,550,714	1,834,327	46.9	33.7	80.6
1915	250,000	5,329,462	4,302,375	1,599,574	2,083,060	1,027,087		4,508,387	4,707,948	4,296,303	2,623,321	1,667,032	58.2	37.0	95.2
1914	250,000	4,934,151	4,027,115	1,663,751	2,046,245	907,036		4,599,564	4,902,384	4,034,504	2,402,632	1,589,945	52.2	34.6	86.8
1913	250,000	4,030,415	3,145,815	1,376,513	1,493,765	884,600		3,966,076	4,196,233	4,027,315	2,475,272	1,432,545	62.4	36.1	98.5
1912	250,000	3,887,019	2,936,992	1,407,558	1,288,796	950,027		3,785,713	4,209,928	3,625,914	2,290,855	1,335,059	60.5	35.2	95.7
1911	250,000	3,318,448	2,673,648	1,223,999	1,247,873	644,800		3,298,452	3,392,545	3,140,250	1,846,252	1,197,669	56.0	36.3	92.3
							Totals	70,346,384	73,814,833	58,980,499	33,422,228	23,667,219	47.5	33.6	81.1
1920	800,000	18,054,424	†16687274	5,403,882	7,957,932	1,367,151	**Ocean Accident and Guarantee Corporation,**	15,310,478	15,976,296	r12903199	6,753,126	5,290,109	44.1	34.6	78.7
1919	800,000	15,305,077	13,945,004	4,152,944	7,284,845	1,360,072	London, Eng. (Limited). 1871.	12,272,334	12,812,356	10,013,347	5,015,548	4,143,829	40.9	33.8	74.7
1918	250,000	12,585,972	11,232,733	3,572,023	5,010,713	1,353,240	a, a c, a l, bu, cr, e, e l, f, f w, g l, h, l a, l s, p, p l, s, s b, s p, t, t l, w c, w o	11,567,234	11,933,591	8,585,525	4,633,554	3,483,845	40.1	30.1	70.2
1917	250,000	9,363,868	8,020,261	3,108,163	2,902,682	1,343,608		8,919,348	9,232,032	6,801,849	3,815,570	2,628,557	42.8	29.5	72.3
1916	250,000	7,276,949	5,951,826	2,363,021	2,126,086	1,325,123	Charles H. Neely, Mgr. and Atty. for the U. S., 114 Fifth Ave., New York.	6,023,389	6,265,354	5,173,135	2,644,852	2,027,029	43.9	33.7	77.6
1915	250,000	6,103,102	4,791,880	1,885,279	1,923,962	1,311,221		4,523,238	4,741,254	4,199,400	2,274,696	1,674,131	50.3	37.0	87.3
1914	250,000	5,576,477	4,271,423	1,652,746	1,709,221	1,305,054		4,563,062	4,748,860	4,099,979	2,236,186	1,607,231	49.0	35.2	84.2
1913	250,000	4,879,372	3,580,065	1,525,514	1,237,587	1,299,307		4,306,421	4,485,789	4,199,025	2,492,357	1,570,432	57.9	36.5	94.4
1912	250,000	4,776,085	3,479,951	1,487,017	1,164,731	1,296,134		4,032,899	4,201,909	3,926,257	2,272,438	1,544,604	56.3	38.2	94.5
1911	250,000	4,575,711	3,289,940	1,438,593	1,357,075	1,285,771		3,732,875	3,901,963	3,713,302	2,194,865	1,453,763	58.7	38.9	97.6
							Totals	75,251,284	78,299,409	63,615,518	34,333,192	25,424,130	45.6	33.8	79.4
1920	450,000	8,085,747	6,796,714	2,084,706	3,463,993	1,239,033	**Zurich General Accident & Liability Ins. Corp.**	6,765,797	7,004,851	4,919,539	3,021,182	1,826,361	44.7	27.0	71.7
1919	450,000	6,021,955	4,948,214	1,564,232	2,556,105	1,073,741	Zurich, Switzerland. (Limited). 1872.	4,756,679	4,944,100	3,489,646	2,099,022	1,373,213	44.1	28.9	73.0
1918	250,000	4,726,895	3,624,455	1,204,368	1,725,549	1,102,440	a, a c, a l, bi, d l, d n, e, e l, g l, h, l a, phy, p l, t, w o	3,568,850	3,703,528	2,640,251	1,601,695	1,029,565	44.9	28.8	73.7
1917	250,000	3,653,956	2,847,398	1,033,090	1,162,095	883,566		2,452,203	2,741,814	2,192,234	1,346,807	845,336	54.9	34.5	89.4
1916	250,000	2,973,196	2,152,630	841,043	733,212	820,566	Arthur W. Collins, U. S. Mgr., John A. Diamond, Asst. Mgr.; 175 W. Jackson St., Chicago, Ill.	2,061,690	2,447,008	1,901,841	1,140,961	758,962	55.6	37.0	92.6
1915	250,000	2,208,008	1,770,913	725,087	675,333	437,095		1,734,663	1,813,211	1,325,910	798,011	512,706	46.0	29.6	75.6
1914	250,000	2,197,496	1,190,361	741,928	292,127	1,007,135		1,659,419	1,952,135	1,194,889	551,423	635,869	33.2	38.3	71.5
1913	250,000	1,400,647	598,134	434,996	101,637	802,513		900,877	1,661,989	483,761	151,254	337,507	16.8	37.5	54.3
							Totals	23,890,178	26,268,836	18,126,071	10,710,360	7,321,020	44.8	30.6	75.4

* Includes $700,000 voluntary additional reserve for contingencies and $400,000 special reserve for Federal taxes. † Includes $2,400,000 voluntary additional reserve for contingencies.
‡ Includes $558,340 remitted to home office. r Includes $851,622, net, remitted to home office.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT. Prems.	ACCIDENT. Losses.	Ratio.	BURGL'Y&THEFT Prems.	BURGL'Y&THEFT Losses.	Ratio.	FIDELITY. Prems.	FIDELITY. Losses.	Ratio.	HEALTH. Prems.	HEALTH. Losses.	Ratio.
1920	261,867	95,305	36	419,972	225,661	54	AUTO AND TEAMS PROP'TY 882,732	AUTO AND TEAMS DAMAGE 537,760	61	161,408	104,009	64
1919	210,950	116,028	55	251,722	142,713	57	600,606	301,465	50	122,064	74,492	61
1918	194,540	89,895	46	185,971	85,737	46	445,761	189 669	43	96,156	72,901	76
1917	181,090	119,191	66	168,612	78,440	46	333,402	150,383	45	80.857	56,006	69
1916	168,201	65,628	39	139,658	51,755	37	263,109	100,448	38	66,821	41,388	62
1915	142,831	53,078	37	123,624	50,146	41	208,013	83,956	40	45,608	20,912	46
1914	120,722	61,888	51	121,750	54,279	45	200,572	67,467	34	31,070	11,943	38
1913	92,993	45,098	48	113.181	43.295	38	174,241	59,259	34	16,989	8,996	53
1912	85,187	62,085	73	108.388	54,938	51	164,331	46,155	28	13,161	8,412	64
1911	81,977	30,480	37	92,980	34,999	38	105,464	27,756	26	11,623	5,426	47
1920	478,726	193,563	40	677,421	427,352	63	125,695	36,582	29	192,110	[97,120	51
1919	407,180	187,566	46	503,190	267,628	53	101,560	20,785	21	150,062	72,776	49
1918	371,464	175,674	47	363,855	120,276	33	83,884	15,851	19	119,897	75,005	63
1917	379,433	169,415	47	281,346	116,209	41	79,418	28,516	36	120,278	64,347	53
1916	367,079	166,893	45	232,553	102,172	44	69,719	13,123	19	117,033	59,708	51
1915	347,210	144,822	42	219,331	84,398	38	56,259	5,737	10	110,020	57,267	52
1914	329,120	129,751	39	221,111	77,703	35	49,989	23,209	46	107,182	48,573	45
1913	329,314	150,343	46	215,833	78,228	36	42,498	5,471	13	102,718	52,612	51
1912	329,149	170,014	52	180,233	65,250	36	37,231	2,276	6	101,452	54,905	54
1911	306,723	144,822	47	210,669	72,522	34	41,895	2,378	8	98,738	41,978	42
	AUTO AND TEAMS PROP'TY	AUTO AND TEAMS DAMAGE		CREDIT			FLY WHEEL			WORKMEN'S COLLECTIVE		
1920	1,025,369	579,309	57	1,000,382	195,959	20	177,939	8,083	5	.....	.....	...
1919	678,807	362,296	53	642,334	9,111	1	91,542	2,021	2	.....	.....	...
1918	519,392	241,806	47	500,797	40,921	8	29,505	1,323	4	.....	.....	...
1917	405,086	186,915	46	435,369	13,767	32	16,842	374	2	2,781	218	8
1916	268,457	105,395	39	382,986	83,220	22	20,787	414	2	1,256	258	20
1915	220,109	83,610	38	399,348	295,560	74	7,571	194	3	2,313	2,446	..
1914	193,739	83,191	43	434,926	232,800	54	.....	.....	..	16,955	10,930	64
1913	176,906	76,220	43	431,658	334,921	79	.....	.....	...	35,831	31,700	88
1912	184,223	78,360	43	511,905	360,685	72	.....	.....	...	32,252	15,863	49
1911	182,406	87,373	48	550,363	349,283	63	.....	.....	...	36,260	18,013	50
				AUTO AND TEAMS PROP'TY	AUTO AND TEAMS DAMAGE							
1920	38,103	5,067	13	623,104	413,217	66	.....	.....	...	6,543	476	7
1919	4,010	124	3	401,527	218,685	55	.....	.....	...	477	.....	...
1918	733	.....	...	275,071	158,571	58	.....	.....	...	123	.....	...
1917	604	587	97	209,829	117,782	56	.....	.....	...	205	.....	...
1916	436	234	54	175,182	84,281	48	.....	.....	...	93	.....	...
1915	541	510	94	143,859	71,327	50	.....	.....	...	133	16	12
1914	830	97	6	136,206	61,473	45	.....	.....	...	317	.....	...
1913	213	13	12	96,771	23,976	25	.....	.....	...	.....	.....	...

COMPANY.	LIABILITY. Prems.	LIABILITY. Losses.	Ratio.	PLATE GLASS Prems.	PLATE GLASS Losses.	Ratio.	STEAM BOILER. Prems.	STEAM BOILER. Losses.	Ratio.	SURETY. Prems.	SURETY. Losses.	Ratio.
London Guarantee and Acc. Co., Ltd.	3,589,102	1,258,163	35	984,794	193,585	20	157,185	10,691	7	19,045	13,368	70
	2,883,638	1,169,832	41	530,235	4,317	1	44,559	7,194	16	20,878	14,500	70
	2,643,812	980,239	37	485,582	53,764	11	30,850	2,135	7	18,289	15,088	82
	2,160,893	926,718	43	427,592	20,701	5	43,423	2,599	6	22,934	14,522	63
	1,667,058	876,663	52	339,813	4,943	1	25,456	487	2	21,359	16,501	77
	1,633,104	1,271,332	78	355,747	159,135	45	38,644	2,502	6	49 075	31,360	64
	1,806,691	1,349,442	75	349,907	148 870	42	24,690	2,141	9	56,741	53,747	95
	2,034,486	1,731,843	85	359,818	190,734	53	11,060	8,797	79	103,895	71,285	69
	2,967,477	1,830,554	62	351,605	237,281	67	20,710	3,000	14	74,854	48,431	65
	2,480,208	1,428,559	57	385,190	257,588	67	22,445	2,161	10	113,562	59,281	52
	4,048,913	1,509,569	37	402,820	235,815	51	327,098	19,260	6	1,245	.....	...
	3,013,877	1,340,227	45	259,250	104,302	40	230,686	7,834	3	.....	.....	...
	3,195,365	1,360,395	43	183,471	90,221	49	161,419	15,853	10	.....	.....	..
	2,643,158	1,334,271	50	132,727	65,943	50	152,186	7,948	5	.....	.....	...
	1,808,184	993,597	55	102,530	53,524	52	170,034	2,672	2	.....	.....	...
	1,675,886	972,590	58	98,108	39,213	40	114,953	2,215	2	.....	.....	...
	1,721,182	1,193,480	69	95,138	36,775	39	79,233	2,310	3	.....	.....	...
	2,071,495	1,503,559	73	84,455	36,769	44	83,409	1,989	2	.....	.....	...
	2,496,293	1,479,261	59	86,287	32,565	38	73,873	4,259	6	.....	.....	...
	2,185,073	1,432,870	65	64,283	28,944	45	56,466	15,680	28	.....	.....	...
Ocean Acc. and Guar. Corp.—Cont.	WORKMEN'S COMPENSATION											
	6,792,761	3,450,513	51	.....	.....	...	.....	.....	...	.....	.....	...
	6,193,847	2,641,003	43	.....	.....	...	.....	.....	...	.....	.....	...
	6,038,182	2,496,230	41	.....	.....	...	.....	.....	...	.....	.....	...
	4,270,724	1,827,647	43	.....	.....	...	.....	.....	...	.....	.....	...
	2,482,771	1,063,876	43	.....	.....	...	.....	.....	...	.....	.....	...
	1,272,130	586,644	46	.....	.....	...	.....	.....	...	.....	.....	...
	1,314,493	397,464	30	.....	.....	...	.....	.....	...	.....	.....	...
	742,305	220,485	30	.....	.....	...	.....	.....	...	.....	.....	...
	.....	.....	..	.....	.....	...	.....	.....	...	.....	.....	...
	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
Zurich General Accident.				WORKMEN'S COMPENSATION								
	2,688,785	1,053,092	39	3,409,263	1,549,329	45	.....	.....	...	.....	.....	...
	1,881,541	855,742	46	2,469,123	1,024,471	42	.....	.....	...	.....	.....	...
	1,473,346	609,010	41	1,819,578	834,113	46	.....	.....	...	.....	.....	...
	1,171,137	476,733	41	1,275,158	751,795	59	.....	.....	...	.....	.....	...
	1,013,571	453,640	45	862,408	602,806	70	.....	.....	...	.....	.....	...
	823,228	351,776	42	766,902	383,382	50	.....	.....	...	.....	.....	...
	802,263	309,205	38	719,804	180,653	25	.....	.....	...	.....	.....	...
	627,112	99,124	16	176,781	28,141	16	.....	.....	...	.....	.....	...

COMPANY.	Prems.	Losses.	%
London Guarantee and Acc. Co., Ltd. WORKMEN'S COMPENSA'N.			
'20	7,657,947	3,971,384	52
'19	7,101,803	3,333,912	47
'18	6,864,027	2,835,016	41
'17	4,413,758	1,965,733	44
'16	2,749,521	1,398,901	51
'15	1,912,341	950,900	50
'14	1,887,421	652,674	35
'13	1059,414	315,965	30
FLY WHEEL.			
1920	53,641		61
Ocean Accident and Guarantee Corp.			

FOREIGN COMPANIES: STATEMENTS OF UNITED STATES BRANCHES—*Continued.*

FINANCIAL EXHIBIT.								INCOME AND DISBURSEMENTS.							
Dec. 31.	Deposit Capital in United States.	Total Assets.	Total Liabilit's.	Reserve for Re-insurance.	Reserve for Losses.	Surplus Including Deposit Capital.	Name of Company and United States Manager—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Expn. to Prems.
							Reinsurance Companies.								
1920	750,000	6,677,992	5,577,992	2,931,899	1,848,997	1,100,000	European General Reinsurance Company	5,412,434	6,334,917	3,981,562	1,824,341	2,157,221	33.7%	39.9%	73.6%
1919	750,000	4,411,970	3,361,970	1,760,546	1,097,091	1,050,000	a ac, a l, b a, bu, c c, e, e l, f, f w, g l, h, i a,	3,243,879	3,383,983	2,327,776	1,033,884	1,143,540	31.9	35.3	67.2
1918	250,000	3,319,096	3,319,096	1,056,248	864,819	1,000,000	phy, p l, s, sb, s f, w o	1,844,636	1,963,111	1,469,111	706,874	729,923	38.3	39.6	77.9
1917	250,000	3,801,762	2,852,262	873,408	838,520	949,500		1,579,157	1,801,425	1,144,850	567,397	577,297	35.9	36.5	72.4
1916	250,000	2,195,747	1,445,747	578,394	368,474	750,000		1,136,682	1,203,715	817,679	400,876	390,577	35.3	34.4	69.7
1915	250,000	1,782,083	1,057,083	487,959	430,495	725,000		954,067	1,008,409	632,534	308,643	323,891	32.4	33.9	66.3
1914	250,000	1,412,398	702,623	374,202	204,938	709,774		741,265	799,601	403,998	187,620	216,377	25.3	29.2	54.5
1913	250,000	989,081	327,356	192,102	104,976	661,725	London, Eng. 1911.	387,723	633,381	221,310	99,950	121,360	25.8	31.3	57.1
1912	250,000	582,848	135,884	97,461	36,416	446,965	Fester, Fothergill & Hartung, United States Mgr., 110 William Street, New York.	189,863	209,255	95,757	17,448	78,309	9.1	41.2	50.3
1911	250,000	477,917	10,942	10,373	206	466,975		12,075	230,592	4,943	.....	4,943	....	40.9	40.9
							Totals	15,501,781	17,568,389	11,099,520	5,147,033	5,743,438	33.2	37.0	70.2
1920	900,000	6,466,715	5,342,862	2,589,069	2,246,367	1,123,853	Norwegian Globe Insurance Co. (Ltd.) ‡	5,815,462	6,031,859	4,690,526	2,405,997	1,533,383	41.4	26.4	67.8
1919	900,000	5,112,654	3,945,653	1,960,184	1,546,345	1,167,001	a, a l, b a, bu, e, e l, f, f w, g l, h, i a, l a, m, p,	4,145,110	4,289,662	2,837,894	1,321,997	1,515,897	31.9	36.6	68.5
1918	800,000	3,700,022	2,286,779	1,153,822	818,738	1,413,243	phy, p l, s, sf, s b, t, v, wo	2,779,879	2,872,093	1,678,917	662,950	1,015,796	23.9	36.5	60.4
1917	800,000	2,501,593	1,339,385	834,791	319,430	1,162,208		1,497,233	2,033,677	522,350	105,509	416,841	7.0	27.8	34.8
1916	250,000	1,001,267	100	.....	.....	1,001,167		.....	1,000,927	2,004	.....	2,004	....	....	....
1915	.....	.....	.....	.....	.....	.....	Christiania, Norway. Robert Van Iderstine, U. S. Mgr., 80 Maiden Lane, New York. A. S. Boyd, Asst. U. S. Mgr.	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	....	....	....
							Totals	14,237,684	16,228,218	9,731,691	4,496,453	4,483,921	31.6	31.5	63.1

‡ Admitted to United States Dec. 31, 1916.

CLASSIFICATION OF BUSINESS—NET PREMIUMS WRITTEN AND LOSSES PAID.

Dec. 31	ACCIDENT.		Ratio.	BURGL'Y&THEFT		Ratio.	FIDELITY.		Ratio.	HEALTH.		Ratio.	COMPANY.	LIABILITY.		Ratio.	PLATE GLASS		Ratio.	STEAM BOILER.		Ratio.	SURETY.		Ratio.
	Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.			Prems.	Losses.		Prems.	Losses.		Prems.	Losses.		Prems.	Losses.	
1920	942,549	319,149	34	1,905,480	772,043	41	846,838	252,573	46	665,643	262,702	40	European General Reinsurance Co.	371,402	86,513	23	Work. 23,637	Comp. 709	3	73,105	16,215	22	508,740	112,814	22
1919	686,537	219,000	32	1,083,728	361,489	33	464,607	163,434	35	306,192	157,444	51		344,126	41,918	12	27,678	830	3	58,047	2,318	4	248,507	87,383	35
1918	477,626	242,874	51	651,038	209,954	32	143,393	15,251	11	161,087	105,473	65		186,311	43,924	24	29,518	6,834	23	48,654	9,668	20	123,029	72,297	59
1917	628,740	319,726	51	478,861	148,349	31	100,349	23,843	24	.....	.....	...	Fly Wheel	152,554	17,023	11	29,258	878	...	26,326	.....	...	151,865	57,578	31
1916	590,686	289,225	49	259,021	64,468	25	41,905	1,905	4	.....	.....	...		118,055	25,492	21	65,251	1,958	...	8,036	6,675	83	52,773	11,159	21
1915	479,355	225,020	47	210,823	62,444	30	29,865	1,327	4	.....	.....	...	Prems. Losses. %	78,292	10,789	14	101,576	2,590	...	9,367	4,614	49	43,845	1,851	4
1914	344,594	102,780	30	177,055	41,321	23	24,395	521	2	.....	.....	...	1920..75,040 1,624 2	64,531	11,555	18	81,044	.....	...	8,115	.....	...	40,525	31,439	77
1913	178,819	74,843	42	92,659	15,237	16	5,260	.....	...	.....	.....	...	1919..24,457	87,846	2,444	3	9,518	.....	...	6,143	.....	...	7,300	7,425	...
1912	95,505	8,533	9	41,632	4,972	12	.....	.....	...	.....	.....	...	1918..23,980 600 3	39,213	.....	...	.....	.....	...	3,788	.....	...	.....	.....	...
1911	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...

1920	548,815	230,500	42	1,583,808	644,466	41	565,689	250,023	44	492,384	330,303	67	**Norwegian Globe Ins. Co., Ltd.**	254,269	28,525	11	—43	2,831	...	74,124	11,571	16	1,283,055	401,310	31
1919	514,852	133,744	26	771,651	241,540	31	350,637	95,534	27	402,610	221,637	55		138,068	3,591	3	9,217	15,235	...	62,809	5,338	9	875,873	194,743	22
1918	416,561	103,376	25	425,629	94,579	22	183,545	11,598	6	218,419	76,891	35		46,404	.....	...	20,824	.....	...	51,227	.....	..	561,792	87,998	16
1917	213,572	17,440	82	162,723	8,922	5	80,179	219	...	124,217	6,747	5		30,833	.....	...	.....	.....	...	14,196	.....	...	395,287	4,843	1
	WORK COMPE	MEN'S NSATION		ENGIN FLY	E AND WHEEL					ALTERE INDEM	D CHECK NITY															
1920	935,813	501,418	54	49,989	3,048	6	.....	.....	...	27,560	2,000	7	Norwegian Globe Ins. Co., Ltd.—Cont.	.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1919	1,001,300	410,635	41	18,043	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1918	832,497	288,608	35	22,981	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...
1917	475,302	67,339	14	926	.....	...	.....	.....	...	.....	.....	...		.....	.....	...	.....	.....	...	.....	.....	...	.....	.....	...

A Accident and health prior to 1918. —Minus.

STOCK LIABILITY AND WORKMEN'S COMPENSATION COMPANIES ON CO-OPERATIVE PLAN.

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1920	237,655	842,206	450,386	96,443	321,797	154,165	391,820	**Manufacturers Casualty Co. of Phila.**	366,385	410,723	303,476	142,916	428,519	82,901	39.0%	22.6%	61.6
1919	237,655	735,366	345,449	86,953	242,065	152,262	389,917	a c, a l, bi, e, e l, g l, l a, p l, t, w o	330,257	371,229	264,130	124,124	28,964	75,812	37.0	23.0	60.0
1918	231,405	643,903	246,086	81,351	48,972	166,411	397,816	925 Chestnut Street, Phila., Pa. 1916.	258,495	304,661	204,118	82,213	27,588	65,834	31.8	25.5	57.3
1917	227,605	553,486	130,470	52,011	75,716	195,411	423,016	T. S. Dando, Pres.; J. K. Allen, Sec.	200,443	235,786	134,877	59,547	15,922	26,752	29.7	13.4	43.1
1916	212,940	418,502	58,645	27,011	20,636	146,917	359,857		161,198	326,432	95,391	19,949	.....	75,442	12.4	46.8	59.2
								Totals	1,316,778	1,648,831	1,001,992	426,749	100,993	326,741	32.4	24.8	57.2
1920	500,000	2,976,014	2,020,548	554,798	1,095,256	455,466	955,466	**Manufacturers Liability Ins. Co.**	3,138,872	3,340,359	2,713,646	1,754,454	a 344,853	586,221	55.9	18.7	74.6
1919	400,000	2,327,576	1,575,627	369,318	926,461	352,350	752,350	(Group a and h.)	2,654,238	2,856,246	2,498,245	1,625,879	a 278 579	500,316	61.2	18.8	80.0
1918	400,000	1,923,207	1,312,200	284,015	759 945	211,007	611,007	a, a c, a l, e, e l, gl, h, la, pl, t, wo	2,226,066	2,259,117	1,484,509	916,906	a242,089	311,253	41.2	13.9	55.1
1917	250,000	980,573	601,919	287,495	206 721	128,654	378,654	Executive Office, 37 Montgomery St., Jersey City, N. J. 1911	1,004,922	1,031,012	711,233	528,477	a34,238	146,713	52.6	14.6	67.2
1916	250,000	707,449	268,311	162,599	75,970	189,487	439,487	A. E. Williamson, Pres.	436,636	454,119	324,098	246,021	a13,564	64,513	56.3	14.8	71.1
1915	250,000	566,650	162,575	118,071	34,693	154,075	404,075	John G. S. Johnson, Sec.	264,560	282,087	208,954	149,181	.....	59,774	56.4	22.6	79.0
1914	250,000	498,580	131,792	98,762	29,182	116,787	366,787		189,718	228,940	141,854	68,020	10,000	63,634	35.9	33.5	69.4
1913	200,000	360,337	56,131	43,106	12,025	104,206	304,206		70,577	85,105	57,124	27,499	.....	22,126	38.9	31.3	70.2
1912	200,000	330,953	51,139	41,484	3,508	79,814	279,814		57,377	153,679	23,102	4,597	.....	12,312	8.0	21.5	29.5
								Totals	10,042,966	10,690,664	8,162,565	5,321,034	923,323	1,766,862	53.0	17.6	70.6
1920	250,000	3,345,393	2,029,403	475,552	1,492,854	1,065,990	1,315,990	**Penn. Mfrs' Ass'n Cas. Ins. Co.**	2,809,519	2,894,660	c1,937,408	992,800	22,500	347,350	35.3	12.4	47 7
1919	250,000	2,496,203	1,438,129	320,345	1,012,186	808,074	1,058,074	a c, a l, e l, w o	2,018,260	2,170,957	c1,220,005	554,337	22,500	217,764	27.5	10.8	38.3
1918	250,000	1,815,983	918,643	203,813	660,172	647,340	897,340	Finance Bld'g, Philadelphia, Pa. 1915.	1,404,063	1,508,777	c721,999	353,852	22,500	144,739	25.2	10.3	35.5
1917	250,000	971,745	364,799	92,529	207,271	356,946	606,946	Joseph R. Grundy, Pres.	638,026	671,177	c423,760	231,279	22,500	76,969	36.2	12.1	48.3
1916	250,000	630,407	138,332	10,717	125,004	242,075	492,075	W. W. Finn, Sec. and Mgr.	379,383	524,390	c204,901	98,780	22,500	83,621	26.0	22.1	48.1
								Totals	7,249,251	7,769,961	4,508,073	2,231,048	112,500	870,413	30.8	12.0	42.8

† Also $47,719 to policyholders. a Incl. divs. to policyholders, 1916 $2,314; 1917, $9,238; 1918, $38,339 (also stock div. $150,000 in 1918), $198,579 in 1919 and $164,853 in 1920; also stock div. of $100,000. c Includes premium returns to policyholders, $1917, $93,012; 1918, $200,909; 1919, $425,404; 1920, $574,758.

MUTUAL LIABILITY, WORKMEN'S COMPENSATION, AUTOMOBILE INSURANCE COMPANIES, ETC.

FINANCIAL EXHIBIT.							INCOME AND DISBURSEMENTS.									
Dec. 31.	Total Assets.	Total Liabilities.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over all Li'bilities	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Ex'pes to Premium.	Losses and Manag't Exp. to Prem.
1920	848,829	576,608	156,665	363,778	272,221	Allied Mutuals Liability Insurance Company *	561,624	881,416	693,854	352,044	120,662	220,781	40.9%	25.6%	66.5%
1919	596,198	469,334	160,879	264,435	126,864	e, el, gl, la, pl, wo.	558,475	573,920	443,590	182,347	126,001	116,088	32.6	20.8	53.4
1918	461,000	344,025	155,105	154,529	116,976	25 West 43d Street, N. Y. C. 1914.	472,964	482,173	363,432	151,100	107,844	104,488	32.0	22.1	54.1
1917	358,677	267,725	132,725	109,006	90,952	J. Adolph Mollenhauer, Pres.	353,227	360,202	148,674	82,373	.....	66,301	23.3	18.8	42.1
1916	.....	.....	.....	.....	.....	Waldemar Kops, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
						Geo. E. Hardy, Mgr. Totals	2,246,290	2,297,711	1,649,550	767,864	354,507	507,658	34.2	22.6	56.8
1920	10,959,558	9,347,374	2,404,640	6,184,468	1,612,184	American Mutual Liability Insurance Co.	10,462,208	11,153,987	8,531,294	4,366,460	2,730,572	1,386,693	41.7	13.3	55.0
1919	8,654,667	7,237,494	2,062,447	4,529,909	1,417,173	a c, a l, e, el, g l, p l, t, w o	7,543,390	7,903,747	5,648,936	2,775,662	1,956,082	917,153	36.8	12.2	49.0
1918	6,547,990	5,255,237	1,759,262	2,933,643	1,292,753		6,215,698	6,403,151	3,723,205	1,875,260	1,279,878	568,066	30.2	9·1	39.3
1917	3,751,830	2,798,769	1,192,204	1,305,000	953,061	245 State Street, Boston, Mass. 1887.	3,696,449	3,806,565	2,157,203	1,313,945	591,405	251,457	35.5	6.8	42.3
1916	2,313,802	1,507,753	699,003	664,447	806,049	Charles E. Hodges, Pres.	1,660,297	1,744,121	1,209,476	833,458	320,115	155,503	50.2	9.4	59.6
1915	1,880,364	1,083,256	420,819	582,852	797,108	H. C. Knepperberg, Jr., Sec.	837,770	920,279	858,435	494,520	249,675	114,177	59.0	13.6	72.6
1914	1,806,299	1,100,099	419,162	598,078	706,200		832,062	899,852	935,710	436,005	346,612	153,092	53.0	18.6	71.6
1913	1,825,528	1,283,660	537,888	615,676	541,868		949,367	1,020,073	839,735	398,255	328,496	112,981	41.9	11.9	53.8
1912	1,701,912	1,200,889	556,268	617,505	501,023		1,210,699	1,253,209	545,797	298,743	172,468	78,438	24.3	6.5	30.8
1911	1,019,564	796,922	248,950	521,402	223,632		548,904	582,915	416,917	223,566	137,581	55,770	40.7	10.2	50.9
						Totals	33,946,844	35,687,899	24,966,708	13,010,874	8,112,886	3,793,330	38.3	11.2	49.5
1920	123,675	36,359	4,627	26,317	87,316	Bakers' Mutual Ins. Co. of New York.	100,264	108,200	66,152	31,338	13,614	21,200	31.3	21.2	52.5
1919	84,181	22,599	1,829	17,404	61,582	w o	66,377	70,486	46,740	14,808	15,302	16,635	22.3	25.1	47.4
1918	61,289	25,273	.....	16,451	36,016		41,116	44,299	33,046	12,895	6,854	13,147	31.4	32.0	63.4
1917	49,707	25,291	3,697	18,963	24,417	61 Broadway, N.Y. Organized July, 1914	23,716	25,349	25,920	9,330	6,844	3,746	39.4	15.8	55.2
1916	50,215	29,352	15,241	6,114	20,863	Albin E. Piarre, Pres. and Gen. Mgr.	31,954	71,09	20,226	8,329	.....	.....	26.0	...	...
1915	36,690	24,267	16,460	7,364	12,423	Adam Metz, Sec., Treas.	34,072	35,164	17,199	5,131	.....	12,068	15.1	35.3	50.4
1914	18,801	15,635	11,482	1,571	3,166		22,935	23,015	3,821	869	.....	2,952	3.8	12.9	16.7
1913	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	...
						Totals	390,434	377,605	213,104	82,695	42,614	69,745	25.8	21.8	47.6
1920	72,871	37,879	31,240	6,639	34,992	Building Contractors, Ltd., Mutual Liability Ins. Co.	62,480	62,480	40,367	18,817	5,060	16,550	30.1	26.5	56.6
1919	55,650	42,348	23,747	8,600	13,302	Milwaukee, Wis. 1913.	47,495	47,495	21,829	7,052	.....	14,777	14.9	31.1	46.0
1918	34,528	16,538	10,909	5,629	17,990	J. Bonnatt, Pres.; Wm. C. Kroening, Sec.	35,243	62,310	23,419	17,585	.....	5,832	49.9	16.5	66.4
1917	27,076	9,751	8,050	1,700	17,325		16,101	16,101	11,906	4,513	.....	7,393	32.0	45.9	77.9
1916	19,491	8,266	6,066	2,200	11,225		12,132	12,372	9,943	3,647	.....	6,057	30.0	49.9	79.9
1915	19,341	10,015	7,316	2,700	9,326		14,856	15,097	9,316	3,523	.....	5,793	23.7	39.0	62.7
1914	16,558	8,540	5,590	2,350	8,018		8,573	8,659	6,780	2,121	.....	4,659	24.7	54.3	79.0
1913	14,999	10,132	9,228	22	4,867		18,456	18,456	1,643	99	.....	1,544	.5	8.4	8.6
						Totals	215,336	242,970	125,203	57,357	5,000	62,595	26.6	29.1	55.7

1920	183,656	162,090	20,698	130,500	21,566	**Central Mutual Insurance Co. of New York** *f*	64,551	70,208	75,427	58,749	.....	16,066	91.0%	24.0%	115.9%	
1919	183,551	163,210	29,198	125,463	14,341	ac, al, el, gl, pl, w e	58,471	64,496	54,586	35,909	.....	19,437	60.2	33.2	93.4	
1918	172,587	157,579	36,240	105,368	15,008		90,566	94,169	59,944	45,143	.....	14,166	49.8	15.6	65.4	
1917	141,948	136,262	40,641	87,281	5,635	90 State Street, Albany, N. Y. 1914.	82,062	85,498	41,101	29,570	.....	11,531	36.0	14.1	50.1	
1916	98,811	89,854	29,718	58,731	8,957	T. F. Fitzgerald, Pres.	59,466	61,436	46,862	35,050	.....	11,652	58.9	19.6	78.5	
1915	71,556	69,949	30,893	31,340	1,607	H. Walter Lee, Sec.	62,547	65,415	33,065	10,514	10,266	12,305	16.5	19.4	35.9	
1914	50,653	43,852	31,537	9,678	6,801		61,585	62,230	9,438	3,438	.....	6,001	5.6	9.8	51.4	
						Totals	480,200	503,583	320,353	217,651	10,266	91,158	45.3	19.0	64.3	
1920	1,642,441	943,187	10,652	830,989	694,254	**Employers Mutual Ins. Co. of New York.**	1,379,767	1,407,760	804,753	475,611	156,571	172,205	34.5	12.5	57.0	
1919	938,491	585,534	10,661	512,986	352,968	ac, al, e, el, pl, t, w e	790,809	815,188	540,049	290,687	91,909	155,210	36.7	19.6	56.3	
1918	650,515	316,885	7,124	275,970	333,631		563,802	576,063	336,183	192,734	36,249	94,884	34.2	16.8	51.0	
1917	324,376	204,710	1,479	182,055	119,666	61 Broadway, New York. 1914.	290,310	297,680	176,979	123,903	.....	53,075	43.7	18.3	51.0	
1916	182,289	146,284	925	142,189	36,005	Edward A. Keeler, Pres.; Jas. E. Wheelin, Sec.; John M.	254,724	258,532	186,728	146,847	36,249	39,881	57.6	15.7	73.3	
1915	102,935	99,207	7,590	90,127	3,728	Bessey, Gen. Mgr.	151,483	154,219	142,543	49,015	33,985	59,543	33.4	39.3	71.7	
1914	75,126	61,462	20,738	27,799	13,664		96,487	96,457	18,403	7,386	.....	11,117	7.6	11.5	19.1	
						Totals	3,527,322	3,605,919	2,195,638	1,286,063	354,963	585,915	36.5	16.6	53.1	
1920	1,619,174	854,441	386,737	419,609	764,733	**Employers Mutual Liability Ins. Co.**	1,891,064	1,939,290	1,457,230	842,425	352,917	260,962	44.5	13.8	58.3	
1919	1,150,480	671,467	342,591	241,328	479,013	el, w e	1,281,935	1,265,759	890,060	491,834	227,841	169,975	39.9	13.8	53.7	
1918	778,081	430,904	265,171	107,351	347,177	215 Jackson Street, Wausau, Wis. 1911.	918,513	934,409	537,974	357,957	40,978	97,558	43.8	11.3	55.5	
1917	383,241	266,367	163,830	92,919	116,873	M. P. McCullough, Pres.; H. J. Hagge, Sec. and Gen. Mgr.	556,132	566,502	402,210	289,743	42,033	70,544	52.1	12.7	64.8	
1916	216,463	178,639	105,836	71,224	37,894		318,318	323,389	306,911	221,353	23,707	61,851	69.5	19.4	88.9	
1915	195,717	170,103	98,195	70,643	25,514		279,809	286,136	269,278	183,739	26,513	54,502	65.7	19.5	85.2	
1914	176,776	152,729	101,516	49,518	24,047		271,256	277,401	243,194	137,910	.....	55,214	60.3	20.4	80.7	
1913	141,158	125,705	92,444	32,876	15,453		214,601	217,364	155,318	109,475	.....	45,843	51.0	21.4	72.4	
1912	78,431	65,256	44,126	13,231	13,175		106,581	115,000	66,666	47,149	.....	19,517	44.2	18.3	62.5	
						Totals	5,788,213	5,921,322	4,318,971	2,761,575	713,879	836,066	47.7	14.4	62.1	
1920	471,824	292,774	119,488	.....	179,050	**Exchange Mutual Indemnity Ins. Co.**	463,420	475,488	289,761	152,065	29,095	108,344	32.8	23.4	56.2	
1919	294,193	193,067	91,929	78,531	100,206	ac, al, e, el, gl, la, pl, w e	258,735	267,008	204,173	83,871	43,387	71,605	32.5	27.3	60.2	
1918	217,927	154,236	94,593	59,911	63,641	414 Erie County Savings Bank Bldg., Buffalo, N. Y. 1914.	182,999	188,613	113,315	42,396	37,153	43,765	23.2	23.9	47.1	
1917	155,633	91,387	43,341	20,316	64,246	E. G. Trimble, Pres.	94,163	117,294	77,767	29,327	23,538	24,892	31.1	26.2	57.3	
1916	110,642	65,543	34,886	16,540	45,099	J. J. Bresnahan, Sec.	71,406	78,846	69,247	21,407	14,769	24,071	30.0	33.7	63.7	
1915	69,354	54,283	35,349	16,610	15,571	John H. Brogan, V. P. and Gen. Counsel.	64,964	67,621	37,234	7,100	14,334	15,850	10.9	24.4	35.3	
1914	55,377	50,393	39,446	5,735	4,984		79,318	80,064	18,325	1,156	.....	17,169	1.5	21.6	23.1	
						Totals	1,215,001	1,269,979	800,871	337,332	157,276	305,696	27.8	25.2	53.0	
1920	2,261,072	1,750,188	513,077	954,455	510,394	**Federal Mutual Liability Ins. Co.** *b*	2,053,069	2,225,619	1,184,781	673,864	189,058	306,292	32.8	14.9	47.7	
1919	1,302,074	869,892	278,622	568,864	432,182	ac, al, e, el, gl, la, pl, t, v, w e	1,004,696	1,044,931	667,263	375,748	137,397	145,858	37.4	14.5	51.9	
1918	942,971	590,775	133,710	443,865	352,196	142 Berkeley St., Boston, Mass. 1905.	652,603	675,179	336,046	139,069	40,041	98,927	29.0	14.4	43.4	
1917	615,807	340,492	93,828	236,663	275,316		419,815	435,916	248,034	159,309	20,975	63,970	37.9	15.3	53.1	
1916	437,269	269,348	86,581	180,817	167,921	Chas. B. Jopp, Pres.; Ira G. Hersey, Vice-Pres.	286,235	298,755	172,818	97,608	18,137	57,073	34.1	19.9	54.0	
1915	314,162	185,821	52,442	131,979	128,341	William M. Burch, Sec.; J. Waldo Bond, Gen. Mgr.	172,312	183,415	147,863	84,001	18,745	45,117	48.8	26.2	75.0	
1914	276,074	172,008	54,797	115,902	104,066		200,346	207,543	134,339	75,767	17,495	41,077	37.8	20.5	58.3	
1913	200,091	131,162	53,885	75,620	68,929		204,516	210,050	168,659	118,934	.....	43,725	58.2	21.4	79.6	
1912	157,719	105,437	55,100	49,143	52,282		154,836	158,105	101,638	69,729	3,975	27,934	45.0	18.0	63.0	
1911	101,021	90,201	30,212	58,618	10,819		110,661	113,587	95,117	52,509	20,987	21,681	47.4	19.5	66.7	
						Totals	5,259,089	5,553,100	3,240,608	1,896,538	466,810	846,588	36.1	16.1	52.2	

* Merger of Ind. Mut. Lia. Ins. Assn. and Metropolitan Mut. Lia. Ins. Co. with Knickerbocker Mut. Lia. Ins. Co. of N. Y.

f Formerly Central and Western New York Brewers and Maltsters Mutual Insurance Company.

MUTUAL LIABILITY, WORKMEN'S COMPENSATION, AUTOMOBILE INSURANCE COMPANIES, ETC.—*Continued*

FINANCIAL EXHIBIT.						Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS.								
	Total Assets.	Total Liabilities.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over all Li'bilities		Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exp. to Prems
20	415,706	367,534	334,303	18,200	48,172	**Great American Mutual Indemnity Co.** . . .	698,099	723,268	533,603	274.446	.....	258,710	39.3%	37.1%	76.4%
19	241,470	211,362	200,703	9,550	30,108	**a, a c, a l,** 1917.	417,935	423,019	249,330	108,499	624	52,592	25.9	12.6	38.5
18	55,895	45,789	43,875	1,756	10,105	Mansfield, Ohio. F. B. Black, Pres.; H. R. Endly, Sec.	93,394	94,167	49,701	13,326	624	35,751	14.3	38.3	52.6
17	11,284	1,467	556	.....	9,817	Treas. and Mgr.; R. B. Keffer, Ass't. Sec.	1,112	c 11,512	278	.....	.....	278	....	25.0	25.0
						Totals	1,210,540	1,251,966	832,912	396,271	1,248	a 347,331	32.7	28.7	61.4
20	227,937	216,460	118,393	94,846	11,478	**Hardware Mutual Casualty Co.**	311,298	317,015	218,305	73,100	52,215	92,990	23.5	29.9	53.4
19	129,441	120,669	59,468	60,197	8,772	**a c, a l, e, e l, g l, p, p l, t, w o**	134,373	137,044	75,947	25,815	25,093	24,980	19.2	18.6	37.8
18	68,413	51,169	42,927	6,961	17,244	444 Main Street, Stevens Point, Wis. 1913.	82,543	83,684	46,109	18,351	13,932	13,826	22.2	16.9	39.1
17	30,360	28,784	23,332	4,879	1,575	O. P. Schlafer, Pres.; P. J. Jacobs, Sec.-Treas.	47,767	48,918	43,233	24,714	7,876	12,045	51.7	25.2	76.9
16	26,341	16,737	13,799	2,539	9,604		28,941	30,077	30,153	10,968	5,624	7,214	37.9	24.9	62.8
15	26,491	19,183	10,963	1,910	7,308		21,883	28,366	15,185	4,904	4,677	5,604	22.4	25.6	48.0
14	12,549	9,738	9,430	280	2,811		18,933	18,933	6,421	3,078	.....	3,343	16.3	17.7	34.0
						Totals	645,738	664,037	435,353	160,930	109,417	160,002	24.9	24.8	49.7
20	1,871,534	1,463,765	766,365	622,524	407,769	**Integrity Mutual Casualty Co.**	2,553,311	2,592,873	1,721,796	901,714	327,882	490,076	35.3	19.2	54.5
19	1,077,862	791,967	365,119	314,339	285,895	**a, a c, a l, e, e l, g l, h, p l, t, w c, w o**	1,258,718	1,289,328	1,028,509	478,268	197,424	348,863	38.0	27.7	65.7
18	748,134	491,172	222,761	229,018	256,962	220 So. State St., Chicago, Ill. 1911.	834,430	858,169	601,943	282,538	125,144	188,079	33.9	22.5	56.4
17	504,056	350,278	158,313	188,966	153,778	J. C. Adderly, Pres.; W. H. Adderly, Sec.	431,094	444,140	245,392	159,465	62,856	83,100	37.0	19.3	56.3
16	306,365	183,084	67,286	197,084	123,281		242,208	259,345	193,564	83,959	56,583	52,638	34.7	21.7	56.4
15	197,924	75,864	40,425	34,839	122,060		128,703	136,299	101,393	41,048	31,642	28,703	31.9	22.3	54.2
14	157,755	56,369	37,127	18,342	101,386		142,131	147,420	91,478	31,504	43,140	16,834	22.2	11.8	34.0
13	101,547	43,707	29,841	13,841	57,840		109,882	111,796	60,867	21,108	26,190	13,569	19.2	9.9	29.1
12	48,270	35,486	32,037	3,448	12,784		66,678	68,477	20,542	6,658	....	13,884	12.3	20.8	33.1
						Totals	5,767,155	5,907,847	4,065,484	2,006,262	870,861	1,235,746	34.8	21.4	56.2
20	901,449	530,909	106,832	383,423	370,540	**Interboro Mutual Indemnity Ins. Co.** . .	502,069	541,249	384,289	243,809	90,072	50,408	48.6	10.0	58.6
19	760,676	462,800	89,516	341,780	297,877	**a c, a l, w o**	442,082	460,009	419,800	272,694	107,313	39,793	61.7	9.0	70.7
18	711,673	422,057	82,760	309,044	289,615	109 E. 15th Street, New York. 1914.	461,009	482,477	372,136	267,179	74,390	29,621	57.9	6.4	64.3
17	606,125	398,028	66,087	303,377	208,097	Peter Doelger, Pres.; Chas. A. Schultz, Sec.	373,627	391,113	300,000	237,344	35,000	25,712	63.5	6.8	70.3
16	513,276	358,263	62,593	289,690	155,013	E. L. McManus, Jr., Gen. Mgr	352,476	369,905	266,118	204,305	35,294	26,519	58.0	7.5	65.5
15	410,702	244,720	64,274	154,666	165,982		357,081	366,591	202,191	125,098	.....	28,486	35.0	8.0	43.0
14	243,965	184,392	62,857	60,386	59,573		239,423	288,872	47,684	35,948	.....	11,053	15.0	4.6	19.6
						Totals	2,727,767	2,900,816	1,992,218	1,386,377	342,075	211,592	50.8	7.8	58.6
20	522,726	400 741	197,608	199,319	+115,985	**Iowa Mutual Liability Insurance Co.** . . .	603,247	631,231	475,021	205,985	.....	205,985	34.1	34.1	68.2
19	381,821	213,099	119,886	83,389	f 168,721	**a c, a l, bu, dn, d l, e, e l, g l, la, phy, pl, t, w o**	393,666	402,411	279,465	139,003	.....	139,227	35.3	35.4	70.7
18	254,128	122,379	85,286	34,298	f 131,749	Insurance Bld'g, 512 Second Ave., Cedar Rapids, Iowa; 1909.	267,381	271,729	149,329	60,886	.....	87,795	22.8	32.8	55.6
17	131,269	104,608	....	.....	26,661	Dr. R. Lord Pres.; H. L. Nehls, Sec.	168,758	170,678	107,161	38210	.....	68,951	24.0	40.9	64.9
16	67,021	53,440	.....	.....	13,581	J. W. Lovellette, Gen. Mgr.	105,535	106,206	63,212	18,741	.....	44,357	17.8	42.0	59.8
15	26,754	24,092	....	.....	2,662		56,233	56,623	36,340	8,966	.....	27,374	15.9	48.7	64.6
14	14,675	13,013	.....	.....	1,626		19,769	21,911	13,919	2,088	.....	11,831	10.6	59.9	70.5
						Totals	1,614,589	1,651,789	1,124,447	473,879	.....	585,520	29.3	36.3	65.6

920	7,427,304	6,395,452	2,123,938	3,626,732	1,031,852	**Liberty Mutual Insurance Company**	6,503,096	6,754,204	5,128,606	2,741,472	1,584,024	793,178	42.9	12.3	54.4
919	5,889,829	5,075,436	1,744,658	2,967,471	814,393	a, ac, a l, e, e l, g l, p l, t, w o	5,156,338	5,344,898	3,719,265	1,727,945	1,330,631	592,349	33.5	11.5	45.0
918	4,353,355	3,640,452	1,222,389	2,110,033	712,903	210 Lincoln Street, Boston, Mass. 1912.	3,653,036	3,764,295	2,147,102	1,092,878	698,677	350,261	29.9	9.6	39.5
917	2,730,287	2,203,366	970,052	1,041,731	526,922	Walter S. Bucklin, Pres.; Clark E. Woodward, Sec.	2,434,027	2,506,311	1,550,662	781,091	606,956	160,128	32.1	6.5	38.6
916	1,814,423	1,388,772	587,825	757,570	425,651		1,337,309	1,391,123	904,227	501,896	277,639	124,522	37.5	9.3	46.8
915	1,320,253	935,713	412,713	496,762	384,540		903,337	947,605	689,746	347,151	248,632	93,744	38.4	10.4	48.8
914	1,058,511	694,689	368,157	205,876	358,822		817,569	852,288	666,638	253,048	273,009	140,145	30.9	17.1	48.0
913	854,043	598,490	392,724	191,609	255,562		706,628	733,023	439,362	167,405	137,535	134,492	23.7	19.0	42.7
912	563,925	436,409	357,938	69,825	127,516		619,257	625,207	64,906	25,625	2,307	36,974	4.1	6.0	10.1
						Totals	22,130,594	22,921,454	15,310,516	7,638,511	5,163,890	2,425,723	34.5	11.0	45.5
920	970,678	724,164	189,201	457,432	246,514	**Lumber Mutual Casualty Ins. Co. of New York.**	992,061	1,011,085	699,851	373,449	75,390	245,407	37.6	24.7	62.3
919	645,625	490,734	157,574	281,771	154,892	a c, a l, e, g l, p l, w o	606,475	618,915	405,433	183,317	71,228	144,439	31.0	23.7	54.7
918	424,585	273,586	97,717	149,558	150,998	66 Broadway, New York. 1914.	357,787	364,076	241,067	108,450	47,942	89,714	26.7	25.1	49.8
917	246,453	178,829	59,870	94,727	67,624	Maurice E. Preisch, Pres.; Eugene F. Perry, V.-P. and Mgr.; Thomas H. Silver, Sec.	232,843	236,458	157,921	93,569	11,488	51,795	42.0	23.5	65.5
916	161,497	125,963	40,530	78,887	35,534		159,218	161,742	108,600	66,358	6,870	35,372	41.7	22.2	63.9
915	100,787	77,726	39,809	34,711	23,061		119,479	120,697	71,575	26,226	12,150	32,527	22.5	27.2	49.7
914	49,875	43,730	31,457	12,273	6,145		75,269	75,409	23,944	4,055	.....	15,630	5.4	20.8	26.2
						Totals	2,565,252	2,608,382	1,708,420	856,599	223,609	614,884	33.4	24.0	57.4
920	1,165,683	858,363	440,907	353,348	306,320	**Lumbermens Mutual Casualty Co.**	1,526,628	1,549,447	1,056,406	583,512	139,162	333,726	38.2	21.9	60.1
919	679,772	475,281	214,407	165,307	*204,491	a c, a l, e l, g l, t, w o	777,137	790,784	507,397	248,870	82,751	175,777	32.0	22.6	54.6
918	396,693	243,685	115,548	111,056	153,008	11 So. La Salle St., Chicago, Ill. 1912.	446,387	455,612	296,614	148,473	39,985	108,157	33.3	24.2	57.5
917	238,122	145,225	87,465	44,039	92,897	James S. Kemper, Pres. and Mgr. E. E. Hooper, Sec.	319,312	323,717	227,573	141,972	10,905	74,701	44.5	23.4	67.9
916	158,126	102,863	59,314	30,878	55,263		236,162	229,706	202,234	116,841	24,847	60,546	51.6	26.8	78.4
915	130,344	91,165	60,274	24,974	39,179		168,358	171,058	152,504	67,232	31,982	53,240	40.0	31.6	71.6
914	96,119	77,583	43,667	29,016	18,536		141,955	142,990	102,509	30,292	19,117	52,025	21.3	36.6	57.9
913	54,966	44,424	36,035	5,657	10,542		71,098	71,556	45,032	9,744	4,802	30,486	13.7	42.9	56.6
						Totals	3,677,037	3,734,872	2,590,274	1,346,992	353,551	888,658	36.6	24.2	60.3
920	27,905	17,985	.....	17,985	9,920	**Master Plumbers, Limited, Mutual Liability Co.**	29,176	30,087	23,450	6,143	12,914	4,393	21.1	15.1	36.2
919	21,314	13,686	.....	.....	7,628	Milwaukee, Wis. 1911.	17,031	17,747	13,123	4,636	10,466	3,020	27.3	17.7	44.9
918	21,525	13,675	.....	13,675	7,850	Jacob Schuh, Pres.; Chas. Pelunek, Sec.	15,518	16,150	15,106	3,640	.....	2,650	23.5	17.1	40.6
917	19,664	13,659	.....	13,659	6,005		20,490	20,906	14,847	4,589	7,243	2,910	22.4	14.2	36.6
916	14,573	5,628	.....	5,628	8,945		13,602	14,073	15,063	4,372	8,731	1,960	31.9	14.3	46.2
915	15,394	3,383	.....	3,379	12,011		14,214	14,626	12,777	4,997	6,015	2,062	33.0	14.5	47.5
914	13,399	7,343	.....	7,343	6,056		15,580	15,887	14,339	6,118	6,049	2,021	39.3	13.0	52.3
913	11,838	6,134	.....	6,027	5,704		13,291	13,581	9,142	3,145	3,969	2,028	23.5	15.1	38.6
912	7,401	2,447	1,227	824	4,954		10,332	10,242	2,774	317	.....	2,457	3.1	24.0	27.1
						Totals	149,304	153,229	125,521	37,657	55,540	23,510	25.2	15.7	40.9
920	258,616	182,587	106,377	53,005	76,029	**Merchants Mutual Automobile Liability Co.**	308,570	307,656	223,152	147,643	.....	75,509	48.6	24.9	73.5
919	170,660	145,461	87,472	44,097	25,198	a c, a l, p l	225,521	228,177	148,390	71,509	.....	77,381	31.7	34.3	66.0
918	91,789	87,418	65,569	19,873	4,371	168 Franklin St., Buffalo, N. Y. 1917.	117,210	117,664	26,050	12,334	.....	13,715	10.5	11.7	22.2
917	.....	.....	.....	.....	.....	J. R. Young, Pres. and Gen. Mgr. Owen B. Augspurger, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
916	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
						Totals	646,301	653,497	398,092	231,486	.....	166,605	35.8	25.8	61.6

* In addition company has reserve for conting. of $65,000. † Decrease in surplus due to to changes in reserve system. c Incl. $10,400 increase to capital. d Incl. $100,000 permanent fund.

MUTUAL LIABILITY AND WORKMEN'S COMPENSATION COMPANIES—*Continued.*

	FINANCIAL EXHIBIT.						INCOME AND DISBURSEMENTS.									
	Total Assets.	Total Liabilities.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over all Li'bilities	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Prem.	Losses & Manag't Exps. to Prems.
920	2,373,564	1,362,221	735,680	313,281	g1,011,342	**Michigan Mut. Liability Co.**	2,340,544	2,382,777	1,776,801	1,030,617	304,026	432,332	44.0%	18.5%	62.5%
919	1,725,245	1,095,531	631,508	232,929	629,715	a, ac, al, e, el, gl, h, ia, la, pl, t, wo	1,492,739	1,525,577	1,084,479	704,262	135,200	234,013	47.2	15.7	62.9
918	1,155,192	710,038	423,039	174,830	445,153	Real Estate Exchange Building, Detroit, Mich. 1912.	1,109,815	1,128,429	607,535	477,220	3,845	123,306	43.0	11.1	54.1
917	533,735	450,984	303,050	142,153	82,751	P. W. A. Fitzsimmons, Pres. and Mgr.; Clarance Hatch, Sec.	756,198	773,809	493,704	405,510	443	85,646	53.6	11.3	64.9
916	282,821	212,767	132,379	78,168	70,054		435,571	460,902	390,872	292,231	4,436	66,228	67.1	15.2	82.3
915	139,003	74,749	26,715	48,034	64,254		235,457	239,377	232,628	175,998	2,695	53,935	74.7	22.9	97.6
914	133,760	68,296	24,796	43,500	65,464		187,240	190,347	130,998	37,588	73	43,337	46.8	23.1	69.9
913	74,573	39,575	31,576	8,000	35,003		149,414	150,470	90,757	63,311	.....	26,163	42.4	17.5	59.9
912	16,799	14,806	12,589	2,217	1,993		32,995	33,076	15,122	8,589	.....	6,533	26.0	19.8	45.8
						Totals	6,740,173	6,884,764	4,822,896	3,245,335	450,718	1,071,493	48.1	15.9	64.0
920	78,228	72,266	59,733	8,510	5,961	**The Mid-West Insurance Company**	151,613	170,994	147,181	62,082	.....	82,177	41.1	54.4	95.5
919	53,919	50,261	41,542	7,227	3,658	ac, al, at, af, aco, to (See footnote) 1916.	93,448	113,605	76,569	36,631	151	39,077	39.2	41.8	81.0
918	16,069	10,047	5,100	.....	6,022	209 No. Lawrence Ave. Wichita, Kan. Thad. L. Hoffman,	46,270	61,931	45,862	14,714	.....	30,566	31.8	66.0	97.8
917	10,123	6,466	1,150	.....	3,656	Pres.; J. B. Henderson, Sec., Treas., and Gen. Mgr.	24,266	27,581	17,458	5,810	.....	11,648	23.9	48.0	71.9
						Totals	315,597	374,021	287,070	119,237	151	163,468	37.8	51.8	89.6
920	155,514	62,779	37,362	20,897	92,735	**New York Printers and Bookbinders Mut. Ins. Co.**	116,175	119,908	63,512	35,936	13,797	13,779	30.9	11.9	42.8
919	100,752	46,509	22,645	20,227	54,244	wo	69,089	71,624	48,764	25,628	10,605	12,487	37.1	18.1	55.2
918	78,555	35,824	21,278	11,646	42,732	147 4th Ave., New York. 1914.	58,786	60,279	34,171	18,395	3,967	11,810	31.3	20.1	51.4
917	51,924	33,102	18,607	12,383	18,822	J. W. Bothwell, Pres.; J. J. Lauben, Sec.	40,237	41,224	25,350	13,972	3,290	8,088	34.7	20.1	54.8
916	36,005	24,903	15,180	8,950	11,102	C. F. Von Dreusche, Mgr.	30,710	31,757	20,630	12,450	.....	8,180	40.5	26.6	67.1
915	26,246	20,388	15,503	4,290	5,858		21,704	22,203	15,473	3,573	.....	11,900	16.5	54.8	71.3
914	19,504	17,375	14,107	1,441	2,129		26,739	26,978	7,076	464	.....	6,612	1.7	24.7	26.4
						Totals	363,440	373,973	214,976	111,418	31,659	72,856	30.7	20.0	50.7
920	5,817,774	3,777,505	568,567	3,176,543	2,040,269	**Security Mutual Casualty Co.**	3,015,769	3,266,979	2,470,553	578,104	1,771,867	120,173	19.2	4.0	23.2
919	5,061,096	3,087,802	537,315	2,535,409	1,973,295	ac, al, e, el, pl, wo	3,005,938	3,141,673	r1,215,580	521,663	597,308	96,610	17.4	3.2	20.6
918	3,234,199	1,932,222	562,419	1,329,304	1,301,977	3236 So. Michigan Ave., Chicago, Ill. 1913.	1,963,841	2,016,279	390,514	327,305	.....	63,210	16.7	3.2	19.9
917	1,539,744	1,070,998	418,757	640,901	468,746	Edwin L. Ward, Pres.; G. L. Mallery, V.-P. and Gen.	1,076,582	1,121,168	671,696	270,094	366,625	34,977	25.1	3.2	28.3
916	1,139,545	908,945	296,349	603,296	230,600	Mgr.; Henry Veeder, Sec.	665,940	701,205	453,415	201,405	222,775	29,235	30.2	4.4	34.6
915	884,456	729,824	262,852	453,282	154,632		550,770	575,195	436,718	146,354	262,626	27,738	26.6	5.0	31.6
914	730,565	609,907	306,333	274,571	120,658		632,302	650,071	381,011	124,769	234,617	21,625	19.7	3.4	23.1
913	462,040	353,476	234,946	112,425	108,565		469,891	469,891	9,736	3,194	.....	6,542	.7	1.4	2.1
						Totals	11,381,033	11,942,461	6,029,223	2,172,888	3,455,818	6,400,119	19.1	3.5	22.6

1920	1,970,239	1,420,201	250,718	944,130	550,038	**Texas Employers Insurance Ass'n.**	2,825,857	2,898,379	2,162,825	1,163,607	727,622	271,506	41.2	9.6	50.8
1919	1,487,048	878,200	157,599	595,948	608,848	w o	1,672,752	1,730,587	1,295,474	740,222	399,386	155,866	44.3	9.3	53.6
1918	927,174	558,939	109,551	343,906	368,236		936,458	962,066	642,777	371,124	175,258	96,394	39.6	10.3	49.9
1917	563,948	335,565	79,889	239,564	228,338	Interurban Bldg., Dallas, Tex. 1913.	623,631	634,208	398,435	250,260	78,861	64,314	40.1	10.3	50.4
1916	291,683	175,687	65,316	104,583	116,001	W. B. Head, Pres.; Homer R. Mitchell, Sec. and Gen. Mgr.	333,875	339,542	226,359	186,946	11,132	28,281	56.0	8.5	64.5
1915	138,252	79,700	27,892	49,021	58,552		184,324	195,176	111,585	88,509	.....	23,076	47.9	12.5	60.4
1914	60,818	42,705	27,272	13,963	18,113		70,188	75,921	16,554	3,059	.....	8,515	11.5	12.1	23.6
						Totals	6,647,585	6,835,879	4,849,029	2,808,817	1,392,259	647,952	42.3	9.7	52.0
1920	2,144,296	1,630,270	579,405	930,968	514,026	**Utica Mutual Insurance Company ‡**	1,753,400	1,803,138	1,295,763	766,602	339,074	190,087	43.7	10.8	54.5
1919	1,498,064	1,123,067	494,246	556,631	368,997	a c, a l, e, e l, l a, p l, t, w o	1,201,820	1,243,847	815,351	396,966	274,273	144,090	33.0	12.0	45.0
1918	1,051,778	797,983	374,679	373,338	253,795		924,547	946,287	545,660	266,035	178,767	100,858	28.8	10.9	39.7
1917	725,153	505,364	229,810	238,078	174,793	239 Genesee Street, Utica, N. Y. 1914.	573,690	629,792	248,885	184,583	15,912	48,390	32.2	8.4	40.6
1916	302,153	262,182	118,757	137,158	39,971	D. DeW. Smyth, Pres.; John L. Train, Sec. and Gen. Mgr.	268,007	274,690	189,280	112,327	37,505	39,448	41.9	14.7	56.6
1915	177,800	138,636	89,068	41,900	39,164		151,488	155,302	87,783	36,898	20,744	30,141	24.4	19.9	44.3
1914	110,017	95,944	75,557	18,195	14,073		133,359	134,421	25,188	7,389	.....	17,859	5.5	13.4	18.9
						Totals	5,006,311	5,187,377	3,207,910	1,770,760	866,275	570,873	35.4	11.4	46.8
1920	1,027,184	632,797	30,145	557,539	394,388	**Utilities Mutual Insurance Co.**	707,884	738,811	411,130	188,260	99,822	119,223	26.6	16.8	43.4
1919	703,092	386,386	26,837	330,551	316,706	ac, a l, p l, t, w o	472,134	492,658	273,621	149,687	33,376	90,208	31.7	19.1	50.8
1918	463,887	219,862	25,155	174,046	244,024		309,483	325,196	256,798	97,556	112,119	47,122	31.5	15.2	46.7
1917	384,726	236,237	24,083	141,211	148,489	5 Nassau Street, New York. 1914.	262,247	275,368	148,054	24,996	75,597	47,461	9.5	18.1	27.6
1916	259,125	136,548	17,427	75,231	122,577	H. L. Mann, Pres.; C. E. Morrison, Vice-Pres. and Gen. Mgr.; C. H. B. Chapin, Sec.	162,474	169,589	89,055	54,365	941	33,749	33.4	20.8	54.2
1915	170,813	122,974	57,838	29,093	47,839		122,592	127,479	34,806	19,616	31,235	33,955	16.0	27.7	43.7
1914	125,963	91,514	75,411	12,304	34,449		150,321	151,681	19,265	2,213	.....	13,893	1.5	9.2	10.7
						Totals	2,187,635	2,280,732	1,232,729	536,693	353,090	385,611	24.5	17.6	42.1
1920	446,736	284,637	202,473	61,359	162,099	**Western Automobile Insurance Company**	527,923	538,512	430,875	186,617	.....	241,381	35.3	45.7	81.0
1919	334,785	199,448	127,882	55,575	135,337	a c, a l	435,172	443,385	326,245	131,430	.....	186,806	30.2	42.9	73.1
1918	223,517	108,312	.....	.....	115,205		237,065	292,411	210,691	88,801	.....	120,128	30.9	41.8	72.7
1917	150,757	60,718	.....	.....	90,038	First and National Avenue, Fort Scott, Kan. 1911.	233,521	235,487	183,417	83,473	.....	99,944	35.7	42.8	78.5
1916	91,494	37,820	.....	.....	53,674	W. E. Brooks, Pres.; Oscar Rice, Sec. & Gen. Mgr.	160,348	161,586	124,790	61,768	.....	63,022	38.4	39.2	78.5
1915	59,555	26,800	.....	.....	32,755		124,368	125,016	104,319	31,389	.....	72,930	25.2	58.7	83.9
1914	39,954	11,616	.....	.....	28,338		57,959	58,032	45,613	16,338	.....	29,275	28.2	50.5	78.7
						Totals	1,827,356	1,854,429	1,425,950	599,816	.....	813,486	32.8	44.5	77.3
1920	308,348	198,695	70,348	118,390	109,652	**Wisconsin Mutual Liability Co.†**	471,360	480,713	377,639	219,427	79,444	78,350	46.6	16.6	63.2
1919	214,198	133,444	56,447	61,937	80,754	group a, and h, w o	316,876	323,229	231,914	148,298	24,634	58,982	46.8	18.6	65.4
1918	126,556	95,410	40,437	52,969	31,146		242,098	245,000	192,998	138,073	.....	41,614	56.9	17.2	74.1
1917	78,208	64,116	26,674	37,311	13,552	101 Broadway, Milwaukee, Wis. 1913.	123,874	123,874	125,496	103,082	.....	21,986	83.2	17.8	101.0
1916	66,789	62,618	36,186	25,865	4,169	R. T. Hazelwood, Pres.; R. B. Roehr, Sec.	113,513	115,428	101,121	79,836	.....	19,841	70.3	17.5	87.8
1915	50,324	44,027	29,420	13,912	6,297		74,813	75,808	68,344	50,425	.....	17,919	67.4	23.6	91.8
1914	42,702	33,276	26,309	6,932	9,426		66,886	66,206	34,874	25,732	.....	9,142	38.5	13.7	52.2
1913	11,595	11,595	8,386	3,108	.....		20,503	20,503	8,307	5,295	.....	3,012	25.8	14.7	40.5
						Totals	1,430,523	1,449,761	1,140,693	770,168	104,078	250,876	53.8	17.5	71.3

a t, auto theft; *a f*, auto fire; *a co.* auto collision; *to*, tornado.

† Formerly Workmens Compensation Mutual Liability Co. name changed Feb. 1, 1919.

‡ Formerly Utica Mutual Compensation Ins. Corp.;

g Includes guar. reserve fund of $231,969.

r Includes $597,308 unabsorbed premiums refunded.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES NOT INCLUDED IN THE FOREGOING EXHIBIT

Stock Casualty, Surety and Miscellaneous Companies Not Included in the Foregoing Exhibit

Name and Date of Organization of Company and Names of Officers.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes)	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
Afro-American Industrial Insurance Co., Jacksonville, Fla.	1920	25,000	60,629	52,045	8,584	476,761	476,761	230,535	.....	.....	.....
	1919	20,000	33,704	30,311	3,394	327,755	327,755	157,694	.....	.....	.....
	1918	10,000	29,488	24,458	5,031	106,690	106,690	49,808	.....	.....	.....
	1917	10,000	32,445	25,643	6,802	85,908	85,908	21,762	.....	.....	.....
Alta Friendly Society, 1622 Arch St., Philadelphia, Pa.....1909 F. X. Quinn, Pres.; T. B. C. Jones, Sec.	1920	150,000	709,311	166,766	542,545	415,204	447,426	182,740	31,500	198,018	423,904
	1919	150,000	689,637	164,544	525,093	389,823	422,228	155,271	9,000	201,747	388,676
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	150,000	614,848	476,163	138,685	356,634	388,759	180,232	190,000	226,554	596,786
	1916	25,000	679,198	327,897	351,301	326,313	355,190	170,176	5,000	134,251	309,427
	1915	25,000	631,342	319,261	312,081	309,166	336,805	170,980	2,500	123,945	297,425
	1914	25,000	614,275	300,756	313,519	319,522	347,680	189,112	5,000	126,551	320,663
	1913	25,000	582,471	296,545	285,926	331,148	367,081	172,837	5,000	138,903	316,740
	1912	25,000	547,884	284,406	263,478	323,777	347,419	161,638	5,000	136,363	303,001
	1911	25,000	506,009	271,111	234,898	310,014	314,679	153,448	28,000	132,990	315,256
American Guaranty Co., **a c, a l, ba, bu, f, s,** Columbus, O. .....1912. John L. Hamilton, Pres.; E. J Johnson, Sec.; John L. Hamilton, Jr., Ass't. Sec.	1920	215,000	373,732	347,936	25,796	182,887	212,782	85,810	.....	125,113	218,479
	1919	215,000	374,334	351,767	22,567	141,205	160,991	69,507	.....	108,064	185,546
	1918	215,000	393,360	380,943	12,417	190,033	207,363	75,226	.....	126,349	203,848
	1917	215,000	386,888	344,739	42,149	198,489	212,920	54,203	.....	102,410	157,612
	1916	215,000	343,371	299,229	44,142	143,978	155,319	24,002	.....	84,052	108,132
	1915	215,000	299,854	253,676	46,178	66,865	87,381	3,450	.....	65,729	69,179
	1914	215,000	282,049	239,554	42,495	40,313	56,406	—1,596	.....	44,599	43,003
	1913	215,000	268,909	223,380	45,529	12,193	62,351	2,754	.....	24,931	27,635
	1912	205,000	225,224	205,913	19,311	1,826	23,921	.....	.....	5,434	5,434
American Liability Company, **a, h,** Indianapolis, Ind., Executive Offices, Cincinnati, O.....1910. J. Ambrose Johnston, Pres.; C. H. Sanders, Sec.	1920	100,000	121,083	103,327	17,756	63 587	68,358	20,770	.....	53,714	74,484
	1919	100,000	126,442	107,749	18,693	57,554	60,956	20,560	.....	40,545	61,293
	1918	100,000	121,391	109,137	12 255	60,503	68,562	24,261	.....	41,285	74,476
	1917	100,000	125,028	109,366	15,662	66,290	70,492	25,630	.....	40,402	67,928
	1916	100,000	123,246	109,073	14,173	53,364	57,906	22,580	.....	33,662	56,377
	1915	100,000	123,185	109,011	14,174	52,217	56,282	18,849	.....	34,126	53,911

	1914	100,000	121,239	107,440	13,799	50,128	54,394	19,422	.....	33,775	53,468
	1913	100,000	121,203	106,240	14,963	33,495	g 60,088	14,913	.....	29,336	45,414
	1912	100,000	114,465	106,827	7,638	27,774	35,383	12,134	.....	27,775	39,910
	1911	103,550	116,684	109,330	7,354	18,858	29,203	6,959	.....	25,623	33,962
AMERICAN NATIONAL INSURANCE CO., Casualty Branch, **a, h, l,** Galveston, Tex.*.....1905. W. L. Moody, Jr., Pres.; W. J. Shaw, Sec.	1920	500,000	9,305,365	8,577,364	728,001	595,046	595,046	218,356	.....	315,138	533,494
	1919	250,000	7,325,499	6,568,035	757,464	456,016	486,016	156,623	.....	281,951	439,453
	1918	250,000	6,004,329	5,312,472	691,857	402,855	402,855	175,037	.....	229,526	404 565
	1917	250,000	5,206,754	4,333,113	873,641	317,279	317,279	129,764	.....	140,599	279,122
	1916	250,000	4,366,055	3,647,357	688,698	261,791	261,804	137,619	.....	113,143	253,976
	1915	250,000	3,584,070	2,995,992	588,078	197,770	197,770	97,347	.....	89,439	187,750
	1914	250,000	3,059,392	2,473,688	585,704	377,804	377,952	139,921	.....	108,153	248,863
	1913	250,000	2,540,555	1,994,598	545,957	501,725	502,149	146,691	.....	135,493	282,730
	1912	250,000	1,846,182	1,561,485	284,697	156,424	156,424	146,124	.....	82,825	228,950
	1911	150,000	1,384,137	1,133,784	250,353	357,690	357,690	118,657	.....	99,809	219,389
AMERICAN OLD LINE INSURANCE CO., **a, h,** Lincoln, Neb., 1903; reorganized on stock basis 1915. W. A. Rankin, Pres.; M. D. Hatch, Sec.	1920	150,000	343,040	290,832	52,208	174,646	225,118	51,827	.....	100,300	209,306
	1919	100,000	280,326	238,871	41,455	185,128	200,507	69,486	.....	128,051	197,538
	1918	100,000	275,585	232,625	42,960	163,653	178,390	56,349	.....	100,073	172,140
	1917	100,000	269,473	236,616	32,857	176,263	191,189	47,076	25,000	102,399	192,685
	1916	100,000	276,026	211,521	64 505	154,199	168,732	39,695	43,635	89,566	172,896
	1915	100,000	279,722	221,594	58,128	167,916	176,709	48,837	.....	102,101	157,119
BANKERS ACCIDENT INSURANCE CO., **a, h,** Des Moines, Ia., 1893; reorganized on stock basis July, 1914. F. L. Miner, Pres.; E. C. Budlong, Vice-Pres. and Agency Mgr.; J. A. Kizer, Sec.	1920	100,000	395,380	378,649	16,731	607,075	621,110	274,879	12,000	292,611	579,490
	1919	100,000	362,243	331,939	30,304	531,577	541,535	219,995	.....	252,978	472,974
	1918	100,000	293,894	276,633	17,261	404,448	414,105	194,772	12,000	218,522	425,404
	1917	100,000	290,481	254,128	36,353	380,028	388,986	167,487	10,000	199,937	377,564
	1916	100,000	268,164	234,050	34,114	361,052	371,990	158,809	8,000	182,767	351,413
	1915	100,000	243,680	215,816	27,864	350,229	358,849	136,016	3,500	173,297	312,813
	1914	100,000	218,399	200,870	17,529	338,216	341,002	135,141	.....	178,032	313,173
	1913	.....	85,615	18,500	67,115	312,092	313,753	134,581	.....	164,453	299,034
	1912	.....	76,757	18,798	57,959	270,939	273,207	117,034	.....	146,438	263,472
	1911	.....	72,464	17,870	54,594	250,078	285,311	115,510	.....	159,536	275,046
	1910	.....	59,515	13,209	46,306	274,684	276,492	110,673	.....	163,685	274,358
BANKERS CASUALTY CO., **a, h,** Wilmac Bldg., Minneapolis, Minn., 1906; reorganized on stock basis 1914. R. B. Beson, Pres.; S. L. Beson, Sec.	1920	101,250	312,247	344,091	—31,744	361,589	406,261	147,237	.....	199,597	346,834
	1919	135,000	293,196	321,835	—28,639	364,762	404,152	161,013	6,035	224,938	391,965
	1918	135,000	286,821	254,866	31,955	316,123	339,170	134,220	22,663	171,243	328,380
	1917	125,505	261,736	219,548	42,189	284,119	321,324	116,565	17,926	147,301	293,776
	1916	100,000	204,388	155,594	48,794	186,679	209,589	62,736	16,504	123,415	206,994
	1915	100,000	211,601	131,977	79,624	97,706	118,118	31,066	11,246	68,899	113,179
	1914	100,000	207,425	119,653	87,772	64,847	b 205,951	26,492	.....	52,304	c 136,550

* Capital, assets, liabilities and surplus include life branch. *b* Includes **$125,118** paid in to surplus. *c*] Includes **$57,754** commission on sale of capital stock.
g Includes **$21,414** from capital to surplus. — Return premiums or reinsurance exceed losses paid.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
BANKERS DEPOSIT GUARANTY & SURETY CO., **b a, f, s,** 700 Kansas Ave., Topeka, Kan.....1910. E. E. Ames, Pres.; John T. Morrisey, Sec. and Mgr.	1920	318,250	552,894	356,291	196,603	53,807	74,651	9,723	25,460	37,580	72,793
	1919	318,250	545,335	355,132	190,203	50,946	69,799	151	25,460	33,864	59,475
	1918	318,250	527,266	341,076	186,191	43,310	68,274	6,719	35,008	25,654	67,380
	1917	318,250	526,372	340,281	186,073	41,293	65,574	5,214	19,095	23,071	47,380
	1916	318,250	508,160	338,517	169,643	38,218	61,135	1,647	19,095	20,992	42,317
	1915	318,250	489,342	337,000	152,342	35,830	58,012	.....	.....	.....	40,087
	1914	318,600	471,785	319,436	152,349	34,164	55,094	804	.....	.....	19,364
	1913	318,000	435,456	355,117	100,339	32,509	51,782	.....	.....	17,492	17,492
	1912	316,250	399,416	334,296	65,120	34,580	52,108	739	.....	21,953	22,692
BANKERS HEALTH AND LIFE INSURANCE CO., 610 Grand Building, Macon, Ga., 1904; reorganized on stock basis in 1918. P. L. Hay, Pres.; Roy W. Crockett, Sec.	1920	25,000	122,219	108,575	13,644	701,979	723,156	367,518	.....	335,440	712,167
	1919	25,000	108,824	98,358	10,466	578,305	582,171	261,025	.....	.....	555,107
	1818	25,000	79,477	71,774	7,703	397,250	470,754	174,189	.....	210,719	384,908
BOSTON CASUALTY CO., **s a, h,** 44 Bronefield St., Boston; reincorporated as stock company 1912. Lindsay S. Jones, Pres.; J. Kelso Mairs, Sec. L. Scott Roe, Treas.	1920	100,000	158,940	125,417	33,523	115,792	121,795	45,675	7,000	64,976	117,051
	1919	100,000	153,687	121,492	32,195	84,575	90,087	38,539	6,000	44,599	92,304
	1918	125,000	146,080	151,306	—5,226	66,659	72,221	35,144	5,000	35,467	76,266
	1917	125,000	151,854	142,434	9,419	61,541	67,063	28,639	5,000	32,491	67,796
	1916	125,000	153,339	143,339	10,000	51,265	57,012	25,869	.....	30,955	57,152
	1915	125,000	151,514	142,304	9,210	41,213	47,075	18,160	2,500	29,969	50,678
	1914	125,000	151,722	139,032	12,690	36,966	52,948	11,771	4,844	26,024	65,201
	1913	100,000	145,042	133,134	11,908	19,418	45,503	4,430	2,000	22,313	28,793
	1912	100,000	123,130	106,758	16,372	7,807	38,894	1,107	.....	11,772	12,879
BROTHERHOOD ACCIDENT COMPANY, **a, h,** 294 Washington St., Boston, Mass., 1892; reorganized on stock basis 1911. Charles S. Farquhar, Pres.; Jay B. Crawford, Sec.; Chas. S. Powell, Gen. Mgr.	1920	100,000	327,769	223,644	104,125	370,396	381,762	186,539	10,000	174,696	371,235
	1919	100,000	319,098	217,005	102,093	301,516	312,374	165,125	10,000	130,952	306,077
	1918	100,000	314,231	212,155	102,075	281,341	291,878	165,641	10,000	97,593	273,234
	1917	100,000	293,827	190,387	103,440	278,353	287,506	157,913	10,000	97,492	265,405
	1916	100,000	279,606	189,270	90,336	270,283	278,663	162,201	10,000	91,124	264,125
	1915	100,000	262,767	187,507	75,260	257,392	265,313	157,137	10,000	79,221	246,358
	1914	100,000	243,630	185,262	58,368	253,198	258,849	143,971	10,000	76,918	230,889
	1913	100,000	212,744	176,048	36,696	238,968	245,844	145,084	10,000	74,553	229,636
	1912	100,000	197,666	166,401	31,389	217,346	222,827	133,474	10,000	71,262	214,903
	1911	100,000	189,181	169,768	19,413	149,941	152,851	85,521	5,000	50,446	135,966

BUSINESS MEN ASSURANCE CO. OF AMERICA,† Gates Bldg.; Kansas City, Mo.....1909 C. S. Jobes, Pres.; W. T. Grant, Sec.	1920	150,000	1,116,947	1,024,788	92,159	1,786,859	1,931,055	836,065	.....	325,807	1,532,331
CAPITAL CITY SURETY CO., f, s, 462 Broadway, Albany, N. Y.....1912. John J. Ryan, Pres.; Frank P. Dolan, Sec.	1920	100,000	214,412	123,746	90,666	3,626	15,125	16,083	20,000	49,467	104,658
	1919	100,000	299,681	206,100	93,581	129,026	142,656	26,587	15,000	47,020	107,881
	1918	100,000	305,573	223,212	82,361	79,798	101,622	34,292	12,000	38,444	84,736
	1917	100,000	279,032	211,150	67,882	93,581	131,156	45,659	12,000	84,470	142,443
	1916	100,000	301,133	231,325	69,808	125,358	136,978	21,620	10,000	98,336	130,331
	1915	100,000	296,856	217,984	78,872	119,057	129,851	19,026	12,000	75,704	106,730
	1914	100,000	272,056	196,516	75,540	124,368	133,187	31,429	12,000	62,259	105,713
	1913	100,000	240,930	193,104	47,826	126,525	137,611	25,047	12,000	104,615	142,213
	1912	100,000	245,506	191,034	54,471	121,380	171,435	.....	.....	27,074	27,074
CAPITAL LIVE STOCK, 717 Mills Bldg., Topeka, Kan.....1916. J. C. Mohler, Pres.; T. B. Elliott, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	239,700	508,453	355,839	152,614	237,809	276,287	104,958	9,200	108,789	245,695
	1918	230,500	469,372	304,333	165,039	153,170	204,139	55,297	.....	98,255	153,595
	1917	200,000	383,640	226,122	157,517	45,571	254,894	12,509	.....	65,007	77,516
CAROLINA LIFE INSURANCE CO.* ‡¶ a, h, l, 1626 Main St., Columbia, S. C. (Accident and Health Dept.) 1902; reorganized on stock basis 1912. P. H. Haltiwanger, Pres.; A. H. Kohn, Sec. and Treas.	1920	100,000	302,960	296,121	6,839	1,265,869	1,324,126	590,350	.....	691,430	1,281,780
	1919	100,000	258,704	252,209	6,495	1,026,196	1,040,828	391,404	.....	602,252	993,656
	1918	100,000	201,017	199,849	1,167	607,940	630,148	250,233	32,500	355,774	638,567
	1917	75,000	186,806	153,101	33,705	421,316	433,938	154,130	7,500	231,257	392,897
	1916	75,000	143,448	126,016	17,432	359,645	368,507	137,113	6,000	205,635	348,968
	1915	75,000	133,183	123,625	9,558	308,395	319,882	123,583	.....	176,656	307,799
	1914	75,000	112,559	105,110	7,449	315,885	343,037	115,452	.....	191,670	311,044
	1913	75,000	103,996	99,164	4,832	264,151	274,742	86,262	.....	157,846	281,411
	1912	50,000	74,942	61,944	12,998	213,632	219,742	68,375	.....	126,445	226,175
CENTRAL LIVE STOCK INSURANCE CO., Kankakee, Ill.....1914. L. G. Spies, Pres.; M. M. Beebe, Sec.	1920	58,072	85,566	73,671	11,895	35,756	40,374	16,700	.....	17,479	34,179
	1919	57,972	80,977	73,260	7,717	35,262	39,169	14,502	.....	18,843	33,843
	1918	57,647	75,285	71,839	3,446	31,921	35,444	12,132	.....	16,670	28,802
	1917	55,936	66,405	68,779	—2,374	33,268	36,024	19,670	.....	17,737	37,406
	1916	53,280	54,912	67,443	—12,531	27,198	29,317	12,840	4,000	14,019	30,859
	1915	52,414	55,861	60,457	—4,596	15,581	18,086	5,874	.....	11,261	17,135
	1914	50,000	51,108	50,762	346	1,524	1,524	381	.....	8,657	9,038
CLOVERLEAF LIFE AND CASUALTY CO.,* a, h, 306 East State Street, Jacksonville, Ill.....1911. F. H. Rowe, Pres.; R. Y. Rowe, Sec.	1920	200,000	575,476	544,311	31,165	912,109	1,110,230	322,600	.....	574,813	902,144
	1919	200,000	509,518	465,816	43,702	595,824	622,102	179,912	.....	415,331	598,571
	1918	125,000	166,926	146,726	20,200	412,481	441,563	126,402	6,250	285,989	444,489
	1917	125,000	169,978	145,856	24,123	338,173	344,321	123,520	.....	215,879	349,098
	1916	125,000	172,482	144,774	27,708	279,252	286,175	116,171	.....	168,404	286,424
	1915	125,000	174,743	140,943	33,800	185,470	192,035	69,282	.....	115,443	185,464
	1914	100,000	121,107	104,988	16,119	146,631	158,021	52,189	7,499	107,367	167,055
	1913	100,000	137,223	104,886	32,337	125,684	132,456	41,919	.....	82,814	124,994
	1912	100,000	119,958	102,859	17,099	72,693	75,636	14,566	.....	59,687	74,152

*Capital, assets, liabilities and surplus include life branch. † Reorganized on stock basis March 9, 1920. ‡ In April, 1918, company increased capital stock to $100,000. ¶ Figures include life branch, policies embracing life, health and accident. —Impairment. s On March 10, 1919, the stockholders voted to transfer $25,000 from capital to surplus account, making capital $100,000; liabilities, including capital, $128,831; surplus, $24,017.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
COLUMBIA LIFE INSURANCE CO.,* Casualty Dept., a, h, Cincinnati, O.....1902. S. M. Cross., Pres.; H. G. Luken, Sec.	1920	192,350	1,937,325	1,854,971	82,354	14,396	14,396	2,740	.....	4,130	6,871
	1919	192,350	1,738,922	1,688,507	50,415	15,234	16,568	5,007	.....	9,029	13,685
	1918	192,350	1,519,546	1,545,760	—26,214	21,374	22,691	6,002	.....	12,170	18,251
	1917	192,350	1,385,824	1,378,075	7,749	23,161	24,750	7,701	.....	13,290	21,121
	1916	192 350	1,248,348	1,222,406	25,942	27,100	28,679	10,358	.....	14,879	25,337
	1915	181,800	1,130,918	1,109,516	21,402	32,528	33,938	12,147	.....	19,258	31,832
	1914	181,800	1,027,528	1,007,827	19,701	34,403	35,648	12,099	.....	17,980	30,133
	1913	181,700	889,656	873,420	16,236	37,018	38,402	13,128	.....	19,783	32,497
	1912	181,439	810,038	784,835	25,203	34,777	71,194	11,800	.....	18,389	30,189
	1911	181,439	731,209	708,772	22,437	35,222	66,464	12,095	.....	17,233	29,328
COLUMBIAN NATIONAL LIFE INSURANCE CO., a, h, l, (Accident and Health Dept.). 77 Franklin St. Boston, Mass.*.....1908. Arthur E. Childs, Pres.; Wm. H. Brown, Sec. and Treas.	1920	1,000,000	19,225,444	19,011,421	214,023	521,867	521,867	288,250	.....	242,484	530,734
	1919	1,000,000	16,860,159	16,632,965	227,194	436,439	436,439	164,999	.....	199,372	364,371
	1918	1,000,000	15,194,472	14,962,392	232,080	358,511	358,511	103,826	.....	154,262	348,088
	1917	1,000,000	13,908,696	13,415,480	493,216	337,264	337,264	181,501	.....	170,071	351,572
	1916	1,000,000	12,568,193	12,057,862	510,331	339,982	339,982	195,047	.....	160,715	358,741
	1915	1,000,000	11,256,006	10,802,463	453,543	360,245	360,245	175,918	.....	176,791	355,227
	1914	1,000,000	10,319,471	9,862,800	456 671	319,798	319,798	150,996	.....	159,159	310,155
	1913	1,000,000	8,942,318	8,758,072	184,246	244,398	244,398	123,223	.....	148,893	272,116
	1912	1,000,000	8,151,950	7,813,077	338,873	232,325	232,325	96,857	.....	140,617	237,474
	1911	1,000,000	7,447,585	6,991,667	455,918	152,689	152,689	61,248	.....	105,396	166,644
COLUMBUS MUTUAL LIFE INSURANCE CO.* (Accident and Health Dept.), Columbus, Ohio, a, h, l. 1907. C. W. Brandon, Pres.; D. E. Ball, Sec.; J. H. Majeau, Supt.	1920	200,000	2,399,825	2,142,857	256,968	74,338	74,338	27,502	.....	46,350	73,852
	1919	126,000	1,754,070	1,512,542	241,528	77,261	77,363	31,293	.....	55,703	86,996
	1918	126,000	1,397,548	1,210,250	187,298	76,032	76,032	27,332	.....	48,481	82,073
	1917	126,000	1,132,571	966,436	166,135	84,333	84,333	35,189	.....	50,983	90,661
	1916	126,000	915,782	759,318	156,464	81,169	81,169	32,305	.....	48,513	81,076
	1915	125,900	696,215	570,192	126,023	77,842	77,842	30,318	.....	48,790	80,809
	1914	125,900	542,127	440,248	101,879	70,629	70,629	29,483	.....	45,474	75,355
	1913	125,000	404,427	332,513	71,914	65,778	65,778	28,856	.....	38,160	67,068
	1912	116,800	306,119	249,627	56,492	55,960	66,463	19,277	2,910	30,018	54,224
	1911	116,800	224,830	194,415	30,415	55,700	63,146	20,765	.....	30,051	54,876
COMMONWEALTH BENEFICIAL ASSOCIATION, Philadelphia, Pa.....1912. Geo. E. Potts, Pres.; Geo. M. Gray, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	25,000	82,787	59,773	23,014	83,798	90,028	28,797	3,000	45,479	77,276
	1916	25,000	69,212	53,529	15,683	80,051	83,982	29,492	3,000	43,295	75,787
	1915	25,000	60,799	48,155	12,644	75,967	79,893	26,176	3,000	44,422	73,598
	1914	25,000	54,932	43,718	11,214	74,186	77,715	26,087	3,000	44,095	73,182
	1913	25,000	50,376	35,207	15,169	80,202	83,702	29,120	3,000	46,398	78,518

CONDUCTORS' PROTECTIVE ASSURANCE CO., Detroit, Mich.¶.....1915	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. J. Ross, Pres.; R. W. Scott, Sec.	1919	100,000	491,116	486,371	4,745	209,783	242,705	66,927	.....	.....	127,565
	1918	100,000	382,641	377,325	5,316	204,797	222,354	75,350	.....	.....	177,296
	1917	50,000	287,922	236,567	51,354	206,713	217,884	103,478	2,500	113,232	161,025
	1916	50,000	219,408	182,897	36,511	185,686	204,142	87,629	30,000	33,310	x 165,362
	1915	25,000	154,622	142,059	12,563	39,975	201,951	29,851	.....	40,452	70,303
CONNECTICUT GENERAL LIFE,* a, h, 64 Pearl St., Hartford, Conn. 1865. (Accident Branch)..1912.	1920	800,000	32,177,379	30,154,296	2,023,083	824,598	824,675	281,617	.....	436,647	718,264
R. W. Huntington, Pres.; A. P. Woodward,	1919	800,000	27,596,769	26,289,492	1,307,277	611,644	611,710	178,201	.....	328,017	506,218
Sec. (Accident Department).	1918	400,000	23,358,594	22,346,897	1,011,697	411,257	411,307	150,039	.....	250,177	400,217
	1917	400,000	20,894,853	19,256,543	1,638,310	335,250	335,266	138,294	.....	206,185	344,479
	1916	400,000	18,181,384	16,659,789	1,521,595	284,926	284,926	83,985	.....	188,072	272,073
	1915	400,000	16,349,485	14,885,274	1,464,211	211,980	211,980	91,770	.....	158 285	250,065
	1914	400,000	14,837,540	13,385,254	1,452,286	171,148	171,148	45,243	.....	114,937	160,180
	1913	400,000	13,273,804	12,062,902	1,210,902	110,422	110,577	44,227	.....	82,827	127,054
	‡1912	400,000	12,100,822	10,843,117	1,257,705	34,803	34,880	1,560	.....	34,530	36,090
CONTINENTAL LIFE INSURANCE CO. OF RICHMOND, VA., Inc., 802 District Nat. Bank, Washington, D. C.....1914.	1920	100,000	345,402	344,396	1,106	1,124,876	1,135,960	467,996	.....	590,909	1,078,905
Edwin G. Cover, Pres.; H. A. Bartholomew, Sec	1919	100,000	288,782	288,782	.....	877,482	885,491	304,367	.....	456,467	760,834
	1918	30,000	119,473	100,795	18,678	617,264	620,263	248,861	30,000	315,357	594,219
	1917	30,000	78,006	54,797	23,210	453,623	459,349	173,242	9,000	192,418	426,601
	1916	30,000	45,485	32,358	13,127	382,886	400,231	181,225	3,600	214,569	399,394
	1915	30,000	44,480	34,793	9,687	294,806	315,614	139,158	.....	159,867	307,376
	1914	30,000	39,176	40,226	—1,050	77,612	111,307	31,458	.....	68,133	99,591
COSMOPOLITAN INDUSTRIAL INSURANCE CO., Philadelphia, Pa.....1910.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Evan G. Badger, Pres.; Edward H. Gurk, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	25,000	62,312	53,298	9,014	131,414	.....	45,395	.....	.....	125,047
	1917	25,000	51,979	48,954	3,025	97,077	100,641	26,133	3,000	65,869	100,252
	1916	25,000	50,281	48,281	2,000	59,821	63,351	17,690	1,500	43,093	62,283
	1915	25,000	48,167	45,602	2,565	50,345	53,835	15,711	.....	35,422	52 184
	1914	25,000	46,308	43,521	2,787	51,136	54,970	19,016	.....	36,363	55,379
	1913	25,000	46,796	41,523	5,273	56,514	60,302	15,844	.....	39,384	61,728
DAKOTA TRUST CO., Fargo, N. D., f, s.....1909.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alex Stern, Pres.; B. V. Moore, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	100,000	139,483	126,958	12,525	27,508	33,340	6,429	6,000	12,885	35,314
	1917	100,000	144,022	109,846	34,176	42,363	46,749	1,240	.....	25,819	27,060
	1916	100,000	589,295	564,122	25,173	36,835	71,308	3,334	.....	26,249	43,866
	1915	100,000	521,487	490,340	31,147	29,617	66,256	4,229	8,000	46,475	58,704
	1914	100,000	457,300	427,300	30,000	24,183	50,271	8,986	8,000	20,759	37,745
	1913	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	100,000	326,571	294,136	32,435	21,890	43,321	2,317	7,000	16,208	25,525
	1911	100,000	244,306	234,306	10,000	14,355	35,255	6,585	5,000	9,067	22,780

* Capital, assets, liabilities and surplus include life branch figures. ‡ Seven months' business. ¶ Insures railway employees against loss of position. Includes $7,361 dividends to policyholders and $6,874 borrowed money repaid. Includes cost of business purchased from New England Equitable Insurance Co. — Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
EASTERN CASUALTY INSURANCE CO., **a, h,** 161 Devonshire Street, Boston, Mass.....1916. Corwin McDowell, Pres.; Horace S. Bean, Sec.	1920	100,000	153,681	133,517	20,164	241.280	248,276	100,073	10.500	137.413	250,681
	1919	100,000	162,376	136,848	25,528	206,663	213,028	76,992	7,500	123,065	211,047
	1918	100,000	158,367	154,324	4,043	201,641	229,207	86,054	10,000	117,912	229,260
	1917	100,000	145,234	119,678	25,556	174,244	324,060	79,675	10,000	84,052	175,098
	1916	100,000	146,232	115,565	30,666	109,896	255,537	36,573	.....	z 73,698	110,998
EMPLOYERS CASUALTY CO., Interurban Bldg., Dallas, Texas.....1920. W. B. Head, Pres.: J. J. Watson, Sec.: H. R. Mitchell, Vice-Pres. and Gen. Mgr.	1920	150,000	210,535	164,430	46,105	27,634	31,705	906	.....	10,360	11,266
EQUITABLE ACCIDENT CO., **a, h,** 581 Boylston St., Boston, Mass., 1901; reorganized 1909. C. M. Goodnow, Pres.; J. W. Blunt, Sec.	1920	100,000	193,967	150,604	43,363	77,750	187,674	61,054	6,000	85,950	155,457
	1919	100,000	165,316	112,095	53,221	6,958	54,390	3,865	6,000	32,731	42,895
	1918	100,000	154,036	104,034	50,002	7,051	25,694	15,417	6,000	12,070	33,487
	1917	100,000	162,285	126,026	36,259	96,037	102,794	36,379	6,000	63,788	106,167
	1916	100,000	169,384	126,070	43,314	101,256	107,940	40,030	6,000	61,714	108,513
	1915	100,000	168,290	121,343	46,947	91,855	98,792	34,752	6,000	58,834	99,587
	1914	100,000	169,173	117,931	51,242	85,963	93,243	36,674	6,000	56,657	100,264
	1913	100,000	175.016	122,599	52,417	100,944	108,381	41,405	8,000	62,407	111,812
	1912	100,000	181,842	121,273	60.569	87,110	94,736	42,434	8,000	52,439	103,042
	1911	100,000	191,444	120,448	70,996	78,896	87,224	37,919	8,000	49,887	95,805
EQUITABLE BENEFICIAL ASSOCIATION OF PENNSYLVANIA, Philadelphia, Pa.....1911. F. W. Grant, Pres.; S. H. Wright, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	19,782	10,683	9,098	31,997	32,845	11,901	.....	18,774	30,675
	1916	.....	17,327	8,272	9,055	25,123	25,977	9.434	.....	14,379	23,813
	1915	.....	15,274	6,682	8,592	22,444	23,058	9,512	.....	13,111	22,623
	1914	.....	14,740	6,637	8,103	24,898	25,577	10,443	.....	15,107	25,550
	1913	.....	14,788	5,063	9,725	25,374	27,045	9,109	.....	16,537	25,646
EUREKA CASUALTY CO., **wo,** 1025 Commercial Trust Bldg., Philadelphia, Pa.....1915. Ed. B. Creighton, Pres.; Joseph L. Hammer, Sec.	1920	200,000	857,251	634,401	222,850	258,757	300,312	81,765	14,000	60,862	163,733
	1919	150,000	727,063	540,188	186,875	204,503	234,154	68,791	.....	55,417	148,193
	1918	100,000	564,299	409,132	155,167	267,387	288,970	49,367	6,000	64,184	119,562
	1917	100,000	394,557	294,689	99,868	232,669	248,219	44,516	6,000	45,885	128,348
	1916	100,000	273,310	168,555	104,755	179,498	235,693	29,952	.....	36,426	66,378
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

EXCELSIOR ACCIDENT INSURANCE ASS'N, Eckman, W. Va.....1905. Jas. R. Gilliam, Pres.; Morris Watts, Sec.	1920	12,500	21,984	12,500	9,484	.....	12,207	.....	.....	.....	11,547
	1919	.....	.....	.....	.....	†11,277	.....	†3,667	.....	.....	.....
	1918	12,500	21,324	12,500	8,824	12,947	13,800	4,916	.....	.....	13,750
	1917	12,500	21,274	12,500	8,774	.....	17,662	.....	.....	.....	16,421
	1916	12,500	20,033	12,500	7,533	18,878	19,748	9,460	6,250	1,094	19,360
	1915	12,500	19,645	12,500	7,145	.....	19,712	.....	.....	.....	16,819
	1914	12,500	16,752	12,500	4,252	.....	20,750	.....	.....	.....	19,947
	1913	12,500	15,948	12,500	3,448	20,693	21,343	8,712	7,500	4,060	20,272
	1912	12,500	14,878	12,500	2,378	19,783	20,433	8,587	7,500	3,751	19,838
	1911	12,500	14,283	12,500	1,783	19,287	19,877	8,950	7,500	1,072	20,266
FARMERS & BREEDERS LIVE STOCK INSURANCE Co., Temple Bldg., Danville, Ill.....1917 Wm. Ryan, Jr., Pres.; J. W. Meitzler, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	63,757	84,040	80,639	3,401	33,644	50,043	9,522	.....	19,930	29,452
	1917	50,678	77,835	58,122	19,713	13,891	g39,699	922	.....	9,913	10,835
FARMERS LIVE STOCK INSURANCE Co., Des Moines, Ia.....1917 J. Van der Meide, Pres.; I. J. Ketman, Sec. and Mg.	1920	226,850	412,303	355,093	57,210	358,111	398,166	222,924	.....	195,479	418,403
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	166,700	248,885	155,557	93,328	17,981	s387,137	1,231	.....	o138,423	o139,653
FEDERAL LIFE,* 166-168 No. Michigan B'lv'd., Chicago, Ill. 1899 (accident branch).....1911. I. M. Hamilton, Pres.; W. E. Brimstin, Sec.	1920	300,000	5,179,104	5,086,907	92,197	653,052	653,052	322,690	.....	264,731	587,580
	1919	300,000	4,641,049	4,603,419	37,630	465,763	465,763	201,281	.....	186,078	387,636
	1918	300,000	4,360,517	4,342,510	18,007	326,069	326,069	177,336	.....	144,525	321,901
	1917	300,000	4,176,288	4,081,876	94,412	336,999	337,469	120,258	.....	167,524	288,171
	1916	300,000	3,914,445	3,831,713	82,732	98,335	141,850	40,054	.....	50,301	90,355
	1915	300,000	3,590,744	3,538,275	52,469	71,491	71,491	31,537	.....	41,326	73,646
	1914	300,000	3,305,790	3,280,485	25,305	67,405	67,774	32,030	.....	43,378	76,764
	1913	300,000	3,100,186	3,092,680	7,506	57,406	57,487	19,885	.....	43,532	63,525
	1912	300,000	3,114,021	3,075,628	38,393	23,036	23,036	4,839	.....	21,485	26,324
	1911	300,000	2,913,679	2,895,761	17,918	.....	.....	.....	.....	.....	.....
FIRST RE-INSURANCE Co. OF HARTFORD, 18 Asylum St., Hartford, Conn.....1912 H. H. Stryker, Pres.: S. Lindlow, Jr., V. P. and Sec.	1920	500,000	3,600,006	2,964,526	635,480	2,032,857	2,225,589	743,442	25,000	685,429	1,494,482
FIRST TEXAS PRUDENTIAL INSURANCE Co.,* a, h, (Accident and Health Dept.), Twenty-second and Market Streets, Galveston, Tex.....1910. I. H. Kempner, Pres.; T. E. Flick, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	100,000	228,443	224,008	4,435	3,386	260,414	37,709	.....	.....	265,275
	1916	100,000	219,175	217,867	1,308	86,811	86,811	38,651	.....	65,112	103,763
	1915	100,000	119,686	113,652	6,034	.....	.....	.....	.....	.....	.....
	1914	100,000	128,249	117,199	11,050	.....	.....	.....	.....	.....	.....
	1913	50,000	65,859	58,511	7,348	.....	.....	.....	.....	.....	.....
	1912	50,000	65,959	59,365	6,594	79,023	90,738	31,358	.....	.....	100,796
	1911	50,000	.....	.....	5,045	25,316	51,216	10,646	.....	12,540	49,317

* Capital, assets, liabilities and surplus include life branch figures. g Includes $35,808 surplus from stockholders. † In West Virginia only.
s Includes $200,665 from sale of stock. o Includes $123,425 expense of organization.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	
FRIENDLY SERVICE SOCIETY, 524 Kasota Bldg., Minneapolis, Minn, 1903; reincorporated as stock company, 1915. J. J. Hurley, Pres.; G. H. Kranz, Sec.	1920	10,690	22,340	21,871	469	21,081	23,407	8,395	.....	14,577	23,484
	1919	19,690	17,974	17,839	135	.....	.....	.....	.....	.....	.....
	1918	10,690	18,202	17,131	1,070	16,476	18,201	7,194	679	12,226	20,099
	1917	10,710	19,834	15,780	4,054	16,233	19,483	7,059	679	12,784	20,522
	1916	10,660	19,846	15,126	4,720	16,484	19,106	6,321	6,500	12,716	25,537
	1915	10,000	24,064	14,741	9,323	14,715	29,657	5,260	.....	10,503	15,763
GATE CITY LIFE AND HEALTH INSURANCE CO., a, h, l, Greensboro, N. C. l.....1911. James F. Thompson, Pres.; W. L. Carter, Sec.	1920	.....	.....	.....	.....	.....	...	.....	.....	.....	.....
	1919	50,000	129,832	103,059	26,773	302,032	307,226	118,581	4,000	150,668	273,454
	1918	50,000	94,631	92,016	2,615	217,769	229,705	96,835	27,000	123,381	247,216
	1917	25,000	77,675	25,000	25,674	167,671	144,241	59,544	2,000	82,430	144,241
	1916	25,000	56,231	51,104	5,127	166,866	169,746	48,024	3,000	111,097	162,304
	1915	25,000	44,513	40,167	4,346	117,388	119,256	37,452	.....	77,585	115,037
	1914	25,000	40,089	37,361	2,728	110,747	113,085	36,768	5,000	68,067	109,835
	1913	25,000	36,605	32,632	3,973	92,950	94,670	28,798	6,000	56,389	91,187
	1912	25,000	33,055	29,496	3,559	78,069	79,262	25,706	.....	48,623	74,329
	1911	25,000	28,121	26,148	1,973	57,780	58,479	19,075	.....	36,283	55,358
GENERAL INDEMNITY CORPORATION OF AMERICA, bu, 1050 University Ave., Rochester, N.Y...1914. W. Roy McCanne, Pres.; Wallace I. Miller, Sec.	1920	200,000	475,717	227,451	248,266	24,023	44,010	.....	.....	14,874	14,874
	1919	200,000	461,578	218,587	242,991	19,415	37,077	.....	.....	19,003	19,003
	1918	200,000	433,408	212,540	220,868	11,500	29,770	.....	.....	19,294	19,294
	1917	200,000	437,631	223,078	214,553	12,691	30,500	.....	.....	6,911	12,636
	1916	200,000	432,410	229,047	203,363	18,271	34,497	.....	.....	6,051	6,051
	1915	200,000	393,445	258,963	134,482	71,352	85,313	.....	.....	9,131	9,131
	1914	200,000	308,420	211,612	96,808	.....	.....	.....	.....	.....	.....
GERMAN-AMERICAN INDUSTRIAL CO., a, h, Philadelphia, Pa.....1908. S. Enion, Pres.; L. M. Fuhrman, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1916	50,000	138,256	107,433	30,823	193,917	201,894	73,769	12,000	96,817	186,547
	1915	50,000	111,868	97,578	14,290	170,290	174,260	69,274	12,000	81,646	162,930
	1914	50,000	99,398	91,729	7,669	164,955	168,377	74,666	.....	78,279	152,945
	1913	50,000	85,339	83,614	1,725	165,360	169,259	68,604	3 000	80,530	152,149
	1912	50,000	78,358	75,634	2,724	136,604	159,618	56,107	28,000	66,976	151,083
	1911	25,000	65,251	44,112	21,139	119,896	124,502	51,995	3,000	55,931	111,744
GREAT AMERICAN ACCIDENT INSURANCE COMPANY. a, h, Omaha, Neb.	1920	.....	.....	.....	.....	30,718	30,718	2,488	.....	.....	.....
	1919	31,692	40,490	39,027	1,463	18,024	18,024	577	.....	16,856	17,433

GREAT WESTERN ACCIDENT INSURANCE CO., **a, h,** 9th and Walnut Sts., Des Moines, Ia., 1901; reorganized on stock basis 1914. H. B. Hawley, Pres.; R. D. Emery, Sec.	1920	100,000	510,269	389,422	120,847	710,699	735,268	314,538	30,000	405,180	749,718
	1919	100,000	466,799	371,821	94,978	595,855	657,459	258,221	20,000	389,305	667,526
	1918	100,000	435,316	343,460	91,856	536,751	557,055	206,761	20,000	304,528	535,378
	1917	100,000	396,231	306,041	90,190	492,030	508,451	171,602	30,000	273,236	474,839
	1916	100,000	345,331	259,218	86,113	467,605	481,298	168,365	20,000	276,091	465,501
	1915	100,000	308,400	238,313	70,087	425,297	436,521	130,384	10,000	209,271	360,910
	1914	100,000	262,638	224,427	38,211	364,033	369,621	120,743	.....	166,090	291,865
	1913	.....	124,606	23,010	101,596	287,141	312,579	106,209	.....	177,600	287,668
	1912	.....	95,393	23,461	71,932	251,210	275,366	94,777	.....	153,460	249,390
	1911	.....	*a* 372,593	*d* 308,674	63,919	213,830	236,088	89,248	.....	136,735	227,736
GULF AND ATLANTIC INSURANCE CO., **a, h, s,** Columbia, S. C. 1908 B. F. Taylor, Pres.; R. M. Jones, Sec.	1920	56,957	70,868	60,324	10,544	14,056	18,855	7,711	.....	14,973	22,684
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	56,957	69,775	.....	17,132	*i* 56,913	60,131	*i* 40,669	.....	8,207	68,658
	1916	56,957	77,710	70,942	6,768	65,945	69,178	51,900	4,557	7,646	64,103
	1915	56,957	73,608	70,661	2,947	19,348	24,989	2,827	4,557	20,226	27,610
	1914	56,957	77,034	66,719	10,315	6,227	11,190	.....	4,557	5,619	10,176
	1913	48,180	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	48,180	67,676	54,756	12,920	6,953	12,526	173	3,830	3,772	7,775
HOME PLATE GLASS INSURANCE CO., **p,** 918 F St., N. W., Washington, D. C. 1902, John B. Larner, Pres.; Philip F. Larner, Sec.	1919	10,000	46,718	19,027	27,691	.....	15,647	.....	2,000	5,516	12,203
	1918	10,000	43,611	16,254	27,357	9,167	11,487	4,293	2,000	4,482	10,775
	1917	10,000	42,920	14,904	28,016	7,511	9,762	3,431	1,600	3,952	8,983
	1916	10,000	41,980	14,698	27,282	7,314	9,448	1,914	1,600	3,855	7,369
	1915	10,000	40,006	14,123	25,943	6,931	8,967	1,501	1,200	3,738	6,439
	1914	10,000	37,480	13,595	23,885	5,961	7,814	1,957	1,200	3,402	6,559
	1913	10,000	36,208	13,091	23,117	5,319	7,133	2,496	1,200	3,170	6,866
	1912	10,000	35,830	12,994	22,836	5,028	6,876	2,400	1,200	3 005	6,605
	1911	10,000	35,733	12,949	22,785	4,558	6,416	1,352	1,200	2,900	5,453
INDUSTRIAL LIFE AND HEALTH INSURANCE COMPANY, 91 Walton St., Atlanta, Ga. *t* **a, h** 1891. (Reorganized on stock basis 1918.) J. N. McEarchern, Pres.; I. M, Sheffield, Sec.	1920	26,000	404,598	242,788	161,810	2,621,474	2,636,129	1,301,866	.....	1,311,202	2,613,969
	1919	26,000	354,333	200,984	153,349	2,063,084	2,075,101	940,269	.....	315,094	2,009,203
	1918	26,000	284,115	143,091	141,024	1,430,912	1,438,910	669,817	.....	238,270	1,390,306
INTERNATIONAL INDEMNITY CO., **ac, f, p, s,** Los Angeles, Cal. 1911 N. Blackstock Pres.; Emil Johnson, Sec.	1920	500,000	1,630,848	1,475,463	155,385	1,235,742	1,310,452	433,406	29,284	361,589	830,976
	1919	460,924	1,112,713	956,979	155,734	699,683	746,126	234,526	50,600	279,151	564,630
	1918	402,830	820,774	717,202	103,572	425,149	.....	131,389	.....	.....	.....
	1917	384,177	662,641	596,481	66,160	306,803	328,159	98,306	22,232	120,161	246,312
	1916	346,517	520,432	464,415	56,017	155,662	204,121	32,960	.....	58,540	91,500
	1915	288,891	358,942	345,835	13,107	65,566	80,570	8,514	13,600	33,217	55,336
	1914	272,005	335,225	321,106	14,119	3,710	32,367	.....	.....	20,271	20,271
	1913	269,765	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	269,765	274,475	270,402	4,073	1,096	29,405	.....	.....	22,818	22,818
	1911	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....

a Reduction due to change in reporting instalment premium notes, only 50 per cent being reported. *d* Includes $289,604 reserve fund, instalment notes reported to Iowa Department as non-ledger liabilities. *i* Includes industrial life. *l* Life figures are included for this company. *t* Transacts industrial business.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
INTER-OCEAN CASUALTY CO., a, h, general office, 820 Union Central Bldg., Cincinnati, Ohio; home office, Law Building, Indianapolis, Ind.....1907. J. W. Scherr, Pres.; W. G. Alpaugh, Sec.	1920	200,000	378,177	266,238	111,939	787,895	812,055	268,252	24,000	500,322	792,574
	1919	200,000	369,722	259,013	110,709	520,673	537,915	219,411	24,000	291,065	534,475
	1918	200,000	367,476	270,322	97,154	455,841	562,278	206,984	16,000	235,951	458,934
	1917	100,000	163,171	147,452	15,709	301,764	308,782	114,057	6,000	164,309	290,616
	1916	100,000	145,171	131,796	13,375	272,581	291,007	130,918	12,000	137,414	286,721
	1915	100,000	140,406	124,597	15,809	253,731	260,915	113,769	12,000	134,053	259,822
	1914	100,000	139,470	123,066	16,404	249,622	257,133	110,081	12,000	136,218	258,658
	1913	100,000	140,812	124,502	16,310	263,203	279,966	106,052	12,000	153,261	271,313
	1912	200,000	235,944	226,536	9,411	256,638	268,444	99,268	6,000	165,138	276,706
	1911	200,000	237,140	225,259	11,881	261,015	271,318	101,652	45,000	160,640	307,675
INTERSTATE LIFE AND ACCIDENT CO., a, h, p, 210 Volunteer State Life Building, Chattanooga, Tenn.....1909. J. R. Barnes, Pres. and Gen. Mgr.; J. R. Leal, Sec.	1920	150,000	291,778	259,359	32,419	572,350	640,009	265,272	.....	337,841	605,518
	1919	200,000	293,662	291,535	2,127	467,635	504,359	203,555	.....	257,326	466,476
	1918	152,598	217,199	212,697	4,502	354,704	443,980	184,246	.....	214,131	403,298
	1917	150,558	202,870	184,682	18,187	269,907	326,162	121,166	.....	181,783	319,039
	1916	150,558	193,242	175,606	17,636	267,299	281,838	110,135	.....	167,485	277,620
	1915	150,558	187,186	177,077	10,109	194,992	205,651	83,558	.....	125,008	208,566
	1914	102,780	164,368	120,337	44,031	133,442	142,419	65,999	.....	103,195	170,337
	1913	168,330	191,405	186,977	4,428	115,918	132,962	51,339	.....	95,334	146,673
	1912	105,820	189,982	117,741	72,241	75,719	101,740	34,981	.....	80,167	115,148
	1911	105,820	154,766	119,023	35,743	41,659	60,486	13,995	.....	40,951	58,919
INTERSTATE SURETY CO., Law Building, Redfield, S. D., f, s.....1908. Chas. L. Nicholson, Pres.; H. R. Wood, Sec. and Mgr.	1920	134,200	256,885	222,891	33,994	123,175	140,196	78,209	12,189	51,408	141,806
	1919	131,000	257,354	221,486	35,868	109,123	139,348	18,698	10,725	60,031	89,718
	1918	108,250	181,467	163,064	18,402	64,894	73,799	5,772	10,493	36,439	52,811
	1917	106,600	160,404	147,648	12,756	56,251	66,122	6,297	10,156	28,253	44,804
	1916	104,100	143,375	131,213	12,162	45,094	64,364	7,040	7,576	24,449	39,165
	1915	95,100	114,746	111,309	3,437	39,355	46,324	15,245	6,622	26,041	47,908
	1914	94,600	107,473	94 945	12,528	27,379	32,537	1,221	6,673	16,874	25,188
	1913	89,800	94,202	91,206	2,996	20,492	25,524	5,652	.....	19,790	25,442
	1912	77,600	84,047	80,038	4,009	10,024	13,971	.....	5,385	8,065	13,450
	1911	62,400	69,415	62,400	7,015	12,559	14,107	456	9,250	8,498	18,205
IOWA STATE LIVE STOCK INS. CO., l s, 604 Hubbel Building, Des Moines, Ia.....1913 William Crownover, Pres. and Gen. Mgr. J. Louis Diss, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	101,450	248,405	219,063	29,342	259,341	275,990	147,571	4,788	133,396	290,271
	1918	100,000	267,528	232,110	35,419	235,224	247,068	138,564	.....	129,298	264,275
	1917	100,000	275,264	242,945	32,319	376,447	388,595	197,793	.....	224,186	423,308
	1916	200,000	311,979	283,970	28,009	181,505	191,286	69,899	.....	88,796	158,695
	1915	200,000	278,082	233,424	44,658	117,569	191,605	37,161	.....	74,753	111,939
KANSAS CENTRAL INDEMNITY, a, h, Hutchinson, Kan.....1916	1920	100,000	133,928	118,924	15,004	36,851	44,575	12,499	.....	26,596	40,748
	1919	100,000	132,480	116,945	15,535	53,757	60,661	10,865	.....	31,382	42,724

F. M. Houston, Pres.; E. G. Woleslagel, Sec.	1918	100,000	116,127	105,203	10,924	20,807	28,416	7,636	.....	19,207	26,951
	1917	100,000	115,640	103,795	11,844	18,928	24,119	4,941	.....	20,988	25,982
	1916	100,000	116,978	100,949	16,029	1,899	2,341	96	.....	6,792	6,888
KASKASKIA LIVE STOCK INS. CO., l s, South Morgan Street, Shelbyville, Ill.....1913	1920	200,000	279,805	258,516	21,289	116,856	182,811	80,743	.....	66,242	147,664
W. J. Eddy, Pres.; C. F. Stiarwalt, Sec. and Gen. Mgr.	1919	200,000	298,325	262,112	36,213	114,541	128,798	38,232	12,840	53,422	105,256
	1918	183,280	255,456	219,142	36,314	68,975	87,373	31,366	12,715	40,018	84,384
	1917	176,580	246,239	211,094	35,145	69,363	105,601	32,013	11,617	47,273	91,216
	1916	149,640	203,434	175,078	28,356	53,416	62,478	24,366	9,747	32,119	66,664
	1915	134,660	182,371	154,422	27,949	49,148	55,467	37,993	.....	43,054	81,460
	1914	100,000	135,081	141,805	—6,724	80,603	83,347	29,423	.....	55,102	84,525
KENTUCKY CENTRAL LIFE AND ACCIDENT INSURANCE CO., Anchorage, Ky., 1902; reorganized in 1917.	1920	200,000	627,705	488,602	139,103	1,214,842	1,631,325	430,413	102,550	994,313	1,527,276
F. J. Walker, Pres.; T. O. West, Sec. and Treas.	1919	102,550	418,408	313,840	104,568	1,046,762	1,055,164	371,592	20,510	146,488	948,093
	1918	102,550	310,149	236,097	74,052	782,309	788,709	348,394	20,510	89,995	778,153
	1917	105,000.	299,367	222,869	76,498	438,155	707,999	160,716	.....	180,920	522,092
LIFE AND CASUALTY INSURANCE CO., Nashville, Tenn.,¶ a, h, l.....1903.	1920	350,000	1,365,362	1,322,551	42,811	3,506,705	3,584,802	1,670,496	.....	1,920,934	3,591,669
Andrew M. Burton, Pres. and Mgr.; H. B. Folk, Sec.	1919	350,000	996,159	969,661	26,498	2,666,515	2,755,812	1,030,510	.....	1,535,002	2,565,512
	1918	200,000	567,990	560,062	7,928	2,048,164	2,092,607	821,463	.....	1,195,991	2,077,454
	1917	150,000	500,980	384,429	116,551	1,057,814	1,405,530	400,874	.....	773,499	1,306,919
	1916	150,000	352,688	304,284	48,404	1,010 438	1,078,687	377,400	50,000	607,664	1,035,500
	1915	150,000	311,674	265,914	45,760	800,068	852,443	337,088	37,500	457,366	831,954
	1914	150,000	288,737	244,982	43,755	790.549	847,380	321,446	38,472	462,926	822,810
	1913	128,700	242,401	207,676	34,725	649,352	696,189	242,465	34,228	387,190	673,344
	1912	100,800	198,337	156,711	41,626	510,083	549,385	186,821	.....	304,224	501,032
	1911	100,800	146,562	141,711	4,851	354,876	399,159	129,603	.....	230,437	373,230
LINCOLN ACCIDENT & LIFE CO., a, h, l, Lincoln, Neb.....1910.	1920	220,200	963,836	659,323	304,513	457,581	725,995	91,743	25,000	215,915	338,385
S. H. Burnham, Pres.; O. J. Collman, Sec. and Mgr.	1919	100,000	443,241	402,660	40,581	453,245	453,245	59,292	12,000	160,544	233,738
	1918	100,000	278,339	246,175	32,164	210,011	228,632	48,819	22,000	87,267	159,593
	1917	55,000	163,761	127,414	26,404	151,949	157,624	41,790	.....	89,041	130,271
	1916	50,000	128,832	116,016	12,216	127,946	131,297	42,730	14,275	63,440	121,297
	1915	31,500	104,355	91,834	12,521	104,801	107,217	38,286	.....	55,042	93,328
	1914	31,500	88,767	83,528	5,239	126,246	127,792	32,270	.....	61,501	93,771
	1913	10,500	57,182	33,757	23,425	102,342	103,417	26,720	22,260	42,653	91,633
	1912	10,500	28,154	14,464	13,690	50,826	51,480	10,991	.....	25,742	36,733
	1911	10,500	14,102	13,598	504	21,005	21,587	5,322	.....	14,620	19,942
LINCOLN REPUBLIC LIFE INSURANCE CO., Chester, Pa.....1910.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. N. Pennell, Pres.; B. D. Lane, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	25,000	76,227	65,168	11,069	113,069	120,110	35,997	1,500	84,527	122,024
	1916	25,000	76,155	69.971	6,184	85,667	109,805	29,894	1,000	52,483	83,899
	1915	25,000	49.523	46,565	2,958	69,375	73,035	25,012	.....	43,813	68,825
	1914	25,000	45,484	43.832	1,652	65,304	68,872	21,873	2,000	43,247	67,120
	1913	25,000	44,125	40,635	3,490	61,336	64,126	20,231	1,000	38,730	59.961
LION ACCIDENT & CASUALTY CO.,*Kennedy Bldg., 205 So. 19th St., Omaha, Nebr.....1920. F. B. Alldredge, Pr.; J. F. Micek, Tr.; J. E. Schipp, Sec.	1920	.....	154,462	122,839	31,623	166,837	168,780	9,261	.....	75,090	84,351

* Reinsured the accident and health business of the Lion Bonding and Surety Co. and commenced business July 23, 1920. Statement covers period from July 23, 1920, to February 20, 1921. ¶ Assets, liability and surplus includes life.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital.)	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes.)	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
LOYAL PROTECTIVE INSURANCE CO., 581 Boylston St., Boston, Mass., **a, h.**, 1895; reincorporated as stock company, 1909. For Odd Fellows only. S. Augustus Allen, Pres.; Francis R. Parks, Sec.; C. M. Goodnow, Gen. Mgr.	1920	100,000	645,775	445,750	200,025	870,445	895,181	500,825	10,000	252,371	780,576
	1919	100,000	611,650	406,423	205,228	722,348	745,491	403,490	10,000	262,630	676,832
	1918	100,000	550,328	391,046	159,282	670,309	691,763	425,920	10,000	259,963	699,353
	1917	100,000	558,525	349,787	208,738	627,001	617,971	362,238	10,000	221,144	594,063
	1916	100,000	509,827	342,783	167,044	580,997	602,824	366,165	10,000	222,076	598,296
	1915	100,000	502,264	336,722	165,542	567,493	586,948	334,504	10,000	209,168	554,012
	1914	100,000	468,663	328,226	140,437	572,353	588,434	338,055	10,000	197,921	546,252
	1913	100,000	422,159	297,852	124,307	535 626	550,998	310,316	10,000	187,297	507,792
	1912	100,000	387,811	281,015	106,796	510,808	522,636	298,605	10,000	175,563	484,168
	1911	100,000	354,576	263,811	90,765	492,105	503,453	297,077	10,000	171,715	478,792
MAINE INDEMNITY CO., 413 Lisbon St., Lewiston, Me.....1915. J. O. A. Poliquin, Pres.; Napoleon Pinette, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1916	10,000	12,328	12,868	—540	5,582	6,182	1,598	.....	2,850	4,448
	1915	10,000	10,589	10,891	—302	1,421	1,421	44	.....	1,088	1,132
MASONIC PROTECTIVE ASSOCIATION, **a, h**, 18 Franklin St., Worcester, Mass., 1895; reincorporated as stock company, 1909. F. A. Harrington, Pres.; L. G. Hodgkins, Sec.; C. A. Harrington, Gen. Mgr.	1920	100,000	1,590,855	1,369,953	220,902	2,642,793	2,690,511	1,302,392	10,000	766,049	2,079,656
	1919	100,000	1,018,423	866,835	151,588	1,583,171	1,611,966	817,471	.....	508,510	1,326,020
	1918	100,000	728,315	625,060	103,255	1,131,729	1,159,450	684,166	10,000	442,965	1,137,381
	1917	100,000	715,691	497,682	218,009	1,043,349	1,069,418	581,233	10,000	375,850	967,586
	1916	100,000	630,553	415,498	215,055	816,391	839,914	472,397	10,000	293,471	775,994
	1915	100,000	554,945	341,357	213,588	625,564	646,639	361,715	10,000	232,889	604,653
	1914	100,000	511,243	305,397	205,846	490,341	507,924	260,354	10,000	155,205	425,559
	1913	100,000	427,334	252,772	174,562	393,065	408,156	201,100	5,000	110,696	316,804
	1912	100,000	343,882	209,190	134,692	295,103	306,141	151,203	5,000	95,132	251,335
	1911	100,000	288,752	180,630	108,122	233,830	242,928	118,633	5,000	79,813	203,485
MASSACHUSETTS PLATE GLASS INSURANCE CO., **p**, 19 Central Street, Boston, Mass.....1919. David N. C. Hyams, Pres.; Louis A. Ginsberg, Sec.	1920	100,000	186,034	139,471	46,563	67,500	77,097	20,005	.....	28,717	48,766
	1919	100,000	158,881	113,581	45,300	13,208	164,826	717	.....	6,661	7,390
MEDICAL PROTECTIVE COMPANY, Medical Arts Bldg., Fort Wayne, Ind., **phy**.....1910. Louis Fox, Pres.; B. H. Somers, Sec. and Mgr.	1920	200,000	909,983	726,149	183,834	542,763	584,708	171,647	20,000	200,138	400,526
	1919	200,000	729,339	567,645	161,694	374,433	405,171	104,637	20,000	165,835	291,169
	1918	200,000	615,651	467,073	148,578	260,560	281,500	74,266	10,000	125,164	209,889
	1917	100,000	440,497	321,395	119,102	249 248	266,700	70,300	10,000	112,610	193,120
	1916	100,000	365,978	273,342	92,636	216,692	231,071	62,093	8,000	96,378	166,471

	1915	100,000	300,765	228,636	72,129	166,566	178,427	44,704	10,000	78,795	133,636
	1914	100,000	253,520	201,040	52,480	138,114	148,166	31,054	6,000	66,048	103,102
	1913	100,000	208,118	165,239	42,879	91,599	100,465	21,410	.....	43,326	64,736
	1912	100,000	172,310	145,692	26,618	70,484	77,853	16,138	.....	36,599	52,964
	1911	100,000	148,835	131,043	17,792	53,781	60,377	10,012	.....	34,090	44,240
MERCHANTS LIFE AND CASUALTY CO., Minneapolis, Minn.....1908.	1920	100,000	237,371	203,130	34,241	276,041	311,362	98,972	.....	154,766	276,815
S. D. Works, Pres.; G. Mace, Sec.	1919	100,000	215,764	156,846	58,916	202,003	220,826	72,450	.....	146,230	203,344
	1918	100,000	193,214	163,871	29,343	163,276	174,264	58,237	.....	105,175	163,412
	1917	100,000	191,251	139,165	52,086	132,601	143,903	52,605	.....	88,834	191,681
	1916	100,000	227,923	134,865	93,058	145,177	375,522	59,807	.....	87,707	167,084
MICHIGAN EMPLOYERS CASUALTY CO., 353 Capital National Bank Building, Lansing, Mich.....1917.	1920	149,750	435,771	360,883	74,888	242,035	268,594	151,208	14,867	83,316	249,391
Robert K. Orr, Pres.; H. B. Martin, Sec.	1919	142,850	315,175	273,796	41,379	217,805	228,444	90,698	.....	36,195	154,939
	1918	100,000	184,028	164,178	19,850	130,265	137,245	46,991	.....	.....	91,303
	1917	100,000	142,758	138,987	3,771	61,326	*b*116,102	14,666	.....	31,203	*h*60,357
MICHIGAN LIVE STOCK INS. CO., Graebner Bldg., Saginaw, W. S., Mich.....1917.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Colon C. Lillie, Pres.; Harmon J. Wells, Sec.	1919	114,750	162,343	160,539	1,804	72,993	102,552	59,174	.....	.....	115,641
	1918	100,000	160,429	137,165	23,264	46,778	85,311	23,047	.....	39,829	62,876
	1917	83,484	118,949	89,384	29,565	9,637	*c*96,692	708	.....	11,738	*d*63,606
MID-CONTINENT CO., Enid, Okla. *a* .....1917.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. O. Cromwell and J. E. Smith, Mgrs.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	100,584	465,708	401,097	64,611	101,335	120,951	41,353	.....	31,023	72,392
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MID-WEST LIVE STOCK INSURANCE CO., 314 Ill. State Bank B'ldg, Quincy, Ill., **l, s**.....1918.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. W. Ireland, Pres.; L. R. Hetherington, Sec.	1919	60,000	76,075	79,379	—3,304	39,725	45,291	15,599	.....	20,451	36,050
	1918	5,000	15,000	5,000	10,000	.....	.....	.....	.....	.....	.....
MIDDLEWEST TRUST CO., Valley City, N. D., **f, s**.....1914.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Frank White, Pres.; T. Melvin Lee, Sec.	1919	100,000	718,000	695,040	22,960	.....	46,349	.....	.....	.....	34,233
	1918	100,000	582,237	563,393	18,844	3,768	34,494	.....	.....	.....	22,610
	1917	100,000	377,493	362,334	15,159	12,526	33,913	3,400	.....	20,042	23,442
	1916	100,000	331,429	319,466	11,963	6,927	27,217	.....	.....	13,208	16,995
	1915	100,000	225,996	221,290	4,706	8,931	18,451	450	.....	10,883	11,333
	1914	100,000	143,000	141,270	1,730	3,932	14,216	.....	.....	13,674	13,674
MIDLAND CASUALTY CO. OF WISCONSIN, **a, h,** General Offices, Mar d M Bank Bldg., Milwaukee, Wis.....1911.	1920	110,280	197,322	173,962	23,360	211,075	217,951	82,437	.....	119,365	201,802
Orlaf Anderson, Pres.; H. O. Maxwell, Sec.	1919	110,280	178,557	155,571	22,986	161,045	168,138	61,757	.....	87,731	150,857
	1918	110,280	163,055	154,797	8,258	142,667	149,029	66,184	.....	86,635	152,819
	1917	110,280	165,590	158,722	6,869	170,084	177,050	67,775	.....	97,928	178,926
	1916	110,280	170,120	152,306	17,814	153,615	162,370	65,457	.....	86,435	151,892
	1915	110,280	160,244	149,885	10,359	108,186	133,348	33,429	2,000	75,302	110,731
	1914	100,000	130,979	106,308	24,671	47,073	55,173	22,695	.....	29,800	52,495
	1913	100,000	131,492	104,887	26,605	26,276	33,817	12,824	.....	27,789	40,613
	1912	100,000	135,390	101,102	34,288	92,284	5,093	517	.....	50,538	51,055

‡ Figures show accident and health business only, see Maryland Casualty Co. for multiple lines. *a* Disability and accidental death benefits included in life policies. Figures are for life, accident and health. *b* Includes surplus paid in. *c* Includes surplus paid on stock, $84,029. *d* Includes commission on sale of stock, $34,635, and organization expense, $15,525. *h* Includes $14,488 commission on sale of stock.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
NATIONAL ACCIDENT INS. CO., **a, h,** Terminal Building, Lincoln, Neb. ..... 1907.	1920	100,000	276,568	257,358	119,210	182,257	195,617	31,363	10,000	106,989	148,352
L. B. Howey, Pres.; G. L. Waters, Sec. and Mgr.	1919	100,000	237,180	234,069	3,111	155,394	164,266	23,159	10,000	97,602	130,762
	1918	100,000	202,308	198,390	3,918	132,459	139,904	21,112	10,000	82,751	113,863
	1917	100,000	177,989	175,989	2,000	166,364	172,163	29,568	.....	90,701	120,534
	1916	65,000	127,476	121,628	4,848	98,620	104,250	24,935	.....	69,161	94,096
	1915	100,000	156,686	151,611	5,075	76,222	86,107	34,090	.....	49,107	83,197
	1914	100,000	82,540	147,560	—65,020	90,455	92,743	20,987	.....	48,919	69,977
	1913	30,000	60,056	58,062	1,994	56,909	58,918	16,135	10,000	30,245	46,380
	1912	20,000	47,223	38,485	8,738	48,548	50,343	14,515	.....	25,162	39,677
	1911	20,000	37,172	29,902	7,270	50,159	51,486	14,205	.....	7,336	48,743
NATIONAL CASUALTY CO., **a, h,** Detroit, Mich., 422 Majestic Building.....1904.	1920	200,000	452,698	321,136	131,562	896,681	915,433	346,404	16,000	502,602	867,733
W. G. Curtis, Pres.; E. A. Grant, Sec.	1919	200,000	408,866	276,713	132,153	777,670	795,927	325,252	16,000	416,960	758,660
	1918	200,000	373,512	263,803	109,709	698,911	715,318	316,736	16,000	390,142	724,529
	1917	200,000	375,796	261,203	114,593	741,720	757,916	326,266	16,000	395,392	743,294
	1916	200,000	362,651	256,970	105,681	746,133	761,488	337,137	16,000	402,264	757,016
	1915	200,000	351,164	250,621	100,543	715,612	730,406	315,330	16,000	393,277	727,158
	1914	200,000	341,400	254,722	86,678	711,108	727,261	300,666	16,000	397,920	717,081
	1913	200,000	345,169	250,673	94,496	705,222	720,751	305,298	16,000	393,518	715,039
	1912	200,000	340,008	248,394	91,614	697,433	710,107	293,637	16,000	387,967	700,297
	1911	200,000	320,016	246,619	73,397	710,913	722,676	288,982	16,000	391,277	700,100
NATIONAL LIFE AND ACCIDENT CO.,* ¶ **a, h, l,** 302 Seventh Ave., N., Nashville, Tenn.....1900.	1920	300,000	5,835,728	5,127,302	708,426	11,126,571	11,372,960	4,466,078	120,000	5,468,934	10,055,012
C. A. Craig, Pres.; C. R. Clements, Sec.	1919	300,000	4,415,089	3,917,859	497,230	8,696,260	8,868,437	3,306,629	120,000	4,160,691	7,596,064
	1918	300,000	3,103,495	2,845,972	257,523	6,532,611	6,689,072	3,043,272	120,000	3 292,976	6,460,103
	1917	300,000	2,871,350	2,400,586	470,763	5,020,418	5,225,248	2,024,099	‡105,000	2,018,329	4,641,563
	1916	300,000	2,295,829	1,933,971	361,858	4,149,183	4,279,227	1,645,674	170,000	2,072,269	3,889,005
	1915	200,000	1,736,302	1,423,728	312,574	3,608,438	3,701,540	1,529,021	70,000	1,816,544	3,415,773
	1914	200,000	1,394,072	1,178,009	216,063	3,368,508	3,497,483	1,419,953	60,000	1,783,023	3,262,976
	1913	200,000	1,141,739	953,551	188,188	2,232,236	2,286,235	857,539	50,000	1,241,537	2,149,279
	1912	200,000	885,619	722,318	163,301	2,154,087	2,200,800	834,255	85,000	1,181,075	2,100,829
	1911	150,000	694,156	532,484	161,671	1,740,574	1,777,866	646,607	37,500	1,076,221	1,641,267
NATIONAL LIFE OF U. S. A.* (Accident and Health Dept.), **a, h,** Chicago, Ill.....1868.	1920	500,000	19,578,756	19,058,267	520,489	2,818,825	2,821,003	927,185	.....	1,736,802	2,668,492
(Accident Department, 1911.)	1919	500,000	17,436,791	17,230,685	206,106	1,855,225	1,862,004	614,246	.....	1,178,199	1,798,665
A. M. Johnson, Pres.; Robert D. Lay, Sec.	1918	500,000	16,635,957	16,471,640	164,317	1,474,181	1,474,199	522,035	.....	934,917	1,460,334
	1917	500,000	15,260,230	14,941,633	318,597	1,235,304	1,235,304	404,286	.....	827,743	1,233,475
	1916	500,000	14,294,766	13,954,751	340,015	1,018,670	1,018,670	355,459	.....	664,778	1,025,836
	1915	500,000	13,407,828	13,125,577	282,251	755,786	755,786	260,950	.....	477,359	740,071

	1914	500,000	12,689,725	12,480,988	208,737	668,974	728,974	259,710	.....	440,016	703,147
	1913	500,000	11,969,251	11,795,934	173,317	653,827	654,327	251,035	.....	463,180	717,694
	1912	500,000	11,663,606	11,532,141	131,465	346,475	380,747	96,468	.....	306,375	402,843
	1911	500,000	9,616,336	9,332,010	284,326	2,511	2,511	581	.....	19,925	20,506
NATIONAL LIVE STOCK INSURANCE CO., 1, s, Des Moines, Iowa.....1917.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
F. E. Parker, Pres.; H. H. Rosebrook, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	100,000	150,194	135,986	14,208	85,873	90,502	15,654	.....	125,942	141,596
NATIONAL PROTECTIVE INSURANCE CO., a, h, 120 Boylston Street, Boston, Mass.....1917.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Melville F. Heath, Pres.; Harry L. Peabody, Sec.	1919	100,000	106,162	104,930	1,232	—28,408	—8,644	83,298	.....	17,986	101,284
	1918	100,000	216,950	200,625	16,325	184,839	c 338,326	99,191	.....	151,084	250,275
	1917	100,000	125,210	100,000	25,210	.....	25,210	.....	.....	.....	.....
NATIONAL RELIEF ASSURANCE CO., a, h, 244 S. Eighth St., Philadelphia, Pa.....1903.	1920	100,000	173,186	131,383	41,803	402,958	410,855	145,592	9,000	248,123	403,708
M. S. Boyer, Pres.; R. M. Fry, Sec.	1919	100,000	169,632	128,059	41,573	265,090	273,075	84,779	9,000	169,832	268,718
	1918	100,000	167,305	125,764	41,541	210,355	216,891	77,916	9,000	119,616	208,260
	1917	100,000	157,267	121,046	36,221	205,516	210,947	75,589	9,000	116,304	203,031
	1916	100,000	152,234	116,209	36,025	205,147	210,628	83,403	4,000	113,075	201,063
	1915	100,000	139,997	113,544	26,453	216,417	221,024	84,469	4,000	128,051	216,887
	1914	100,000	137,771	110,886	26,885	149,214	156,580	52,396	4,000	93,566	150,664
	1913	100,000	134,637	106,986	27,651	136,555	142,300	53,421	.....	86,095	139,612
	1912	100,000	127,841	115,188	12,653	132,881	138,305	54,825	.....	83,753	138,997
	1911	100,000	131,456	106,019	25,437	78,491	114,974	29,088	8,820	44,455	93,230
NEBRASKA LIVE STOCK INS. CO., 638 Keeline Bldg., Hamey & 17th Sts., Omaha, Neb.....1916.	1920	175,625	338,630	227,294	111,336	92,055	108,471	37,679	.....	45,725	83,404
A. J. Hasson. Pres.; C. F. Swanland, Sec.	1919	175,625	314,284	212,540	101,740	75,621	92,922	38,933	.....	43,951	83,884
	1918	174,075	301,647	201,228	100,419	49,412	.....	13,218	.....	.....	.....
	1917	169,325	259,385	174,289	85,096	20,326	k185,697	833	.....	15,856	j80,619
NEW JERSEY MANUFACTURERS CASUALTY INS. CO., Trenton, N. J.....1913.	1920	100,000	1,122,908	737,759	387,149	1,029,197	1,062,781	397,203	9,000	101,119	759,278
J. Philip Bird, Pres.; William C. Billman, Sec.	1919	100,000	854,268	547,279	306,989	694,291	719,404	255,119	9,000	82,778	472,153
	1918	100,000	620,584	525,636	94,948	503,446	517,782	210,636	†30,280	63,983	304,899
	1917	100,000	416,823	314,125	102,698	328,876	338,208	154,874	9,000	29,909	194,389
	1916	100,000	281,007	217,546	63,461	155,579	166,739	107,457	9,000	19,901	136,408
	1915	100,000	246,929	170,739	76,190	93,302	99,887	45,918	.....	17,723	63,641
	1914	100,000	201,649	158,899	42,750	76,078	83,758	23,627	13,500	15,797	52,924
	1913	100,000	175,210	134,251	40,959	34,661	85,693	4,404	.....	6,214	10,618
NIAGARA LIFE INS. CO.* (Acc. Dept.) a, h, l, Buffalo, N. Y.....1869.	1920	150,000	1,921,324	1,946,640	—25,316	37,529	37,529	22,076	.....	12,341	34,631
Eugene Tanke, Pres.; W. C. Dixon, Sec.	1919	150,000	1,865,075	1,827,172	37,903	32,176	32,176	16,694	.....	41,065	57,759
	1918	150,000	1,780,250	1,762,559	17,691	26,177	26,177	21,678	.....	6,057	27,735
	1917	150,000	1,724,860	1,706,721	18,139	21,888	21,888	12,279	.....	3,055	15,334
	1916	150,000	1,567,055	1,609,893	—42,838	22,200	22,200	14,814	.....	3,956	18,770
	1915	150,000	1,552,552	1,564,880	—12,328	19,806	19,806	12,267	.....	4,089	16,356
	1914	150,000	1,510,505	1,533,021	—22,516	18,812	18,812	7,381	.....	3,633	11,014

Capital, assets, liabilities and surplus include life branch figures. † Includes $21,280 dividends to policyholders. ¶ Industrial. b Also $100,000 stock. c Includes $149,000 contribution to surplus. h Includes $160,325 surplus from sale of stock. j Includes $63,930 commission on sale of stock. k Incl. $100,000 stock dividend. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
NORTH AMERICAN LIFE AND CASUALTY CO.* (Casualty Br.), a, h, l, Plymouth Building, Minneapolis, Minn.....1896. Z. H. Austin, Pres.; Henry M. Little, Sec.	1920	125,000	212,296	199,158	13,138	67,528	110,282	29,515	.....	29,039	58,749
	1919	125,000	205,045	185,397	19,648	65,355	99,944	24,913	.....	26,540	52,168
	1918	125,000	199,687	171,199	28,488	50,787	50,834	23,466	.....	22,498	45,964
	1917	125,000	203,331	165,020	38,312	50,960	51,094	26,404	.....	22,050	48,478
	1916	125,000	204,939	164,225	40,714	54,314	54,314	26,811	.....	35,753	62,564
	1915	100,000	244,654	124,340	120,314	64,728	64,728	21,364	.....	22,003	43,367
NORTHERN CASUALTY CO., Aberdeen, S. D.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	86,290	183,353	126,121	57,232	5,386	11,699	.....	.....	.....	11,875
NORTHERN TRUST CO., Fargo, N. D., f, s.....1902. Geo. H. Hollister, Pres.; P.W. Clemens, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	100,000	525,775	483,332	42,444	34,332	146,789	3,906	17,000	51,322	72,298
	1917	100,000	452,146	406,306	45,840	65,998	123,215	14 719	12,000	70,238	97,841
	1916	100,000	424,798	378,810	45,988	47,788	142,336	5,542	22,000	63,483	91,025
	1915	100,000	389,326	322,082	67,244	66,951	129,643	1,333	12,000	59,633	72,966
	1914	100,000	332,297	282,310	49,987	42,482	145,131	10,964	12,000	52,819	75,783
	1913	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	100,000	238,741	188,979	49,762	40,874	63,768	1,041	12,000	97,444	110,485
	1911	100,000	287,165	227,753	59,411	44,650	101,514	10,247	12,000	34,049	56,296
	1910	100,000	.....	.....	.....	33,991	.....	3,666	.....	.....	.....
NORTHWESTERN TRUST COMPANY, Grand Forks, N. D., f, s.....1909. Fred. L. Goodman, Pres.; M. C. Bacheller, Sec.; P. S. Peterson, Treas.	1920	100,000	415,157	361,335	53,822	28,136	52,860	1,765	8,000	33,008	45,078
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	100,000	385,883	342,641	43,242	18,276	42,327	7,255	6,000	26,899	40,154
	1917	100,000	380,887	343,968	36,919	37,649	57,243	.....	9,000	12,120	39,820
	1916	100,000	386,941	363,588	23 353	23,358	45,727	3,133	6,000	31,711	40,844
	1915	100,000	286,356	264,789	21,567	35,313	53,298	3,764	6,000	31,200	40,964
	1914	110,541	270,890	260,349	10,541	20,417	41,796	58	10,000	34,611	44,669
	1913	100,000	261,439	242,901	18,538	33,541	50,144	227	6,000	24,714	30,941
	1912	100,000	243,272	235,797	7,474	15,480	32,343	.....	6,000	20,632	26,632
	1911	100,000	222,891	220,114	2,777	14,386	28,868	.....	5,000	18,547	23,547
OCCIDENTAL LIFE INSURANCE CO.,* Sixth and Spring Sts., Los Angeles, Cal., a, h, l, (acc. branch). 1906. Joseph Burkhard, Pres.; Robert J. Giles, Sec.	1920	250,000	3,053,933	2,929,925	124,008	290,164	290 334	104,220	.....	149,328	256,159
	1919	250,000	2,449,942	2,389,084	60,858	252,069	292,964	94,456	.....	169,489	264,452
	1918	250,000	2,112,997	2,037,265	75,732	228,801	228,970	93,415	.....	116,194	212,661
	1917	250,000	1,817,013	1,748,064	68,949	227,595	234,370	102,258	.....	114,081	216,340
	1916	250,000	1,351,897	1,319,275	32,622	205,545	205,698	74,762	.....	102,668	180,183

	1915	250,000	1,180,374	1,149,210	31,164	157,201	157,315	66,546	.....	80,882	157,828
	1914	250,000	1,052,139	1,024,175	27,964	169,832	169,832	86,591	.....	91,745	198,787
	1913	250,000	897,193	848,497	48,696	172,319	172,319	97,444	.....	90,098	190,908
	1912	250,000	757,953	711,986	45,967	163,950	163,950	82,933	.....	83,938	182,513
	1911	250,000	631,483	599,396	32,087	162,398	162,398	89,337	.....	86,871	194,790
OHIO STATE LIFE* (acc. dept.), a, h, l, 33 No. High St., Columbus, O.....1906. John M. Sarver, Pres.; Jos. K. Bye, Sec. and Treas.	1920	225,000	2,563,886	2,456,565	107,321	77,769	79,117	29,649	.....	41,601	71,250
	1919	225,000	2,017,235	1,952,295	64,940	79,637	80,487	27,371	.....	42,811	70,182
	1918	225,000	1,645,680	1,595,103	50,577	84,621	85,240	32,952	.....	46,807	79,831
	1917	225,000	1,406,364	1,340,323	66,040	87,808	88,085	36,536	.....	49,703	86,239
	1916	225,000	1,160,007	1,101,337	58,676	80,289	80,428	30,026	.....	49,373	79,406
	1915	222,300	935,956	905,314	30,642	83,011	83,151	31,913	.....	44,013	76,698
	1914	222,300	753,355	739,518	13,837	79,820	79,841	25,681	.....	53,725	79,641
	1913	222,300	617,621	604,748	12,873	55,979	55,983	19,660	.....	32,976	55,064
	1912	222,300	529,805	504,906	24,086	34,968	34,968	12,225	.....	21,786	34,011
OLD LINE INSURANCE COMPANY, a, h, l, 204 South 11th St., Lincoln, Neb.n.....1913. John G. Maher, Pres.; E. P. Martin, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	200,000	507,707	466,336	41,371	95,508	101,976	23,217	.....	36,886	93,508
	1918	150,000	368,197	302,536	65,661	234,272	256,430	34,683	.....	180,683	214,867
	1917	150,000	273,654	236,133	37,521	176,362	192,920	28,033	.....	125,235	218,605
	1916	150,000	266,031	228,952	37,079	147,975	152,949	28,627	.....	79,926	108,553
	1915	20,000	141,534	89,704	51,830	220,714	223,568	22,829	.....	82,600	105,429
	1914	20,000	79,339	55,966	23,373	116,457	117,057	7,494	.....	39,455	46,949
	1913	10,000	16,183	14,547	1,636	13,792	13,792	186	.....	6,855	7,041
OLD LINE LIFE INSURANCE CO.* (casualty branch), 425 East Water St., Milwaukee, Wis. 1911. Rupert F. Fry, Pres.; John E. Reilly, Sec.	1920	672,635	2,977,412	2,750,845	226,567	99,227	99,394	32,064	.....	52,074	84,414
	1919	672,635	2,341,455	2,139,002	202,453	80,043	80,100	29,310	.....	42,457	71,777
	1918	672,635	1,951,635	1,761,827	189,806	63,861	63,861	24,584	.....	37,324	62,078
	1917	672,635	1,717,724	1,467,244	250,480	63,794	63,794	23,651	.....	32,849	57,113
	1916	672,635	1,485,278	1,252,635	232,643	59,547	59,738	24,266	.....	33,563	58,486
	1915	672,635	1,288,118	1,090,504	197,614	45,642	45,675	16,188	.....	31,458	47,646
	1914	672,635	1,151,262	965,140	v 186,122	33,947	33,952	11,579	.....	25,736	37,400
	1913	672,635	1,099,315	870,938	228,377	14,507	14,507	4,872	.....	12,271	17,143
	1912	672,635	1,015,920	765,274	249,469	4,848	7,590	1,537	.....	7,256	8,793
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OREGON SURETY AND CASUALTY CO., a, ac, a l, f, h, p, s, 813 Board of Trade Bldg., Portland, Ore.....1910. O. M. Clark, Pres.; S. S. Montague, Sec.	1920	100,000	253,987	195,949	58,038	128,362	143,202	71,996	8,000	54,118	135,017
	1919	100,000	248,867	205,806	43,061	108,320	120,764	34,914	2,000	49,326	86,239
	1918	100,000	214,095	182,656	31,439	84,783	96,528	37,038	.....	39,975	77,013
	1917	100,000	195,603	175,883	19,720	74,677	83,631	25,355	6,000	35,130	66,475
	1916	100,000	178,261	165,552	12,709	60,464	71,189	28,868	6,000	27,669	63,788
	1915	100,000	170,994	161,089	9,905	50,742	61,068	30,306	6,000	23,842	60,148
	1914	100,000	171,851	130,530	41,321	54,761	64,288	28,497	6,000	24,623	60,314
	1913	100,000	168,273	119,236	49,037	60,299	69,892	27,128	6,000	26,472	59,600
	1912	100,000	159,115	116,321	42,794	56,466	65,956	13,830	6,000	27,559	47,252
	1911	100,000	140,911	115 775	25,136	56,416	62,717	15,503	4,500	26,973	46,975

* Capital, assets, liabilities and surplus include life branch figures. c Includes $550,000 contributed to surplus. n Previous to 1919 income and disbursements include life business. v Decrease in surplus due to Insurance Department ruling that market value of securities be reported instead of amortized values.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31	Capital.	Total Assets.	Liabilities (Including Capital)	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
PEERLESS CASUALTY CO., **a, h**, Keene, N. H., 20 West St., 1901, reorganized on stock basis 1911. Walter G. Perry, Pres.; William F. Perry, Sec. and Treas.	1920	100,000	184,332	132,872	51,460	210,307	222,613	88,969	9,000	106,849	217,384
	1919	100,000	175,069	126,842	48,226	186,309	195,693	75,145	7,500	93,248	184,890
	1918	100,000	159,375	128,457	30,918	190,643	199,655	92,207	7,500	89,325	193,207
	1917	100,000	148,952	123,835	25,118	186,472	193,629	89,555	7,500	89,325	193,055
	1916	100,000	146,734	117,496	29,238	133,836	141,322	55,957	6,000	71,651	133,800
	1915	100,000	139,302	115,247	24,055	115,879	122,324	50,269	4,000	62,359	119,516
	1914	100,000	131,638	118,390	13,248	140,435	146,731	74,704	3,000	68,877	146,698
	1913	100,000	131,177	112,130	19,048	128,115	135,206	61,454	6,000	71,237	139,167
	1912	100,000	142,074	108,523	33,551	84,681	109,294	36,056	5,750	50,511	86,567
	1911	100,000	118,959	106,649	12,309	61,552	67,916	25,235	5,500	39,679	64,931
PENINSULAR CASUALTY CO., ‡ **a, h**, Bisbee Building, Jacksonville, Fla. 1910. C. E. Clarke, Pres.; J. R. Anthony, Jr., Sec.	1920	109,300	188,818	153,062	35,756	701,914	759,621	235,289	.....	.....	.....
	1919	109,300	181,418	142,625	38,793	641,290	730,429	277,975	15,935	130,977	657,423
	1918	109,300	143,129	133,520	9,609	460,917	621,919	193,249	.....	231,584	474,234
	1917	109,300	154,294	138,062	16,232	323,840	a 347,068	127,336	10,192	185,250	338,685
	1916	103,350	184,640	156,149	28,491	295,140	323,194	115,298	.....	154,724	335,275
	1915	103,350	206,900	181,456	25,444	294,436	304,494	133,327	.....	171,929	316,789
	1914	206,700	294,224	278,280	15,944	390,694	444,610	166,779	.....	208,820	375,999
	1913	206,700	275,093	253,739	21,354	395,293	461,701	166,305	31,005	224,480	446,727
	1912	125,000	236,732	142,081	94,650	409,053	466,451	179,820	21,880	326,756	506,576
	1911	125,000	171,691	153,461	18,230	329,243	351,253	131,448	18,750	192,087	342,285
PHILANTHROPIC MUTUAL LIFE INSURANCE CO. Philadelphia, Pa. 1910. F. St. Clair Edwards, Pres.; Isaac Jackson, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	130,266	.....	130,266	378,879	.....	178,505	.....	180,411	358,916
	1917	.....	106,538	.....	106,538	337,758	343,786	143,365	.....	159,743	303,108
	1916	.....	65,860	.....	65,860	288,369	289,444	131,116	.....	140,635	271,751
	1915	.....	47,567	.....	47,567	257,145	257,975	121,141	.....	133,427	254,568
	1914	.....	44,160	.....	44,160	239,024	240,015	116,421	.....	127,296	243,717
	1913	.....	47,863	.....	47,863	228,570	229,413	100,260	.....	119,027	219,287
PIONEER INSURANCE CO., **a, h**, 1407 O St., Lincoln, Neb., 1899; reorganized on stock basis 1912. Ernest C. Folsom, Pres.; Joseph S. Dickman, Sec.	1920	50,000	91,497	86,767	4,730	85,173	90,088	30,798	s 10,000	45,947	86,818
	1919	40,000	74,883	71,315	3,568	87,592	91,198	32,476	s 10,000	46,782	89,258
	1918	30,000	60,779	57,713	3,066	77,825	80,326	31,990	.....	55,639	87,629
	1917	20,000	48,183	44,820	3,363	78,937	81,225	27,653	.....	49,438	87,091
	1916	10,000	42,700	35,529	7,171	93,785	107,462	48,526	.....	62,189	110,715
	1915	10,000	41,282	39,541	1,741	99,643	101,256	30,358	.....	67,435	97,793
	1914	10,000	33,104	32,890	214	75,270	86,688	26,816	.....	56,569	83,385
	1913	10,000	35,374	26,088	9,285	56,179	58,488	15,036	.....	32,238	48,187
	1912	10,000	24,100	11,026	13,074	42,638	77,246	15,853	.....	.....	42,459

PROVIDENT FRIENDLY SOCIETY, Philadelphia, Pa.....1895. D. M. A. R. Wilder, Pres.; Chas. Q. Finley, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	2,040	1,721	319	55,713	56,557	13,142	.....	42,197	55,339
	1916	.....	823	1,788	—965	37,827	40,209	10,753	.....	29,654	40,696
	1915	.....	1,289	.....	1,289	31,890	32,923	10,276	.....	22,376	32,994
	1914	.....	1,580	.....	1,580	32,240	32,931	11,826	.....	22,741	34,567
	1913	.....	3,187	.....	3,187	33,074	33,849	10,274	.....	24,905	35,179
PROVIDENT LIFE AND ACCIDENT CO.,* a, h, 721 Broad Street, Chattanooga, Tenn.....1887. Robt. J. Maclellan, Pres.; W C. Cartinhour, Sec.; M. E. Le Sueur, Mgr.	1920	200,000	883,938	810,807	73,131	1,259,392	1,311,038	520,498	24,500	595,350	1,151,787
	1919	200,000	638,800	582,983	55,817	873,833	897,172	394,385	5,750	404,121	807,623
	1918	200,000	487,959	448,763	39,196	742,106	864,269	406,988	30,240	318,587	757,760
	1917	200,000	471,223	386,907	84,316	758,270	774,187	375,093	44,000	308,251	729,181
	1916	150,000	340,517	236,142	104,375	705,371	718,496	345,278	16,000	292,283	654,155
	1915	150,000	276,381	213,742	62,639	427,707	439,199	193,924	14,000	185,591	395,452
	1914	150,000	238,490	191,218	47,272	330,644	341,984	153,267	14,000	168,139	336,117
	1913	150,000	234,271	185,937	48,334	278,366	287,921	123,265	19,000	142,769	285,560
	1912	150,000	232,913	171,119	61,795	186,972	216,975	72,791	14,000	127,335	214,378
	1911	150,000	181,955	162,611	19,344	341,515	347,318	112,945	4,000	173,819	291,152
RED MENS FRATERNAL ACC. ASSN. OF AMERICA, a, h, 90 Elm street, Westfield, Mass., 1887; reorganized on stock basis 1915. Robt. Gowdy, Pres.; R. Allyn Gowdy, Sec.	1920	100,000	182,183	119,076	63,107	56,397	64,699	22,497	6,000	28,028	58,400
	1919	100,000	179,908	114,890	65,018	46,280	54,059	17,745	6,000	23,435	47,180
	1918	100,000	175,303	114,698	60,605	46,970	54,127	21,603	8,000	18,644	48,247
	1917	100,000	168,428	113,749	54,680	48,999	55,434	20,977	8,000	17,289	46,266
	1916	100,000	160,993	113,653	47,340	49,376	55,199	25,366	8,000	17,695	51,061
	1915	100,000	156,809	112,901	43,908	51,115	55,558	26,729	.....	18,192	44,921
RELIABLE HAIL INSURANCE CO., Oklahoma City, Okla.....1909. A. H. Geissler, Pres.; J. E. Brown, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	10,000	41,356	10,256	31,100	129,087	149,157	10,701	.....	49,867	118,184
	1918	10,000	41,919	.....	41,919	85,295	87,559	6,347	312	48,985	85,644
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1916	10,000	.....	.....	.....	24,503	29,015	21,333	.....	17,713	39,046
	1915	10,000	29,268	19,261	10,007	37,491	41,048	35,089	416	22,998	58,503
	1914	10,000	39,514	18,370	21,144	.....	.....	.....	.....	.....	.....
	1913	10,000	35,309	19,275	16,034	39,498	42,365	14,768	540	20,945	36,253
	1912	10,000	30,895	13,349	17,546	49,364	51,906	15,457	750	34,827	51,034
	1911	10,000	25,373	12,167	13,206	24,661	.....	5,643	.....	.....	.....
RELIANCE LIFE* (casualty branch), a, h, ‡, 5th Ave. and Wood St., Pittsburg, Pa.....1912 James H. Reed, Pres.; H. G. Scott, Sec.; L. P. Gregory, Asst. Sec. and Mgr. Accident and Health Dept.	1920	1,000,000	14,082,548	13,765,832	316,716	338,113	458,051	126,531	.....	233,592	360,123
	1919	1,000,000	10,947,925	10,673,169	274,756	226,991	287,625	71,996	.....	140,474	212,469
	1918	1,000,000	8,790,975	8,588,008	202,967	136,956	173,955	65,388	.....	92,265	157,652
	1917	1,000,000	7,550,502	7,244,620	305,882	111,709	111,709	35,450	.....	50,568	86,017
	1916	1,000,000	6,373,812	6,087,964	285,848	91,997	91,997	41,755	.....	37,073	78,828
	1915	1,000,000	5,520,185	5,240,161	280,024	†75,473	75,473	30,071	.....	34,760	64,831
	1914	1,000,000	4,832,008	4,552,155	279,853	91,056	91,056	32,612	.....	32,650	65,262
	1913	1,000,000	4,255,990	3,985,967	270,024	66,903	66,903	16,227	.....	23,988	40,215
	1912	1,000,000	3,581,494	3,384,230	197,264	19,715	19,715	4,203	.....	12,515	16,718
	1911	1,000,000	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Capital, assets, liabilities and surplus include life branch figures. † Decrease due to reinsurance of Virginia and District of Columbia business in the Continental Life Insurance. Co., Inc.
‡ Premiums and losses include industrial life and sick benefits. a Includes $4,000 borrowed money. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
RIDGELY PROTECTIVE ASSOCIATION, **a**, **h**, Worcester, Mass., 18 Franklin St.....1894. Austin A. Heath, Pres. and Gen. Mgr.; H. L. Peabody, Sec.	1920	100,000	553,236	370,686	182,550	964,408	991,121	578,659	10,000	322,950	911,609
	1919	100,000	501,638	325,534	176,104	804,779	830,630	514,327	10,000	295,668	824,111
	1918	100,000	501,541	375,803	125,738	689,150	715,177	445,981	10,000	302,190	759,169
	1917	100,000	549,558	267,039	282,519	592,589	617,237	344,351	10,000	202,320	562,552
	1916	100,000	497,763	230,221	267,542	485,134	509,075	299,621	10,000	183,664	493,412
	1915	100,000	474,840	209,853	264,987	410,374	433,001	258,314	10,000	150,513	418,927
	1914	100,000	453,134	206,331	246,803	380,702	403,449	233,967	10,000	122,140	366,131
	1913	100,000	415,845	188,769	227,076	349,748	369,135	213,482	5,000	103,071	321,581
	1912	100,000	407,290	182,998	224,292	321,438	337 206	183,069	5,000	104,124	292,193
	1911	100,000	361,736	160,780	200,957	310,200	323 322	175,444	5,000	107,060	287,538
SECURITY LIFE INSURANCE CO., 503 N. Eutaw St., Baltimore, Md. *f*.....1909. Reorganized on stock basis 1914. D. Kavanaugh, Pres.; H. C. Powell, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	10,500	50,378	51,334	—956	153,418	135,028	45,934	.....	101,542	147,476
	1918	10,500	39,766	42,507	—2,741	118,143	119,161	42,743	1,575	66,902	111,220
	1917	10 500	38,248	43,332	—5,084	100,262	100,972	29,840	.....	64,170	94,010
	1916	10,500	24,748	32,353	—7,605	85,159	85,753	32,323	.....	49,215	81,538
	1915	10,500	20,109	28,584	—8,475	76,930	77,433	27,894	630	48,278	76,802
	1914	10,500	19,966	11,848	7,518	71,616	71,847	28,824	.....	42,553	71,377
SOUTHERN INSURANCE CO.,* Nashville, Tenn., **a**, **h**, **l**.....1909. R. E. Donnell, Pres.; Will G. Harris, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	103,840	284,820	281,102	13,718	292,219	313,811	79,442	.....	.....	265,202
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	103,840	227,734	205,784	21,949	184,177	198,190	57,311	.....	83,110	215,187
	1916	103,840	243,479	254,507	—11,028	156,026	167,001	48,001	.....	81,611	129,612
	1915	103,840	202,578	199,959	2,619	146,793	*s* 242,297	64,001	.....	87,992	152,393
	1914	188,800	197,685	265,694	—68,009	.....	.....	.....	.....	.....	.....
	1913	201,270	216,470	236,630	—20,160	39,299	39,299	18,070	.....	31,370	49,440
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	166,450	194,315	175,772	18,543	51,678	51,678	26,535	.....	46,749	73,284
SOUTHERN LIFE AND HEALTH INSURANCE CO., *a* 308 No. 21st St., Birmingham, Ala., **h**.....1908. C. P. Orr, Pres.; W. R. Lathrop, Sec. and Treas.	1920	69,800	145,982	96,554	49,428	937,106	950,889	412,441	.....	513,658	928,933
	1919	66,730	123,286	93,212	30,074	906,820	932,045	405,818	4,417	491,743	901,978
	1918	59,160	91,561	71,058	20,503	650,824	756,010	308,432	4,789	365,131	673,563
	1917	55,510	82,002	62,023	19,979	460,220	467,658	202,208	317	250,381	452,599
	1916	30,820	66,604	34,102	32,502	237,573	238,784	104,694	275	135,726	240,695
	1915	30,720	65,910	31,080	34,830	185,725	†189,647	85,761	275	110,794	196,830
	1914	30,720	73,733	32,164	41,569	428,869	482,489	193,551	137	254,444	448,311
	1913	30,720	39,726	36,485	3,241	471,075	476,621	194,850	275	53,120	494 311
	1912	27,730	54,041	51,372	2,670	424,147	425,416	170,234	.....	50,033	423,014
	1911	25,000	51,315	22,104	29,121	340,830	349,632	132,931	.....	47,615	345,654

STANDARD LIFE INSURANCE CO. OF AMERICA.* a, h	1920	356,095	2,428,883	2,378,109	50,774	41,391	44,501	21,993	.....	15,011	37,004
(Accident and Health Dept.), Fourth Ave. and	1919	356,095	2,155,833	2,117,252	38,581	35,656	38,549	9,878	.....	13,959	23,920
Smithfield St.; Pittsburg, Pa.....1910.	1918	356,095	1,945,588	1,908,740	36,847	37,989	40,440	22,940	.....	15,174	38,114
John C. Hill, Pres.; Elgin A. Hill, Sec.	1917	356,095	1,770,873	1,653,197	117,677	60,553	61,517	12,779	.....	22,726	35,505
	1916	356,095	1,577,400	1,517,140	60,260	23,489	24,213	8,774	.....	10,427	19,449
	1915	356,535	1,162,760	1,102,779	59,981	21,378	21,445	4,507	.....	9,622	14,129
	1914	347,215	992,993	915,122	77,871	9,773	9,779	4,851	.....	6,018	10,869
	1913	324,275	798,160	729,765	68,395	10,355	12,355	761	.....	4,089	4,850
STANDARD LIVE STOCK INSURANCE CO., 1 s,	1920	250,000	437,561	318,135	119,426	124,539	147,301	59,962	15,000	62,195	137,157
803 K. of P. Bldg., Indianapolis, Ind.....1911.	1919	250,000	428,305	326,793	101,512	150,168	172,173	73,168	15,000	69,102	157,391
E. H. Wolcott, Pres.; Frank I. Grubbs, Sec.	1918.	250,000	414,179	320,324	93,856	127,191	148,110	51,978	15,000	60,290	127,373
and Treas.	1917	250,000	393,069	311,766	81,302	112,216	133,002	47,249	12,500	55,826	115,984
	1916	250,000	376,825	307,078	69,747	106,281	126,425	49,035	12,440	54,384	116,439
	1915	246,208	363,066	306,131	56,935	112,227	130,859	54,371	9,952	56,318	120,714
	1914	246,027	353,193	307,243	45,950	112,095	130,251	60,180	9,952	54,847	125,874
	1913	245,703	348,619	307,356	41,263	115,717	133,685	58,475	.....	55,865	114,340
	1912	244,203	327,048	297,435	29,613	126,861	192,868	49,849	.....	78,566	128,415
	1911	132,980	150,173	132,980	17,193	.....	200,842	.....	.....	52,268	52,268
STAR LIFE INSURANCE CO., Franklin & Greene Sts.,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Baltimore, Md. f.....1908.	1919	25,000	38,279	62,148	—23,869	250,434	251,746	86,856	.....	167,652	254,508
Reorganized on stock basis 1915. Geo. W.	1918	25,000	40,054	48,710	—8,656	155,579	157,031	69,794	.....	80,948	150,742
Miller, Pres.; Ezra C. Miller, Sec.	1917	10,000	18,857	28,744	—9,887	118,781	119,843	46,800	.....	68,117	114,917
	1916	10,000	14,214	22,815	—8,601	93,297	94,668	29,291	.....	62,538	91,829
	1915	10,000	11,060	18,953	—7,893	71,451	85,130	24,432	.....	48,804	73,236
STATE INSURANCE CO., 211 Hippee Bldg., Des	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Moines, Ia.....1916.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
G. F. Tincknell, Pres.; T. C. Bassett, Sec.	1918	100,000	127,382	101,313	26,069	43,929	49,732	7,864	6,888	23,710	38,462
	1917	100,000	118,891	100,100	18,791	13,337	17,060	8,611	.....	13,445	24,505
STATE LIFE INSURANCE CO., 719 No. Eutah St.,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Baltimore, Md.....1909.	1919	10,000	15,857	23,072	—7,215	49,049	50,658	12,329	.....	34,806	47,135
Reorganized on stock basis 1915. W. H. Lucas,	1918	10,000	11,642	20,631	—8,989	42,078	42,757	14,086	.....	27,115	41,201
Pres.; O. W. Rhodes, Sec.	1917	10,000	10,238	10,317	79	38,628	39,199	9,755	.....	30,055	39,810
	1916	10,000	11,165	20,293	—9,128	26,212	28,508	6,165	.....	22,171	28,336
	1915	10,000	10,750	14,248	—3,498	20,542	20,542	5,455	.....	14,284	19,739
TEXAS INDEMNITY INSURANCE CO., Galveston, Tex.	1920	100,000	326,076	296,076	30,000	285,051	295,218	121,825	.....	78,117	200,240
J. F. Seinsheimer, Pres.; George Leahy, Sec.	1919	25,000	150,273	124,145	26,128	145,358	171,124	21,679	.....	25,376	47,281

* Capital, assets, liabilities and surplus include life branch figures. *a* Absorbed the Southern Life and Health Insurance Company of Pensacola, Fla., April, 1918. *f* Figures include life branch. *s* Includes $84,961 stock contributed. — Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
TIME INSURANCE CO., Security Bldg., Milwaukee, Wis., a, h, 1910; reincorporated as stock company, 1910.	1920	25,000	133,647	91,320	42,327	377,831	383,364	174,566	15,000	181,842	371,432
C. G. Traphagen, Pres.; Emil Giljohann, Sec.	1919	25,000	129,741	78,358	51,384	301,462	306,399	129,518	20,000	146,532	296,653
	1918	25,000	122,461	81,231	41,230	255,320	264,360	130,947	15,000	125,997	269,289
	1917	25,000	135,529	70,377	65,152	281,387	285,424	127,308	15,000	129,560	274,882
	1916	25,000	129,488	59,796	69,692	280,819	285,255	130,262	25,000	125,375	280,637
	1915	25,000	125,016	53,906	71,110	256,526	260,431	118,559	15,000	107,499	242,046
	1914	25,000	102,657	54,155	48,502	241,036	244,255	104,379	7,500	104,401	216,280
	1913	25,000	74,203	47,939	26,264	204,644	207,032	90,647	15,000	91,035	197,848
	1912	25,000	67,051	43,812	23,238	162,196	164,742	66,730	15,000	73,118	155,428
	1911	25,000	56,447	40,860	15,586	121,514	123,803	47,493	7,500	54,115	109,108
TRANSYLVANIA CASUALTY INSURANCE CO., a, ac, al, St. Mathews, Ky.	1920	103,070	195,098	184,843	10,255	169,219	175,816	66,030	4,123	96,300	156,453
Ben L. Bruner, Pres.; W. Wayne Wilson, Sec.	1919	103,070	176,156	171,064	5,092	140,130	147,246	47,888	4,123	71,823	124,464
	1918	106,170	152,318	150,833	1,485	126,286	.....	42,667	.....	.....	.....
	1917	111,120	154,002	152 849	1,153	122,453	258,314	35,405	2,310	53,057	94,229
	1916	110,920	120,065	136,995	—16,930	69,176	100,628	15,804	.....	67,237	83,042
	1915	106,960	104,172	123,409	—19,237	56,327	118,431	28,408	.....	49,229	122,173
	1914	111,480	104,976	124,581	—19,605	66,259	88,219	26,226	.....	75,420	103,126
	1913	100,000	104,584	109,056	—4,472	32,620	43,640	13,203	.....	56,154	69,543
	1912	100,000	113,534	106,244	7,290	7,079	62,666	1,582	.....	18,745	20,327
TRAVELERS EQUITABLE INSURANCE CO., * † a, h, l, Minneapolis, Minn., 1915. Reorganized 1918.	1920	131,360	269,131	226,325	42,806	222,975	270,585	97,577	16,000	115,340	228,917
G. W. Barnes, Pres.; H. B. Gislason, Sec.	1919	100,000	194,766	153,404	41,362	121,414	159,617	52,160	.....	87,585	139,745
	1918	100,000	175,452	125,188	50,264	57,114	264,108	37,177	.....	60,719	101,992
UNION HEALTH AND ACCIDENT CO., a, h, Denver, Colo., 15th and Arapahoe Sts. 1906.	1920	100,000	180,104	110,097	70,007	62,036	74,357	28,900	8,000	35,748	72,648
J. S. McCleery, Pres. and Gen. Mgr.; J. S. McCleery, Sec.	1919	100,000	178,303	111,297	66,506	64,405	77,682	24,421	6,000	35,909	66,604
	1918	100,000	166,887	113,582	53,304	62,839	74,076	29,964	10,000	37,219	77,183
	1917	100,000	170,141	113,412	56,729	66,302	76,450	25,385	9,000	37,042	71,613
	1916	100,000	167,629	113,523	54,106	64,648	74,784	24,371	6,000	35,307	67,718
	1915	100,000	160,634	113,364	47,270	62,235	71,983	22,123	6,000	36,234	64,683
	1914	100,000	154,174	111,235	42,939	53,548	61,866	25,977	6,000	29,495	61,932
	1913	100,000	154,028	109,889	44,139	50,536	59,828	21,123	6,000	29,380	57,329
	1912	100,000	151,063	110,630	40,433	50,774	59,321	18,187	.....	32,189	51,025
	1911	100,000	143,161	111,001	32,160	59,343	87,349	21,255	6,000	36,172	87,292

Union Life and Accident Insurance Co., *s* **a, h, l,** Terminal Bldg., Lincoln, Neb.....1913. C. E. Haynie, Pres.; R. R. Lounsbury, Sec.	1920	150,000	453,024	427,112	25,912	159,689	181,751	45,316	9,000	144,014	201,520
	1919	150,000	406,580	377,267	29,313	109,308	157,048	48,804	.....	105,805	154,609
	1918	50,000	303,283	300,309	2,974	261,067	268,860	46,007	24,500	126,691	192,024
	1917	30,000	212,262	199,281	12,981	307,798	310,689	36,173	750	168,377	205,302
	1916	25,000	107,357	94,262	13,095	199,023	200,144	17,853	600	118,894	137,347
	1915	10,000	29,101	26,584	2,517	35,684	36,306	5,537	.....	23,239	28,776
	1914	10,000	20,222	17,605	2,617	21,580	33,453	885	.....	9,564	10,449
	1913	10,000	11,458	10,270	1,188	591	664	17	.....	836	853
Union Mutual Insurance Company, Jacksonville, Fla., 411 Bridge St.*x*.....1906.	1920	9,700	22,559	11,741	10,818	68,595	68,595	22,590	.....	.....	.....
	1919	5,000	12,058	6,609	5,449	‡49,321	.....	‡17,304	.....	.....	.....
	1918	5,000	9,232	7,031	2,201	74,245	.....	28,242	.....	.....	.....
	1917	5,000	9,714	7,637	2,077	62,168	62,168	18,740	.....	.....	.....
	1916	5,000	8,753	7,075	1,678	61,498	61,858	20,672	420	40,924	62,016
	1915	5,000	8,182	7,378	804	42,723	.....	17,913	.....	.....	.....
	1914	5,000	15,649	12,716	2,933	45,131	.....	15,631	.....	.....	.....
	1913	5,000	11,870	8,395	3,475	31,499	.....	10,866	.....	.....	.....
	1912	5,000	11,654	8,391	3,263	25,118	.....	8,937	.....	.....	.....
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Automobile Ins. Co., ac, al, wo, 303 Michigan Trust Bldg. Grand Rapids, Mich.....1919. S. J. Barkwell, Pres.; James K. Miller, Sec.	1920	100,000	180,497	170,262	10,235	168,172	188,524	44,506	8,000	71,297	123,803
	1919	100,000	116,499	108,749	7,750	15,061	126,783	.....	.....	10,283	10,283
United States Plate Glass, p, 126 S. Fourth St., Philadelphia, Pa.....1867. F. V. Smyth, Pres.; H. L. Henderson, Sec. and Treas.	1920	100,000	193,634	155,322	38,312	104,104	114,174	55,557	10,000	41,893	107,450
	1919	100,000	186,456	136,778	49,678	67,700	77,604	33,857	10,000	30,844	74,701
	1918	100,000	185,899	129,990	55,909	56,840	66,648	28,222	9,000	18,019	55,241
	1917	100,000	183,481	124,117	59,364	45,558	55,248	20,805	8,000	22,938	51,743
	1916	100,000	186,263	118,959	67,304	36,559	46,099	17,959	10,000	20,666	51,098
	1915	100,000	187,269	117,819	69,450	34,517	43,076	12,914	9,000	19,435	41,349
	1914	100,000	186,128	118,979	67,149	37,388	45,969	13,655	10,000	21,373	45,028
	1913	100,000	192,576	118,136	74,440	34,418	48,351	11,908	14,000	18,960	44,868
	1912	100,000	215,638	119,279	96,360	34,206	45,609	11,714	9,000	21,361	42,075
	1911	100,000	212,606	120,604	92,002	35,675	47,028	12,170	8,000	23,126	43,295
Vermont Accident Ins. Co., a, h, Quinn Bldg., Rutland, Vt. *b*.....1906. H. C. Farrar, Pres.; A. C. Mason, Sec and Mgr.	1920	10,000	25,788	14,428	11,360	40,901	42,683	18,028	.....	23,081	41,109
	1919	10,000	24,849	13,933	10,916	36,662	38,564	14,590	.....	20,910	35,499
	1918	10,000	22,170	13,173	8,997	34,088	36,749	18,206	.....	19,442	37,647
	1917	10,000	23,265	14,319	8,946	37,069	38,544	18,311	.....	18,986	37,297
	1916	10,000	22,943	13,577	9,366	38,871	40,042	18,934	.....	18,997	38,925
	1915	10,000	21,166	13,381	7,785	37,702	38,690	16,708	.....	19,348	36,056
	1914	10,000	18,428	12,758	5,660	38,017	38,944	16,402	.....	16,546	32,948
	1913	10,000	16,793	13,794	2,998	34,055	34,736	17,910	.....	16,074	33,984
	1912	10,000	16,950	12,888	4,062	28,645	29,458	12,647	.....	15,685	28,332
	1911	10,000	15,990	12,622	3,368	26,028	26,475	13,825	.....	12,346	26,171

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
VOLUNTEER STATE LIFE INSURANCE CO., Chattanooga, Tenn.	1920	500,000	5,268,671	3,168,671	100,000	.....	.....	.....	.....	.....	.....
	1919	500,000	4,488,265	5,388,265	100,000	1,101,870	1,455,798	372,522	.....	.....	873,113
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
WESTERN CASUALTY CO., 208 South La Salle St., Chicago, Ill.....1915. A. W. Armour, Pres.; G. M. Willetts, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	250,000	1,731,876	1,323,464	408,412	925,729	962,368	227,223	.....	29,204	256,427
	1917	250,000	1,035,338	843,256	192,103	396,907	421,721	133,007	.....	19,076	152,692
	1916	200,000	713,215	579,850	133,365	82,437	100,620	55,804	.....	17,108	73,225
	1915	200,000	683,097	579,370	103,727	489,104	499,149	15,940	.....	4,915	20,855
WESTERN CASUALTY CO., a, h, Gas and Electric Bldg., Denver, Colo.....1916. Chas. F. Tew, Pres.; R. V. Towner, Sec.	1920	200,000	409,935	300,001	109,934	381,219	398,583	128,361	25,950	213,528	379,223
	1919	200,000	363,745	261,581	102,164	291,412	307,729	104,539	12,800	170,600	288,239
	1918	140,000	244,368	183,673	60,695	231,467	238,912	90,282	10,000	101,504	224,509
	1917	100,000	167,208	125,777	41,432	176,543	187,716	61,958	6,000	87,957	*d* 166,137
	1916	100,000	144,328	117,626	26,702	112,676	115,674	34,406	.....	74,014	166,000
WESTERN INDEMNITY CO., Omaha, Neb.....1908. J. Nevels, Pres.; A. Von Dollen, Sec. and Mgr.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	10,000	13,268	11,977	1,291	.....	13,646	.....	.....	.....	13,387
	1918	10,000	13,236	12,654	582	11,602	11,812	3,850	.....	7,838	11,688
	1917	10,000	13,182	12,895	287	9,849	10,025	1,550	.....	8,411	9,961
	1916	10,000	13,087	12,560	527	9,380	9,572	2,303	.....	7,195	9,498
	1915	10,000	13,150	13,020	130	9,207	9,382	2,472	.....	6,715	9,187
	1914	10,000	12,612	12,178	434	9,916	10,708	3,771	.....	7,077	10,848
	1913	10,000	12,774	12,444	330	9,882	10,034	3,345	.....	7,026	10,371
	1912	10,000	12,844	12,375	469	8,508	10,048	1,958	.....	.....	9,748
	1911	10,000	12,478	11,851	627	5,774	9,351	1,507	.....	7,586	9,094
WESTERN SURETY CO., s, Sioux Falls, S. D....1900. Joe Kirby, Pres.; Joe H. Kirby, Sec.; P. F. Kirby, Gen. Mgr.	1920	250,000	431,176	261,139	70,046	123,123	155,879	30,767	10,308	56,536	97,611
	1919	206,150	336,156	263,361	72,795	85,655	115,344	16,750	12,513	44,465	78,980
	1918	178,750	209,872	204,180	5,692	32,920	54,885	1,353	17,093	25,910	39,355
	1917	172,750	189,847	185,667	3,929	22,909	43,383	1,006	8,638	24,712	35,339
	1916	172,750	183,078	181,260	1,818	18,974	38,015	6,710	13,820	17,932	44,702
	1915	172,750	190,508	177,391	13,117	24,678	42,196	3,949	.....	33,935	37,884
	1914	167,100	183,685	171,859	11,826	23,934	40,957	6,264	.....	16,254	22,518
	1913	167,100	181,394	167,100	14,294	25,680	39,950	10,185	.....	33,383	43,568
	1912	158,700	176,759	165,700	11,059	22,741	37,285	.....	.....	25,182	31,149
	1911	151,200	161,728	151,200	10,528	18,995	31,771	12,773	4,800	10,337	31,771

WISCONSIN ACCIDENT AND HEALTH INSURANCE Co., a, h, 214 West Water St., Milwaukee, Wis. ..... 1915. G-o. E. Tyrrell, Pres. and Gen. Mgr.; R. W. Campbell, Sec.	1920	25,000	48,189	43,302	4,887	82,185	84,050	31,856	.....	47,750	79,667
	1919	25,000	44 810	37,305	7,505	60,828	62,616	23,489	.....	34,044	57,593
	1918	25,000	39,811	37,306	2,505	55,954	64,774	26,430	.....	32,512	58,952
	1917	25,000	39,983	35,566	4,417	66,878	70,050	32,510	.....	37,751	70,261
	1916	25,000	40,570	35,204	5,366	63,012	67,636	28,500	.....	33,694	62,194
WISCONSIN NATIONAL LIFE INSURANCE Co.* (Accident Dept.), a, h, l, Oshkosh, Wis. ..... 1908. C. R. Boardman, Pres.; E. A. Hanks, Sec.; Arthur James, Mgr. Cas. Dept.	1920	400,000	1,901,518	1,758,802	142,716	102,229	104,432	33,412	.....	52,865	86,428
	1919	400,000	1,569,258	1,455,084	114,174	89,888	98,432	29,989	.....	55,978	85,967
	1918	400,000	1,368,078	1,256 471	111,607	74,880	75,847	30,213	.....	41,978	73,482
	1917	400,000	1,250,375	1,078,869	171,505	70,225	70,863	24,442	.....	36,943	62,068
	1916	400,000	1,113,733	939,990	173,743	64,419	65,088	25,083	.....	32,638	g 65,302
	1915	400,000	981,078	820,125	160,953	54,049	54,354	21,605	.....	26,703	48 532
	1914	400,000	861,331	716,885	144,446	55,510	55,584	23,847	.....	28,462	52,309
	1913	355,889	717,405	587,020	130,385	53,422	57,056	25,132	.....	27,600	54,166
	1912	284,031	540,456	446,405	94,051	45,106	45,245	17,997	.....	27,353	45,615
	1911	203,932	358,999	316,416	42,583	31,869	43,545	13,128	.....	29,959	43,133

MUTUAL OLD LINE LIFE COMPANIES—(Accident and Health Depts.)

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
EQUITABLE LIFE ASSURANCE SOCIETY, 120 Broadway, New York City*. 1859. W. A. Day, Pres.; Wm. Alexander, Sec.	1920	627141737	539 140 795	88,000,942	872,225	876,595	238,630	425,145	664,505
	1919	599423919	510 709 342	88,714,577	313,675	315,310	36,826	99,264	258,017
METROPOLITAN LIFE INSURANCE Co., 1 Madison Ave., New York City* 1866. Haley Fiske, Pres ; James S. Roberts, Sec.	1920	980913087	947 465 234	33,447,853	563,615	563,634	376,442	122,539	491,065
	1919	864821825	835 736 488	29,085,337	419,246	419,298	296,513	75,877	374,476

* Capital, assets, liabilities and surplus include life branch figures. a Includes increase in deposits. d Includes $5,180 dividends to policyholders. g Includes $7,890 transferred to life department.

SUMMARY OF BUSINESS DONE BY STOCK CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES

Summary of business done by the companies listed in the foregoing tables, which embrace practically every stock company doing casualty or surety insurance business in the United States.

Year.	Number of Companies.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditure.
		$	$	$	$	$	$	$	$	$	$
1920	167†	93,737,366	1,014,386,237	921,525,598	92,860,639	451,112,821	489,774,245	196,360,067	8,663,251	183,513,997	400,723,769
1919	199	89,484,263	926,951,192	837,299,836	89,651,356	364,389,422	392,239,391	150,176,018	9,139,940	145,086,896	313,430,438
1918	201	92,239,088	852,466,029	764,476,247	87,989,782	304,613,571	330,696,403	122,744,682	8,171,431	117,791,624	255,912,011
1917	181	74,272,938	692,194,715	615,398,243	76,796,472	241,514,272	257,517,978	104,986,320	5,591,086	95,171,061	208,947,809
1916	192	74,987,022	642,621,480	558,443,105	84,178,375	199,062,607	220,620,624	89,370,067	5,309,857	84,192,935	183,150,590
1915	178	78,023,841	603,669,842	525,635,073	78,034,769	160,319,636	174,891,539	75,444,158	5,551,432	74,250,711	159,396,970
1914	200	78,221,895	544,957,974	470,744,935	74,213,039	153,955,616	162,029,886	71,341,961	4,783,269	67,548,236	148,445,854
1913	188	77,835,230	530,766,252	464,042,147	66,724,105	140,811,417	157,128,023	68,545,408	6,094,953	66,028,380	143,819,361
1912	186	71,052,050	410,521,170	348,977,103	61,544,067	124,198,403	138,279,289	55,901,512	7,179,576	61,589,418	125,428,747
1911 *	196	64,679,411	359,160,099	290,032,249	69,127,850	104,338,652	118,981,773	47,668,648	3,783,576	53,329,475	108,336,671
1910	177	65,485,188	309,715,559	230,485,010	78,176,427	94,395,185	111,041,748	41,465,472	7,149,711	57,915,377	100,115,314
1909	175	59,454,395	265,804,030	215,116,729	59,748,222	80,900,523	87,504,511	32,334,731	5,320,023	40,204,792	79,766,996
1908	141	61,615,063	250,340,985	171,287,727	60,852,943	73,332,978	84,295,656	30,404,759	5,274,399	38,430,718	76,328,693
1907	144	58,393,135	214,854,156	163,253,335	51,600,821	70,027,619	84,474,354	28,182,004	4,992,853	36,231,018	71,516,626
1906	124	50,258,625	160,546,677	120,515,482	40,013,195	64,423,449	78,167,255	24,876,764	3,172,589	32,287,310	62,898,321
1905	95	43,629,911	152,866,216	113,795,952	39,070,264	55,343,813	63,190,680	21,646,844	2,877,942	28,922,468	54,353,325
1904	82	38,017,182	110,852,706	82,563,921	28,288,784	49,467,118	55,685,447	19,332,539	2,570,287	26,282,811	48,610,492
1903	73	36,893,700	100,130,231	71,229,687	28,910,544	43,672,646	49,716,644	16,679,975	2,371,282	22,699,734	42,941,991
1902	67	35,228,251	86,745,189	59,897,624	26,867,568	36,754,071	43,980,061	14,363,835	1,790,497	19,509,796	36,368,718
1901	62	27,803,965	80,358,311	52,656,133	27,692,179	31,981,079	35,837,280	12,590,500	1,602,831	16,954,778	31,298,923
1900	57	23,571,750	65,807,946	38,749,196	27,058,750	27,186,266	30,347,507	12,754,837	1,429,222	15,419,395	27,504,402

*The decrease in several items for 1911 is due to the removal of several large title and trust companies to the classification title companies. †Being Companies which show figures for 1920.

TITLE INSURANCE COMPANIES

Fees for searches, conveyances, examinations, surveys, recordings, etc., are included in premiums.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
ATLANTIC GUARANTY AND TITLE INSURANCE CO., Atlantic City, N. J.....1915	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Joseph Thompson, Pres.; Silas Shoemaker, Sec.; B. Mitchell, Asst. Sec.	1919	150,000	299,673	257,766	41,907	33,844	44,669	.....	10,500	29,115	39,615
	1918	150,000	192,783	158,976	29,307	13,126	23,657	.....	9,000	12 445	21,445
	1917	150,000	231,346	201,559	29,787	17,757	28,175	.....	9,000	10,322	43,023
	1916	150,000	199,039	175,803	20,627	11,690	30,492	.....	4,500	9,081	19,823
BOND AND MORTGAGE GUARANTEE CO., 175 Remsen St., Brooklyn. Manhattan office, 176 B'way. 1902.	1920	.....	.....	.....	.....	.....	....	.....	.....	.....	.....
Clarence H. Kelsey, Pres.; William B. Clarke, Sec.	1919	5,000,000	13,342,558	6,266,989	7,075,569	1,335,459	2,082,558	.....	800,000	.....	1,615,743
	1918	5,000,000	13,117,527	6,457,945	6,659,582	1,352,925	1,871,517	.....	800,000	748,724	1,729,311
	1917	5,000,000	12,487,670	5,986,721	6,500,949	1,393,888	1,889,890	.....	800,000	494,563	1,453,160
	1916	5,000,000	11,706,962	5,550,599	6,156,363	1,326,742	1,860,296	.....	800,000	.....	1,426,470
BUFFALO ABSTRACT AND TITLE CO., tl, 110 Franklin St., Buffalo, N. Y.....1903.	1920	260,000	396,443	266,762	129,681	12,580	136,765	82	31,200	93,786	125,068
F. D. Locke, Pres.; George E. Flynn, Sec. and Gen. Mgr.	1919	260,000	417,124	285,434	131,690	111,338	129,376	600	26,000	82,454	109,053
	1918	260,000	433,602	306,116	127,486	65,545	83,056	738	20,800	72,626	95,903
	1917	260,000	455,840	314,551	141,288	73,683	90,479	349	26,000	69,405	95,975
	1916	260,000	425,974	279,168	146,806	4,524	84,370	94	20,800	59,801	80,695
CALIFORNIA-PACIFIC TITLE INS. CO., San Francisco, Cal.....1886	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. J. McCutchen, Pres.; Murray F. Vandall, Sec.	1919	1,100,000	1,640,853	1,379,282	261,571	224,495	284,778	542	60,000	175,656	236,198
	1918	1,100,000	1,398,001	1,201,214	196,786	108,038	177,518	295	60,000	126,115	186,410
	1917	1,100,000	1,392,025	1,194,798	197,227	111,433	1,197,181	60	60,000	132,887	192,147
	1916	1,100,000	1,540,306	1,463,105	77,201	119,280	206,665	5,088	55,000	118,501	180,856
CITIZENS TITLE INSURANCE AND MORTGAGE CO., 585 Main Ave., Passaic, N. J.....1906.	1920	150,000	245,693	166,347	79,346	17,916	279,370	.....	10,500	27,487	37,987
Edward A. Greene, Pres.; Carl S. Deans, Sec.	1919	150,000	246,585	174,918	71,667	17,523	334,270	.....	19,500	17,065	95,853
	1918	150,000	268,541	203,241	65,300	12,444	34,080	10	10,500	16,628	27,128
	1917	150,000	225,291	165,345	59,946	12,537	34,793	.....	10,500	16,074	16,574
	1916	150,000	226,489	172,409	54,080	11,378	30,589	.....	10,500	4,269	14,769
CITY TITLE INSURANCE COMPANY, San Francisco, Cal.....1910.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. W. Dimond, Pres.; J. H. Humphrey, Sec.	1919	250,000	293,682	266,017	27,665	18,933	53 584	.....	.....	38,913	38,913
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	301,720	263,321	38,399	13,743	54,527	.....	10,000	37,941	49,116
	1916	250,000	302,894	261,947	40,947	15,494	54,561	.....	5,000	41,382	46,382

TITLE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital.)	Net Surplus Over Capital and Liabilities	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
COMMONWEALTH TITLE INS. AND TRUST CO., Philadelphia, Pa. Malcolm Lloyd, Jr., Pres.; Jas. V. Ellison, Sec. and Treas.	1920	1,000,000	10,770,502	9,520,502	1,250,000	.....	.....	.....	.....	.....	.....
CONVEYANCERS TITLE INSURANCE CO., 30 State St., Boston, Mass. F. C. Bowditch, Pres.; James R. Carret, Treas.	1920	.....	.....	.....	.....	.....	.....	....	.....	.....	.....
	1919	443,000	867,046	687,566	179,480	9,800	662,288	.....	26,580	549,684	576,264
	1918	443,000	760,526	595,329	165,197	9,915	92,193	.....	26,580	74,975	101,555
	1917	443,000	943,905	769,336	174,568	13,715	528,256	25	26,580	151,373	489,477
	1916	443,000	907,600	725,327	182,273	10,158	1,287,266	.....	26,580	49,855	1,120,304
DALLAS TITLE AND GUARANTY CO., 1303 Main Street, Dallas, Tex. Edward Gray, Pres.; Ealy J. Moses, Sec. and Gen. Mgr.; E. M. Thompson, Asst. Sec.	1920	200,000	348,517	275,374	73,143	21,280	109,119	87	30,000	54,444	110,178
	1919	200,000	357,536	287,626	69,910	16,736	98,820	.....	18,000	47,594	66,367
	1918	200,000	325,937	264,412	61,525	12,487	61,610	152	18,000	38,829	56,981
	1917	200,000	317,397	253,611	63,786	18,289	64,653	739	20,000	39,326	58,065
	1916	200,000	312,771	248,166	64,605	18,139	87,690	181	24,000	30,892	73,357
DELAWARE SURETY CO., Wilmington, Del.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	2,000,000	3,855,150	2,026,778	1,828,372	33,172	257,097	.....	.....	.....	215,295
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	2,000,000	3,553,403	2,058,375	1,495,028	84,951	244,890	.....	.....	3,747	3,747
FIDELITY TITLE AND TRUST CO., Stamford, Conn. Louis J. Curtis, Pres.; Edward N. Fast, Sec. and Treas.	1920	100,000	2,615,084	2,540,084	75,000	.....	.....	.....	.....	.....	.....
FIRST MORTGAGE, TITLE AND INSURANCE CO. OF NEW JERSEY, mg, Passaic, N. J. Harry Meyers, Pres.; Russell S. Ackerman, Mary M. Lynch, Ruth Troy, Acting Secs.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	250,000	436,487	308,010	128,477	.....	110,549	.....	22,500	.....	84,825
	1918	250,000	416,913	283,262	113,651	.....	79,922	.....	17,500	.....	73,898
	1917	250,000	416,861	303,780	113,081	652	73,802	.....	15,000	19,057	85,473
	1916	250,000	428,130	303,612	124,518	.....	82,528	.....	22,500	46,991	69,491
GUARANTEE MORTGAGE AND TITLE INSURANCE CO., i, mg, ti, 629 Main Ave., Passaic, N. J. Arthur S. Coburn, Pres.; R. Ernest Denton, Sec.	1920	500,000	926,936	808,048	118,888	.....	.....	.....	.....	.....	.....
	1919	500,000	913,244	829,876	83,368	40,085	150,534	.....	30,000	77,252	128,269
	1918	500,000	890,979	815,299	93,491	18,071	96,507	.....	30,000	50,772	93,397
	1917	500,000	916,168	830,180	85,988	47,329	94,251	.....	30,000	44,940	86,614
	1916	500,000	852,305	774,544	77,761	23,317	132,729	.....	30,000	55,886	111,441

GUARANTEE BANK AND TRUST CO., Lexington, Ky. Chas. Land Pres.; Wm. H. Porter, Sec. 1912.	1920	50,000	50,000	50,000	.....	6,891	6,891	.....	.....	5,979	5,079
	1919	50,000	50,000	50,000	.....	5,719	5,726	.....	.....	.....	3,067
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	50,000	50,000	50,000	.....	3,462	3,475	.....	.....	1,973	1,973
	1916	50,000	50,000	50,000	.....	275	3,189	.....	.....	3,189	3,189
HOME TITLE INSURANCE CO., OF NEW YORK. Willoughby and Jay Sts., Brooklyn, N. Y...1906. Henry B. Davenport, Pres.; D. S. Coe, Sec.	1920	600,000	1,441,747	756,540	685,207	.....	.....	.....	.....	.....	.....
	1919	500,000	1,965,498	1,337,506	627,992	420,895	490,706	.....	.....	.....	386,835
	1918	500,000	1,285,606	758,140	527,466	185,638	260,104	106	132,800	176,834	314,821
	1917	420,000	1,473,083	885,107	587,977	162,978	239,483	1,262	50,400	159,555	225,263
	1916	420,000	1,293,662	719,905	573,757	166,131	217,569	1,156	50,400	138,705	193,507
INDUSTRIAL TRUST, TITLE & SAVINGS CO., Philadelphia, Pa..... J. G. Carruth, Pres.; J. Ed. Schneider, Sec. and Asst. Treas.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	500,000	7,687,445	6,473,503	1,213,942	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
KENTUCKY TITLE CO., ti, Louisville, Ky.....1874. E. L. Swearingen, Pres.; Marshall B. Hardy, Sec.	1920	250,000	370,946	264,698	106,248	70,874	112,069	.....	12,000	63,265	80,122
	1919	250,000	337,242	262,941	74,301	66,712	98,334	218	12,000	58,725	70,943
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	250,000	306,484	259,156	47,328	30,695	50,020	8	12,000	40,511	52,519
	1916	250,000	309,679	263,153	46,526	21,533	58,252	15	12,000	39,499	51,514
LAWYERS TITLE AND TRUST CO., ti, 160 Broadway, New York.....1887. Louis V. Bright, Pres.; Walter N. Vail, Sec.	1920	4,000,000	30,467,893	24,458,682	6,099,211	1,819,976	3,508,658	8,242	320,000	2,269,771	2,971,291
	1919	4,000,000	32,207,600	26,428,820	5,778,780	1,385,604	2,927,131	44,183	250,000	1,110,934	2,054,155
	1918	4,000,000	7,629,205	22,466,285	5,162,920	577,452	1,915,620	21,934	200,000	1,461,420	1,741,132
	1917	4,000,000	29,023,041	23,845,286	5,177,756	665,162	2,108,452	13,207	200,000	2,066,745	2,279,952
	1916	4,000,000	31,765,102	26,090,699	5,674,403	778,486	2,141,259	36,182	200,000	.....	1,830,208
LAWYERS' WESTCHESTER MORTGAGE AND TITLE CO., t, m g, 160 Main Street, White Plains, N. Y.....1906. A. W. Haigh, Pres.; P. S. Dean, Sec.	1920	325,000	513,982	413,982	100,000	.....	.....	.....	.....	.....	.....
	1919	325,000	1,124,933	1,021,449	103,484	36,552	55,781	.....	16,250	35,293	51,543
	1918	325,000	974,684	878,941	95,743	25,895	40,286	769	16,250	22,791	40,227
	1917	325,000	421,684	325,000	96,684	18,876	51,748	2,422	16,250	25,760	47,287
	1916	325,000	817,143	725,919	91,223	17,130	44,316	.....	13,000	.....	34,276
LOS ANGELES TITLE INS. CO., Los Angeles, Cal.1890. T. C. Thornton, Pres.; A. L. Rhodes, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	200,000	303,717	253,500	50,217	187,963	213,772	.....	20,000	159,544	179,544
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	200,000	248,891	248,803	93	111,441	131,307	.....	20,000	111,211	131,275
	1916	200,000	244,372	237,659	6,713	120,060	143,948	.....	20,000	109,909	129,909
LOUISVILLE TITLE INSURANCE CO., ti, 223 So. 5th Street, Louisville, Ky.....1900. C. M. Phillips, Pres.; Charles A. Haeberle, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	300,002	659,882	559,882	100,000	67,203	117,816	49	24,000	46,993	71,042
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	300,000	541,938	441,938	100,000	32,211	78,703	8	21,000	50,034	71,042
	1916	300,000	501,340	401,340	100,000	27,761	84,509	20	19,500	79,407	98,927

TITLE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
MASON COUNTY ABSTRACT & TITLE CO., Shelton, Wash.....1909.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. C. Bayley, Pres.; L. G. Fredson, Sec.-Treas.	1919	5,000	19,801	5,000	14,801	.....	4,551	.....	.....	4,060	4,060
	1918	5,000	19,310	5,000	14,310	748	2,759	.....	.....	3,009	3,046
	1917	5,000	19,597	5,000	14,597	178	2,702	.....	.....	2,533	2,533
	1916	5,000	19,428	5,000	14,428	200	2,553	.....	.....	2,041	3,008
MASSACHUSETTS TITLE INSURANCE CO., ti, 10 State St., Boston, Mass.....1885.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. W. Davies, Pres.; Charles Matlack, Treas.	1919	104,200	164,210	106,332	57,878	7,414	118,430	75	4,210	112,096	116,381
	1918	103,867	123,038	104,943	18,095	4,749	34,449	35	2,105	10,195	33,009
	1917	103,867	121,460	121,460	15,663	5,413	103,404	568	4,210	10,377	102,364
	1916	104,200	120,259	105,740	14,519	6,086	65 499	101	.....	.....	120,971
MERCANTILE TRUST CO., 8th and Locust sts., St. Louis, Mo.	1920	3,000,000	60,706,659	53,362,640	7,344,019	.....	.....	.....	.....	.....	.....
F. J. Wade, Pres.; Wm. J. Duggan, Sec.											
MORTGAGE GUARANTEE CO., m g, 626 So. Spring St., Los Angeles.....1913	1920	2,500,000	3,212,302	2,950,121	262,181	129,555	428,975	.....	150,000	146,689	368,889
James H. Adams, Pres.; Geo. S. Stewart, Sec.	1919	2,500,000	3,325,349	2,896,187	429,062	112,659	558,340	.....	150,000	172,612	322,612
	1918	2,500,000	3,105,172	2,705,811	399,362	97,694	333,052	.....	100,000	104,603	216,846
	1917	2,500,000	3,007,252	2,706,974	300,278	87,699	361,909	.....	100,000	115,384	220,808
	1916	2,500,000	2,745,359	2,652,601	92,758	49,299	375,945	.....	100,000	101,522	201,522
NATIONAL EXCHANGE INSURANCE & TRUST CO., ti, Waco, Tex.....1912.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. E. Johnson, Pres.; Nat. S. Smith, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	220,031	397,562	325,284	72,288	.....	.....	.....	.....	.....	.....
	1916	220,031	402,444	316,918	85,526	.....	.....	.....	.....	.....	.....
NEWBERN BANKING AND TRUST CO., Newbern, N.C.	1920	100,000	1,703,198	1,678,198	25,000	.....	.....	.....	.....	.....	.....
Wm. B. Blades, Pres.; O. W. Lane, Vice-Pres. and Cashier.											
NEW JERSEY TITLE AND ABSTRACT CO., Newark, N. J.....1889.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charles H. Buck, Pres.; Richard Schubert, Sec.	1919	16,835	19,316	19,215	101	154	474	100	.....	.....	474
	1918	16,835	19,316	19,215	101	213	467	72	.....	396	468
	1917	16,835	19,316	19,215	101	373	713	168	.....	545	713
	1916	16,835	19,316	19,215	101	528	693	.....	.....	713	713

New York Title and Mortgage Co.,‡ tl, 135 Broadway, New York.....1901. Harry A. Kahler, Pres.; Gerhard Kuehne, Sec.	1920	3,000,000	5,674,242	4,674,242	1,000,000	.....	.....	.....	.....	.....	.....
	1919	3,000,000	6,318,595	4,955,150	1,363,445	835,898	1,090,197	.....	211,896	.....	1,014,923
	1918	2,125,000	4,872,059	3,583,889	1,288,170	418,982	616,830	.....	145,362	454,978	600,340
	1917	2,125,000	5,794,385	4,511,127	1,283,258	470,902	779,697	.....	145,362	515,244	714,420
	1916	2,125,000	5,267,769	4,021,599	1,246,170	347,214	638,435	.....	69,062	.....	471,298
North Jersey Title Insurance Co., Main and Mercer Sts., Hackensack, N. J.....1899. Wm. H. Zabriskie, Pres.; E. H. Ricardo, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	200,000	843,835	616,303	227,532	85,833	444,515	.....	22,000	.....	298,560
	1918	200,000	741,485	551,101	190,384	34,000	562,559	.....	12,000	.....	843,473
	1917	200,000	733,877	563,294	170,583	80,635	232,787	.....	12,000	203,853	225,272
	1916	200,000	749,426	574,392	175,034	67,907	203,627	99	12,000	.....	180,600
Nokthwestern Title Insurance Co.,† Spokane, Wash.....1899 W. H. Winfree, Pres.; F. L. Taylor, Sec.	1920	250,000	.....	.....	13,171	.....	.....	.....	.....	.....	.....
	1919	250,000	313,235	312,068	1,167	45,513	79,994	309	17,461	58,053	75,823
	1918	250,000	271,064	270,247	817	31,700	55,171	888	7,419	44,549	93,218
	1917	250,000	309,110	259,718	49,392	27,540	60,960	.....	.....	.....	.....
	1916	250,000	301,042	250,000	51,042	29,516	56,024	1,140	.....	50,978	52,118
Oakland Title Insurance and Guaranty Co., 1308 Broadway, Oakland, Calif., tl.....1913. R. S. Leckie, Pres.; Ira Abraham, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	230,000	356,385	269 763	86,622	128,568	150,640	.....	24,150	67,516	91,666
	1918	230,000	311,496	239,966	71,530	63,969	82,066	.....	13,800	51,072	64,872
	1917	230,000	289,302	233,569	55,733	15,914	11,590	35	13,800	45,824	59,659
	1916	230,000	271,370	231,978	39,392	6,002	65,053	.....	13,800	41,840	55,640
Passaic County Title Guarantee Co. Paterson, N. J.....1898. Harry Meyers, Pres.; Chas. A. Bergen, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	73,700	75,288	74,863	425	826	826	.....	.....	294	1,120
	1917	73,700	75,069	74,863	206	3,105	3,105	.....	.....	3,549	3,549
	1916	73,700	75,512	74,863	649	2,491	2,491	.....	.....	1,843	1,843
Pioneer Title Insurance Co., San Benardino, California..... J. L. Mack, Pres.; W. N. Glasscock, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	150,000	187,178	152,348	34,830	49,961	65,255	698	.....	47,610	51,417
Potter Title and Trust Co., m g, tl. 4th Ave. & Grand St., Pittsburg, Pa.*..... 1902. John E. Potter, Pres.; W. K. Gamble, Sec.	1920	500,000	5,913,518	5,720,742	192,776	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	500,000	.....	3,865,019	133,433	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Real Estate Title Co. of N. J., tl, Trenton, N. J.....1888. H. Arthur Smith, Pres.; R. C. Chamberlain, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	130,000	215,506	130,020	85,486	.....	38,600	.....	.....	.....	13,521
	1917	130,000	208,826	130,000	95,826	31,295	36,967	.....	6,500	24,020	30,520
	1916	130,000	202,379	130,204	72,175	.....	37,946	.....	6,500	21,987	28,874

* Does not report to Department. †Formerly Spokane Title Insurance Co. ‡ Formerly New York Title Insurance Co.

TITLE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
REAL ESTATE TITLE INSURANCE CO., New York Life Bldg., Minneapolis, Minn.....1907. E. C. Cooke, Pres.; W. S. Jenkins, Sec.	1920	200,000	261,658	205,690	55,968	3,742	73,251	.....	16,000	55,036	71,036
	1919	200,000	262,198	223,498	38,700	3,968	60,863	.....	12,000	40,479	52,479
	1918	200,000	244,404	202,957	41,447	1,700	40,406	973	14,000	31,742	46,715
	1917	200,000	251,530	208,191	43,340	2,760	51,442	.....	16,000	31,711	47,746
	1916	200,000	249,726	204,635	45,091	4,616	52,763	.....	16,000	35,875	51,875
REAL ESTATE TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa., 523 Chestnut street*..... Francis A. Lewis, Pres.; Charles S. King, Sec. and Assist. Treas.	1920	1,500,000	10,955,325	8,201,325	2,750,000	.....	.....	.....	.....	.....	.....
	1919	1,000,000	10,078,792	8,078,792	2,000,000	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SECURITY TRUST & SAFE DEPOSIT CO., Wilmington, Del.....1885	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	600,000	7,031,499	6,331,499	700,000	.....	268,740	.....	.....	.....	115,867
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	600,000	5,852,551	5,152,551	700,000	.....	203,879	.....	.....	.....	94,103
	1916	600,000	5,245,727	4,545,727	700,000	.....	183,701	.....	.....	.....	86,402
SOUTH JERSEY TITLE & FINANCE CO., Atlantic City, N. J.....1903. John L. Kelly, Pres.; E. A. Lord, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	100,000	240,567	119,984	120,584	21,820	40,521	16	10,000	9,223	35,811
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	100,000	235,217	115,944	119,273	22,475	34,829	620	10,000	17,513	45,510
	1916	100,000	242,852	123,838	119,014	16,610	39,128	90	10,000	19,987	40,326
TITLE AND MORTGAGE GUARANTEE COMPANY OF BUFFALO, ti, m g, 36 Church Street, Buffalo, N. Y.....1916. John D. Larkin, Pres.; Harry P. Ward, Sec.	1920	500,000	1,056,313	995,259	61,054	12,666	63,021	.....	5,875	56,264	62,139
	1919	250,000	844,079	770,226	72,853	46,028	73,323	39	15,000	68,540	83,579
	1918	250,000	489,159	414,318	74,840	28,714	46,249	.....	.....	39,795	39,795
TITLE AND TRUST CO., Title and Trust Building, Portland, Ore..... J. F. Daly, Pres.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
TITLE GUARANTEE AND TRUST CO., 176 Broadway, New York..... Clarence H. Kelsey, Pres.; J. Wray Cleveland, Sec.	1920	6,000,000	54,910,083	43,910,083	11,000,000	.....	.....	.....	.....	.....	.....
	1919	5,000,000	56,642,017	43,848,710	12,793,307	3,911,685	6,489,449	197,000	1,250000	4,401,018	5,848,018
	1918	5,000,000	48,129,166	35,980,146	12,149,020	1,544,636	3,848,045	56,412	1,000000	2,814,776	3,814,776
	1917	5,000,000	48,553,647	36,374,282	12,179,365	1,832,490	4,176,089	103,462	1,000000	2,841,569	4,083,841
	1916	5,000,000	50,817,311	38,487,128	12,330,183	2,051,781	4,230,946	60,285	1,000000	.....	3,843,839

TITLE GUARANTEE & TRUST CO., cor. 5th St. and Broadway, Los Angeles, Cal.....1895. L. C. Brand, Pres.; A. F. Morlan, Sec. and Gen. Mgr.	1920	250,000	1,961,703	1,295,768	665,935	753,897	1,367,341	.....	200,000	853,733	1,053,732
	1919	250,009	2,010,015	1,494,920	515,095	352,459	21,908,120	.....	150,000	263,840	21,136,893
	1918	250,000	1,236,436	502,165	484,271	199,770	8,242,448	.....	50,000	190,756	7,998,960
	1917	250,000	984,318	572,752	411,527	233,324	12,773,523	.....	50,000	305,118	355,118
	1916	250,000	1,093,104	682,593	410,511	248,850	.....	.....	50,000	375,313	.....
TITLE INS. & GUAR. CO., 250 Montgomery Street, San Francisco, Cal.....1902. O. A. Rouleau, Pres.; Edith Penn, Sec.	1920	500,000	879,098	751,723	127,375	193,485	253,068	1,954	74,415	68,641	145,010
	1919	490,700	856,031	730,558	125,472	126,460	255,437	2,203	36,655	91,183	142,502
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	365,500	627,037	517,919	109,118	76,001	177,524	764	22,475	63,971	90,341
	1916	365,500	547,803	536,548	11,255	94,087	122,119	1,150	30,273	84,488	115,911
TITLE INSURANCE AND TRUST CO., ti, Fifth and Spring Sts., Los Angeles, Cal.....1893. W. H. Allen, Jr., Pres.; O. P. Clark, Sec. & Treas. O. F. Brant, Vice-Pres. and Mgr.	1920	800,000	1,961,232	830,285	1,130,,947	1,146,800	1,313,945	52,865	160,000	849,238	1,069,138
	1919	800,000	1,716,425	808,532	907,893	667,117	767,671	7,314	120,000	496,579	623,894
	1918	800,000	1,572,648	815,704	756,944	355,837	432,591	4,484	80,000	331,095	415,579
	1917	800,000	1,555,636	817,765	737,871	458,427	541,033	3,478	80,000	364,308	469,335
	1916	800,000	1,483,938	808,097	675,841	450,989	532,831	4,113	80,000	364,382	452,971
UNITED STATES TITLE GUARANTY CO., ti, 32 Court Street, Brooklyn, N. Y.....1902. Chas. E. Covert, Pres., Chas. H. Puckaber, Sec.	1920	625,000	1,429,365	1,020,191	*409,174	.....	.....	.....	.....	.....	.....
	1919	625,000	1,474,150	1,192,952	281,198	606,517	640,633	40,607	18,750	436,801	522,441
	1918	625,000	1,211,273	999,650	211,623	209,237	254,525	1,257	.....	213,545	271,069
	1917	625,000	1,132,792	904,075	228,716	254,738	302,871	5,156	.....	228,020	274,232
	1916	625,000	1,007,917	807,839	200,078	246,760	325,280	9,383	.....	.....	246,130
WASHINGTON TITLE INS. CO., ti, 816 Second Ave., Seattle, Wash.....1911. Worrall Wilson, Pres.; Charlton L. Hall, Sec.	1920	500,000	636,569	595,879	40,690	304,370	335,436	1,269	40,000	269,661	310,930
	1919	500,000	607,573	557,030	50,543	198,836	357,272	684	45,000	268,913	314,597
	1918	500,000	619,190	599,774	19,416	117,023	231,216	1,128	.....	151,343	183,937
	1917	500,000	596,770	569,268	27,502	50,548	135,782	48	.....	.....	.....
	1916	500,000	568,189	546,980	21,209	47,048	133,685	17	.....	.....	108,266
WESTCHESTER TITLE AND MORTGAGE CO., ti, m g, 169 Main Street, White Plains, N. Y...1902. C. Crawford Stevens, Pres.; Thomas E. Foster Sec.	1920	500,000	1,484,419	984,419	500,000	48,667	201,900	.....	50,000	135,102	185,102
	1919	500,000	4,556,559	3,918,029	638,530	437,167	701,601	1,220	40,000	585,603	691,092
	1918	500,000	1,006,413	3,415,525	590,888	165,484	380,833	203	40,000	310,350	373,491
	1917	500,600	4,132,909	3,540,551	592,358	191,232	391,874	1,110	40,000	316,839	341,537
	1916	500,000	1,293,934	667,414	626,520	61,219	367,969	2,969	40,000	280,386	323,355
WESTERN MORTGAGE AND GUARANTY CO., San Francisco., Cal., W. K. Cole, Pres., W. J. Simon, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	469,600	4,390,516	4,248,399	142,117	4,831	281,015	.....	.....	322,659	322,659
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
											.....
WEST JERSEY TITLE AND GUARANTY CO., Third and Market Streets, Camden, N. J.....1888. W.S. Casselman, Pres. Wellington E. Barto, Sec.	1920	200,000	478,643	378,643	100,000	.....	.....	.....	.....	.....	.....
	1919	200,000	507,986	345,631	162,355	192,322	242,878	.....	24,000	.....	170,357
	1918	200,000	374,705	258,302	116,403	113,586	179,226	.....	24,000	60,340	84,340
	1917	200,000	372,635	262,339	110,296	115,484	125,206	.....	24,000	69,682	125,125
	1916	200,000	389,037	276,128	112,909	58,685	188,690	.....	24,000	78,639	134,627

*Surplus and undivided profits.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
American Ins. Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Savannah, Ga.	1919	43,530	.....	44,024	24,874	.....	14,240	5,555	44,669	7,887	6,326	1,561	.....	.....
Arcanian Accident Association	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago, Ill.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bear State Life and Acc. Ins. Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Paragauld, Ark.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Buckeye Mutual Accident Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbus, O.	1919	20,721	3,924	24,645	9,220	.....	2,665	8,919	20,804	4,383	.....	.....	1,575	2,411
Business Mens Indemnity Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Indianapolis, Ind.	1919	90,498	.....	92,878	31,411	1,148	26,647	29,468	88,674	10,264	5,422	4,842	2,988	4,330
Business Mens Mut. Ind. Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee, Wis.	1919	9,991	.....	11,774	3,615	.....	1,229	6,377	11,278	2,793	711	2,082	.....	.....
Central Business Mens Ass'n*	1920	955,535	.....	960,191	456,839	.....	294,659	111,953	863,451	253,294	88,921	164,373	45,971	71,828
Chicago, Ill.	1919	635,758	.....	659,069	347,401	.....	185,935	99,558	632,894	205,556	75,156	130,400	31,599	47,885
Central Casualty Co., Columbus,	1920	112,650	14,255	126,905	42,707	.....	27,813	36,516	107,036	28,711	12,517	16,194	6,193	6,471
O.	1919	48,005	1,569	49,574	15,167	.....	10,489	17,094	42,750	8,956	8,864	92	4,551	3,726
Charter Mut. Benefit Ass'n*	1920	294,020	.....	295,348	102,428	.....	155,968	38,859	297,255	34,658	.....	34,658	15,019	18,803
Philadelphia, Pa.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15,260
Chippewa Valley Casualty Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Eau Claire, Wis.	1919	3,751	.....	3,796	2,140	.....	95	1,465	3,700	1,058	360	698	.....	.....
Citizens Co-Operative Cas. Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Waseca, Minn.	1919	.....	.....	.....	.....	.....	.....	.....	.....	4,796	5,780	—984	.....	.....
Columbian Protective Ass'n	1920	127,901	21,046	150,035	30,481	.....	73,589	28,346	132,415	49,202	6,366	42,836	7,068	9,505
Binghamton, N. Y.	1919	86,788	12,993	100,225	24,630	.....	44,685	93,964	93,279	29,366	3,835	25,531	4,410	6,685

Commercial Accident Ins. Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis, Minn.	1919	30,360	.....	31,273	10,287	.....	6,724	8,291	25,302	37,251	4,130	34,121	987	1,666
Commercial Health and Acc. Co.	1920	262 050	.....	295,695	80,516	.....	132,048	70,786	283,350	37,899	15,627	22,272	9,021	9,961
Springfield, Ill.	1919	184,817	21,442	218,701	48,915	1,161	109,837	48,911	208,822	34,401	11,516	22,885	7,039	8,156
Commercial Travelers Eastern Acc.	1920	52,573	21,951	75,802	66,260	.....	1,643	20,677	88,580	19,663	9,761	9,902	1,363	9,543
Ass'n. Boston, Mass.	1919	50,868	16,084	67,789	37,901	.....	a 1,573	14,483	53,957	37,044	27,060	9,984	952	8,719
Com. Trav. Mut. Acc. Assn. of	1920	948,694	174,564	1,174,607	909,296	.....	.....	291,745	1,201,041	1,225,710	881,291	344,419	32,355	139,344
America. Utica, N. Y.	1919	779,008	131,973	963,589	564,088	.....	.....	198,209	762,297	1,252,927	692,900	560,027	22,522	115,106
Detroit Casualty Co.	1920	38,420	.....	49,972	15,042	.....	10,996	8,172	34,210	15,939	6,995	8,944	1,115	1,878
Detroit, Mich.	1919	36,150	.....	36,448	15,252	.....	9,791	7,120	32,162	11,185	3,064	8,121	1,293	2,116
Duluth Casualty Ass'n.	1920	16,299	1,322	17,621	6,194	.....	1,589	8,524	16,327	9,317	2,198	7,119	1,933	3,238
Duluth, Minn.	1919	16,485	1,428	17,961	6,572	.....	.....	‡9,817	16,389	7,804	2,382	5,422	1,380	3,374
Farmers and Merchants Mut. Life	1920	140,773	13,783	154,556	64,322	.....	38,798	50,721	153,841	20,688	9,949	10,739	4,566	4,884
and Cas. Ass'n. Topeka, Kan.	1919	109,482	.....	109,482	37,793	.....	40,498	30,792	109,083	10,729	9 463	1,266	5,660	5,083
Federal Casualty Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee, Wis.	1919	18,758	.....	20,438	6,518	.....	.....	9,434	19,411	3,700	1,763	1,937	.....	.....
Federal Savings & Ins. Co.	1920	151,315	13,582	170,316	48,782	2,672	69,236	42,032	162,722	22,064	9,819	12,245	4,811	7,940
Indianapolis, Ind.	1919	136,644	.....	138,181	39,658	.....	62,213	39,510	141,381	16,082	7,957	8,125	11,300	6,216
First National Accident Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fond du Lac, Wis.	1919	24,803	.....	25,162	9,480	.....	576	14,457	24,768	4,292	1,278	3,014	.....	.....
Fort Wayne Mercantile Acc. Assn.	1920	54,521	.....	60,305	42,610	137	3,421	11,819	57,987	10,455	.....	10,455	1,129	4,099
Fort Wayne, Ind.	1919	44,612	417	53,447	33,666	.....	4,149	10,002	47,817	12,713	1,400	11,313	1,410	3,984
Great Northern Cas. Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago, Ill.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hoosier Casualty Co.,	1920	226,643	.....	241,456	92,024	10,816	59,014	62,101	223,955	140,502	27,609	112,893	5,448	12,150
Indianapolis, Ind.	1919	187,995	8,250	199,549	79,655	.....	46,538	55,348	181,541	121,738	22,766	98,973	6,197	11,162
Illinois Commercial Mens Ass'n.	1920	982,578	177,347	1,196,964	809,597	5,708	a16,941	325,411	1,157,656	713,734	371,147	342,587	19,000	139,481
Chicago, Ill.	1919	935,968	172,937	1,124,714	735,533	5,502	a11,848	255,365	1,008,247	618,160	369,963	248,197	12,914	125,646
Illinois Mutual Casualty Co.	1920	89,776	.....	91,692	41,789	.....	15,419	26,545	83,753	51,248	4,960	46,288	.....	.....
Peoria, Ill.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*Formerly Pelican Mut. Life Ins. Co. ‡ Includes agents' commissions and examiners' fees. a Medical examiner's fees only.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Indiana Travelers Accident Ass'n..	1920	41,693	1,760	45,054	17,521	40	.....	15,442	33,003	49,730	.....	49 730	880	4,402
Indianapolis, Ind.	1919	38,731	.....	46,731	11,626	42	*a*406	12,118	35,413	37,672	.....	37,672	515	3,835
Interstate Business Mens Acc.Ass'n	1920	513,301	379,680	904,329	506,264	13,432	180,255	146,297	846,248	406,591	197,743	208,848	31,241	64,008
Des Moines, Ia.	1919	431,041	182,242	727,865	408,012	8,380	117,473	120,119	653,983	341,922	186,249	155,673	24,503	59,513
Iowa State Trav. Mens Ass'n *e*....	1920	562,964	.....	575,442	428,193	4,618	*m*15,622	107,289	555,721	267,093	.....	.....	9,070	64,140
Des Moines, Ia.	1919	444,916	25,638	486,412	338,659	3,223	*m* 6,060	85,080	433,023	247,372	.....	.....	8,983	60,364
Liberty Mutual Insurance Co	1920	98,457	.....	106,232	.....	.....	.....	.....	80,822	70,422	53,461	16,961	.....	.....
Dayton, O.	1919	51,631	.....	54,290	12,795	.....	.....	26,139	38,934	41,105	31,051	10,054	.....	.....
Liberty Nat'l Life Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cape Girardeau, Mo.	1919	30,077	.....	66,829	40,976	.....	13,397	33,805	87,178	56,897	35,000	21,897	.....	.....
Locomotive Engineers & Conductors Mut. Prot. Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Detroit, Mich.	1919	32,972	.....	33,176	12,742	.....	.....	.....	30,950	12,547	7,921	4,626	575	1,576
Masonic Mutual Accident Co.....	1920	488,772	.....	496,957	246,259	.....	90,361	92,528	429,147	175,070	114,667	60,403	16,145	37,436
Springfield, Mass.	1919	331,005	.....	336,876	168,306	.....	61,670	70,739	300,715	108,851	93,475	15,376	15,305	29,588
Michigan Cas. Co,,.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Saginaw, Mich.	1919	11,933	.....	12,153	4,429	.....	.....	.....	12,070	6,877	2,096	4,781	362	884
Minnesota Accident Ins. Co	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul, Minn.	1919	1,923	530	2,866	1,277	.....	530	771	2,578	11,447	.....	11,447	56	178
Missouri Life and Acc. Ins. Co...	1920	699,626	.....	711,181	286,813	.....	207,381	145,536	639,730	307,413	245,796	61,617	.....	.....
St. Louis, Mo.	1919	532,356	.....	540,399	194,013	.....	165,467	100,661	470,140	219,478	152,001	67,477	44,520	60,979
Mutual Cas. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand Rapids, Mich.	1919	4,500	.....	6,333	1,239	.....	.....	.....	5,849	2,695	76	2,619	307	348
Mutual Welfare Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago, Ill.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

National Accident Society	1920	195,726	.....	199,093	55,620	.....	91,878	51,430	198,928	88,366	50,134	38,232	12,966	13,288
New York City, N. Y.	1919	149,685	.....	153,080	27,840	.....	71,208	40,705	139,753	92,443	49,957	42,486	10,388	11,322
National Business Men's Ass'n	1920	68,753	1,130	84,178	37,322	.....	18,727	30,887	86,936	13 063	4,909	8,154	.....	1,954
Cleveland, O.	1919	15,212	30,865	56,097	9,389	.....	16,420	23,950	49,759	19,513	4,838	14,675	1,341	1,889
Nat. Travelers Benefit Ass'n.	1920	141,359	91,939	241,132	123,194	.....	43,846	63,799	230,839	88,234	28,797	59,437	6,656	23,571
Des Moines, Ia.	1919	144,030	96,569	242,652	107,432	.....	49,144	48,331	204,907	77,759	32,264	45,495	9,130	23,963
New York Safety Reserve Fund	1920	65,603	.....	66,313	12,750	.....	25,365	21,491	59,606	22,511	2,916	19,595	3,889	4,940
New York City.	1919	55,059	.....	55,601	10,828	.....	20,760	19,278	50,866	16,075	3,291	12,784	3,808	4,763
Northwestern Mut. Acc. Assn	1920	46,528	416	48,692	18,141	.....	.....	¶23,103	41,244	34,247	30,709	3,538	.....	2,308
Seattle, Wash.	1919	44,066	844	47,110	17,833	.....	.....	¶17,845	40,692	115,794	24,940	90,854	.....	.....
Peoples Health & Acc. Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand Rapids, Mich.	1919	17,113	.....	23,640	9,480	.....	.....	.....	22,352	4,409	1,015	3,394	1,174	1,525
Physicians Cas. Assn. of Amer.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Omaha, Neb.	1919	99,910	.....	104,545	55,350	.....	.....	.....	75,553	125,814	4,765	121,049	.....	.....
Railway Mail Assn.	1920	120,990	28,471	155,853	126,590	1,548	.....	25,436	153,574	152,614	14,418	138,196	1,468	14,372
Portsmouth, N. H.	1919	142,343	20,712	168,798	139,445	.....	.....	23,431	162,876	150,591	18,223	132,368	1,978	14,127
Reliable Life and Accident Ins. Co.	1920	386,892	.....	409,979	145,575	509	132,579	108,968	387,630	100,855	*43,960	†56,895	28,756	41,588
St. Louis, Mo.	1919	260,399	.....	262,383	90,945	1,075	114,615	43,309	249,944	50,565	25,035	†25,530	24,668	29,658
State Benefit Insurance Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Tampa, Fla.	1919	.....	.....	.....	.....	.....	.....	.....	.....	6,806	347	6,459	.....	.....
State Mut. Cas. Co. of Illinois	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago, Ill.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Travelers Protec. Ass'n of America.	1920	816,442	295	843,286	476,298	.....	31,116	118,870	715,831	716,569	164,906	551,664	26,650	95,588
St. Louis, Mo.	1919	675,537	.....	692,365	410,952	.....	§24,754	91,806	527,513	500,494	84,049	416,445	25,372	82,533
Union Casualty Co.	1920	51,344	5,467	56,999	26,056	.....	6,555	24,376	56,988	10,286	3,637	6,650	1,202	1,218
Detroit, Mich.	1919	51,874	.....	52,424	23,722	.....	6,793	21,730	52,246	8,779	2,836	5,943	1,375	2,992
United Commercial Travelers of	1920	1,090,546	57,545	1,284,733	734,057	66,480	7,908	265,957	1,074,403	1,406,673	241,580	1,165,093	21,252	99,737
Amer. Columbus, Ohio.	1919	926,186	49,949	1,081,756	658,700	63,093	7,731	182,914	912,438	1,182,513	241,212	867,849	15,362	84,697
U. S. Indemnity Society	1920	44,801	5,012	51,284	23,013	.....	14,583	10,831	48,427	38,274	6,188	32,086	1,645	3,299
Boston, Mass.	1919	35,023	6,865	43,679	16,511	31	7,337	16,165	40,043	35,743	6,151	29,592	2,136	3,301
Western Travelers Accident Assn.	1920	59,334	7,267	71,555	57,875	.....	.....	19,779	77,654	49,757	.....	49,757	.....	8,300
Omaha, Neb.	1919	68,857	.....	68,857	35,864	50	.....	18,010	53,924	55,856	11,326	44,530	1,642	7,823

* Includes reserve. † Capital included in surplus. ‡ Includes capital stock. e Not under supervision of Iowa department.
¶ Includes agents commissions. § Medical examiners fees only.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account.	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Woodmen Accident Company.....	1920	441,000	21,719	494,792	195,577	1,275	71,296	116,322	384,470	687,055	166,023	521,032	21,716	54,644
Lincoln, Neb.	1919	396,151	21,200	442,335	171,947	839	24,619	135,288	332,693	584,818	144,778	440,040	21,217	50,948
World Accident Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Omaha, Neb.	1919	24,934	.....	25,644	11,556	.....	.....	.....	22,813	18,221	4,339	13,882	.....	.....
Totals, 51 companies.....	1902	1,256,837	292,717	1,672,889	773,874	10,058	271,504	385,261	1,400,609	979,236	87,620	891,616	95,100	173,111
" 49 companies.....	1903	1,558,570	377,000	2,042,505	971,924	6,956	331,254	483,249	1,751,061	1,203,170	96,418	1,106,752	119,659	212,586
" 58 companies.....	1904	2,044,145	463,510	3,200,131	1,292,279	8,813	457,635	585,707	2,303,004	1,618,131	131,088	1,487,043	153,474	268,451
" 65 companies.....	1905	2,373,929	676,278	3,184,596	1,435,259	36,396	540,635	705,267	2,864,996	1,793,599	442,503	1,351,096	188,819	370,564
" 66 companies.....	1906	2,710,711	521,926	3,166,802	1,684,535	39,275	449,195	770,199	2,973,527	2,074,775	598,311	1,476,464	219,041	421,569
" 67 companies.....	1907	3,085,594	476,160	3,685,750	1,936,082	23,968	517,557	840,568	3,392,023	2,442,475	990,274	1,452,201	214,897	397,518
" 58 companies.....	1908	3,086,028	504,479	3,657,760	2,055,854	38,191	523,704	952,841	3,450,261	2,439,008	1,034,094	1,404,914	191,452	402,909
" 86 companies.....	1909	3,884,763	709,458	4,753,449	2,307,622	163,481	631,270	1,025,844	4,237,058	2,930,398	1,238,135	1,692,263	287,867	502,534
" 78 companies.....	1910	4,174,911	559,590	5,064,492	2,792,781	36,587	563,398	1,040,150	4,853,331	2,910,033	1,239,626	1,670,407	294,564	556,645
" 78 companies.....	1911	5,223,056	675,536	6,059,069	3,241,776	299,182	739,716	1,025,877	5,790,738	3,435,887	1,202,625	2,233,262	346,063	696,640
" 72 companies.....	1912	6,419,331	692,092	7,280,692	4,264,007	225,770	832,743	1,645,396	6,858,462	4,109,480	1,562,812	2,546,668	276,514	689,570
" 65 companies.....	1913	6,376,995	673,634	7,260,262	4,349,252	138,531	747,399	1,816,800	7,063,776	4,085,309	1,598,108	2,487,201	281,791	701,852
" 73 companies.....	1914	6,275,759	850,457	7,177,957	4,353,070	357,690	767,203	1,654,899	7,041,067	4,112,614	1,744,760	2,367,854	323,214	739,285
" 61 companies.....	1915	5,977,993	884,174	7,162,812	4,228,611	354,137	738,986	1,400,180	6,740,767	3,987,628	1,732,454	1,812,994	276,700	725,399
" 56 companies.....	1916	6,937,175	922,532	8,123,996	4,834,479	279,154	888,742	1,665,888	7,701,213	4,360,666	2,063,919	2,296,747	351,151	799,761
" 57 companies.....	1917	7,637,760	763,676	8,762,543	5,216,660	282,006	1055,979	1,602,301	8,017,017	5,008,886	2,103,884	2,784,955	371,003	855,608
" 59 companies.....	1918	7,130,645	747,508	8,276,767	5,206,988	100,493	827,136	1,561,977	7,705,774	5,306,883	2,422,591	2,935,849	226,708	765,517
" 49 companies.....	1919	9,244,577	786,946	10399,742	5,453,689	123,275	1256,605	2,164,384	8,997,953	6,782,701	2,599,960	4,182,741	375,280	965,181
" 34 companies†	1920	10387,879	1,038,551	11908,549	6,326,005	107,235	1838,606	2,522,548	10964,780	7,317,907	2,817,004	4,500,903	338,528	973,918

† Being Companies which show figures for 1920.

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS

Acme Industrial Life Ins. & Sick	1920	105,587	.....	105,830	20,058	25,027	28,511	32,419	106,015	11,370	.....	11,370	4,751	16,238
Benefit Ass'n, New Orleans, La..	1919	107,311	.....	107,551	20,700	26,257	31,299	25,993	104,250	11,555	.....	11,555	6,768	16,730
Afro-American Indus. Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jacksonville, Fla.	1919	.....	.....	.....	.....	.....	.....	.....	.....	33,704	10,311	23,393	.....	.....

Alabama Protection and Aid Ass'n.	1926	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Tuscaloosa, Ala.	1919	6,186	.....	7,424	2,895	.....	.....	.....	6,238	1,223	.....	.....	540	596
Am. Arbor R.R. Emp. Relief Ass'n	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Owosso, Mich.	1919	10,042	.....	10,556	7,111	.....	.....	.....	9,267	14,600	157	14,443	241	598
American Beneficial Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond, Va.	1919	159,675	.....	168,579	77,054	.....	33,896	57,363	168,313	26,990	11,390	15,000	.....	.....
American Indemnity Co. r.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago, Ill.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlantic and Gulf Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Palatka, Fla.	1919	.....	.....	.....	.....	.....	.....	.....	.....	31,196	18,175	13.021	.....	.....
Atlantic Health and Accident Co..	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston, Mass.	1919	16,110	.....	16,173	8,118	.....	3,280	4,766	16,163	2,236	2,502	—266	394	1,372
Bankers Mutual Acc. and Health	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Co. Freeport, Ill.	1919	29,430	2,580	31,977	10,470	200	20,970	36	31,677	11,910	5,317	6,593	533	1,043
Birmingham Life Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Birmingham, Ala.	1919	6,302	.....	8,081	990	.....	.....	.....	6,887	8,469	.....	.....	639	1,716
Buckeye Mutual Health Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbus, O.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Capital City Benefit Society.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington, D. C.	1919	60,906	.....	76,310	21,581	.....	.....	.....	71,406	95,200	3,818	91,382	3,465	6,304
Central Health Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lincoln, Neb.	1919	.....	.....	18,201	6,337	.....	.....	.....	11,563	10,890	6,634	4,256	.....	.....
Church Members Relief Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Indianapolis, Ind.	1919	22,683	.....	23,050	8,267	.....	3,632	3,012	18,288	12,316	1,078	11,238	1,031	869
Citizens Home Ins. Co., Inc.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alexandria, Va.	1919	296,591	.....	298,291	136,398	.....	127,403	36,276	299,077	33,786	.....	.....	.....	.....
Citizens Ind. Life and Sick Benefit	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ass'n, New Orleans, La.	1919	88,114	.....	88,718	31,344	.....	.....	c 53,275	84,679	18,097	150	17,947	8,136	13,058
Columbian Protective Ass'n.	1920	86,788	.....	87,232	17,675	6,955	27,092	28,563	80,286	29,366	3,835	25,531	4,410	6,685
Binghamton, N. Y.	1919	60,466	8,008	69,028	17,897	5,147	23,831	23,049	70,230	23,184	4,502	18,682	4,822	5,576
Columbia Sick Benefit Ins. Co....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Watertown, Fla.	1919	.....	.....	.....	.....	.....	.....	.....	.....	11,575	632	10,943	.....	.....

c Includes agents' commissions, examiners' fees, other payments to members. r Reorganized in 1916. — Deficiency.

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Commercial Travelers Boston Benefit Ass'n. Boston, Mass.	1920	40,881	22,217	63,316	50,477	.....	1,939	15,516	67,932	8,478	1,744	6,734	1,048	5,517
	1919	43,166	17,205	60,489	38,650	.....	m1,513	10,790	50,954	13,064	5,393	7,671	544	4,781
Commonwealth Casualty Co..... Boston, Mass.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	14,566	.....	14,650	5,394	.....	1,923	6,107	13,424	4,450	1,607	2,843	629	1,203
Co-operative Burial and Industrial Ass'n, Pine Bluff, Ark.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	20,909	.....	.....	10,972	.....	.....	10,578	21,550	2,159	.....	2,159	.....	6,425
Empire Health and Acc. Ins. Co.— Indianapolis, Ind.	1920	694,678	14,882	710,834	251,494	36,222	313,897	84,270	685,883	91,721	5,963	85,758	47,160	63,823
	1919	476,188	.....	504,445	172,505	49	241,375	24,147	438,075	70,301	23,732	46,569	40,914	52,748
Employees Mutual Health Co..... Rock Island, Ill.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Health and Acc. Co..... Benton Harbor, Mich.	1920	195,492	.....	196,064	96,438	511	50,590	41,355	188,383	35,124	2,500	32,624	4,517	9,459
	1919	167,094	.....	167,439	80,618	3,447	39,227	34,225	157,517	21,999	4,850	17,149	5,059	9,419
Finnish Acc. and Sick Ben. Ass'n.. Ely, Minn.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	2,283	.....	2,397	1,782	.....	.....	257	2,039	2,217	106	2,111	6	159
First National Life, Health & Accident Ins. Co.† New Orleans, La.	1920	38,199	1,584	40,381	11,113	.....	.....	.....	40,838	.....	.....	.....	2,765	5,765
	1919	15,002	.....	15,662	2,807	.....	.....	.....	16,175	11,369	11,549	—:80	2,955	4,492
Fraternal Protective Ass'n, Inc.... Boston, Mass.	1920	245,719	620	252,156	136,021	.....	21,695	57,056	214,772	180,615	80,364	100,251	6,748	18,015
	1919	198,930	460	203,498	112,405	.....	21,469	38,963	172,837	144,144	63,469	80,674	4,806	14,382
Fraternities Health and Accident Ass'n, Richmond, Me.	1920	84,099	60	87,364	56,494	.....	.....	27,833	84,327	23,439	15,879	7,560	1,525	4,352
	1919	85,645	6,078	112,599	57,629	136	17,016	18,849	93,631	20,503	15,907	4,596	1,859	4,703
Georgia Mutual Industrial Life and Health Ins. Co., Augusta, Ga...	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....
	1919	320,488	.....	329,950	150,976	.....	119,387	73,617	343,980	24,803	23,642	1,161	.....	.....
Globe Casualty Co..... Columbus, O.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Gulf Life & Accident Ins. Co.	1920	288,812	.....	288,812	109,423	.....	102,710	72,679	284,812	29,543	1,203	28,340	.....	44,821
Jacksonville, Fla.	1919	.....	.....	.....	.....	.....	.....	.....	.....	23,116	580	22,536	.....	.....
Home Accident and Health Ins.Co.	1920	29,577	.....	29,577	10,362	.....	9,105	10,674	30,122	7,485	651	6,834	657	2,065
South Bend, Ind.	1919	31,558	.....	31,895	8,624	.....	16,229	12,478	37,331	10,760	617	10,143	990	1,825
Home Casualty Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oklahoma City, Okla.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Illinois Traveling Mens Health	1920	504,033	71,713	584,269	449,868	3,111	m15,480	145,642	614,101	309,718	87,408	222,310	8,495	53,422
Ass'n. Chicago, Ill.	1919	528,378	71,869	606,278	390,842	3,328	m12,505	124,870	531,545	307,108	86,985	220,123	10,261	48,459
Income Guaran'y Co.	1920	44,160	988	68,791	36,122	.....	16,715	14,540	67,376	11,401	7,355	4,046	599	1,051
Niles, Mich.	1919	42,451	.....	71,205	18,091	.....	.....	.....	54,552	11,790	7,221	4,569	1,118	1,062
Independent Life & Acc. Ins, Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jacksonville, Fla.	1919	.....	.....	.....	10,772	.....	10,772	.....	.....	.....	.....	.....	.....	.....
Kentucky Central Life and Acc. Co.	1920	1,542,413	.....	1,630,904	550,111	3,408	682,014	181,903	1,519,988	327,705	286,602	341,103	100,116	183,997
Louisville, Ky.‡	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lincoln Mutual Casualty Co.	1920	67,398	.....	115,396	21,892	.....	.....	35,331	57,223	90,065	33,627	56,439	.....	.....
Springfield, Ill.	1919	35,218	7,523	60,443	7,693	.....	15,282	6,022	30,002	31,478	18,858	12,620	.....	.....
Maccabees, The, Great Camp for	1920	65,315	1,616	186,675	74,076	.....	53,568	51,603	179,247	175,551	.....	175,551	1,365	14,379
New York. Buffalo, N. Y.*	1919	77,600	93,839	171,484	75,565	.....	75,983	51,437	202,986	165,106	135	164,971	1,929	13,677
Masonic Casualty Co.	1920	41,618	28,488	71,288	29,661	97	15,145	19,357	64,260	77,764	13,837	63,927	1,355	4,602
Boston, Mass.	1919	34,922	19,743	59,331	28,927	264	10,257	16,068	55,515	69,534	11,202	58,331	804	3,752
Massachusetts Indemnity Co.	1920	12,434	31	12,626	6,998	.....	1,227	3,397	11,322	7,762	2,844	4,918	241	895
Boston, Mass.	1919	13,190	.....	13,301	6,174	.....	1,657	3,669	11,500	6,301	3,348	2,953	559	1,009
Ministers Casualty Union	1920	.....	.....	166,277	114,011	.....	.....	28,486	142,497	138,170	.....	.....	.....	.....
Minneapolis, Minn.	1919	135,519	.....	140,387	100,275	.....	1,200	24,989	126,364	110,714	24,821	85,893	.....	.....
Minnesota Commercial Men's	1920	165,728	9,380	180,212	100,975	806	.....	48,408	150,188	108,532	30,315	78,217	4,782	15,659
Ass'n. Minneapolis, Minn.	1919	140,003	7,400	150,270	75,935	.....	m291	46,593	122,819	75,458	13,628	61,830	.....	.....
Mutual Benefit Health &Acc. Ass'n.	1920	1,296,483	.....	1,513,841	447,235	.....	528,271	169,536	1,145,042	402,514	273,205	129,309	75,565	75,085
Omaha, Neb.	1919	592,286	.....	691,747	173,555	.....	219,079	83,853	476,487	216,743	92,906	123,837	29,160	32,765
Mutual Insurance Co.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond, Va.	1919	218,738	.....	220,155	86,283	.....	.....	.....	212,754	42,250	.....	.....	.....	7,059
National Ins. Co. of Virginia, Inc.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Norfolk, Va.	1919	166,721	.....	167,386	52,349	.....	82,256	33,581	168,186	17,209	2,676	14,458	.....	.....

* Sick and accident funds available for New York State members only; for mortuary returns see The Maccabees, Detroit, Mich., under "Fraternal Orders."
† Formerly Nat'l Weekly S. B. & Acc. Assn. ‡ Reorganized on stock basis, 1917. m Examiners' fees only. — Deficiency.

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account.	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
National Masonic Provident Ass'n..	1920	102,543	.....	115,633	22,824	1,491	23,857	19,226	67,399	305,623	104,317	201,306	505	3,689
Mansfield, O.	1919	84,560	.....	94,987	19,390	2,502	20,391	17,018	59,301	254,997	97,024	157,973	435	2,991
Northwestern Acc. & Ben. Ass'n...	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oshkosh, Wis.	1919	.....	.....	5,060	2,221	.....	.....	.....	6,027	1,781	766	1,015	278	553
Order of Railway Employees.....	1920	374,074	.....	379,512	193,257	27,025	.....	100,218	320,500	195,603	44,352	151,251	8,635	17,603
San Francisco, Cal.	1919	206,477	.....	209,380	110,782	.....	1,055	57,498	169,335	137,814	28,558	109,256	.....	.....
Orleans Ind. Life, Health, Acc. and	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bur.Ben.Ass'n. New Orleans, La.	1919	49,813	.....	50,216	22,645	.....	.....	.....	50,158	12,474	.....	12,474	12,266	37,179
Peoples Health and Life Ins. Co...	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Macon, Ga.	1919	30,429	.....	33,174	14,083	.....	9,825	9,551	33,459	8,111	3,321	4,790	.....	.....
People's Industrial Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jacksonville, Fla.	1919	.....	.....	.....	10,353	.....	10,353	.....	.....	.....	.....	.....	.....	.....
Physicians Health Ass'n of America,	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Omaha, Neb.	1919	91,711	.....	99,732	72,801	.....	.....	.....	104,547	29,913	8,960	20,953	.....	.....
Pilgrim Health & Life Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Augusta, Ga.	1919	701,364	496	716,201	346,498	.....	.....	.....	704,961	134,945	81,683	53,262	.....	.....
Progressive Assurance Co.....	1920	18,600	.....	19,777	7,534	.....	2,530	5,350	15,414	9,824	1,366	8,458	477	836
Minneapolis, Minn.	1919	10,875	.....	12,691	3,992	.....	1,830	4,298	10,122	5,481	2,849	2,632	516	599
Provident Relief Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington, D. C.	1919	466,710	.....	483,887	178,773	.....	.....	.....	458,320	75,326	25,738	49,588	57,981	71,670
Prudential Health and Accident In-	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
surance Co. Bingham, Me.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Reliable Life Ins. Co. of La.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Orleans, La.	1919	8,665	.....	9,777	1,097	.....	13,428	6,133	20,658	31,058	23,907	7,151	1,934	2,427
Reserve Health and Accident. Co..	1920	33,914	.....	35,044	12,766	1,428	12,600	6,340	33,134	36,572	396	36,176	1,829	3,177
Topeka, Kan.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Richmond Beneficial Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond, Va.	1919	302,801	.....	311,108	124,704	.....	102,181	52,778	279,663	125,208	7,045	116,163	.....	.....
Scand. Good Temp. Sick Ben.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ass'n. Minneapolis, Minn.	1919	1,373	.....	1,578	1,083	.....	73	222	1,378	2,840	557	2,283	.....	.....
Sick and Accident Association.....	1920	29,710	.....	29,915	11,173	650	2,433	13,883	28,139	9,743	2,132	7,611	1,418	2,274
Toledo, O.	1919	24,904	.....	25,195	11,038	.....	1,285	12,469	24,791	7,271	1,134	6,137	736	2,940
Southern Aid Society of Virginia..	1920	632,704	5,958	1,132,047	271,971	188	123,110	199,041	594,310	548,738	45,692	493,046	28,762	73,596
Richmond, Va. *b*	1919	579,645	.....	632,335	226,308	.....	237,536	35,531	589,915	452,155	53,024	399,131	29,774	71,061
Southern Industrial Life and Burial	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ass'n, Inc. Covington, La.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Lawrence Life Association.....	1920	28,737	27	30,414	7,007	17	7,409	15,549	29,982	33,328	378	32,950	682	2,097
New York.	1919	27,897	64	29,243	5,575	61	8,002	12,054	25,692	33,219	780	32,439	770	2,090
State Benefit Ins. Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Tampa, Fla.	1919	.....	.....	.....	6,806	347	6,459	.....	.....	.....	.....	.....	.....	.....
State Mutual of Alabama.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Birmingham, Ala.	1919	386	.....	6,473	.....	.....	.....	.....	1,413	5,059	.....	5,059	47	47
Travelers Health Association.....	1920	262,491	.....	269,073	138,465	3,472	893	57,341	200,170	192,378	10,273	182,095	4,114	22,373
Omaha, Neb.	1919	222,165	.....	236,876	143,350	3,272	*m* 866	54,480	201,968	124,313	19,679	104,635	4,578	21,845
Union Central Relief Ass'n.....	1920	87,834	19	97,813	34,512	.....	.....	56,502	91,014	11,079	99	10,980	.....	.....
Birmingham, Ala.	1919	79,948	.....	80,111	28,802	.....	.....	.....	77,759	10,205	561	644	.....	.....
Union Mutual Aid Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mobile, Ala.	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Mutual Insurance Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mobile, Ala,	1919	97,555	.....	109,673	39,370	.....	.....	.....	100,790	28,687	11,954	16,733	11,487	20,301
Union Mutual Insurance Co.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jacksonville, Fla.	1919	.....	.....	.....	.....	.....	.....	.....	.....	12,058	1,609	10,449	.....	.....
United Masonic Health and Acc.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ass'n. Springfield, Mass.	1919	46,231	.....	49,004	25,384	.....	3,495	17,417	46,296	15,224	8,396	6,828	1,172	4,133
U. S. Indemnity Society...	1920	44,801	5,012	51,284	23,014	.....	14,583	10,830	48,427	38,275	6,188	32,087	1,645	3,299
Boston, Mass.	1919	41,858	.....	43,680	16,511	.....	6,893	16,608	40,012	35,743	5,854	3,301	.....	.....
Unity Ind. L. and S. B. Ass'n.....	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Orleans, La.	1919	389,420	.....	391,853	140,099	.....	.....	.....	362,956	49,412	.....	49,412	41,163	46,110

b Cash capital $27,450. *m* Medical examiner's fees only.

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account.	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Washington Ind. L., B. and S. B.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Co. New Orleans, La.	1919	29,949	.....	30,354	13,752	.....	.....	.....	29,768	9,194	1,493	7,701	2,828	4,530
Washington Life and Acc. Co.....	1920	550,274	.....	551,849	171,416	25,321	262,459	31,469	538,395	28,240	.....	28,240	43,713	47,364
Chicago, Ill.	1919	301,421	1,100	302,521	80,484	15,531	66,604	.....	294,779	17,096	1,048	16,048	33,431	32,912
Wisconsin Casualty Association ...	1920	67,253	.....	67,463	30,977	33	.....	34,151	65,161	14,655	9,178	5,477	1,927	4,791
Green Bay, Wis.	1919	59,375	.....	59,615	29,740	35	.....	30,028	59,796	12,298	6,943	5,355	2,329	4,873
Wisconsin Mutual Protection Co..	1929	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oshkosh, Wis.	1919	.....	.....	4,038	1,395	.....	.....	.....	3,660	2,398	110	2,288	360	549
Workmens Circle....	1920	775,028	128,216	1,030,015	304,639	.....	.....	427,639	732,278	1,420,335	87,027	1,333,308	12,911	81,571
New York City.	1919	754,394	83,491	837,815	326,196	.....	.....	280,354	606,551	1,191,434	84,794	1,106,641	18,071	75,450
Workmens Sick and Death Ben.	1920	592,664	9,288	601,952	434,124	.....	.....	45,956	480,080	1,479,887	42,799	1,437,088	2,025	53,731
Fund U. S. A., N. Y. City.	1919	584,664	12,709	660,087	440,356	.....	.....	41,046	481,402	1,290,676	42,656	1,248,020	3,384	53,740
Totals, 58 companies.....	1901	1,846,170	207,962	2,091,273	927,123	1,941	483,881	575,951	1,966,204	686,777	42,474	644,303	207,044	153,907
92 companies	1902	2,399,659	352,410	2,652,069	1,190,205	3,425	739,917	690,055	2,583,160	920,616	80,887	839,729	314,774	331,400
86 companies	1903	3,251,124	376,400	3,837,677	1,554,820	4,631	1,004,544	1,002,620	3,566,615	1,237,256	62,295	1,174,961	434,748	446,610
96 companies	1904	3,316,906	348,216	3,841,696	1,635,475	8,456	874,616	1,069,985	3,627,013	1,434,270	134,402	1,299,868	402,101	467,045
100 companies	1905	3,760,429	373,922	4,328,575	2,077,857	13,230	1,053,029	1,031,258	3,996,626	1,975,787	129,221	1,846,566	478,990	517,240
102 companies	1906	3,847,143	396,026	4,635,199	2,116,054	20,679	1,082,249	1,025,105	4,207,788	2,253,072	192,710	2,060,362	430,197	584,038
91 companies	1907	4,541,362	421,262	5,008,829	2,002,430	53,728	1,306,251	1,137,196	4,404,618	2,000,295	212,635	1,787,660	505,809	720,986
99 companies	1908	5,136,061	475,144	5,734,984	2,483,117	31,206	1,752,696	1,240,135	5,517,154	2,052,880	190,172	1,862,708	584,236	804,183
129 companies	1909	5,185,321	496,687	5,925,240	2,361,061	95,331	1,591,574	1,283,875	5,426,929	2,229,789	260,362	1,969,427	668,715	842,063
119 companies	1910	5,116,538	401,083	5,873,638	2,375,967	73,618	1,315,628	1,338,874	5,580,816	2,259,568	265,183	1,994,385	651,776	825,770
88 companies	1911	4,625,590	268,269	5,610,670	2,239,112	87,770	1,291,040	1,345,158	5,229,436	2,200,845	340,466	1,860,379	735,426	893,015
80 companies	1912	5,278,776	241,781	6,029,573	2,654,603	51,235	1,504,309	1,274,051	5,517,832	2,239,589	451,748	1,787,841	770,397	796,259
91 companies	1913	7,036,247	232,856	7,338,724	3,241,772	214,333	1,726,472	1,657,729	6,850,713	2,801,689	640,091	2,161,598	1,454,278	1,563,085
122 companies	1914	6,646,588	422,352	7,246,069	3,412,829	339,732	1,587,855	1,608,039	6,169,508	3,285,604	1,017,066	2,268,538	935,230	1,072,664
116 companies	1915	4,991,280	226,095	5,392,203	2,726,503	128,806	1,285,075	929,457	5,027,856	3,115,819	445,585	2,670,234	416 954	633,969
111 companies	1916	7,462,078	246,451	8,496,858	4,010,175	81,671	1,907 777	1,507,051	7,976,783	4,260,906	782,152	3,478,754	639,285	930,274
110 companies.....	1917	7,989,270	586,166	9,371,841	3,898,441	358,726	263,423	1,848,180	8,145,441	4,962,624	949,082	4,013,542	766,074	1,022,614
102 companies.....	1918	8,104,613	359,549	8,465,162	4,387,311	360,007	1,735,314	1,536,643	8,090,021	4,943 461	1,064,760	3,878,701	524,814	922,884
74 companies.....	1919	10050,180	515,308	10633,187	4,803,107	438,907	2,179,708	2,004,341	9,368,295	5,962,621	1,218,853	4,715,231	422,565	872,254
33 companies†	1920	9,150,041	300,099	10803,636	4,254,183	135,762	2,317,833	2,092,063	8,979,017	6,390,603	1,201,529	5,189,074	374,742	879,410

OFFICERS, DIRECTORS AND TRUSTEES OF MISCELLANEOUS INSURANCE COMPANIES

AETNA CASUALTY AND SURETY COMPANY, Hartford, Conn. Officers: Morgan G. Bulkeley, president; D. N. Gage, vice-president; R. W. Myers, secretary; M. B. Brainard, treasurer; C. H. Remington, assistant treasurer; M. G. Bulkeley, Jr., assistant treasurer; John S. Turn, secretary. New York Branch: W. E. Bulkeley, auditor; Burritt A. Hunt, actuary; Harry Tyler Smith, Oliver R. Beckwith, counsel; J. H. Ford, C. E. Sprague, auditors of payrolls and accounts; D. Van Schaack, director bureau of inspection and accident prevention; W. L. Mooney, agency secretary.

Department Officers: G. E. Ashley, assistant secretary (burglary); A. R. Sexton, secretary (fidelity and surety); N. C. Stevens, secretary (plate glass); A. B. Palmerton, secretary (fidelity and surety); W. J. O'Donnell, assistant secretary (automobile); D. G. Stone, secretary (sprinkler leakage, general water damage and fly-wheel).

Directors: M. G. Bulkeley, S. G. Dunham, J. O. Enders, J. L. English, W. E. A. Bulkeley, M. B. Brainard, Walter C. Faxon, Lewis Sperry, D. N. Barney, M. G. Bulkeley, Jr., D. N. Gage, C. H. Remington.

Operates in every State of the United States with exceptions of New Mexico and South Dakota. It is also licensed to do business in the Hawaiian Islands.

ÆTNA LIFE INSURANCE COMPANY, Hartford, Conn. Accident and Liability Department. Morgan G. Bulkeley, president; J. L. English, vice-president; C. H. Remington, vice-president; J. M. Parker, Jr., secretary (accident); E. C. Higgins, secretary (liability); John S. Turn, secretary New York Branch; E. C. Bowen, assistant secretary (accident); P. L. Hotchkiss, assistant secretary (accident); J. V. Adams, assistant secretary (liability); C. B. Morcom, assistant secretary (liability).

David Van Schaack, director bureau of inspection and accident prevention; Harry Tyler Smith, Oliver R. Beckwith, counsel; J. H. Ford, C. E. Sprague, auditors of payrolls and accounts; W. L. Mooney, agency secretary.

Accident and liability department operates in all States and the Territory of Hawaii except Nevada and New Mexico.

See Directory of Life Companies for full list of officers, directors and territory covered.

ALTA FRIENDLY SOCIETY, Philadelphia, Pa. Officers: F. X. Quinn, president; Murdoch Kendrick, vice-president; T. B. C. Jones, secretary and treasurer; Geo. F. Leran, medical director; H. L. Heffern, assistant treasurer.

Directors: F. X. Quinn, Murdoch Kendrick, T. B. C. Jones, Geo. F. Levan, Harry L. Heffern.

Operates in Pennsylvania only.

AMERICAN AUTOMOBILE INSURANCE COMPANY, St. Louis, Mo. Officers: Chas. W. Disbrow, president; S. S. Williams, vice-president and treasurer; J. H. Sheahan, E. J. Manntel, P. R. Doble, vice-presidents; P. R. Ryan, secretary; Bryan, Williams & Cave, counsel.

Directors: Paul Brown, P. Taylor, Bryan, Daniel K. Catlin, Wm. R. Compton, Chas. W. Disbrow, Isaac H. Orr, A. L. Shapleigh, Roy F. Britton, W. K. Stanard, S. S. Williams, H. C. Olcott, J. O. Heyworth, L. A. Harris.

Operates in Arkansas, California, Colorado, District of Columbia, Illinois, Indiana, Kansas, Louisiana, Michigan, Missouri, Minnesota, Ohio, Tennessee, Texas, Utah, Washington, Wisconsin, Maryland, Oregon, New Jersey, Delaware, North Carolina, Nebraska, Arizona and Kentucky.

AMERICAN BONDING AND CASUALTY, Sioux City: E. A. Westerfield, secretary.

AMERICAN CASUALTY COMPANY, Reading, Pa. Officers: E. P. Van Reed, president; H. H. Shomo, secretary and treasurer; James M. Miller, vice-president.

Directors: E. P. Van Reed, Harvey H. Shomo, Frank P. Lauer, S. Y. Reigner, J. W. Wetzel, James M. Miller, Daniel F. Printz, Alfred K. Leuckel, Wm. G. Fronheiser, Andrew J. Nellis, H. T. Kern.

Operates in Pennsylvania, Ohio, Indiana, Illinois, Washington, West Virginia, Georgia, New Jersey and Nebraska.

AMERICAN CREDIT INDEMNITY of New York. Officers: I. H. Lionberger, chairman; E. M. Treat, president; A. L. Shapleigh, vice-president; Edw. Brown, 2d vice-president; Jos. J. Gross, secretary; George B. Brownlee, treasurer; T. J. Loftus, auditor.

Directors: Chas. W. Bates, Geo. B. Brownlee, Jas. H. Brookmire, M. M. Byrne, John F. Green, Harry Haeussler, I. H. Lionberger, Henry Miller, A. L. Shapleigh, Jr., A. Stevens, A. B. Treat, C. E. Udell, E. M. Treat.

AMERICAN FIDELITY COMPANY, Montpelier, Vt. Officers: C. H. Darling, president; B. B. Bailey, first vice-president; Lucius D. Taft, second vice-president; Ralph B. Denny, secretary and treasurer.

Directors: Charles H. Darling, Carlisle J. Gleason, Lucius D. Taft, George L. Blanchard, Henry L. Farwell, Burnside B. Bailey, Cecil Platt, Ralph B. Denny.

Operates in Vermont only.

AMERICAN GUARANTY COMPANY, Columbus, O. Officers: John L. Hamilton, president; S. S. Wheeler, vice-president; E. J. Johnson, secretary; John L. Hamilton, Jr., vice-president.

Directors: John L. Hamilton, A. M. Earle, H. B Perkins, F. A. Griswold, John L. Hamilton, Jr. S. C. Wheeler, A. K. Potter.

Operates in Ohio, Indiana and West Virginia.

AMERICAN INDEMNITY COMPANY, Galveston, Texas. Officers: Sealy Hutchings, president; John Sealy, vice-president; C. H. Moore, vice-president; Geo. Sealy, vice-president and secretary; H. O. Stein, vice-president and treasurer; J. F. Seinsheimer, vice-president and general manager; J. M. Jacobs, assistant secretary and agency manager; H. Economidy, assistant secretary and comptroller.

Directors: Jules Block, C. H. Bencini, R. P. Clark, E. D. Cavin, H. Guldman, Geo. H. Gymer, Sealy Hutchings, D. W. Kempner, F. M. Lege, Jr., C. H. Moore, E. A. Faust, W. D. Haden, J. F. Seinsheimer, A. Q. Peterson, W. A. McVitie, John Sealy, H. O. Stein, Geo. Sealy, R. W. Shaw, H. L. Zeigler, M. L. Graves, J. M. Lykes, E. F. Newing, Thos. F. Shaw, G. L. Stevens.

Operates in Alabama, Arkansas, California, Delaware, District of Columbia, Florida, Georgia, Illinois, Indana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New York, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Washington, West Virginia and Wisconsin.

AMERICAN LIABILITY COMPANY, Cincinnati, Ohio. Officers: J. Ambrose Johnston, president; Wm. B. Schawe, first vice-president; G. W. Burnet, second vice-president; Percy F. Jamieson, third vice-president; W. R. Sanders, secretary and general manager; Wm. F. Fowler, treasurer; Cameron H. Sanders, assistant secretary; B. B. Tuttle, general counsel.

Directors: Dr. J. Ambrose Johnston, Wm. B Schawe, Wm. F. Fowler, Geo. Tozzer, Dr. S. A. Hawes, G. W. Burnet, Percy F. Jamieson, B. B. Tuttle, T. G. Foster, Cameron H. Sanders, W. R. Sanders, C. H. Krippendorf, Capt. E. S. Johnston, M.D., W. C. Steubing.

Operates in Ohio, Indiana, Pennsylvania and Kentucky.

AMERICAN LIVE STOCK INSURANCE COMPANY, Omaha, Neb. Officers: Chas. F. Schnoyer, president; Geo. B. Dyball, vice-president; Robert B. Zachary.
Directors: Geo. B. Dyball, A. L. Hoecker, Hugo Heiber, Paul A. Koro, Chas. F. Schnoyer, Alone Lydick, Robert B. Zahary.
Operates in Nebraska only.

AMERICAN MUTUAL LIABILITY INSURANCE COMPANY, Boston, Mass. Officers: C. E. Hodges, president; C. E. Hodges, Jr., vice-president; Wm. H. Conway, treasurer; H. C. Kneppenberg, Jr., secretary; R. T. Hull, assistant treasurer; F. R. Mullaney, assistant secretary.
Directors: Harcourt Amory, E. J. Bliss, Spencer Borden, Jr., William L. S. Brayton, Clarence M. Brown, Harry N. Covell, George DeForest, Nicholas E. Devereux, Charles O. Dexter, Frederick A. Flather, Andrew Frey, Russell Gray, Edwin Farnham Greene, Charles E. Hodges, Charles C. Hoyt, Edward Lovering, Ronald T. Lyman, Charles F. Marble, Charles H. Merriman, Jr., Edwin F. Metcalf, A. E. Nettleton, Randolph Ortman, Joseph Pendleton, Jas. Duncan Phillips, Joseph H. Reaney, Nathaniel Stevens, C. H. Wheeler, Geo. W. Wheelwright, Jr., W. A. Willingham, Paul T. Wise, Robert Amory, J. A. Atwood, Edward G. Budd, Richard S. Russell, John A. Sweetser.

AMERICAN NATIONAL INSURANCE COMPANY, Galveston, Tex. Casualty department Officers: W. L. Moody, Jr., president; W. J. Shaw secretary.
See Directory of Life Companies for full list of officers, directors and territory covered.

AMERICAN OLD LINE INSURANCE COMPANY, Lincoln, Neb. Officers: W. A. Rankin, president; M. D. Hatch, secretary.

AMERICAN REINSURANCE COMPANY, Huntington, Pa. Officers: Harry Boulton, president; C. M. Hausen, H. B. Swope, vice-presidents; W. B. Athery, secretary; O. K. Irwin, treasurer.
Directors: Harry Boulton, H. B. Swope, C. M. Hausen, O. K. Irwin, John Langdon, H. B. Scott, C. B. Maxwell, D. Ross Wynn, W. W. E. Shannon, John Phillips.

AMERICAN SURETY COMPANY OF NEW YORK, New York. Officers: F. W. Lafrentz, president; R. R. Brown, first vice-president; Charles W. Goetchius, secretary-treasurer; A. F. Lafrentz, comptroller; Winthrop & Stimson, counsel.
Trustees: H. D. Lyman, chairman; J. S. Alexander, C. H. Allen, J. Anderson, E. L. Blabon, C. A. Boody, R. R. Brown, Newcomb Carlton, E. F. Carry, C. E. Chapman, O. H. Cutler, R. Delafield, Philip T. Dodge, W. N. Dykman, D. Guggenheim, J. Horace Harding, H. W. Hayden, A. T. Hert, F. L. Hine, F. M. Kirby, F. W. Lafrentz, E. E. Loomis, L. F. Loree, W. S. McCornick, A. W. Mellon, A. Mills, W. H. Moore, J. P. Morron, W. A. Nash, Seward Prosser, John J. Raskob, D. G. Reid, S. W. Rosendale, L. Russell, J. D. Ryan, John Sherwin, W. Skinner, R. S. Sloan, R. A. C. Smith, V. P. Snyder, G. C. Taylor, G. E. Tripp, L. A. Watres, W. F. Whiting, A. H. Wiggins, B. Winthrop, G. G. DuBois, Andrew Fletcher, H. C. Willcox.
Operates in all the States and Territories of the Union.

ATLANTIC GUARANTY & TITLE INSURANCE COMPANY, Atlantic City, N. J. Officers: Joseph Thompson, president; Harry Bacharach, first vice-president; John B. Slack, second vice-president; W. E. Shackelford, treasurer; Silas Shoemaker, secretary; E. B. Mitchell, assistant secretary.
Directors: Joseph Thompson, Isaac Bacharach, Lewis Evans, Silas Shoemaker, Frank Smathers, David C. Reed, Harry Bacharach, John B. Slack, W. E. Shackelford, Charles S. Moore, Warren Somers, Edmund C. Gaskill, Jr., Harvey K. Eaton, G. Arthur Bolte, Samuel C. Clark, Elias Rosenbaum, Edwin A. Parker, George T. Lippincott, Victor S. Fisher, John C. Slape, Ansley B. Bowen, Walter Hanstein, Clarence E. Knauer, Isidore Schmeidler, John Estell Evans, Almerin Marston, Charles P. Tilton, Howard G. Harris.
Operates in Atlantic and Cape May counties, New Jersey.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, Hartford, Conn. Officers: Morgan G. Bulkeley, president; M. B. Brainard, vice-president; C. H. Remington, vice-president and treasurer; J. C. Barden, secretary; W. E. Jones, secretary; M. G. Bulkeley, Jr., assistant treasurer; W. E. A. Bulkeley, auditor; John S. Turn, secretary N. Y. Branch; C. R. Ebert, secretary (marine); G. R. Fulton, assistant secretary (fire); W. L. Mooney, agency secretary.
Directors: M. G. Bulkeley, S. G. Dunham, J. L. English, J. O. Enders, M. B. Brainard, W. E. A. Bulkeley, M. G. Bulkeley, Jr., C. H. Remington, Lewis Sperry, D. N. Barney.
Operates in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Mississippi, North Dakota and Wyoming.

AUTOMOBILE MUTUAL LIABILITY INSURANCE COMPANY, Boston, Mass. Officers: Dean K. Webster, president; A. Shirley Ladd, vice-president and secretary; Wm. F. McQuillen, treasurer.
Directors: Henry W. Chandler, Chas. M. Cox, Chas. R. Crosby, Howard A. Crossman, Milton L. Cushing, Chas. E. Halstead, Eben J. Ham, Edward E. Jameson, Frank C. Jones, G. U. Kierstead, A. Shirley Ladd, Wm. F. McQuillen, J. S. Morrell, Frank A. Noyes, J. M. Perry, W. A. Thidobeau, Dean K. Webster, Chas. W. Willis.
Operates in Maine, Massachusetts, New York and Vermont.

AUTOMOTIVE INSURANCE COMPANY, Mason City, Ia.. Officers: A. M. Schanke, president; E. G. Dunn, vice-president; E. L. Balz, vice-president; W. G. Schanke, treasurer; E. H. Warner, secretary-manager.
Directors: A. M. Schanke, W. G. Schanke, E. G. Dunn, E. L. Balz, J. J. Carleton, G. E. McQuatters, J. F. Sanders, G. C. Stockman, A. S. Lund, H. M. Gilmore, E. H. Warner, Howard Elder.
Operates in Iowa and South Dakota.

BANKERS ACCIDENT INSURANCE COMPANY, Des Moines, Ia. Officers: F. L. Miner, president; C. H. Martin, vice-president; E. C. Budlong, vice-president and agency manager; J. A. Kizer, secretary.
Directors: F. L. Miner, C. H. Martin, E. C. Budlong, J. A. Kizer, J. P. Wallace, Geo. C. Carpenter, C. E. Hunn.
Operates in Iowa, Missouri, Kansas, Colorado, Nebraska, Minnesota, Wisconsin and Illinois.

BANKERS AUTO INSURANCE COMPANY, Lincoln, Neb. Officers: Chas. Mairner, president; A. H. Armstrong, vice-president; F. P. Dwiggins, secretary; H. W. Kenyon, treasurer and general manager.
Directors: C. C. Sheakley, E. C. Strode, Clark Turney, Harry W. Lansing, Will W. Wertz, Geo. Christian, Dr. J. R. Cameron, Dr. F. M. Andrus, Chas. Herman, Jas. Kearney, Peter Nelson, Frank Roehl, Bert Gregg, O. W. Pendarvis.
Operates in Iowa, Kansas, Louisiana, Nebraska, Pennsylvania and Texas.

BANKERS CASUALTY COMPANY, Minneapolis, Minn. Officers: R. B. Beson, president; W. B. McCormack, vice-president; E. F. Volkmann, vice-president; A. P. Nelson, vice-president; A. M. Hovland, treasurer; S. L. Beson, secretary.

Directors: M. W. Tuttle, J. L. Fober, Dr. H. A. Roan, Dr. J. D. Budd, E. E. Woodworth, A. P. Nelson, E. F. Volkmann, A. M. Hovland, W. B. McCormack, S. L. Beson, R. B. Beson.

Operates in Minnesota, North Dakota, South Dakota, Montana, Iowa, Wisconsin, Illinois, Kansas, Michigan and Idaho.

BANKERS DEPOSIT GUARANTY AND SURETY COMPANY, Topeka, Kan. Officers: E. E. Ames, president; W. J. Bailey, vice-president; W. H. Burks, vice-president; J. R. Burrow, vice-president; Geo. S. Murphey, treasurer; John T. Morrisey, secretary; John F. Gannon, assistant secretary.

Directors: W. J. Bailey, J. W. Berryman, C. H Tucker, Thos. B. Kennedy, John T. Morrisey, W. H. Burks, J. B. Burrow, C. Q. Chandler, A. H. Denton, E. R. Fulton, P. W. Goebel, D. B. Harrison, F. S. Larabee, J. T. Leonard, C. E. Lobdell, W. F. March, Geo. S. Murphey, E. E. Mullaney, F. C. Newman, J. T. Pringle, Geo. T. Tremble, Willis Westbrook, E. E. Ames, W. J. Watson.

Operates in Kansas only.

BANKERS INSURANCE COMPANY, Boston, Mass. Officers: Henri A. Rambonnet, president; Ernest S. Butler, treasurer.

BANKERS INSURANCE COMPANY, Helena, Mont. Officers: George W. Walker, president; Walter D. Cook, vice-president; F. K. Fishbeck, vice-president; C. M. Chase, vice-president; T. K. Baker, secretary-treasurer; Harvey C. Strelow, assistant secretary-treasurer.

Directors: George W. Walker, Walter D. Cook, J. G. Fishbeck, T. K. Baker, Harvey C. Strelow, C. M. Chase.

Operates in Montana, North Dakota and South Dakota.

BANKERS INTERNATIONAL LIFE ASSURANCE COMPANY, Pittsburg, Pa. Accident and health department. Officers: C. I. Link, president; W. S. Lander, secretary and treasurer.

See directory of Life Companies for full list of officers, directors and territory covered.

BELT AUTOMOBILE INDEMNITY ASSOCIATION, El Paso, Ill. Officers: C. J. Alyea and F. C. Nichols, attorneys-in-fact.

Advisory Committee: George R. Curtis, J. J. DeMotte, James A. Smith, Joseph M. Reeves, Charles A. Drury.

Operates in Alabama, Arkansas, Colorado, Florida, Illinois, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Carolina, Pennsylvania, Tennessee, Utah and Wisconsin.

BOND AND MORTGAGE GUARANTEE COMPANY, Brooklyn, N. Y. Officers: C. H. Kelsey, president; C. D. Burdick, vice-president; Clinton D. Burdick, vice-president; William B. Clarke, vice-presdent; Frank Bailey, vce-president and general manager; John L. Sherwood, vice-president; Joseph H. Ward, vice-president; R. L. Carter, secretary; Harold W. Hoyt, treasurer; Edgar I. Hillary, R. Salisbury, assistant secretaries; H. C. Bothwell, assistant treasurer; F. E. Morgan, comptroller.

Directros: F. Bailey, T. F. Balfe, C. S. Brown, W. C. Bush, J. T. Davies, R. Johnson, C. H. Kelsey, A. E. Marling, R. H. MacDonald, F. Potter, R. M. Hoe, F. M. Warburg, William L. De Bost, C. D. Burdick, William B. Clarke, Henry A. Howarth, John A. Garver, Edw. Lyons, J. H. McClement, F. W. Rowe.

The company guarantees the payment of principal and interest of first mortgages covering properties in the city of New York.

BOSTON CASUALTY, Boston, Mass. Officers Lindsey S. Jones, president; J. Kelso Mairs, secretary; A. H. Bullock, vice-president; L. Scott Roe, treasurer.

Director: A. H. Bullock, J. Kelso Mairs, C. W. MacDonald, J. Lovell Johnson, Lindsey S. Jones, Jas. J. Minot, Jr., Oscar F. Kinney, H. M. Griggs.

Operates in Massachusetts, New Hampshire, Rhode Island and Vermont.

BRIDGEPORT LAND AND TITLE COMPANY, Bridgeport, Conn. Officers: D. F. Wheeler, president; E. Marsh, vice-president; A. H. Hancock, treasurer; C. W. Marsh, secretary; Herbert M. Lyon, assistant secretary; Wilmot F. Wheeler, assistant secretary; Milton S. Lacey, title officer.

Directors: F. W. Marsh, E. Marsh, D. F. Wheeler, E. H. Judson, A. H. Hancock, C. W. Marsh, H. M. Lyon, H. B. Merwin, Milton S. Lacey, Wilmon F. Wheeler, William Webb.

The company writes title insurance only in Connecticut, and is under the jurisdiction of the Building and Loan Commissioner of Connecticut.

BROTHERHOOD ACCIDENT COMPANY Boston, Mass. Officers: C. S. Farquhar, president; Charles S. Powell, vice-president and general manager; J. B. Crawford, secretary; J. W. Estabrook, treasurer; Chas. M. Estabrook, assistant treasurer.

Directors: J. B. Crawford, J. W. Estabrook, C. S. Powell, C. S. Farquhar, Alfred W. Herrick, C. M Estabrook, C. G. Campbell.

Operates in Massachusetts, Maine, New Hampshire, Vermont, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, Delaware, West Virginia, Ohio, Indiana, Illinois, Missouri, Kansas District of Columbia, California and Oklahoma.

BUFFALO ABSTRACT AND TITLE COMPANY, Buffalo, N. Y. Officers: F. D. Locke, president; Edward L. Koons, vice-president; Edward D. Strebel, vice-president; George E. Flynn, general manager, treasurer and secretary; H. W. Sprague, attorney.

Directors: F. D. Locke, H. W. Sprague, F. Greine, H. D. Williams, C. B. Hill, W. P. Cooke, R. W. Pomeroy, E. L. Koons, E. E. Coatsworth, J. J. Stein, E. D. Strebel, C. L. Gurney, R. W. Goode.

Operates in Erie county and in Western New York.

CALIFORNIA PACIFIC TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: E. J. McCutcheon, president; F. G. Drum, vice-president; A. H. Winn, vice-president; Murray F. Vandall, secretary and manager.

Executive Committee: D. L. Randolph, chairman; George A. Newhall, John S. Drum.

Directors: E. J. McCutchen, F. G. Drum, W. Olney, G. U. Hind, G. W. McEnerney, D. L. Randolph, J. S. Drum, R. Bruce, G. H. Mastick, A. H. Winn, E. H. Rixford, E. H. Clark, M. F. Vandall, E. S. Heller, James L. Flood, R. B. Burmister, Jesse W. Lilienthal, Geo. A. Newhall.

Operates in California.

CAPITAL CITY SURETY COMPANY, Albany, N. Y. Officers: John J. Ryan, president; Frank P. Dolan, secretary and vice-president; Edward Murphy, treasurer.

Directors: Frank P. Dolan, John J. Ryan, Jos. J. Murphy, Wm. E. Murphy, Edward Murphy 2d, John F. Cahill, James A. Dolan, C. W. Twist, Chas. E. Craymer, F. J. Schilling, M. E. Staley, Wm. J. Wiley, I. Kelley.

Operates in New York only.

CAPITAL LIVE STOCK, Topeka, Kan. Officers- J. C. Mohler, president; Will J. Miller, vice-president; R. G. Reynolds, secretary; J. C. Mohler, treasurer; T. B. Elliott, assistant secretary; Fred D. Coffman, treasurer; Dr. Gains, W. Hubbard, underwriting manager and general agent.

Directors: Clyde W. Miller, Will J. Miller, Isaac W. Jones, J. C. Mohler, R. G. Reynolds, W. B. Dalton, Harm Schoen, W. A. Sparks, Geo. Hupfer, L. A. Champlin, L. N. Simon, Harry O'Brien, P. S. Houston, Ira D. Brougher, L. F. Hussey.

Operates in Kansas, Colo., Okla., Mo., Ohio, Iowa. N. D., S. D., Ill., Penn., Del., Tenn.

CAROLINA LIFE INSURANCE COMPANY (accident and health department), Columbia, S. C. Officers: P. H. Haltiwanger, president; A. B. Langley, vice-president and general manager; A. H. Kohn, secretary and treasurer; Ames Haltiwanger, assistant treasurer and auditor.

See Directory of Life Companies for full list of officers, directors and territory covered.

CENTRAL FINANCE CORPORATION, Phoenix, Ariz. Officers: P. K. Lewis, president; George S. Lewis, vice-president; S. J. Buckingham, vice-president; W. B. Crandall, vice-president; Donald Dunbar, treasurer; J. J. Fagan, secretary; M. L. Taylor, assistant secretary.
Directors: P. K. Lewis, George S. Lewis, S. J. Buckingham, Frank R. Stewart, Richard E. Sloan, Donald Dunbar, W. B. Crandall, George Day, Jack Barber, J. J. Fagan, C. W. Davis.
Operates in Arizona only.

CENTRAL LIVE STOCK INSURANCE COMPANY, Kankakee, Ill. Officers: L. G. Spies, president; H. F. Nordmeyer, vice-president; E. C. Hamilton, treasurer; M. M. Beebe, secretary; J. Bert Miller, attorney.
Directors: J. L. Leclaire, B. E. Morgan, E. H. Frooninckx, August Radeke, Geo. Chatfield, H. F. Nordmeyer, L. N. Breault, John Schott, Elmer Chambers, Geo. McCann, H. E. Koon, M. M. Beebe, Geo. W. Schrader, E. C. Hamilton, L. G. Spies, Chas. Brown, C. A. Farley, H. S. Bossart, Frank Spies.
Operates in Illinois only.

CITIZENS TITLE INSURANCE AND MORTGAGE COMPANY, Passaic, N. J. Officers: Edward A. Greene, president; Eliot M. Henderson, vice-president; Carl S. Deans, secretary and treasurer; Henry C. Whitehead, counsel.
Directors: James B. Ackerson, Gilbert W. Blanchard, Carl S. Deans, William F. Gaston, Edward A. Greene, Eliot M. Henderson, Arthur S. Hughes, Geo. T. Kenter, Donald G. Mackay, Edward E. Poor, William W. Scott, Frank M. Swan, Zabriskie A. Van Houten, William W. Watson, Henry C. Whitehead.
Operates in New Jersey only.

CITY TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: H. W. Dimond, president; J. H. Humphrey, secretary.

CLOVERLEAF LIFE AND CASUALTY COMPANY, Jacksonville, Ill. Officers: Frederick H. Rowe, president; Walter C. Bradish, vice-president and auditor; C. A. Goodale, ex-vice-president; G. H. Lane, vice-president; Richard Y. Rowe, secretary; Louis H. Clampit, medical director.
Directors: Gilbert H. Lane, Walter C. Bradish, Frederick H. Rowe, Cole Y. Rowe, H. Wellington Yates, C. Eugene Bradish, Richard Y. Rowe, H. P. Samuell, H. C. Wade, J. Wochholz, C. A. Goodale, A. E. Rieman, P. A. Schantz.
Operates in Alabama, Arizona, Arkansas, California, Colorado, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Missouri, Nebraska, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Tennessee, Texas, West Virginia and Wyoming.

COLUMBIA CASUALTY COMPANY, New York, N. Y. Officers: Charles H. Neely, president; Henry Collins, vice-president; Frank G. Morris, secretary.

COLUMBIA LIFE, Cincinnati, Ohio. Accident and Health Department Officers: S. M. Cross, president; W. C. Peddicord, manager.
See Directory of Life Companies for full list of officers and directors and territory covered.

COLUMBIA TITLE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, Washington, D. C. Officers: Wm. E. Edmonston, president; Jas. J. Becker, W. Spencer Armstrong, vice-presidents; George C. McElwee, secretary and treasurer; Charles E. Marsh, assistant secretary.
Directors: A. C. Clark, W. E. Edmonston, W. A. Gordon, B. F. Leighton, M. M. Parker, E. J. Stellwagen, W. R. Wilcox, H. K. Willard, W. Blair, J. J. Becker, Louis R. Peak, Wm. J. Flather, Jr., John Edmund Cammack, James B. Nicholson, W. Spencer Armstrong.
Operates in District of Columbia.

COLUMBIAN NATIONAL LIFE, Boston, Mass. Casualty Department. Officers: A. E. Childs, president; W. H. Brown, second vice-president and secretary; C. A. Bennett, manager, accident and health department.
See Directory of Life Companies for ful list of officers and directors and territory covered.

COLUMBUS MUTUAL LIFE, Casualty Department. Columbus, Ohio. Officers: C. W. Brandon president; Dr. W. B. Carpenter, vice-president and medical director; D. E. Ball, secretary and actuary; S. A. Hoskins, treasurer; J. M. Sheets, counsel; J. H. Majeau, superintendent casualty department.
Directors: D. E. Ball, D. W. Beoddy, C. W. Brandon, W. B. Carpenter, H. C. Claypool, W. Feller, G. A. Ferguson, P. U. Hawkins, T. S. Hogan, W. Hoover, S. A. Hoskins, E. Kiesewetter, D. A. Crowner, Geo. W. Miller, E. A. Reeder, E. W. Schuller, I. T. Quick, J. M. Sheets, C. W. Sigrist, N. G. Spangler, A. S. Thomas, F. J. Miller, F. E. Guthery, H. B. Thieman.
Operates in Ohio and West Virginia

COMMERCIAL CASUALTY INSURANCE COMPANY, Newark N. J. Officers: C. W. Feigenspan, president; E. C. Feigenspan, vice-president, J. Horace Shale, vice-president and general manager; W. Van Winkle, secretary; W. C. Garrison, treasurer; C. E. Wheatley, assistant treasurer; Wm. R. Griffin, assistant secretary; Wm. A. Herr, comptroller.
Directors: Hon. E. C. Stokes, W. C. Garrison C. W. Feigenspan, Henry Byrne, J. F. Conroy, J. Howe, A. Rothschild, E. C. Hutchinson, J. C. Hinchcliffe, J. H. Bacheller, R. V. Kuser, E. C. Feigenspan, Harrison P. Lindabury, J. Horace Shale, W. Van Winkle.
Company operates in New Jersey, New York, Pennsylvania, Maryland, Delaware, Massachusetts; Rhode Island, West Virginia, District of Columbia, Illinois, Connecticut, Maine, Ohio and Michigan.

COMMONWEALTH BENEFICIAL ASSOCIATION, Philadelphia, Pa. Officers: Geo. E. Potts, president; George M. Gray, secretary.

COMMONWEALTH CASUALTY COMPANY, Philadelphia, Pa. Officers: Henry C. Stewart, president; E. W. Cook, first vice-president and general manager; Chas. T. Megee, treasurer; E. S. Cook, secretary; C. Wm. Freed, second vice-president and general counsel.
Directors: H. C. Stewart, E. W. Cook, Chas. T. Megee, E. S. Cook, C. Wm. Freed, H. S. Glazier, Ward Henry.
Operates in Arizona, Colorado, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kansas, Maine, Maryland, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New Mexico, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, West Virginia.

COMMONWEALTH TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa. Officers: Malcolm Lloyd, Jr., president; Francis E. Brewster, vice-president; Charles K. Zug, vice-president and trust officer; James V. Ellison, secretary and treasurer; Andrew T. Kay, vice-president and title officer; Edmund B. McCarty, assistant secretary and treasurer; Robert J. Williams, assistant title officer; James P. Pinkerton, assistant title officer; T. C. Jordan, assistant trust officer; Herman W. Coxe, real estate officer; R. F. Reaver, safe superintendent.
Directors: Dimner Beeber, Francis E. Brewster, Powell Evans, Samuel S. Fleisher, Nathan Hayward, Malcolm Lloyd, Jr., Frederick McOwen, Joshua R. Morgan, Edward A. Schmidt, John T. Windrim, Alex. D. Irwin, Jos. J. McCaffrey, Andrew T. Kay, Chas. K. Zug.
Operates in Pennsylvania only.

CONDUCTORS PROTECTIVE ASSURANCE, Detroit, Mich. Officers: W. J. Ross, president; R. W. Scott, secretary; E. W. Ross, treasurer; Jas. McNamara, vice-president.
Directors: W. J. Ross, R. W. Scott, E. W. Ross, J. McNamara, T. E. Scott, W. T. Herbst, J. P. Scallen, J. T. Coyne, J. E. J. Keane.
Operates in all the U. S. and Canada.

CONNECTICUT GENERAL, Hartford, Conn. Accident Department. Officers: R. W. Huntington, president; George E. Bulkley, vice-president; Richard H. Cole, secretary; Arthur P. Woodward, secretary accident department; George Goodwin, assistant secretary accident department.

See Directory of Life Companies for full list of officers, directors and territory covered.

CONTINENTAL CASUALTY COMPANY, Chicago, Ill. Officers: H. G. B. Alexander, president and general manager; W. H. Roberts, vice-president and treasurer; L. C. Rose, Manton Maverick and H. A. Behrens, vice-presidents; W. H. Betts, secretary; M. E. Heffron, assistant secretary.

Directors: H. G. B. Alexander, L. C. Rose, W. H. Roberts, Manton Maverick, Russell Whitman.

Operates in all the States and Territories except Porto Rico, Cuba and the Philippines.

CONTINENTAL LIFE INSURANCE COMPANY, INC., Washington, D. C. Officers: Edwin G. Cover, president; I. S. D. Saus, vice-president and general manager; H. A. Bartholomew, secretary.

Directors: E. H. Cover, I. S. D. Saus, Chas. O. Hall, Emory L. Coblenty, W. W. Daub, H. A. Bartholomew, J. D. Eason, Jr.

Operates in District of Columbia and Virginia.

CONVEYANCERS TITLE INSURANCE COMPANY, Boston, Mass. Officers: F. C. Bowditch, president; C. S. Rackemann, vice-president; J. R. Carret, clerk and secretary; G. H. Norcross, vice-secretary; G. H. Norcross and R. Blaney, vice-treasurers; Henry H. Edes, treasurer and manager.

Directors: R. Blaney, A. D. Bosson, F. C. Bowditch, J. H. Bowditch, H. K. Brown, J. R. Carret, H. H. Edes, R. Homans, G. H. Norcross, C. S. Rackemann, J. B. Russell, M. Williams.

Operates in Massachusetts chiefly in buying and selling mortgages with guaranteed titles.

COSMOPOLITAN INDUSTRIAL INSURANCE COMPANY, Philadelphia, Pa. Officers: Evan G. Badger, president; Edward H. Gurk, vice-president; Edw. H. Gurk, secretary and treasurer.

Directors: Evan G. Badger, Edward H. Gurk, Emil H. Gurk, Albert Tophan, Jos. Jackson, Benj. Badger.

Operates in Pennsylvania only.

DAKOTA TRUST COMPANY, Fargo, N. D. Officers: R. S. Lewis, president; J. M. Bathrick, Wm. Stern, vice-presidents; B. V. Moore, secretary and treasurer; M. E. Kennedy, assistant secretary; A. A. Lorshbough, assistant treasurer.

Directors: R. C. Lewis, M. Kaufman, W. Stern, J. M. Bathrick, G. W. Haggart, Sam Stern, B. V. Moore, R. S. Lewis, B. M. Schwarz.

Operates in North Dakota only.

DALLAS TITLE AND GUARANTY COMPANY, Dallas, Texas. Officers: Edward Gray president; Ernest R. Tennant, vice-president; Chas. O. Austin, vice-president; S. A. Temple, vice-president; C. P. Haynes, vice-president and title officers; G. N. Aldredge, vice-president; Ealy J. Moses, secretary.

Directors: C. H. Munger, Harry L. Seay, Edward Titche, C. Weichsel, Geo. N. Aldredge, Edward Gray, Greer M. Taylor, S. A. Temple, Ernest R. Tennant, W. E. Easterwood, W. J. Lyons, P. J. Manning, H. T. Clark, H. C. Morris, Elihu A. Sanger, C. P. Haynes, W. J. Lawther, R. H. Shuttles, R. T. Daniel, W. H. Wray, Chas. O. Austin, Robert H. Burt, H. M. Munger, H. H. Hawley, Chas. A. Maugold.

Operates in Texas and Vermont.

DELAWARE SURETY COMPANY, Wilmington, Del. Officers: J. P. Laffey, president; S. D Townsend, vice-president; C. R. Mudge, vice-president; W. F. Raskob, secretary and treasurer.

Directors: J. P. Laffey, S. D. Townsend, W. F. Raskob, C. R. Mudge, V. S. Thomas.

Operates in Delaware only.

(The Delaware Surety Company was formed to take care of the surety business required in connection with military contracts of E. I. duPont, deNemours & Company.)

Operates in Delaware only.

EASTERN CASUALTY INSURANCE COMPANY, Boston, Mass. Officers: Corwin McDowell, president; Horace S. Bean, secretary-treasurer.

Directors: H. S. Bean, M. Douglas Flattery, Guy A. Ham, Corwin McDowell, Thos. W. Pelham, Wm. E. Putnam, H. D. Turner.

Operates in Illinois, Indiana, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, Ohio, Pennsylvania, Rhode Island, Vermont.

EMPLOYERS CASUALTY COMPANY, Dallas, Tex. Officers: W. B. Head, president; Homer R. Mitchell, J. E. Farnsworth, Ernest Steves, D. Edward Greer, vice-presidents; J. J. Watson, secretary; A. F. Allen, treasurer; E. E. Watts, assistant secretary and assistant treasurer.

Directors: W. B. Head, H. R. Mitchell, E. E. Watts, S. F. Morgan, J. E. Farnsworth, Perry Burris, D. Edward Greer, J. J. Watson, E. A. Holmgreen, Ernest Steves, T. S. Reed, J. C. Peyton, A. F. Allen.

Operates in Texas and Louisiana.

EMPLOYERS INDEMNITY CORPORATION, Kansas City, Mo. Officers: E. G. Trimble, president; H. Woodhead, L. T. Block, Dennis Hudson, vice-presidents; Chester Newman, vice-president and treasurer; Edgar E. Smith, assistant treasurer; John Woodhead, secretary; R. M. Staker, S. W. Izard, Frank L. Barnes, assistant secretaries.

Directors: E. G. Trimble, H. Woodhead, Jno. Woodhead, E. P. Neal, L. H. Fisher, Chester Newman, L. T. Block, J. F. Braden, P. W. Brower, C. A. Wheeler, H. W. Stoer, E. C. Whitbeck, J. C. Wilson, J. H. Berkshire, Geo. H. Davis, Dennis Herdson, W. D. Johnson, H. L. McCune, D. G. Taylor, W. B. Young and C. F. Wray.

Operates in Arkansas, California, Colorado, Connecticut, Illinois, Indiana, Iowa, Kansas, Louisiana, Nebraska, New York, Oklahoma, Oregon, Tennessee, Wyomng, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, Pennsylvania, South Kakota, Texas, Utah, Alabama, Kentucky, Georgia, Mississippi, New Mexic,o North Carolina, North Dakota, South Carolina, Washington and Wisconsin.

EMPLOYER'S LIABILITY ASSURANCE CORPORATION, Ltd., London, Eng. Directors: Rt. Hon. Lord Claud Hamilton, chairman; Sir J. G. Broodbank, Gordon Campbell, Esq., Capt. Hugh Flower, Lt. Col. Sir Samuel Hoare, Bart., C. M. G., M. P., Walter H. Maudslay, Col. Sir Edward Ward, Bart. G. B. E., K. C. B., K. C. V. O., Sir Philip Hickson Waterlow, Bart., W. E. Gray, Esq., general manager and secretary.

United States Branch. Advisory Board: Wm. Allen Butler, General Francis V. Greene, William D. Baldwin, John Lowell, Frank G. Webster.

Trustee: New England Trust Co., Boston, Mass.

Executive Committee: Henry M. Rogers, John B. Thomas, Charles Francis Adams, Charles L. Edgar, Samuel Appleton, United States manager, Boston, Mass.

EMPLOYERS MUTUAL CASUALTY ASSOCIATION OF IOWA, Des Moines, Ia. Officers: John A. Gunn, president; B. J. Ricker, vice-president; John F. Hynes, secretary; John A. Cavanagh, treasurer.

Directors: W. W. Wise, J. W. Hill, C. C. Deering, J. F. Leefers, M. F. Black, A. R. Sale, John A. Gunn, B. J. Ricker, Chas. A. Rawson.

Operates in Iowa only.

EMPLOYERS MUTUAL LIABILITY INSURANCE COMPANY, Wausau, Wis. Officers: M. P. McCullough, president; George E. Foster, A. Hirshheimer, W. E. Brown, A. C. Downing, Mitchell Joannes, vice-president; B. F. Wilson, treasurer; H. J. Hagge, secretary and general manager.

Directors: L. M. Alexander, Walter Alexander, L. K. Baker, W. E. Brown, A. C. Downing, D. C. Everett, George E. Foster, H. J. Hagge, A. Hirshheimer, Mitchell Joannes, Chas. H. John, G. D. Jones, M. P. McCullough, John Reid, Jr., W. W. Vincent, M. A. Wertheimer, B. F. Wilson, C. C. Yawkey.

Operates in Illinois, Michigan, Minnesota and Wisconsin.

EQUITABLE BENEFICIAL ASSOCIATION, Philadelphia, Pa. Officers: F. W. Grant, president; S. H. Wright, secretary.

EQUITABLE GUARANTEE AND TRUST COMPANY, Wilmington, Del. Officers: O. Nowland, president; R. Reese, vice-president; N. C. Lackland, assistant treasurer; Francis A. Cooch, trust officer; Harry T. Springler, treasurer; David M. Hillegas, secretary; Edw. H. Porter, assistant trust officer.

Directors: J. L. Carpenter, O. Nowland, J. Bancroft, S. K. Smith, Dr. J. A. Draper, Jr., H. Wilson, G. A. Elliott, J. J. Satterwait, E. duPont, R. Reese, D. W. Corbit, R. H. Dunham, J. T. Pennypacker, Fred. E. Stone, Wm. B. Megear.

Operates in Delaware only.

EQUITABLE LIFE ASSURANCE SOCIETY, New York, N. Y. Officers: W. A. Day, president; J. Y. E. Westfall, vice-president; A. R. Horr, vice-president and treasurer; Wm. E. Taylor, vice-president; Wm. Alexander, secretary.

See Directory of Life Companies for full list of officers and directors and territory covered.

EUREKA CASUALTY COMPANY, Philadelphia, Pa. Officers: Edward B. Creighton, president; Joseph L. Hammer, secretary; Thos. A. Wetzel, assistant secretary; Frank T. Bach, treasurer.

Directors: Harry A. Berwind, Thomas Fisher Edward B. Creighton, Daniel A. Newhall, Edward B. Chase, Dudley G. Gimber, William W. Wharton.

Operates in Pennsylvania only.

EUROPEAN GENERAL REINSURANCE COMPANY, LIMITED, London, Eng. Reinsurance business only. U. S. manager: Fester, Fothergill & Hartung, New York.

EXCELSIOR ACCIDENT INSURANCE ASSOCIATION, Eckman, W. Va. Officers: Jas. R. Gilliam, president; Morris Watts, secretary.

FARMERS LIVE STOCK INSURANCE COMPANY, Des Moines, Ia. Officers: J. Vander Meide, president; J. J. Ketman, secretary; A. O. Hauge, treasurer.

Operates in Iowa, Minnesota, Nebraska and South Dakota.

FEDERAL CASUALTY COMPANY, Detroit, Mich. Officers: V. D. Cliff, president and treasurer; M. M. Cliff, vice-president; A. L. Clotfelter, vice-president; M. M. Cliff, secretary.

Directors: V. D. Cliff, M. M. Cliff, E. J. Corbett, H. A. Cliff.

Operates in Michigan, Indiana, Illinois, Missouri, Ohio, West Virginia, Pennsylvania, New Jersey, Maine, New York, Kentucky, Oklahoma, New Hampshire, Kansas, Connecticut, Maryland, Georgia, Minnesota, Colorado, California, Iowa, Alabama, Tennessee, Utah, Massachusetts and Wyoming.

FEDERAL LIFE, Chicago, Ill. Casualty dept. Officers: I. M. Hamilton, president; W. E. Brimstin, secretary.

See Directory of Life Companies for full list of officers and directors and territory covered.

FEDERAL MUTUAL LIABILITY INSURANCE COMPANY, Boston, Mass. Officers: Charles B. Jopp, president; Ira G. Hersey, vice-president; J. Waldo Bond, general manager; William M. Burch, secretary; Frank E. White, assistant secretary; William G. Barnes, treasurer; Walter H. Thompson, assistant treasurer.

Directors: N. B. K. Brooks, Harry L. Brown, C. F. Broughton, George P. Bullard, W. Irving Bullard, Leonard S. Chace, Edward J. Cross, Charles N. Fitts, H. E. Fletcher, Ira G. Hersey, Charles B. Jopp, Angus McDonald, Fred. A. Russell, James R. Savery, Parker F. Soule, Leonard C. Wason, Edward F. Willcutt.

Operates in California, Connecticut, Delaware, District of Columbia, Illinois, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Tennessee, Vermont and Virginia.

FEDERAL SURETY COMPANY, Davenport, Ia. Officers: Chas. Shuler, President; W. L. Taylor and Geo. E. Decker, vice-president; Frank B. Yetter, secretary and treasurer.

Directors: Chas. Shuler, Geo. E. Decker, Frank B. Yetter, Chas. Grilk, H. C. Kahl and M. L. Calderwood.

FIDELITY AND CASUALTY COMPANY OF NEW YORK, New York. Officers: Robert J. Hillas, president; Theodore E. Gaty, vice-president and secretary; William H. Boehm, Chauncey V. Everitt, Allan J. Ferres, William J. Johnson, William P. Learned, Edward C. Lunt, Charles C. Nadal, Nelson D. Sterling, vice-presidents; Geo. W. Allen, Walter McK. Hillas, Charles L. Newmiller, Hale Anderson, assistant secretaries.

Directors: Lewis L. Clarke, Edwin S. Marston, William P. Dixon, William J. Matheson, Harold T. White, William H. Porter, John Sherman Hoyt, John J. Riker, William G. Low, W. Emlen Roosevelt, Frank Lyman, E. C. Delafield, Robert J. Hillas, Hall Park McCullough.

Department heads: C. V. Everitt, accident; Allan J. Ferres, agency; William H. Boehm, boiler and flywheel; Edward C. Lunt, bonding; W. P. Learned and N. D. Sterling, burglary; J. L. Carswell, claims; Daniel C. Harvey, inspections; W. J. Johnson and J. L. Houston, liability; Nelson D. Sterling, plateglass; Charles C. Nadal, general counsel.

Operates in Canada and all States except South Dakota, Wyoming and Nevada. Does not operate in Alaska, Hawaii, Cuba, Philippines and Porto Rico.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND, Baltimore, Md. Officers: Van Lear Black, chairman of board; Thomas A. Whelan, president; Charles R. Miller, first vice-president; Wm. Hugh Harris, second vice-president; George L. Radcliff, vice-president; Frank A. Bach, vice-president; Robert S. Hart, vice-president and secretary; Fred S. Axtell, vice-president; Guy LeRoy Stevick, vice-president; Frederic A. Price, vice-president; Millard Leonard, vice-president; Alexander Coulter, vice-president; Roland Benjamin, treasurer; Charles V. R. Marsh, assistant secretary-treasurer; Harry A. Schultz, assistant treasurer; H. F. Dunn, assistant treasurer; William R. Bishop, assistant secretary; R. W. Worthington, assistant secretary; Frank P. Welsh, assistant secretary; John G. Yot, assistant secretary; Hugh M. Allwood, assistant secretary; Wm. A. Lauten, assistant secretary; Harry M. Hutton, assistant secretary; Edgar F. Foster, assistant secretary.

Directors: Van Lear Black, Thomas A. Whelan, E. W. Biddle, Harry C. Black, Albert B. Boardman, Abram Bosler, James W. Denny, Solomon Frank, Frank A. Furst, E. Everett Gibbs, John S. Gibbs, Jr., R. Curzon Hoffman, Jr., George S. Jackson, W. Bladen Lowndes, Seymour Mandelbaum, J. Dudley Mason, Charles R. Miller, Gustavus Ober, Jr., Fred A. Price, John M. Requardt, Lawrason Riggs, Richard H. M. Robinson, John Walter Smith, Donald Symington, Edwin Warfield, Jr., George Warfield, Clarence W. Watson, R. Van Vechten, John F. Davies, T. Davis Hill, F. Buchanan Owen, Franklin D. Roosevelt, Van-Lear P. Shriver.

Operates in Cuba, Porto Rico, Jamaica (West Indies), Hawaii, England and Scotland, Ireland, Germany, France, Holland, Austria-Hungary, and in every State in the Union except South Dakota.

FIDELITY TITLE AND MORTGAGE GUARANTEE COMPANY, Ridgewood, N. J. Officers: Cornelius Doremus, president; James H. Snyder, vice-president; J. Calvin Bogart, vice-president; George A. Stevens, vice-president; Harry S. Willard, treasurer; Frederick Z. Board, secretary; Thomas S. Doughty, title officer.

Directors: Frederick Z. Board, Frederick H. Bogert, J. Calvin Bogert, Albert H. Boyd, Cornelius Doremus, Joseph G. Frazza, William H. Heyne, J. Blauvelt Hopper, Isaac B. Keiser, John J. Lannuier, Edwin B. Lilly, James Madden, F. J. Parry, William L. Platt, Margaret T. Ruane, Albert Shumway, Charles D. Silleck, Henry C. Smith, James H. Snyder, Frank M. Stevens, George A. Stevens, Frederick A. Tetor, Stephen T. VanEmburgh, Miles C. Whitehead, William J. Whitehouse, Harry S. Willard, John B. Zabriskie.

Operates in New Jersey only.

FIDELITY TITLE AND TRUST COMPANY, Stamford, Conn. Officers: Louis J. Curtis, president; John J. Cloonan, first vice-president; W. E. Houghton, second vice-president; Edward N. Fast, secretary and treasurer; Charles R. Petty, assistant secretary and treasurer; W. E. Goulden, trust officer and general assistant.

Directors: Walter C. Allen, John J. Cloonan, Louis J. Curtis, R. H. Gillespie, Walter E. Houghton, C. O. Miller, Isaac M. Scofield, George H. Soule, Herbert S. Miller, John Roberts, W. J. Delap.

Operates in Connecticut only.

FIDELITY NATIONAL BANK AND TRUST COMPANY, Kansas City, Mo. Officers: Henry C. Flower, chairman; John M. Moore, president; W. D. Johnson, vice-president; Geo. T. Tremble, vice-president; Chas. H. Moore, vice-president; Lester W. Hall, vice-president; E. E. Ames, vice-president; D. A. McDonald, vice-president; A. D. Rider, vice-president; J. F. Meade, cashier; A. H. Smith, assistant cashier; Douglas Wallace, assistant cashier; J. C. Wallace, assistant cashier; D. M. Connor, assistant cashier; Robt. W. Johnson, assistant cashier; D. H. Martin, manager bond department; R. D. Slaymaker, manager safe deposit department.

Directors: E. E. Ames, Howard A. Austin, J. D. Bowersock, Henry C. Brent, J. R. Burrow, J. A. Carpenter, George R. Cowden, Henry C. Flower, Frank L. Hall, H. F. Hall, Lester W. Hall, I. H. Hettinger, G. R. Hicks, J. C. James, F. B. Jenkins, J. W. Jenkins, W. D. Johnson, W. B. Johnson, Chas. S. Keith, J. P. Lynch, Lee Lyon, Frank R. McDermand, J. F. Martin, J. F. Meade, Chas. H. Moore, John M. Moore, E. E. Mullaney, T. E. Neal, J. N. Penrod, W. B. Richards, Frederick C. Sharon, Leon Smith, D. D. Swearingen, Geo. T. Tremble, W. H. Waggoner, F. L. Williamson, Andrew Young.

Operates in Missouri only.

FIRST MORTGAGE, TITLE AND INSURANCE COMPANY OF NEW JERSEY, Passaic, N. J. Officers: Harry Meyers, president; Aaron J. Bach, vice-president; T. Cummings Lucas, second vice-president; Frederick N. Bidwell, treasurer; Mary M. Lynch, Ruth Troy, assistant secretaries.

Directors: Aaron J. Bach, Isaac A. Bach, Charles A. Bergen, Frederick N. Bidwell, Crines Bird, Cornelius Doremus, Nathan Fleischer, Moses H. Grossman, Wm. B. Gourley, T. Cummings Lucas, Andrew F. McBride, Harry Meyers, Leopold Meyer, Albert O. Miller, Jr., Henry H. Parmelee, Charles B. Waterhouse, Morris L. Woolf, John H. Kehoe, Lawrence W. Stern, Russell S. Ackerman, William P. Aldrich, Thomas P. Costello.

Operates in New Jersey only.

FIRST REINSURANCE COMPANY OF HARTFORD, Hartford, Conn. Officers: H. H. Stryker, president; S. Lindlow, Jr., vice-president and secretary.

Directors: John W. Alling, R. M. Bissell, Hon. Morgan G. Bulkeley, William B. Clark, William S. Conning, A. Willard Damond, Edward S. Goodwin, Charles E. Gross, R. W. Huntington, S. Lindlow, Jr., H. H. Stryker, A. A. Welch, M. H. Whaples.

Operates in Colorado, Connecticut, Louisiana, Massachusetts, Michigan, Mississippi, Montana, Nebraska, Nevada, New Hampshire, Ohio, Pennsylvania, Texas, West Virginia and Dominion of Canada.

FIRST TEXAS PRUDENTIAL INSURANCE COMPANY, Galveston, Tex. Accident and health department. Officers: I. H. Kempner, president; B. J. Cummings, vice-president; C. H. Moore, vice-president; T. E. Flick, secretary.

See Directory of Life Companies for full list of officers, directors and territory covered.

FRIENDLY SERVICE SOCIETY, Minneapolis, Minn. Officers: J. M. Gleeson, president; J. J. Hurley, vice-president; J. T. Golden, second vice-president; Emil C. Schroeder, treasurer; H. McKenna, secretary.

Directors: J. J. Hurley, F. E. Neudeck, T. Connolly, Emil C. Schroeder and H. McKenna.

Operates in Minnesota only.

GALVESTON TRUST AND SAFE DEPOSIT COMPANY (without banking privileges), Galveston, Tex. Officers: W. B. Wallis, president; M. W. Shaw, vice-president; Henry Schroeder, secretary; Wm. B. Lockhart, attorney.

Directors: M. W. Shaw, Sealy Hutchins, John D. Hodson, Robt. Pallister, W. A. McVitie, W. B. Wallis, Frank Jones, L. Luth, Geo. D. Morgan.

GARY NATIONAL LIFE INSURANCE CO., Gary, Ind. Officers: Wilbur Wynant, president; George H. Manlove, vice-president and attorney; H. W. Tallcot, secretary; Harry L. Arnold, treasurer and consulting actuary; Edgar A. Ridgeley, vice-president; M. S. Hopper, medical director.

Directors: Wilbur Wynant, George H. Manlove, H. W. Tallcot, Edgar A. Ridgeley, M. S. Hopper, H. S. Norton, Harry L. Arnold, Gust E. Bornholt, Alfred Schmal, W. T. Dickinson, Hazel Groves, W. R. Hall, H. W. Cook, Joseph Tittle, A. H. W. Johnson.

Operates in Indiana only.

GATE CITY LIFE AND HEALTH, Greensboro, N. C. Casualty Dept. Officers: J. F. Thompson, president; W. L. Carter, secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, Perth, Scotland; United States Trustee, Girard Trust Company of Philadelphia; Frederick Richardson, United States manager; James F. Mitchell, T. C. Moore, assistant United States managers.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin.

GENERAL CASUALTY AND SURETY COMPANY, Detroit, Mich. Officers: Elmer H. Dearth, president; H. Leonard Wilton, H. E. Johnson, G. E. Taylor, vice-presidents; B. F. Bushman, secretary and treasurer; John H. Davis, assistant secretary and treasurer; S. E. Pattison, assistant secretary; J. L. Blass, cashier; R. B. Wilkinson, general counsel.

Directors: Elmer H. Dearth, H. E. Johnson, R. B. Wilkinson, H. Leonard Wilton, B. Frank Bushman, H. F. Harbeck, F. P. Bohn, F. P. Sullivan, Anthony Stefanowski, C. W. Marsh, William J. Graham, James H. Wright, Don M. Campbell, E. G. Read, Howard W. Dunn.

Operates in Michigan.

GENERAL INDEMNITY CORPORATION OF AMERICA, Rochester, N. Y. Officers: W. Roy McCanne, president; George W. Thayer, vice-president; Wallace I. Miller, secretary; George W. Todd, treasurer.

Directors: Edwin S. Gordon, James S. Havens, Fred P. Reichert, W. Roy McCanne, A. J. Pruitt, George W. Robeson, George W. Thayer, George W. Todd, Libanus M. Todd, Walter L. Todd, Wallace I. Miller, James E. Gleason, Chas. E. Bradford.

Operates in Illinois, New York, Pennsylvania, Rhode Island and Texas.

GEORGIA CASUALTY COMPANY, Macon, Ga. Officers: W. E. Small, president; J. C. McAfee, first vice-president; J. E. Smith, Jr., second vice-president; T. B. McRitchie, third vice-president; E. P. Amerine, secretary; W. M. Amerine, assistant secretary; J. C. Morton, treasurer; G. A. Heide, W. R. Woodwood, assistant treasurers.

Directors: J. M. Finn, W. J. Harley, J. B. Hart, M. D. Jones, L. P. Hillyer, E. H. Holland, Dr. J. C. McAfee, T. B. McRitchie, J. S. Schofield, W. E. Small, A. T. Small, J. A. Smith, J. E. Smith, Jr., C. B. Lewis, E. P. Amerine.

Operates in Georgia, Alabama, Florida, Tennessee, Louisiana, Texas, North Carolina, Virginia, Maryland, Delaware, New Jersey, Pennsylvania,

West Virginia, Kentucky, Michigan, Illinois, Wisconsin, Minnesota, Mississippi, Missouri, Nebraska, Kansas, Colorado, New Mexico, California, Ohio, District of Columbia, Iowa, South Carolina and Oregon.

GLEN JEAN INSURANCE COMPANY, Mount Hope, W. Va., and Huntington, W. Va. Officers: John Faulkner, president; W. E. Deegans, vice-president and general manager; J. Frank Grimet, secretary-treasurer; N. Lindamood, cashier.

Directors: John Faulkner, W. E. Deegans, J. A. Boone, T. A. Deitz, J. Frank Grimet.

Operates in West Virginia only.

GLOBE INDEMNITY COMPANY, New York, N. Y. Officers: A. Duncan Reid, president; Hugh R. London, first vice-president; F. H. Kingsbury, secretary; Harry Furze, treasurer; W. J. McCaffrey, general superintendent; J. Bruce Galloway, M. D., superintendent of accident and health department; K. R. Owen, superintendent fidelity and surety department; E. G. Bogart, superintendent burglary and plate glass department; Geo. F. Coar, superintendent liability department; R. H. Pearson, consulting engineer and superintendent inspection department; S. F. Norwood, superintendent of agents; Walter S. Jones, chief medical examiner; Robert M. McCormick, attorney, claim department; G. W. Humphrey, superintendent of check alteration department.

Directors: W. C. Hubbard, chairman; Hugh R. London, Edward W. Sheldon, T. M. Brown, A. G. Dent, J. C. Rimmer, Robert H. Williams, J. B. Kremer, F. I. Crisfield, J. H. Burnside, William H. Wheelock, A. Duncan Reid, W. J. McCaffrey, B. H. Borden.

Operates in California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Mississippi, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, North Carolina, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Oklahoma, South Carolina, Tensessee, Vermont, Virginia, Washington, Utah, West Virginia, Wisconsin.

GREAT AMERICAN MUTUAL INDEMNITY COMPANY, Mansfield, Ohio. Officers: F. B. Black, president; W. B. Martin, vice-president; Henry R. Endly, secretary-treasurer.

Directors: F. B. Black, W. B. Martin, F. W. Bloor, L. R. Dronberger, Henry R. Endly.

Operates in Ohio only.

GREAT WESTERN ACCIDENT INSURANCE COMPANY, Des Moines, Ia. Officers: H. B. Hawley, president; R. D. Emery, secretary; W. G. Tallman, vice-president; J. H. Hogan, treasurer; O. B. Hartley, general counsel; V. E. Nutt, M. B. Hulls, F. R. Fifer, assistant secretaries; B. H. Gross, auditor.

Operates in California, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, New York, North Dakota, Ohio, Oklahoma, South Dakota, Wisconsin and Wyoming.

THE GUARANTEE COMPANY OF NORTH AMERICA, Montreal, Can. Founded 1872. Officers: H. E. Rawlings, president and managing director; Wm. McMaster, vice-president; W. S. Chadwick, secretary and treasurer; W. T. Rawlings, assistant secretary; Ryckman & Mackenzie, Toronto, Ont., Andrews, Andrews, Burbridge & Bastedo, Winnipeg, Davidson, Wainwright & Elder, Montreal, solicitors; Riddell, Stead, Graham & Hutchinson, auditors; Bank of Montreal, Chase National Bank, Philadelphia Trust, Philadelphia, Union Trust, Pittsburgh Bankers.

Directors: Sir Vincent Meredith, Bart., Wm. McMaster, H. E. Rawlings, J. B. Forgan, Hon. E. C. Smith, Philip Stockton, John Macdonald, Thos. DeWitt Cuyler, Sir Augustus Nanton, Frank Scott, Sir H. Montagu Allan.

This company transacts a fidelity and surety business exclusively and has advisory boards of directors in the principal cities of the United States, and operates in Illinois, Indiana, Iowa, Kentucky, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia and throughout the Dominion of Canada.

GUARANTEE MORTGAGE AND TITLE INSURANCE COMPANY, Passaic, N. J. Officers: Andrew McLean, chairman; Arthur S. Corbin, president; Charles Rust, vice-president; Samuel Wilcox, second vice-president and treasurer; R. Ernest Denton, secretary; Charles H. Buck, title officer; A. B. Crawford, assistant secretary; Henry C. Tucker, assistant title officer; Richard Schubert, auditor and assistant secretary.

Directors: Andrew McLean, Robert D. Benson, E. J. Turner, Charles Rust, Bird W. Spencer, Gordon Dunn, John Zahn, P. F. Cole, William H. Carey, Richard Morrell, Arthur S. Corbin, James H. Waldèn, Charles E. MacBride, Samuel Wilcox, Garret Roosma, Edward J. Luce, Tunis Bird, William F. Brunner, S. Grant Thorburn, William D. Stark, Samuel P. Vought.

Operates in New Jersey only.

GULF AND ATLANTIC INSURANCE COMPANY, Columbia, S. C. Officers: B. F. Taylor, president; R. M. Jones, secretary and treasurer.

Directors: B. F. Taylor, R. M. Jones, F. H. Weston, G. S. Mower, W. W. Abbott, D. O. Herbert, C. K. Henderson, D. A. Spivey, J. E. McDavid.

Operates in South Carolina only.

HARDWARE MUTUAL CASUALTY COMPANY, Stevens Point, Wisconsin. Officers: O. P. Schlafer, president; P. J. Jacobs, secretary.

Directors: O. P. Schlafer, R. C. Murdock, P. J. Jacobs, E. H. Ramm, R. M. Burtis, J. W. Jones, J. Kornely, Louis Hirsig, J. B. Pierce.

Operates in Arkansas, Illinois, Indiana, Minnesota, North Dakota, Oklahoma, Virginia, West Virginia and Wisconsin.

HARTFORD ACCIDENT AND INDEMNITY COMPANY, Hartford, Conn. Officers: R. M. Bissell, president; James Wyper and Jas. L. D. Kearney, vice-presidents; Norman R. Moray, vice-president and general manager; J. Collins Lee, secretary; R. C. L. Hamilton, comptroller; D. J. Glazier, treasurer.

Directors: Chas. E. Chase, chairman; George Roberts, Wm. C. Skinner, Meigs H. Whaples, R. M. Bissell, Henry S. Robinson, Walter L. Goodwin, Norman R. Moray, Samuel Ferguson, Philip B. Gale.

Operates in Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming and the Dominion of Canada.

HARTFORD LIVE STOCK INSURANCE COMPANY, Hartford, Conn. Officers: R. M. Bissell, president; James Wyper, vice-president; James L. D. Kearney, secretary.

Directors: R. M. Bissell, Wm. P. Cavanaugh, Charles E. Chase, Howard Hampton, James Wyper, Norman R. Moray, Walter Higginbotham, George W. Kear, James L. D. Kearney, Thomas J. Lasher, A. A. La Duke, Wallace Stevens, N. H. Moore.

Operates in all States except Alabama, Arkansas, Florida, New Mexico, Tennessee and West Virginia.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, Hartford, Conn. Officers: Chas. S. Blake, president; F. B. Allen, vice-president; W. R. C. Corson, secretary; L. F. Middlebrook, assistant secretary; E. Sidney Berry, assistant secretary; S. F. Jeter, chief engineer; F. M. Fitch, auditor.

Directors: H. B. Cheney, A. Collins, L. F. Robinson, J. O. Enders, M. B. Brainard, F. B. Allen, C. P. Cooley, F. T. Maxwell, D. N. Barney, Dr. G. C. F. Williams, Jos. R. Ensign, Edward Milligan, Edward B. Hatch, M. G. Bulkeley, Jr., Chas. S. Blake.

Operates in all States and Territories of the United States with the exception of Alaska, Hawaii, Porto Rico, Cuba, the Philippine Islands.

HOME LIFE AND ACCIDENT COMPANY, Fordyce, Ark. (accident dept.). Officers: A. B. Banks, president; John R. Hampton, secretary; C. L. Chambers and J. D. Arnold, vice-presidents.

Directors: D. L. McRae, S. B. Meek, John R. Hampton, J. E. Felts, A. B. Banks, D. Hopson, V. M. Davis, J. D. Arnold, D. A. Gates, C. L. Chambers, Vann M. Howell.

Operates in Alabama, Arkansas, Florida, Louisiana, Mississippi and Texas.

HOME PLATE GLASS INSURANCE COMPANY OF THE CITY OF WASHINGTON. Officers: John B. Larner, president; Philip F. Larner, secretary-treasurer.

Directors: J. B. Larner, P. F. Larner, G. Spransy, B. S. Adams, H. H. Bergmann, Chas. E. Hood, Chas. R. Brown.

Operates only in District of Columbia.

HOME TITLE INSURANCE COMPANY, Brooklyn, New York. Officers: Henry J. Davenport, president and general manager; Alexander G. Calder, vice-president; D. S. Coe, vice-president and secretary; George Dwight Comstock, vice-president and treasurer; Edward S. Bancroft, vice-president; John L. Finck, Irving Lee Bloch, W. J. Gilliland and Oscar Jacobs, assistant secretaries; Edwin M. Lockwood, solicitor; Harry Grattan, chairman executive committee.

Directors: Henry J. Davenport, Harry B. Hawkins, Alexander G. Calder, Griswold I. Keeney, William H. Cary, Augustus D. Kelsey, Dorville S. Coe, William M. Lloyd, Dwight Comstock, Henry A. Meyer, John W. DeMott, George Roberts, Harry Grattan, Theodore Schneider, Horace G. Teele, Frederick Boschen, G. Foster Smith.

Operates in New York.

HORTICULTURAL INSURANCE COMPANY, Des Moines, Ia. Officers: W. S. Tidrick, president; F. E. Ghormley, vice-president; W. F. Ghormley, secretary; E. M. Housh, treasurer.

Directors: W. S. Tidrick, W. F. Ghormley, Glenn L. Tidrick, C. A. Housh, F. E. Ghormley.

Operates in Iowa only.

INDEMNITY COMPANY OF AMERICA, Philadelphia, Pa. Officers: Benjamin Rush, president; Chas. F. Frizzell, vice-president and general, manager; T. W. Rucker, Jr., second vice-president; K. R. Owen, third vice-president; E. W. Miller, secretary; J. J. Connor, treasurer.

Directors: E. H. Coates, J. S. Jenks, E. Hopkinson, G. H. McFadden, H. W. Biddle, C. H. Kuhn, C. S. W. Packard, G. C. Purves, B. Henry, E. S. Buckley, Jr., W. P. Gest, T. S. Gates, B. Rush, W. S. Godfrey, E. B. Morris, J. D. Winsor, J. B. Townsend, J. O. Platt, A. W. Sewall, and Chas. F. Frizzell.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kansas, Kentucky, Maine, Maryland, Massasuchetts, Michigan, Minnesota, Mis-Rush, W. S. Godfrey, E. B. Morris, J. D. Winsor, souri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Suoth Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia and Wisconsin.

INTEGRITY MUTUAL CASUALTY COMPANY, Chicago, Ill. Officers: J. C. Adderly, president; H. B. Sparks, W. L. Harvey, vice-presidents; W. H. Adderly, secretary; John W. Ott, treasurer.

Directors: H. B. Sparks, W. L. Harvey, M. A. Reynolds, W. J. Hartman, H. K. Woolcott, R. S. Shaneberger, C. B. Cole, A. Fassler, Jos. Le Compte, Robert R. Clark, J. C. Adderly.

INTEGRITY TRUST COMPANY, Philadelphia, Pa. Officers: Philip E. Guckes, president; George Nass, Jr., Wm. G. Berlinger, vice-presidents; Herman Wischman, secretary and treasurer; Harry C. Kessler, assistant treasurer; Wm. C. Byrnes, title manager; George A. Kilian, assistant secretary.

Directors: George Kessler, chairman; Frederick Orlemann, Albert Hellwig, John Greenwood, George Nass, C. J. Preisendanz, J. Edwin Rech, August P. Kunzig, Charles W. Miller, William G. Berlinger, Jacob Kramer, I. P. Strittmatter, M.D., Gustav A. Kirchner, Albert F. Schoenhut, Philip E. Guckes, Charles W. Gretz, William F. Fischer, William F. Feil, F. W. Doer, Spencer K. Mulford.

INTERBORO MUTUAL INDEMNITY INSURANCE COMPANY, New York, N. Y. Officers: Peter Doelger, president; John C. Heintz, first vice-president; John Reisenweber, second vice-president; Charles A. Schultz, secretary; Wm. P. Rinckhoff, treasurer.

Directors: Peter Doelger, John C. Heintz, John Reisenweber, E. L. McManus, Jr., Louis B. Schram, Theodore Obermeyer, William Hoffman, Fred. H. Woerz, John G. Gellig, Rudolph J. Schaefer, Charles J. Liebman, Arthur G. Freeland, Wm. P. Rinckhoff, Berthold Fallert, Geo. C. Doerschuek.

INTER-INSURANCE EXCHANGE OF AUTO CLUB OF SO. CALIFORNIA. Officers: W. L. Valentine, president; H. W. Keller, first vice-president; H. Miller, second vice-president; S. Mitchell, secretary; R. Reynolds, manager.

Directors: W. L. Valentine, H. Keller, H. Miller, H. Chandler, A. S. Balch, F. Baker, E. D. Lyman, F. P. Flint, and E. J. Off.

Operates in California only.

INTERNATIONAL FIDELITY INSURANCE COMPANY, Jersey City, N. J. Officers: A. A. Altschuler, president; C. E. Turck, treasurer; C. T. Johnson, secretary; Wm. G. Phipard, assistant treasurer; R. A. Altschuler, assistant secretary.

Directors: D. Alexander, C. E. Turck, A. A. Altschuler, J. A. Reid, A. J. Murphy.

Operates in Massachusetts, New Jersey, New Rork, Pennsylvania, District of Columbia, Maryland, Michigan and Dominion of Canada.

INTERNATIONAL INDEMNITY COMPANY, Los Angeles, Cal. Officers: N. Blackstock, president and treasurer; N. Pease, first vice-president; Frank X. Pfalfinger, second vice-president; Emil Johnson, secretary.

Directors: N. Blackstock, C. F. Blackstock, N. Pease, F. X. Pfaffinger, A. Levy, C. A. Hayward, Emil Johnson.

Operates in California, Oregon, Washington, Colorado, Nebraska, Minnesota, Texas, Kansas and Illinois.

INTER-OCEAN CASUALTY COMPANY, Cincinnati, Ohio. Officers: J. W. Scherr, president; G. A. Northcott, vice-president; W. G. Alpaugh, secretary-treasurer.

Directors: G. A. Northcott, H. A. Converse, W. G. Alpaugh, J. S. Spencer, chairman of board; J. W. Scherr, George I. Neal.

Operates in Maine, Pennsylvania, West Virginia, Indiana, Minnesota, Michigan, Oklahoma, Kansas, Ohio, Wisconsin, Illinois, Texas, Washington, Missouri, Nebraska, California, Maryland, New Jersey, Tennessee, Kentucky, Colorado, New Hampshire and Virginia.

INTER-STATE CASUALTY COMPANY, Birmingham, Ala. Officers: J. T. Stokely, president and general counsel; W. H. Dale, vice-president; D. B. Lightner, secretary and treasurer; J. W. Sparkman, assistant treasurer.

Directors: Ross C. Smith, J. T. Stokely, J. T. Kirk, John H. Bankhead, O. R. Hood, J. F. Alexander, R. W. Sloan, D. B. Lightner, B. W. Watson, S. M. Spencer, Geo. E. Cutler, W. H. Dale, Walter Moore, W. D. Sellers, J. T. Hughes, S. H. Andrews, S. D. McGee, A. H. Dabbs, C. A. Cory, W. Packer, H. B. Gray, J. W. Sparkman.

Operates in Alabama, Georgia, Kentucky, Illinois, Iowa, Texas, Utah, Michigan, Nevada, Indiana, New Mexico, Tennessee, Missouri, New Jersey, California.

INTERSTATE LIABILITY INSURANCE COMPANY, Rock Rapids, Iowa. Officers: N. Hampe, president; H. F. Storjohann, vice-president; E. A. Tonne, secretary; H. T. Hampe, treasurer.

Directors: N. Hampe, E. A. Tonne, H. T. Hampe, H. F. Storjohann, C. W. Bradley, J. J. Maloney, Simon Fisher.

Operates in Iowa, Kansas, Minnesota, South Dakota, Texas.

INTERSTATE LIFE AND ACCIDENT COMPANY, Chattanooga, Tenn. Officers: H. D. Huffaker, president; J. R. Barnes, vice-president; J. W. Bishop, vice-president; J. E. Watkins, secretary; F. L. Underwood, treasurer; J. R. Leal, actuary; Dr. Jos. W. Johnson, medical director; Finley & Campbell, general counsel.

Executive Committee: J. W. Bishop, chairman; J. R. Barnes, J. W. Johnson, A. J. Showalter, H. D. Huffaker, O. B. Andrews, J. F. Finley, J. R. Leal, F. L. Underwood.

Directors: O. B. Andrews, J. R. Barnes, J. W. Bishop, Prof. J. B. Brown, Dr. C. E. Byington, Paul Campbell, W. A. Currence, Dr. H. L. Fancher, J. F. Finley, Douglas Fortner, S. B. Giffin, Hon. P. L. Harned, Dr. Jos. W. Johnson, Hon. R. L. Jones, Robin Jones, W. F. Kaderly, Capt. J. P. Kindrick, Hon. T. F. King, J. R. Leal, Dr. B. P. Lester, J. M. Mallory, W. P. McBroom, Dr. M. W. Murphy, A. J. Showalter, J. M. Taylor, F. L. Underwood, Dr. W. B. Young, H. D. Huffaker, J. E. Watkins.

Operates in Tennessee, Georgia, Mississippi and Arkansas.

INTER-STATE SURETY COMPANY, Redfield, S. D. Officers: Charles L. Nicholson, president; W. F. Corrigan, first vice-president; C. D. Sterling, second vice-president; H. R. Wood, secretary-treasurer.

Directors: Chas. L. Nicholson, W. F. Corrigan, S. W. Clark, C. H. Lien, C. D. Sterling, C. G. Sherwood, F. W. Coolidge.

Operates in South Dakota.

IOWA BONDING & CASUALTY CO., Des Moines, Ia. Officers: Emory H. English, president; Joel Tuttle, secretary; B. C. Mather, assistant secretary; F. L. Sheely, assistant secretary; Carl M. Erdman, assistant secretary; Clyde E. Brenton, treasurer; R. W. Hanson, auditor; E. J. Kelly, general counsel; A. F. Bliss, claim attorney; Dr. Eli Grimes, medical director; E. W. Henne, statistician; E. W. Straw, chief safety engineer.

Directors: Emory H. English, Joel Tuttle, Clyde E. Brenton, R. B. Parrott, John P. O'Mally, Geo. F. McCarty, Chas. H. Martin, E. J. Kelley, Homer R. Miller, H. A. Maine, Harry W. Hill, Morris W. Fitz, S. J. Don Carlos, G. F. Tincknell, John E. Bailey, Henry C. Korf, T. O. Hegland, A. A. Berry, C. C. Bratt, C. P. Christianson, Jesse A. Miller.

Operates in Iowa, Minnesota, North Dakota, South Dakota, Wisconsin, Michigan, Illinois, Indiana, Missouri, Kansas, Nebraska.

IOWA MUTUAL LIABILITY INSURANCE COMPANY, Cedar Rapids, Ia. Officers: Dr. Richard Lord, president; John Burianek, Jr., vice-president and treasurer; Harry L. Nehls, secretary; J. W. Lovellette, general manager.

Directors: Dr. Richard Lord, John Burianek, Jr., H. L. Nehls, W. A. Rall, Wm. King, W. W. Wyant, John Hanson.

Operates in Illinois, Iowa, and Minnesota.

IOWA STATE LIVE STOCK INSURANCE COMPANY, Des Moines, Ia. Officers: Wm. Crownover, president; H. C. Adams, vice-president; J. L. Diss, secretary; F. P. Flynn, treasurer; Earl Mills, attorney.

Directors: H. C. Adams, E. M. Cassady, W. M. Crownover, C. G. Good, W. M. Hart, S. H. Johnson, R. E. Lefebure, A. L. Champlin, C. E. Hoyman, H. C. Simpson, C. E. Stewart, Chas. Irvine, C. A. Tow, Peter Malcolm, Fred McCullough, Geo. McCarty, Chas. Escher, G. H. Burge, Thos. Holbert, S. P. Hoover, H. S. Hargrove.

Operates in Minnesota, Iowa, Illinois, North Dakota, South Dakota, Nebraska.

KANSAS CASUALTY AND SURETY COMPANY, Wichita, Kan. Officers: J. C. O. Morse, president; R. B. Cochran, first vice-president; Fred B. Stanley, second vice-president and general counsel; J. E. Jones, secretary and treasurer; J. F. Farley, third vice-president, manager of claim department, and superintendent of agencies; G. C. Pohlman, auditor.

Directors: J. C. O. Moore, F. B. Stanley, Fred Taintor, John H. Smith, W. G. Fink, J. E. Kramer, A. C. Malloy, E. S. Chenoweth, Fred Robertson, Arthur Capper, E. R. Thorpe, C. A. Sloan, W. W. Finney, D. E. Dunne, Sam Kline.

Operates in Kansas, Colorado, New Mexico, Arizona, Minnesota, Wisconsin and Oklahoma.

KANSAS CENTRAL INDEMNITY COMPANY, Hutchinson, Kan. Officers: F. M. Houston, president; G. S. Rutherford, vice-president; E. G. Woleslagel, secretary; Geo. J. Brown, treasurer.

Directors: M. McCormick, F. M. Houston, E. G. Woleslagel, P. S. Houston, Geo. J. Brown, F. E. Fearl, G. S. Rutherford, J. S. Simmons, Chas. A. Ryker.

Operates in Kansas and Texas.

KASKASKIA LIVE STOCK INSURANCE COMPANY, Shelbyville, Ill. Officers: W. J. Eddy, president; G. C. Bolinger, vice-president; J. C. Westervelt, treasurer; C. F. Stiarwalt, secretary; R. T. Eddy, superintendent of agents.

Directors: W. J. Eddy, W. S. Middlesworth, Sherman Wright, J. C. Westervelt, John Conrad, I. L. Hoover, R. T. Eddy, Geo. C. Bolinger, C. F. Stiarwalt.

Operates in Illinois, Indiana, Ohio, Minnesota, Michigan, Oklahoma, Pennsylvania, Missouri, Texas, Tennessee, Iowa.

KENTUCKY TITLE COMPANY, Louisville, Ky. Officers: Embry L. Swearingen, president; John M. Monohan, vice-president; Ralph C. Gifford, vice-president; R. W. Delph, secretary; C. L. A. Johnson, treasurer; Pope Nicholas and George Nicholas, attorneys; F. Gohmann, manager title department.

Directors: Gilmer S. Adams, Lewis R. Atwood, W. J. Abram, Wm. Marshall Bullitt, Helm Bruce, Jo Burge, W. E. Caldwell, Basil Doerhoefer, Ralph C. Gifford, Robt. C. Judge, Arthur E. Mueller, E. S. Monohan, John M. Monohan, Otis W. Pickerell, W. K. Stewart, Hugh L. Rose, G. H. Stockhoff, Embry L. Swearingen, James C. Willson.

Operates locally.

LAWYERS MORTGAGE COMPANY, New York. Officers: Richard M. Hurd, president; Cecil C. Evers, first vice-president; Orland S. Isbell, vice-president and secretary; Peter Hamilton, vice-president; Joseph W. Phair, treasurer; George W. Beckel, assistant secretary; John W. Ahern, vice-president; S. Harby Plough, loan officer; S. D. Van Wagner, loan officer; C. N. Titterington, auditor; H. S. Abbott, assistant secretary; John V. Lamarche, assistant secretary; M. A. McGreevy, assistant secretary; Richard P. Kent, assistant secretary; Charles H. O'Neill, assistant secretary; Richart P. Kent, assistant secretary; E. C. Dempsey, assistant secreary; W. F. Stanhope, assistant secretary; Stanley R. White, loan officer; C. R. Longstreet, assistant treasurer.

Directors: Theodore C. Camp, Guy Cary, Edward De Witt, Cecil C. Evers, Charles S. Fairchild, Julian P. Fairchild, Robert Walton Goelet, Charles P. Howland, Richard M. Hurd, George A. Hurd, D. Irving Mead, A. Henry Mosle, Robert L. Pierrepont, Thomas N. Rhinelander, Samuel Riker, Jr., Henry L. Stimson, Charles H. Van Hise, William I. Walter, Howard S. Borden, Bronson Winthrop.

LAWYERS TITLE AND TRUST COMPANY, New York. Officers: Edwin W. Coggeshall, chairman of the board; Louis V. Bright, president; Frederic E. Gunnison, vice-president; Thorwald Stallknecht, vice-president; Herbert E. Jackson, vice-president and general manager; Lewis H. Losee, vice-president; Archibald Forbes, treasurer; Walter N. Vail, secretary; Robert I. Smyth, assistant treasurer; George F. Parmelee, assistant secretary; William

F. Baeck, assistant general manager; William K. Swartz, manager Brooklyn banking department; Joseph P. Stair, trust officer Brooklyn banking department.

Directors: DeWitt Bailey, Lucius H. Beers, Louis V. Bright, George F. Butterworth, William M. Calder, Edwin W. Coggeshall, William P. Dixon, William G. Gilmore, Henry Goldman, Richard T. Greene, Frederic E. Gunnison, Edwin C. Jameson, J. Frederic Kernochan, Philip Lehman, Payson Merrill, Edgar J. Phillips, Dick S. Ramsay, William Schramm, Thorwald Stallknecht, William Ives Washburn, John J. Watson, Jr., Albert H. Wiggin, August Heckscher, Walter E. Sachs.

Operates in New York only.

LAWYERS WESTCHESTER MORTGAGE & TITLE COMPANY, White Plains, N. Y. Officers: Albert W. Haigh, president and general manager; John F. Lambden, vice-president; Henry R. Barrett, treasurer; Philip S. Dean, secretary.

Directors: Clarence S. McClellan, chairman; William Archer, Henry R. Barrett, Louis V. Bright, Edwin W. Coggeshall, Alexander M. Crane, J. Clarence Davies, Philip S. Dean, William P. Dixon, Howard E. Foster, Albert W. Haigh, Herbert E. Jackson, John F. Lambden, Walter W. Law, Jr., Herbert D. Lent, Burton C. Meighan, Eugene Meyer, Jr., William S. Norton, Jerome A. Peck.

Loans money on bond and mortgage, on improved Westchester county real estate, also insures payment of principal and interest on mortgages and mortgage certificates.

LIBERTY MUTUAL INSURANCE COMPANY, Boston, Mass. Officers: Walter S. Bucklin, president; Wallace B. Donham, David S. Beyer, S. Bruce Black, vice-presidents; Clark E. Woodward, secretary; Oscar H. Simmons, Jr., treasurer.

Directors: Charles J. Allen, Walter C. Allen, Walter S. Bucklin, George H. Clough, Howard Coonley, Francis W. Davis, William O. Day, Wallace B. Donham, John R. Freeman, Joseph P. Gray, John Gribbel, George E. Hall, Moses B. Kaven, John S. Kent, George H. Leach, Harold A. Ley, Louis K. Liggett, Clinton S. Marshall, Frederic C. McDuffie, William J. McGaffee, James S. Murphy, Hugh Nawn, Charles T. Plunkett, Harry L. Rice, Russell A. Sears, James W. Spence, Malcolm B. Stone, R. Paul Snelling, Patrick F. Sullivan, Eugene V. R. Thayer.

Operates in Alabama, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia and Wisconsin.

LIFE AND CASUALTY INSURANCE COMPANY, Nashville, Tenn. Officers: A. M. Burton, president; H. B. Folk, secretary; Allen Dunkerley, assistant secretary; H. J. Longwell, second assistant secretary; J. C. Franklin, treasurer; G. L. Hicks, assistant treasurer; G. Dudley, first vice-president; J. E. Acuff, second vice-president; P. M. Estes, general counsel; C. S. Gwin, auditor.

Directors: A. M. Burton, Guilford Dudley, J. C. Franklin, P. M. Estes, H. B. Folk, Houston Dudley, J. E. Acuff.

Operates in Tennessee, Mississippi, Louisiana, South Carolina, Arkansas, District of Columbia, North Carolina, Alabama, Georgia, Florida and Virginia.

LINCOLN ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Officers: S. H. Burnham, president; J. L. Pierce, vice-president; C. W. Rieger, vice-president; R. E. Weaverling, vice-president; O. J. Collman, secretary; G. W. Collman, treasurer; L. W. McLennan, superintendent of agents.

Director: J. L. Pierce, O. J. Collman, C. W. Rieger, G. W. Collman, S. H. Burnham, H. A. Robbins, L. W. McLennan, B. F. Good, R. E. Weaverling, D. M. Hildebrand.

Operates in Nebraska, South Dakota, North Dakota, Wyoming, Kansas, Iowa, Indiana, Minnesota and Oklahoma.

LION BONDING AND SURETY COMPANY, Omaha, Neb. Officers: E. R. Gurney, president; H. O. Beatty, vice-president; Dan T. Brown, vice-president; F. B. Alldredge, vice-president; J. C. Leonard, assistant secretary; P. H. Kohle, treasurer; F. P. Lowdery, assistant treasurer; J. H. Wheeler, assistant secretary; John A. Rine, general counsel.

Directors: Fred Volpp, Ph. Kohl, E. R. Gurney, Ed. M. Martin, W. S. Weston, F. B. Knapp, Sylvester Snover, Daniel Sanley, John A. Rine.

Operates in Nebraska, Iowa, Kansas, Missouri, Minnesota, Utah, Texas, Michigan, North Dakota, South Dakota, Montana, California, Wyoming, Indiana, Illinois, Oregon and Oklahoma.

LLOYDS PLATE GLASS INSURANCE COMPANY, New York. Officers: W. T. Woods, president; Wm. A. Nash, vice-president; C. E. W. Chambers, secretary and treasurer.

Directors: William T. Woods, William A. Nash, Henry B. Hall, Alfred B. Hall, Joseph L. White, Frederick J. Middlebrook, Samuel T. Brown, John F. Huntsman, Jr., Charles G. Smith, S. A. Warner Baltazzi, Russell E. Prentiss, Rudolph O. Haubold, George W. Burchell.

Operates in the United States with the exception of Alaska, Arizona, Oklahoma, South Dakota, Mississippi, Porto Rico, Cuba, Philippine Islands, also operates in Canada.

LONDON AND LANCASHIRE INDEMNITY COMPANY OF AMERICA, New York, N. Y. Officers: A. G. McIlwaine, Jr., president; Geo. O. Smith, vice-president; Edward E. Pearce, vice-president; George C. Howie, vice-president and secretary.

Directors: Frank S. Batterson, Walter D. Despard, Charles E. Dox, Edwin Gissing, Henry W. Gray, Jr., John O. Hall, Geo. C. Howie, Harry P. Iremonger, A. G. McIlwaine, Jr., Edward E. Pearce, Daniel Schnakenberg, Geo. O. Smith, Bert F. Parsons.

Operates in Connecticut, Louisiana, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, District of Columbia, Illinois, Indiana, Wisconsin, Ohio, Iowa, Michigan, Missouri, California, Idaho, Oregon, Territory of Hawaii, Utah, Washington.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED, London, Eng. Officers for the United States: F. W. Lawson, general manager; C. M. Berger, assistant general manager; W. T. Stevens, general superintendent; F. J. Canty, general attorney.

Trustees for the United States: The Merchant Loan and Trust Company, Chicago, Ill.

Operates in Alabama, California, Colorado, Connecticut, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Delaware, District of Columbia, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

LOS ANGELES TITLE INSURANCE COMPANY, Los Angeles, Cal. Officers: Tom C. Thornton, president and general counsel; Allin L. Rhodes, secretary and manager; Eugene Wernigk, assistant secretary.

Directors: Tom C. Thornton, Stanley Visel, C. T. Crowell, T. L. Gooch, A. B. Cass, Dan Campbell, Warren Gillelen, J. T. Bunn, Allin L. Rhodes, J. T. Cooper.

LOUISVILLE TITLE COMPANY, Louisville, Ky. Officers: C. M. Phillips, president; Chas. H. Bohmer, vice-president; Geo. W. Hutchison, vice-president and treasurer; Chas. A. Haeberle, secretary; F. G. Sprague, assistant treasurer and cashier; Wm. B. Hunter, assistant cashier and manager abstract department; H. B. Fleece, attorney; Edw. L. McDonald, consulting attorney.

Directors: Theodore Ahrens, Henry Besten, Charles H. Bohmer, Hugh B. Fleece, John W. Green, T. Kennedy Helm, George W. Hutchison, Edward H. Marcus, Edward L. McDonald, W. S. Montz, Matt O'Doherty, John D. Otter, C. M. Phillips, John B. Pirtle, John C. Strother.

Operates in Kentucky only.

LOYAL PROTECTIVE, Boston, Mass. Officers: S. A. Allen, president; F. R. Parks, secretary; E. L. Goodnow, treasurer; C. M. Goodnow, general manager.

Directors: S. A. Allen, P. W. Allen, C. M. Goodnow, F. R. Parks and E. L. Goodnow.

The company operates in Alabama, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming and all Canadian Provinces.

LUMBERMEN'S MUTUAL INSURANCE COMPANY, Chicago, Ill. Officers: James S. Kemper, president; Edwin E. Hooper, secretary; Homer W. Chandler, treasurer; Geo. J. Farnsworth, vice-president; Geo. L. Avery, vice-president.

Directors: Geo. L. Avery, E. W. Bierssen, F. L. Brown, Geo. J. Farnsworth, James S. Kemper, H. W. Chandler, Edwin E. Hooper.

LUMBER MUTUAL CASUALTY - INSURANCE COMPANY OF NEW YORK, N. Y. Officers: Maurice E. Preisch, president; Horace F. Taylor, vice-president; Eugene F. Perry, vice-president and manager; Charles F. Fischer, treasurer; Thomas H. Silver, secretary; D. T. Kelly, counsel.

Directors: Everett L. Barnard, Benjamin H. Beach, Frederick Cleveland, Charles F. Fischer, Robert R. Griswold, Charles T. Hall, G. Horace H. Hills, Martin J. E. Hoban, H. Morton Jones, J. A. Mahlstedt, Louis H. Parker, Edward S. Peck, Eugene F. Perry, Maurice E. Preisch, William C. Reid, Rufus L. Sisson, William L. Sykes, Horace F. Taylor, William E. Tuttle, Jr.

Operates in Maine, New Hampshire, New Jersey, New York, Pennsylvania, Vermont and Virginia.

MAINE INDEMNITY COMPANY, Lewiston, Me. Officers: J. O. A. Poliquin, president; Napoleon Pinette, secretary.

MANUFACTURERS CASUALTY OF PHILADELPHIA, Philadelphia, Pa. Officers: Thomas S. Dando, president; H. B. Wiese, vice-president; James K. Allen, secretary; Adam Suelke, treasurer.

Directors: Thomas S. Dando, J. Gibson McIlvain, Jr., W. H. Erwin, Harry Publicker, Russell Duane, Wm. T. McIntyre, James K. Allen, H. B. Wiese, Wm. Vollmer, Adam Suelke, Cortez H. Jennings, George L. Taubel, Isaac A. Francis, Samuel W. C. Trexler.

Operates in Pennsylvania, Delaware, Maryland, Michigan and New Jersey.

MANUFACTURERS LIABILITY INSURANCE COMPANY, Jersey City, N. J. Officers: A. E. Williamson, president; E. S. Holman, first vice-president, general counsel; John G. S. Johnson, secretary and treasurer; W. H. Gould, assistant to president; De Witt Van Buskirk, Samuel H. Dodd and Fred Atwater, vice-presidents; F. D. Mahony, assistant secretary; W. G. Bartindale, assistant secretary; F. E. Kleber, assistant treasurer; Ralph O. Wells, counsel for Connecticut; E. Allan Sauerwein, counsel for Maryland; Frederick A. Jones, counsel for Rhode Island; Wm. H. Grasse, counsel for New York; Garrett Z. Demarest, counsel for New Jersey; Daniel F. Winter, Jr., M.D., medical director.

Directors: Fred Atwater, S. Proctor Brady, Samuel H. Dodd, Samuel L. Moore, John L. Reid, De Witt Van Buskirk, A. E. Williamson, Russell W. Knight, Arthur M. Smith, G. G. Raymond, E. S. Holman, Oakley Wood, Edward I. Edwards, Jr., William B. Baker.

Operates in Connecticut, Maryland, New Jersey, New York, Pennsylvania, Rhode Island and Delaware, Massachusetts, Kentucky, Tennessee, Virginia, Illinois, Indiana, Maine and New Hampshire.

MARYLAND ASSURANCE CORPORATION, 5 South Gay street, Baltimore, Md. Officers: F. Highlands Burns, president; Harry C. Michael, secretary-treasurer.

MARYLAND CASUALTY COMPANY, Baltimore, Md. Officers: F. Highlands Burns, president; Edw. J. Bond, Jr., first vice-president; James L. Sellman, second vice-president; James H. Stone, third vice-president; Richard H. Thompson, fourth vice-president; John A. Hartman, secretary; James H. Patton, treasurer; R. N. Brown, assistant treasurer; Walter L. Clark, general counsel.

Official Staff: W. J. Unverzagt, superintendent of agents; H. E. McClellan, auditor; W. Geiger, manager bureau of payroll audits; G. Murray Seal, assistant to president; G. C. Fritz, manager burglary department; J. W. Rausch, manager boiler, sprinkler, fly wheel and inspection division; H. Jensen, superintendent liability and compensation inspection division; E. B. Owens, Jr., J. M. Gillet, assistant managers, liability department; C. Tubman, manager plate glass department; C. W. Maydwell, manager claim division; T. N. Bartlett, superintendent compensation claim division; N. C. Black, superintendent statistical division; E. E. Kolb, superintendent fidelity section, bonding department; W. T. Harper, Jr., superintendent public official and depository section, bonding department; R. F. Proctor, superintendent contract section, bonding department; L. C. Reynolds, superintendent judicial section, bonding department; E. L. Hoen, manager bonding claim division; P. A. Bateman, superintendent of supply division; F. E. Pausch, superintendent salvage bureau; H. A. Warner, publicity manager; F. L. Templeman, manager accident and health claim division; J. W. McGovern, underwriter, accident and health department.

Directors: Fred G. Boyce, Jr., Alexander Brown, F. Highlands Burns, Charles H. Classen, Wm. J. Donnelly, Henry S. Dulaney, Harry G. Evans, Robert Garrett, Leon E. Greenbaum, Louis K. Gutman, Henry G. Hilken, Theodore F. Krug, W. M. McCormick, J. Wm. Middendorf, Edgar G. Miller, Jr., Edward L. Robinson, Abel A. Rosenburg, Ernst Schmeisser, Jas. L. Sellman, Rowland Thomas, O. E. Weller, Langbourne M. Williams, Douglas Gorman.

Operates in all States of the United States, Alaska, Mexico, Panama, Cuba, Dominion of Canada and Hawaii.

MASON COUNTY ABSTRACT AND TITLE COMPANY, Shelton, Wash. Officers: Alden C. Bayley, president and manager; George H. Puder, vice-president and treasurer; L. G. Fredson, secretary.

Directors: Alden C. Bayley, George H. Puder, L. G. Fredson.

Operates in Mason County, Washington only.

MASONIC PROTECTIVE ASSOCIATION, Worcester, Mass. Officers: F. A. Harrington, president; W. C. Johnson, vice-president; L. G. Hodgkins, secretary; F. C. Harrington, treasurer; C. A. Harrington, general manager.

Directors: F. A. Harrington, C. A. Harrington, F. C. Harrington, R. W. Swan, W. C. Johnson, L. G. Hodgkins.

MASSACHUSETTS ACCIDENT COMPANY, Boston, Mass. Officers: G. L. McNeill, president and general manager; H. S. Rowe and Chas. M. Adams, vice-presidents; I. M. Hathaway, secretary; G. R. Bacon, assistant secretary; E. P. Rowe, treasurer; C. W. McNeill, assistant treasurer.

Directors: G. L. McNeill, E. P. Rowe, G. R. Bacon, H. S. Rowe, C. M. Adams, C. W. McNeill.

Operates in Maine, New Hampshire, Vermont,

Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Michigan, Illinois, Indiana, Ohio and Maryland.

MASSACHUSETTS BONDING AND INSURANCE COMPANY, Boston, Mass. Officers: T. J. Falvey, president; J. L. Richards, J. H. O'Neill, S. S. Perry, C. G. Fitzgerald, Geo. W. Berry and John J. Flynn, vice-presidents; J. T. Burnett, secretary and treasurer; C. W. Fletcher, comptroller, assistant treasurer and assistant secretary; R. C. DeNormandie, Everett H. Critchett, assistant secretaries; Gaston, Snow & Saltonstall, general counsel.

Directors: W. A. Gaston, J. W. Kenny, J. L. Richards, J. H. O'Neill, J. J. Phelan, Chas. B. Barnes, R. Perry Shorts, J. M. Morrison, L. M. Friedman W. R. Evans, F. H. Dewey, A. S. Apsey, M. J. Curran, P. H. Corr, W. F. Harrington, H. A. Rueter, B. J. Rothwell, T. J. Clexton, J. T. Burnett, T. J. Falvey, E. V. R. Thayer, J. N. Keller, W. J. Carlin, C. P. Adams, Wm. H. Conroy, Thomas J. Clexton.

Company operates in Alabama, Arkansas, California, Colorado, Connecticut, District of Columbia, Arizona, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Washington, West Virginia and Wisconsin.

MASSACHUSETTS TITLE INSURANCE COMPANY, Boston. Officers: H. W. Davies, president; C. Matlack, treasurer; E. C. Murphy, clerk.

Directors: C. W. Baker, J. D. Baltz, H. W. Davies, C. Matlack, Robert W. Young, John Conquist, A. H. Drisko.

Operates chiefly in Massachusetts and in other New England States on special terms.

MEDICAL PROTECTIVE COMPANY, Fort Wayne, Ind. Officers: L. Fox, president; C. A. Wilding, vice-president; B. H. Somers, secretary; M. C. Niezer, treasurer; C. M. Niezer, counsel.

Directors: L. Fox, C. A. Wilding, B. H. Somers, M. C. Niezer, C. M. Neizer.

Operates in all States.

MERCANTILE TRUST COMPANY, St. Louis, Mo. Officers: Festus J. Wade, president; Paul Brown, vice-president; George W. Wilson, vice-president; William Maffitt, vice-president; C. H. McMillan, vice-president; Thos. C. Hennings, vice-president and trust officer; J. Hugh Powers, vice-president; Arthur F. Barnes, R. King Kauffman, Oliver F. Richards, vice-presidents; Edward Buder, vice-president and treasurer; J. M. Murphy, assistant treasurer; Joseph H. J. Kruse, assistant treasurer; I. L. Jones, assistant treasurer; Guy R. Alexander, assistant treasurer; W. J. Duggan, secretary; F. J. Oltman, secretary to president; J. Suckermann, manager foreign department; Joseph J. Farrell, assistant secretary; J. A. Noonan, assistant secretary; J. B. Moberly, real estate loan officer; Thomas Rielley, assistant real estate loan officer; J. J. McDonald, assistant real estate loan officer; Mrs. L. D. Sultzer, manager savings department; E. G. Cox, assistant manager savings department; Samuel A. Mitchell, counsel; James Campbell, Jr., assistant counsel; John P. Newell, assistant trust officer; Jos. W. White, assistant trust officer; Douglas C. Sachse, assistant trust officer; Sidney Maestre, manager bond department; Amedee V. Reyburn, manager safe deposit department; Joseph J. Reynolds, assistant manager safe deposit department; Arthur Stith, assistant manager safe deposit department; John Ring, Jr., manager publicity department; Frank D. Beardslee, manager department public relations; Oscar G. Schalk, auditor; Gaty Pallen, manager publicity department.

Directors: Lorenzo E. Anderson, James W. Bell, Paul Brown, D. R. Calhoun, W. F. Carter, D. G. Cook, R. King Kauffman, Louis F. Kupferle, Walter McKittrick, C. H. McMillan, William Maffitt, George D. Markham, Samuel A. Mitchell, J. B. Moberly, J. Hugh Powers, Frank A. Ruf, Harry Scullin, E. W. Stix, Festus J. Wade, George W. Wilson, T. T. Anderson, Frank V. Hammar, Thos. C. Hennings, John F. Queeny, R. E. Adreon, Arthur F. Barnes, Edward Buder, Oliver F. Richards.

Operates locally.

MERCHANTS LIFE AND CASUALTY, Minneapolis, Minn. Officers: S. D. Works, president; D. M. Gunn, Howard Everett, vice-presidents; Gage Mace, secretary; John E. Burchard, treasurer.

Directors: S. D. Works, John E. Burchard, Howard Everett, D. M. Gunn, E. E. Terrill, O. H. Larabee, C. F. E. Peterson, Gage Mace, M. J. McMichael.

Operates in Minnesota, North Dakota, South Dakota, Montana, Colorado, Wyoming, Nebraska, Iowa, Illinois, Washington, Texas, Wisconsin, Idaho, Kansas, and Missouri.

MERCHANTS' MUTUAL AUTOMOBILE LIABILITY COMPANY, Buffalo, N. Y. Officers: J. R. Young president; Morris Tremaine, vice-president; Urban F. Jehle, vice-president; Owen B. Augspurger, secretary and counsel; G. H. H. Hills, treasurer.

Directors: J. R. Young, Morris Tremaine, Urban F. Jehe, Owen B. Augspurger, G. H. H. Hills, A. J. Derr, James H. Maher, L. H. Parker, H. L. Perry, Wm. J. Richardson, Eugene Tanke, E. V. Titus, Clark Hurd.

Operates in New York and Pennsylvania.

METROPOLITAN CASUALTY COMPANY OF NEW YORK, New York, N. Y. Officers: Eugene H. Winslow, president; Rob't A. Drysdale, vice-president; S. William Burton, secretary; Alonzo G. Brooks, assistant secretary.

Directors: Isaac H. Cary, J. Louis Schaefer, Walter E. Frew, Robert A. Drysdale, Sherman B. Joost, Fred'k S. Pendleton, Geo. B. Covington, Julian D. Fairchild, William H. Cary, Russell R. Cornell, Eugene H. Winslow, Harold Herrick, Julian P. Fairchild, Cyril H. Burdett.

Operates in all the states and territories except Alaska, Wyoming, Oklahoma, South Dakota, North Dakota, Florida, Arizona, Idaho, Nevada, Porto Rico, Cuba and the Philippines, and does not operate in Canada, Mississippi and Louisiana.

MICHIGAN MUTUAL LIABILITY COMPANY, Detroit, Mich. Officers: F. W. Hutchings, chairman; Wilson Critzer, vice-chairman; P. W. A. Fitzsimmons, president; C. W. Dickerson, A. B. Williams, vice-presidents; Clarance Hatch, secretary; Walter E. Otto, treasurer and actuary; F. R. Jones, assistant secretary; E. A. Smith, assistant treasurer.

Directors: F. S. Bigler, Fred Buck, Wilson Critzer, C. W. Dickerson, F. T. Ducharme, P. W. A. Fitzsimmons, B. S. Gier, F. W. Hutchings, James Inglis, A. F. Jackson, E. A. Mevis, A. J. Peoples, F. C. Root, F. C. Ruch, J. R. Searles, Hal H. Smith, A. A. Templeton, Wm. A. Vawter, A. B. Williams, C. F. Zapf.

Operates in Michigan only.

MIDDLEWEST TRUST COMPANY, Valley City, N. D. Officers: Frank White, president; S. Mason, first vice-president; Ludvig Lee, second vice-president; T. Melvin Lee, secretary; J. E. Jones, assistant secretary.

Directors: Frank White, S. Mason, J. E. Jones, Ludvig Lee, O. H. Aldahl, T. Melvin Lee, Chas. A. Jones, J. H. S. Thomson, H. R. Bruns.

Operates in North Dakota only.

MIDLAND CASUALTY CO., Milwaukee, Wis. Officers: Orlaf Anderson, president; E. C. Brown, vice-president; Conrad Engsberg, treasurer; H. O. Maxwell, secretary.

Directors: Orlaf Anderson, Conrad Engsberg, H. O. Maxwell, R. Langer, W. P. Wagner, Emil E. Engsberg, E. C. Brown, W. A. Engsberg, Henry A. Digman.

Operates in Wisconsin, Michigan, Illinois, Ohio, Indiana, Missouri, Pennsylvania, Texas and Utah.

MIDLAND INSURANCE COMPANY, St. Paul, Minn. Officers: H. W. Stickler, president; E. M. Mortensen, secretary-treasurer.

See directory of life companies for full list of officers, directors and territory covered.

MIDWEST INSURANCE COMPANY, Enid, Okla. Officers: W. O. Cromwell, president; W. L. Williams, vice-president; John E. Smith, secretary-treasurer.

Directors: W. O. Cromwell, J. Lee Cromwell Carl Ferguson, W. R. Williams, John E. Smith.

MIDWEST INSURANCE COMPANY, Wichita, Kan. Officers: Thad L. Hoffman, president; J. B. Henderson, secretary and treasurer; L. S. Naftzger, vice-president.

Directors: Thad L. Hoffman, J. B. Henderson, L. S. Naftzger, H. J. Roetzel, Will G. Price, W. D. Jochems, Dr. J. L. Evans, A. A. Reiff, Wm. J. Bauerle.

Operates in Illinois and Missouri.

MORTGAGE GUARANTEE COMPANY, Los Angeles, Cal. Officers: James H. Adams, chairman of board of directors; Morgan Adams, president; Harry Lee Martin, vice-president; George S. Seward, secretary; Edgar G. Harkness, treasurer.

Directors: James H. Adams, Morgan Adams, Harry C. Allen, Wm. H. Allen, Jr., W. F. Ball, L. C. Brand, Harry Chandler, E. P. Clark, John H. Coverley, F. G. Cruickshank, E. L. Doheny, J. E. Fishburn, J. A. Graves, Robert Hale, William Lacy, Austin O. Martin, Henry W. O'Melveny, Wm. R. Staats, Edward Strasburg, Wm. H. Vedder, H. J. Whitley, W. M. Armstrong, H. L. Martin.

MOTOR CAR MUTUAL CASUALTY COMPANY, New York, N. Y. Officers: M. C. Reinboth, president; Alfred M. Gaw, vice-president and treasurer; Andrew J. Ewald, vice-president and general counsel; James D. Hackett, secretary; R. V. Bligh, assistant secretary; A. Hermanns, assistant treasurer.

Directors: Chas. A. Anderson, John Barker, Chas. H. Class, G. M. Demarest, Julius Eppens, Andrew J. Ewald, Herman W. Feldhus, Alfred M. Gaw, James D. Hackett, Charles Hardy, M. R. Hellbut, J. L. Hilton, Jr., M. J. Hoesel, E. H. Hothorn, C. F. Maesel, Jr., Ludwig Merklein, V. J. Miller, Max Oppenheimer, E. E. Pottberg, M. C. Reinboth, Ernest Schebera.

Operates in New York only.

MUTUAL BOILER INSURANCE COMPANY, Boston, Mass. Officers: D. W. Lane, president and treasurer; G. W. Wheelwright, vice-president; J. A. Collins, secretary; J. E. Trefry, assistant secretary.

Directors: G. W. Wheelwright, H. Amory, J. W. Farwell, H. B. Richardson, A. P. Loring, J. S. Murphy, J. C. Cobb, D. W. Lane, M. Williams, H. de F. Lockwood, H. W. Mason, C. Walcott, Spencer Borden, Jr.

Operates in Maine, Massachusetts, New Hampshire, New Jersey, Pennsylvania, Rhode Island, Vermont and Connecticut.

MUTUAL PLATE GLASS INSURANCE COMPANY, Shelby, Ohio. Officers: Henry Wentz, president; R. C. Skiles, vice-president; L. A. Dennis, secretary and general agent; J. J. Crum, assistant secretary and treasurer.

Directors: R. A. Shaw, H. Wentz, L. A. Dennis, H. G. Hildebrant, G. R. Waite, R. C. Skiles.

Operates only in Ohio.

NATIONAL ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Officers: L. B. Howey, president; A. W. Lane, vice-president; F. H. Howey, treasurer; G. L. Waters, secretary and general manager.

Directors: L. B. Howey, A. W. Lane, F. H. Howey, G. L. Waters, W. C. Black, Jr.

Operates in Nebraska, South Dakota, Iowa and Kansas.

NATIONAL CASUALTY COMPANY, Detroit Mich. Officers: W. G. Curtis, president; H. S. Curtis, vice-president and treasurer E. A. Grant, secretary.

Directors: H. C. Walters, F. R. Van Dusen, M. Maverick, R. W. Hyman.

Operates in Arizona, California, Colorado, Connecticut, Georgia, Illinois, Indiana, Kansas, Maine, Maryland, Michigan, Minnesota, Missouri, New York, North Dakota, Ohio, Pennsylvania, Texas, Vermont, West Virginia, Wisconsin, Wyoming, New Hampshire, Washington, Oklahoma, Utah, South Dakota, Louisiana, Alabama, North Carolina, Idaho, New Mexico, New Jersey, District of Columbia, Montana, Nevada, Oregon, Tennessee, Arkansas, Iowa, Kentucky, Massachusetts, Mississipi, Nebraska, Rhode Island, South Carolina, and Virginia.

NATIONAL EXCHANGE INSURANCE AND TRUST COMPANY, Waco, Texas. Officers: W. E. Johnson, president; Dr. R. H. Eanes, vice-president; D. P. Moore, vice-president; Nat. S. Smith, secretary; W. H. McCullough, treasurer; Allan D. Sanford, general counsel.

Directors: W. E. Johnson, W. H. McCullough, Dr. R. H. Eanes, Nat S. Smith, T. W. Hander, John M. Connor, Jas. V. Le Mond.

Operates in Texas only.

NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY, Nashville, Tenn. Officers: C. A. Craig, president; C. R. Clements, secretary and treasurer.

See directory of life companies for full list of officers, directors and territory covered.

NATIONAL LIFE OF U. S. A. (Accident department), Chicago, Ill. Officers: A. M. Johnson, president; Robert D. Lay, vice-president and secretary.

See directory of life companies for full list of officers, directors and territory covered.

NATIONAL RELIEF ASSURANCE COMPANY OF PENNSYLVANIA, Philadelphia, Pa. Officers: M. S. Boyer, president; G. H. Summers, vice-president; Robert M. Fry, secretary; W. A. Granville, treasurer.

Directors: M. S. Boyer, Morris Miller, C. H. Pascoe, R. M. Fry, L. T. McFadden, W. H. Rosenberry, W. A. Granville.

Operates in Pennsylvania, New Jersey, Delaware, Maryland, West Virginia, Georgia, Connecticut, New Hampshire, Vermont, Ohio, Indiana, Missouri and Kentucky.

NATIONAL SURETY COMPANY, New York, N. Y. Officers: Wm. B. Joyce, president; William J. Griffin, first vice-president and general solicitor; Joel Rathbone, second vice-president and general manager; E. A. St. John, vice-president and assistant treasurer; Ralph W. Smith, Frank L. Gilbert, Daniel A. McCann, Joseph T. Magee, Howard Abrahams, Joseph R. Wells, Francis M. Hugo, William H. Drapier, Jr., T. D. Brown, Upton Slingluff, Russell A. Algire, R. C. Carson, Arthur P. West, E. G. Eibler, vice-presidents; Hubert J. Hewitt, secretary; Stuart Johnston, A. H. Middeton, assistant treasurer; John L. Mee, Frank T. Gilson, A. C. Millikan, Robert M. Nugent, M. Crook, S. R. Fanning, Roy B. Davis, C. M. Abbott, Markin Lewis, Harry E. Emmett, assistant secretaries: A. M. Birdsall Arthur J. Stobbart, M. O. Garner, assistant general solicitors; H. J. Lofgren, comptroller and vice-president.

Directors: Frederic W. Allen, Albert B. Ashforth, William D. Baldwin, S. Reading Bertron, N. F. Brady, Franklin Q. Brown, E. H. Clark, Louis R. Cheney, Geo. B. Cortelyou, Frederic R. Coudert, T. Coleman DuPont, Howard Elliott, Haley Fiske, P. A. S. Franklin, Wm. J. Griffin, W. Averell Harriman, Charles Hayden, Myron T. Herrick, John M. Holcombe, Anton G. Hodenpyl, Robt. I. Jenks, Wm. B. Joyce, Frank B. Keech, W. S. Kinnear, Alvin W. Krech, Alanson P. Lathrop, John C. McCall, Samuel McRoberts, Sidney Z. Mitchell, Frank A. Munsey, H. Hobart Porter, Frank Presbrey, Joel Rathbone, P. A.

Rockefeller, W. T. Rosen, Edwin S. Schenck, Samuel Sloan, John A. Spoor, F. deC. Sullivan, W. A. Tucker, Geo. G. Ward, E. L. Doheny.

Operates in all of the United States and Territories, Canada, Mexico, Porto Rico, Alaska, the Virgin Islands, Cuba and the Hawaiian Islands.

NEBRASKA LIVE STOCK INSURANCE COMPANY, Omaha, Neb. Officers: A. J. Hasson, president; T. H. Wahe, vice-president; T. A. Anthony, vice-president; H. H. Borthing, vice-president; J. F. McArdle, treasurer; C. F. Swanland, secretary; T. W. Blackburn, attorney.

Directors: A. J. Hasson, T. H. Wahe, F. W. Anthony, H. H. Borthing, J. F. McArdle, C. F. Swanland, T. W. Blackburn, J. H. Bulla, Dr. John Schmela, D. M. Hildebrand, A. E. Romberg, A. J. Miller, John Douglas, C. C. Criss, J. M. Calder.

Operates in Colorado, Iowa, Kansas, Kentucky, Minnesota and Nebraska.

NEW AMSTERDAM CASUALTY COMPANY, New York, N. Y. Officers: J. Arthur Nelson, president; Elmore B. Jeffery, George C. Thomas, Thomas H. Fitchett, J. D. Mahon, E. F. Dobson, T. L. Purdum, E. H. Brooks, J. Monroe Holland, F. H. Strickland, E. G. Letzkus, G. W. Denmead, W. B. Wood, vice-presidents; Sifford Pearre, secretary and treasurer; F. H. Strickland, assistant secretary; Geo. W. Pesinger, H. T. E. Beardsley, William W. LaPorte, resident vice-presidents; C. P. Brackett, R. W. Gallen, J. H. Donaldson, Chas. E. Bennett, Wm. L. McGinty, Wm. C. Hunter, Elmer C. Due, Robert M. Golder, G. Lee Burges, S. L. Dunseith, W. B. Wood, assistant secretaries.

Directors: Lorenzo D. Armstrong, Jules S. Bache, Earl H. Brooks, James B. Clews, J. H. Donaldson, Thomas H. Fitchett, J. Monroe Holland, Elmore B. Jeffery, George M. Kimberly, J. Arthur Nelson, Sifford Pearre, George W. Pesinger, Gen. J. Fred Pierson, Thos. L. Purdum, William G. Speed, George C. Thomas, Sol Wexler, J. Chas. Linthicum, C. Gilmore, W. L. McGinty, A. D. Whiteman.

Operates in Arkansas, California, Colorado, Connecticut, District of Columbia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mayrland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Virginia, Washington, Alabama, New Hampshire, West Virginia and Wisconsin.

NEWBERN BANKING AND TRUST COMPANY, Newbern, N. C. Officers: W. B. Blades, president; T. A. Green, vice-president; O. W. Lane, vice-president and cashier.

Directors: C. E. Foy, J. S. Basnight, L. H. Cutler, Jr., O. W. Lane, Wm. B. Blades, T. A. Green, E. H. Meadows, J. V. Blades, John Suter, Jr., J. E. Daugherty, D. M. Roberts, Wade Meadows.

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, Newark, N. J. Officers: S. C. Hoagland, president; V. E. H. Hoagland, vice-president; H. C. Hedden, secretary; W. H. Mills, treasurer.

Directors: S. C. Hoagland, H. C. Hedden, W. H. Mills, V. E. H. Hoagland, C. F. Hoagland, T. W. Dawson, H. G. Pilch, I. P. Hoagland, A. B. Hager.

The company operates in California, Colorado, Connecticut, District of Columbia, Idaho, Illinois, Indiana, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New Hampshire, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Utah, West Virginia, Wisconsin, New Mexico, Washington and Wyoming.

NEW JERSEY MANUFACTURERS' CASUALTY INSURANCE COMPANY, Trenton, N. J. Officers: J. Philip Bird, president; Chas. W. Crane, vice-president; Harry D. Leavitt, treasurer; W. C. Billman, secretary and assistant treasurer.

Directors: Chas. W. Crane, Frank R. Valentine, Fred H. Bateman, W. F. Birch, Edward D. Farmer, F. A. Weiss, Frederick Goertz, Franklin L. Groff, A. R. Frome, Wm. Hand, H. D. Leavitt, J. S. Leslie, Herbert J. Lyall, J. J. McKenzie, Jean Du Bois, F. W. Schmidt, John W. Ferguson, Fred Wilckes, F. C. J. Wiss, S. Taylor Wilson, R. M. Bell.

Operates in New Jersey and Pennsylvania.

NEW JERSEY TITLE AND ABSTRACT COMPANY, Newark, N. J. Officers: Chas. H. Buck, president; Richard Schubert, secretary.

NEW YORK PLATE GLASS INSURANCE COMPANY, New York. Officers: Major A. White, president; J. Romaine Brown and Charles Jerome Edwards, vice-presidents; J. C. French, secretary; J. K. Clark, assistant secretary.

Directors: E. Ashforth, L. S. Bache, D. Birdsall, J. Romaine Brown, W. H. Chase, R. M. Coit, E. A. Crulkshank, F. H. Ecker, Chas. Jerome Edwards, S. D. Folsom, J. C. French, E. R. Kennedy, A. P. W. Kinnan, Wm. G. Ver Planck, Major A. White, W. A. White, W. H. Whiting, S. Wodell, F. Zittel, George Backer, George T. Mortimer, H. A. Kahler.

Operates in Canada and in all the States and Territories of the United States except Alaska, Hawaii, Porto Rico, South Dakota, Wyoming, Cuba and the Philippines.

NEW YORK PRINTERS' AND BOOKBINDERS' MUTUAL INSURANCE COMPANY, New York, N. Y. Officers: J. W. Bothwell, president; Charles Francis, D. S. Brassil, C. Frank Crawford, vice-presidents; John J. Lauben, secretary; Joseph L. Obermayer, treasurer; Hubert L. Griswold, assistant treasurer; C. F. von Dreusche, manager; Alfred E. Ommen, counsel.

Directors: R. E. Baylis, J. W. Bothwell, D. S. Brassil, M. J. Colgan, C. Frank Crawford, E. F. Eilert, Edwin Flower, Charles Francis, William Green, Merton L. Griswold, William Huffman, G. Frederick Kalkhoff, John J. Lauben, F. A. Ringler, Louis Satenstein, Robert Schalkenbach, C. E. Sheppard, Frederic C. Stevens, B. W. Wilson.

NEW YORK TITLE AND MORTGAGE COMPANY, New York, N. Y. Officers: Harry A. Kahler, president; George Zabriskie, Cyril H. Burdett, Henry S. Acken, vice-presidents; Gerhard Kuehne, secretary; Joseph L. Obermayer, treasurer; Hubert F. Breitwieser, assistant secretary; Ernest J. Habighorst, assistant secretary; Nelson A. Mersereau, assistant secretary; Louis Palestrant, assistant secretary; Edward Mullowney, assistant treasurer.

Directors: Albert B. Boardman, Edward M. Burghard, William F. Clare, Lewis L. Clarke, James R. Deering, Guy DuVal, Charles J. Edwards, Lawrence B. Elliman, Charles V. Fornes, William E. Harmon, Harry A. Kahler, Frederick T. Kelsey, George T. Mortimer, Charles J. Obermayer, Morgan J. O'Brien, Jr., James A. O'Gorman, Arthur C. Paterson, William R. Willcox, George Zabriskie, Francis K. Pendleton.

Examines and insures titles in New York State and underwrites insurance in other States.

NIAGARA LIFE INSURANCE COMPANY, Buffalo, N. Y. (Accident and health department). Officers: Eugene Tanke, president; Victor Berlin, vice-president; W. C. Dixon, secretary.

See directory of life companies for full list of officers, directors and territory covered.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, Chicago, Ill. Officers: E. C. Waller, president; A. E. Forrest, vice-president and general manager; H. A. Luther, second vice-president and agency director; F. J. Forrest and Edward St. Clair, assistant secretaries.

Directors: E. C. Waller, A. E. Forrest, Jno. B. Mason, F. J. Forrest, R. F. Clinch, Edward St. Clair, R. M. Roloson.

Operates in all States except Florida and Virginia.

NORTH AMERICAN LIFE AND CASUALTY COMPANY, Minneapolis, Minn. Officers: Z. H. Austin, president; Henry M. Little, secretary and treasurer.

See directory of life companies for full list of officers, directors and territory covered.

NORTH JERSEY TITLE INSURANCE COMPANY, Hackensack, N. J. Officers: William H. Zabriskie, president; David A. Pell, vice-president; Lemuel Lozier, vice-president; Robert J. Minion, secretary; James J. Hunt, treasurer; Ward G. Berry, title officer.

Directors: M. S. Ayers, John W. Bellis, Morton T. Brewster, Frank Hall, Edward F. Hinners, William M. Johnson, Lemuel Lozier, G. Howard McFadden, William J. Morrison, Jr., David A. Pell, David B. Plympton, A. W. Van Winkle, Wendell J. Wright, William H. Zabriskie.

Operates in New Jersey only.

NORTHERN TRUST COMPANY, Fargo, N. D. Officers: G. H. Hollister, president; B. G. Tenneson, vice-president; P. W. Clemens, secretary; G. A. Clemens, assistant secretary; F. L. Whitney, treasurer.

Directors: E. Pierce, G. H. Hollister, P. W. Clemens, H. J. Rusch, G. Fowler, B. G. Tenneson, A. W. G. Cupler.

This company operates only in the State of North Dakota as to fidelity and surety business, but operates in adjoining States in the farm mortgage business.

NORTHWESTERN TITLE INSURANCE COMPANY, Spokane, Wash. Officers: W. H. Winfree, president; Walter G. Merryweather, vice-president; F. L. Taylor, vice-president and title officer; J. Frank Jefferson, treasurer.

Directors: Edwin T. Coman, Eugene B. Favre, R. Insinger, Arthur D. Jones, Walter G. Merryweather, Conner Malott, R. L. Rutter, W. J. C. Wakefield, W. H. Winfree, F. L. Taylor, R. R. Rogers.

Operates in Washington and Idaho.

NORTHWESTERN TRUST COMPANY, Grand Forks, N. D. Officers: F. L. Goodman, president; O. S. Hanson, vice-president; Dr. J. Grassick, vice-president; M. C. Bacheller, secretary; P. S. Peterson, treasurer; L. K. Lohn, assistant treasurer.

Directors: T. R. Bangs, F. L. Goodman, J. A. Dinnie, O. S. Hanson, P. S. Peterson, A. L. Hanson, H. Reid, J. G. Jacobson, S. Torgerson, Dr. J. Grassick and T. J. Smith.

Operates in North Dakota.

NORWEGIAN GLOBE INSURANCE COMPANY, Ltd. United States Branch, 80 Maiden Lane, New York City. Officers: Robert Van Iderstine, manager; A. S. Boyd, assistant manager; H. M. Frost, attorney; W. D. McLoughlin, attorney; H. M. Reitzel, attorney.

NORWICH UNION INDEMNITY CO., 45 John street, New York. W. G. Falconer, president; J. G. Mays, secretary; J. F. Clark, treasurer.

Directors: Percival Beresford, W. G. Falconer, H. L. Griggs, J. M. Hare, William Hare, C. P. Hunt, J. F. Kernochan, D. B. Pratt, H. S. Robinson, W. Emlen Roosevelt, R. Y. Sketch, H. E. Southam, J. H. F. Walter.

OAKLAND TITLE INSURANCE AND GUARANTY COMPANY, Oakland, Cal. Officers: R. S. Leckie, president; Ira Abraham, secretary and treasurer; William H. Donohue, vice-president; W. P. Woolsey, second vice-president.

Directors: J. F. Carlston, Carl H. Abbott, Arthur H. Breed, J. W. Phillips, Anthony McMillan, Walter P. Woolsey, Wm. H. Donohue, John J. McDonald, T. W. Harris, Harrison S. Robinson, Sam J. Eva, Chas. A. Rossier, Ira Abraham, Robt. S. Leckie, Stuart S. Hawley.

Operates in California only.

OCCIDENTAL LIFE INSURANCE COMPANY, Los Angeles, Cal. (Accident and health branch.) Officers: Joseph Burkhard, president; Robert J. Giles, secretary and general manager.

See directory of life companies for full list of officers, directors and territory covered.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED, United States head office, 114 Fifth Avenue, New York; U. S. manager, Charles H. Neely.

Trustees: Oscar Ising, chairman; T. M. Brown.

Operates in all the States and Territories of the United States except Alaska, Arizona, Nevada, South Dakota, Wyoming, Cuba, Hawaii and the Philippines.

OHIO CASUALTY INSURANCE COMPANY, Hamilton, O. Officers: B. D. Lecklider, president; Howard Sloneker, secretary; Chas. Sohngen, vice-president; S. M. Goodman, treasurer.

Directors: B. D. Lecklider, Howard Sloneker, Chas. Sohngen, S. M. Goodman, Don W. Titton.

Operates in Ohio and Indiana.

OHIO STATE LIFE, Columbus, Ohio. (Accident Department.) Officers: John M. Sarver, president; Joseph K. Bye, secretary and treasurer.

See directory of life companies for full list of officers, directors and territory covered.

OLD LINE INSURANCE COMPANY, Lincoln, Neb. Officers: John G. Maher, president; R. A. Fate, vice-president; D. Radford, Jr., vice-president; D. W. Killeen, treasurer; E. P. Martin, assistant secretary; H. S. Wiggins, actuary; C. F. Chapman, M.D., medical director.

Directors: John G. Maher, D. W. Killeen, R. Tierney, E. Maher, Blake Maher, M. Tebrink, Catherine Maher.

Operates in Nebraska, South Dakota, North Dakota, Wyoming, Missouri, Illinois, Iowa, Utah and Kansas.

OLD LINE LIFE INSURANCE COMPANY OF AMERICA, Milwaukee, Wis. (Casualty Branch.) Officers: Rupert F. Fry, president; John E. Reilly, secretary; F. J. Tharinger, assistant secretary in charge of accident and health department.

See directory of life companies for full list of officers, directors and territory covered.

OREGON SURETY AND CASUALTY COMPANY, Portland, Ore. Officers: O. M. Clark, president; H. L. Corbett, R. W. Wilbur, A. C. Smith, Frank E. Dooly, vice-presidents; S. S. Montague, secretary; L. M. Koon, assistant secretary.

Directors: O. M. Clark, H. L. Corbett, Frank E. Dooley, A. C. Smith, R. W. Wilbur, Amedee M. Smith, S. S. Montague, ohn F. O'Shea, C. C. Woodcock, Fred Ballin, C. H. Weston, Jos. P. Jaeger, H. A. Whitney.

Operates in Oregon only.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, Los Angeles, Cal. (Accident and Health Department.) Officers: George I. Cochran, president; S. F. McClung, secretary.

See directory of life companies for full list of officers, directors and territory covered.

PASSAIC COUNTY TITLE GUARANTEE COMPANY, Paterson, N. J. Officers: Harry Meyers, president; Chas. A. Bergen, secretary.

PEERLESS CASUALTY COMPANY, Keene, N. H. Officers: W. G. Perry, president; R. C. Carrick, vice-president; W. F. Perry, secretary and treasurer.

Directors: Walter G. Perry, Jerome E. Wright, Richard C. Carrick, C. J. Woodward, A. C. Mason, Calvin B. Perry, Wm. F. Perry, P. H. Faulkner, John D. Proctor.

Operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, Indiana, District of Columbia, Ohio, Michigan, Arkansas Delaware, Texas, Pennsylvania, Maryland and West Virginia.

PENINSULAR CASUALTY COMPANY, Jacksonville, Fla. Officers: Chas. E. Clarke, president; H. E. Harkisheimer, vice-president; J. R. Anthony, Jr., secretary and treasurer; John W. Dodge, general counsel.

Directors: Chas. E. Clarke, Wm. Byrne, John W. Dodge, H. E. Harkisheimer, J. R. Anthony, Jr., Wm. J. Power, N. M. Heggie.

Operates in Florida and Virginia.

PENINSULAR CASUALTY INSURANCE COMPANY, Bay City, Mich. Officers: Colon C. Tillie, president; Harmon J. Wills, secretary and treasurer; Eli Springer, F. F. McGinnis, vice-presidents.

Directors: Colon C. Tillie, Harmon J. Wills, Eli Springer, F. F. McGinnis, L. H. Ives, Chas. V. Walker, Thomas H. Baker, F. E. Bushman, J. Floyd Irish, Comfort A. Tyler, I. R. Waterbury, W. P. Byrum, Chas. B. Scully, Herbert Powell, Dr. J. E. Ward.

Operates in Michigan only.

PENNSYLVANIA MANUFACTURERS ASSOCIATION CASUALTY INS. COMPANY, Philadelphia, Pa. Officers: Joseph R. Grundy, president; Chester W. Hill, assistant to president; Nathan T. Folwell, first vice-president; Edward Kneeland, second vice-president; Jos. S. Rambo, treasurer; W. W. Finn, secretary; Frederick G. Rees, underwriter; J. D. Maddrill, actuary.

Directors: Joseph K. Grundy, Nathan T. Folwel Edward Kneeland, John P. Wood, Thomas Shipley Henry C. Esling, George Nicholson, Alfred E. Burk C. K. Williams, George C. Hetzel, L. W. Orr, John Fisler, Charles E. Leippe, Robert Biddle, H. H. Bosworth, H. P. Pears, John Luppert, F. W. Walker, Harry B. Tyson, Wm. R. McClave.

PENNSYLVANIA SURETY COMPANY, Harrisburg, Pa. Officers: E. Bailey, president; G. W. Reily, A. Fortenbaugh, vice-presidents; J. R. Henry, secretary and treasurer.

Directors: Edward Bailey, A. Fortenbaugh, G. W. Reily, E. S. Herman and E. J. Stackpole.

Operates in Pennsylvania and District of Columbia.

PIONEER INSURANCE COMPANY, Lincoln, Neb. Officers: Ernest C. Folsom, president; J. F. Kinney, vice-president; J. S. Dickman, secretary.

Directors: M. W. Folsom, E. C. Folsom, J. S. Dickman and J. F. Kinney.

Operates in Nebraska only.

POSTAL CASUALTY COMPANY, Grand Rapids, Mich. Officers: Henry A. Brink, president; F. A. Rodgers, Sr., vice-president; Ida Brink, vice-president; H. E. Rodgers, secretary; E. H. Brink, treasurer; E. B. Little, assistant secretary; M. Whitman, auditor.

Directors: Henry A. Brink, Edward H. Brink, Frank A. Rodgers, Harry E. Rodgers, Ida Brink.

Operates in Michigan only.

POTTER TITLE AND TRUST COMPANY, Pittsburgh, Pa. Officers: John E. Potter, president; John R. Hays, vice-president; W. K. Gamble, secretary and treasurer; E. S. Craighead, assistant secretary; H. R. Hosick, assistant treasurer; C. F. Meeder, manager mortgage department; Mark R. Craig, title officer; William Hageman, trust officer; J. A. Langfitt, Jr., assistant trust officer; Ray C. Bowman, assistant trust officer; L. B. Worley, assistant manager; R. D. Kirk, manager tax department; Clay M. McCormick, settlement officer.

Directors: John M. Freeman, Andrew B. Berger, Stephen Stone, C. C. Henderson, Howard Zacharias, C. C. Smith, W. T. Tredway, G. W. Eisenbeis, Wm. J. Barton, John R. Hays, John E. Potter, Joseph Stadfeld, George Deike.

PREFERRED ACCIDENT INSURANCE COMPANY, New York, N. Y. Officers: Kimball C. Atwood, president; Phineas C. Lounsbury, vice-president; Wilfrid C. Potter, secretary; George H. Ackerman, treasurer.

Directors: Kimball C. Atwood, Hon. John L. Childs, Phineas C. Lounsbury, David M. Morrison, Gilbert H. Johnson, George H. Ackerman, Wilfrid C. Potter, L. H. Biglow, William Young, Charles H. Spencer, Kilmball C. Atwood, Jr., Henry S. Laupher, A. E. Whitney.

Operates in all the States and Territories of the United States except Alaska, Arizona, Arkansas, Louisiana, Mississippi, Nevada, New Hampshire, New Mexico, North Dakota, Oklahoma, Porto Rico, South Dakota, Vermont, Virginia, Wyoming, Cuba and the Philippines.

PROVIDENT FRIENDLY SOCIETY, Philadelphia, Pa. Officers: David M. A. R. Wilder, president; Charles Q. Finley, secretary.

PROVIDENT LIFE AND ACCIDENT COMPANY, Chattanooga, Tenn. Officers: R. J. Maclellan, president; Alex. W. Chambliss, vice-president; W. C. Cartinhour, secretary; A. S. Caldwell, manager life department; J. B. Cleland, manager railroad department; J. J. Kennedy, claim manager; H. L. Fancher, M.D., medical director; M. E. Le Sueur, assistant secretary and agency manager; J. W. Kirksey, assistant treasurer; L. N. Webb, manager payroll department.

Directors: Robert J. Maclellan, L. W. Llewellyn, A. W. Chambliss, J. B. F. Lowry, J. P. Hoskins.

Operates in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia and West Virginia.

RALEIGH SAVINGS BANK AND TRUST COMPANY, Raleigh, N. C. Officers: Joseph G. Brown, president; H. J. Young, Dr. Richard H. Lewis, vice-presidents; Dr. Albert Anderson, Wm. J. Andrews, N. A. Dunn, N. E. Edgerton, F. K. Ellington, Dr. A. B. Hawkins, Ivan M. Procter, James J. Towler, S. C. Vann; G. H. Andrews, cashier; R. A. Brown, assistant cashier; R. N. Simms, general counsel.

Directors: Joseph G. Brown, G. H. Andrews, Charles Root, J. F. Ferrall, Dr. R. H. Lewis, H. E. Litchford, George Marsh, Ivan M. Procter, Dr. L. N. West, J. S. Wynne, W. Reid Martin, Frank B. Brown, John H. Boushall.

Operates in North Carolina only.

THE REAL ESTATE TITLE INSURANCE AND TRUST COMPANY OF PHILADELPHIA, Philadelphia, Pa. Officers: Francis A. Lewis, president; Daniel Houseman, vice-president and treasurer; A. King Dickson, vice-president and trust officer; James R. Wilson, vice-president; Charles S. King, secretary and assistant treasurer; Jeremiah N. Alexander, assistant secretary; John H. Fairlamb, assistant treasurer; A. L. Deeter, assistant trust officer.

Directors: William H. Shelmerdine, Howard A. Stevenson, Charles W. Welsh, William Wood, Samuel M. Freeman, Frank H. Moss, Charles T. Quin, Charles E. Heed, John A. Rigg, Walter A. Rigg, Henry M. Du Bois, Francis A. Lewis, Owen J. Roberts, George McCall, Isaac W. Roberts.

REAL ESTATE TITLE INSURANCE COMPANY, Minneapolis, Minn. Officers: E. C. Cooke, president; W. S. Jenkins, secretary; R. W. Webb, treasurer; T. B. Janney, vice-president; C. T. Jaffray, vice-president; C. S. Pillsbury, vice-president.

Directors: E. C. Cooke, R. W. Webb, T. B. Janney, C. T. Jaffray, C. S. Pillsbury, John B. Atwater, Wendell Hertig, W. S. Jenkins, James F. Bell.

Operates in Minnesota only.

REAL ESTATE TITLE COMPANY OF NEW JERSEY, Trenton, N. J. Officers: H. Arthur Smith, president; Richard C. Chamberlain, secretary

RED MENS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA, Westfield, Mass. Officers: Robert Gowdy, president and treasurer; Thomas J. Cooley, vice-president; R. Allyn Gowdy, secretary.

Directors: Thomas J. Cooley, Robert Gowdy, George H. Sharp, R. Allyn Gowdy, Arthur T. Schoonmaker, Daniel F. Doherty, Anthony E. Ford.

Operates in Massachusetts, Connecticut, Delaware, Illinois, Indiana, Kentucky, Maryland, Nebraska, New Hampshire, New Jersey, New York, Ohio, Maine, West Virginia and Pennsylvania.

RELIABLE HAIL INSURANCE COMPANY, Oklahoma City, Okla. Officers: A. H. Geissler, president; J. E. Brown, secretary.

RELIANCE LIFE, Pittsburgh, Pa. (Casualty Branch.) Officers: J. H. Reed, president; A. E. Braun, 1st vice-president; H. G. Scott, vice-president and secretary; L. P. Gregory, assistant secretary in charge of accident and health department; J. N. Jamison, assistant secretary and actuary, T. J. McKenna, assistant secretary; Millard Keys, assistant actuary.

See directory of life companies for full list of officers, directors and territory covered.

REPUBLIC CASUALTY COMPANY, Pittsburgh, Pa. Officers: S. C. Martin, president; Harry W. Neely, W. H. Robinson, H. C. Stillman, vice-presidents; J. H. Silliman, secretary and general manager; George H. Knox, treasurer; J. R. Dickie, general counsel.

Directors: James W. Grove, R. H. Boggs, W. H. Robinson, J. S. Crutchfield, Harry W. Neely, S. C. Martin, D. J. Brown, John H. Silliman, T. J. Ross, E. R. Baldinger, Chas. H. Voegele, D. W. McNaugher, Chas. Fahr, H. E. Ginter, H. J. Van Dusen, W. H. Sunshine, W. A. Stone, Geo. T. Kirkbride, H. C. Silliman, H. C. Ward, Edwin N. Ohl, H. H. Patterson, Frank E. Markel, A. S. Beymer, D. T. Riffle.

Operates in Pennsylvania, Ohio, Indiana, Illinois, Michigan, Wisconsin, New Jersey, Washington, Minnesota, California, Utah, Alaska and District of Columbia.

RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass. Officers: Austin A. Heath, president; Melville F. Heath, vice-president; V. L. Heath, treasurer; H. L. Peabody, secretary.

Directors: M. F. Heath, A. A. Heath, V. L. Heath, Jas. P. Gray, H. L. Peabody.

Operates in Massachusetts, Maine, Michigan, California, Canada, Delaware, Georgia, Pennsylvania, New Jersey, New Hampshire, Tennessee, Vermont, New York, Ohio, Illinois, Minnesota, Oklahoma, Missouri, Maryland, West Virginia, Indiana, Kansas, Texas, Virginia, Washington, Wisconsin, Arkansas, Nebraska and Iowa.

ROYAL INDEMNITY COMPANY, New York, N. Y. Officers: Chas. H. Holland, president; James Morrison, secretary; Milford E. Jewett, vice-president; F. J. O'Neil and E. D. Livingston, second vice-presidents.

Directors: George W. Burchell, Milton Dargan, Harvey D. Gibson, Charles H. Holland, Milford E. Jewett, George W. Law, James A. Macdonald, William Mackintosh, Gates W. McGarrah, George Neiley, William A. Rowan, Rolla V. Watt.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississipi, Missouri, Montana, New Jersey, New York, New Hampshire, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

SECURITY LIFE INSURANCE COMPANY Baltimore, Md. Officers: D. Kavanaugh, president; H. C. Powell, secretary.

SECURITY MUTUAL CASUALTY COMPANY, Chicago, Ill. Officers: Edwin L. Ward, president; George L. Mallery, vice-president and general manager; Henry Veeder, secretary; T. M. Coen, assistant secretary; W. W. Sherman, treasurer.

Directors: Edwin L. Ward, George L. Mallery, Henry Veeder, W. W. Sherman, N. B. Higbie, W. B. Traynor, Albert L. Lettermann.

Operates in Connecticut, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Massachusetts, Missouri, New Jersey, New York, Pennsylvania, Tennessee and Texas.

SECURITY TRUST AND SAFE DEPOSIT COMPANY, Wilmington, Del. Officers: John S. Rossell, president; Charles B. Evans, vice-president and general counsel; Wilard Springer, vice-president; Levi L. Maloney, vice-president and treasurer; Harry J. Ellison, secretary and trust officer; Henry S. Townsend, assistant secretary and assistant trust officer; Thomas J. Mowbray, assistant trust officer; Clarence P. Buck, assistant treasurer; S. Tinley Scott, assistant treasurer; A. Q. Mowbray, assistant treasurer.

Directors: William P. Bancroft, John B. Bird, Frederick Brady, Samuel G. Cleaver, Horace L. Dilworth, Charles B. Evans, Harry J. Ellison, A. Victor Hughes, Joseph C. Hamilton, Levi L. Maloney, John M. Mendinhall, John S. Rossell, H. Rodney Sharo, Benjamin F. Shaw, Dr. Willard Springer.

Operates in Delaware.

SOUTHERN CASUALTY COMPANY, Alexandria, La. Officers: J. W. Alexander, president; W. R. Lewis, R. F. Ormond, J. B. Ross, vice-presidents; C. B. Harris, secretary; E. F. Hunter, assistant secretary; R. C. Bolton, treasurer.

Directors: J. W. Alexander, R. S. Thornton, N. H. Sullivan, James B. Ross, Bertran Weil, W. R. Lewis, W. D. Hill, C. E. Seagle, S. T. Woodring, J. W. Bolton, H. B. Gist.

Operates in Alabama, Arizona, Arkansas, Louisiana, Mississippi, Tennessee and Texas.

SOUTHERN INSURANCE COMPANY, Nashville, Tenn. (Casualty Branch.) Officers: R. E. Donnell, president; Will G. Harris, secretary.

See directory of life companies for full list of officers, directors and territory covered.

SOUTHERN LIFE AND HEALTH INSURANCE COMPANY, Birmingham, Ala. Officers: C. P. Orr, president; W. R. Lathrop, secretary and treasurer; P. P. Pepper, assistant secretary.

Directors: C. P. Orr, L. M. Orr, W. T. Warren, W. R. Lathrop, Jelks Cabaniss, P. P. Pepper.

Operates in Alabama, Florida and Louisiana.

SOUTHERN SURETY COMPANY, Des Moines, Ia. Officers: C. S. Cobb, president; J. H. Huckleberry, first vice-president and chief counsel; J. T. Suggs, vice-president and assistant chief counsel; Roy Armstrong, vice-president and treasurer; D. D. Smith, vice-president; M. H. Cohen, general counsel; F. A. Ungles, vice-president; E. G. Davis, secretary.

Directors: Roy Armstrong, J. B. Burns, J. R. Burns, C. S. Cobb, M. H. Cohen, E. G. Davis, Frank O. Green, Jansen Haines, J. H. Huckleberry, L. E. Mayer, Victor J. Miller, J. C. Rockafellow, T. F. Rodgers, J. A. Spies, J. T. Suggs, F. O. Thompson, F. A. Ungles, W. L. Geisinger, J. C. Lambertson.

Operates in Arkansas, Arizona, Colorado, District of Columbia, Illinois, Iowa, Indiana, Kansas, Kentucky, Louisiana, Maryland, Michigan, Missouri, Minnesota, Nebraska, New Jersey, Oregon, Oklahoma, Ohio, Pennsylvania, Rhode Island, Tennessee, Texas, Washington, Delaware, Wyoming, Wisconsin and Utah.

SOUTH JERSEY TITLE AND FINANCE COMPANY, Atlantic, N. J. Officers: John L. Kelly, president; Richard McAllister, vice-president; Ernest A. Lord, secretary; Clark S. Barrett, assistant secretary; Marine Trust Co., treasurer; George A. Bourgeois, title officer; Charles C. Babcock, solicitor.

Directors: John L. Kelly, Richard McAllister, George A. Bourgeois, Charles C. Babcock, Walter E. Edge, William H. Burkard, Martin E. Keffer, James T. Bew, Louis Kuehnle, Edward S. Lee, Reuben L. Babcock, Joseph W. Salus, Samuel Rothholz, Thomas G. Sheen, Harry Cassman, John C. Anderson, David Braunslein, Max Weinmann, Samuel Braunstein, Bruno Garr.

Operates in New Jersey only.

STANDARD ACCIDENT INSURANCE COMPANY, Detroit, Mich. Officers: Lem W. Bowen, president; D. M. Ferry, Jr., vice-president; Dwight Cutler, vice-president; J. S. Heaton, vice-president and treasurer; J. H. Thom, vice-president; Charles C. Bowen, secretary.

Directors: Lem W. Bowen, Emory W. Clark, Dwight Cutler, Dexter M. Ferry, Jr., J. S. Heaton, J. T. Keena, William H. Murphy, J. H. Thom, Charles C. Bowen, Kirby B. White, Geo. H. Russell.

Operates in all the States and Territories except Alaska, Porto Rico, Cuba, Philippine Islands. Does not operate in Canada.

STANDARD LIFE INSURANCE COMPANY (Accident and health department), Pittsburg, Pa. Officers: John C. Hill, president; Elgin A. Hill, secretary; H. Weber Crawford, assistant secretary-manager accident and health department.

See directory of life companies for full list of officers, directors and territory covered.

STANDARD LIVE STOCK, Indianapolis, Ind. Officers: E. H. Wolcott, president; Chas. L. Goodbar, first vice-president; Jess C. Andrew, second vice-president; Frank I. Grubbs, secretary-treasurer.

Directors: F. I. Grubbs, E. H. Wolcott, Chas. E. Henderson, J. B. Heaton, Warren T. McCray, Charles L. Goodbar, Jess C. Andrews.

Operates in Indiana, Ohio, Illinois, Iowa.

STANDARD TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: Livingston Jenks, president; Clement Rockhill, secretary.

STAR LIFE INSURANCE, Baltimore, Md. Officers: G. W. Miller, president; Ezra C. Miller, secretary.

STATE AUTOMOBILE INSURANCE ASSOCIATION, Indianapolis, Ind. Officers: J. M. Dalrymple, president; A. W. Early, vice-president; W. E. McKee, treasurer; Arthur Wolf, secretary and general manager.

Advisory Board: J. M. Dalrymple, W. C. Van Arsdel, W. J. Dobyns, Fred O. Eward, C. C. Fredlin.

Operates in Indiana and Ohio.

STATE LIFE INSURANCE COMPANY, Baltimore, Md. Officers: Wm. H. Lucas, president; C. B. Lucas, vice-president; O. L. Rhodes, treasurer; Oscar W. Rhodes, secretary.

Directors: W. H. Lucas, C. B. Lucas, O. Lynn Rhodes, Oscar W. Rhodes, Howard Rigdon, A. F. Rhodes, E. M. Allen, T. M. Green.

Operates in Maryland only.

SURETY TRUST AND SAFE DEPOSIT COMPANY, Wilmington, Del. John S. Rossell, president; Charles B. Evans, vice-president; Willard Springer, vice-president; Harry J. Ellison, secretary and trust officer; Henry S. Townsend, assistant secretary; Thomas J. Mowbray, assistant trust officer; Levi L. Maloney, vice-president and treasurer; Clarance P. Buck, assistant treasurer; S. Tinley Scott, assistant treasurer; Alpheus Q. Mowbray, assistant treasurer; Ross S. Robison, real estate officer.

Directors: William P. Bancroft, Frederick Brady, John B. Bird, Samuel G. Cleaver, Horace L. Dilworth, Harry J. Ellison, Charles B. Evans, Joseph S. Hamilton, A. Victor Hughes, Levi L. Maloney, John M. Mendinhall, John S. Rossell, H. Rodney Sharp, Benjamin F. Shaw, Willard Springer.

TEXAS INDEMNITY INSURANCE COMPANY, Galveston, Texas. Officers: Sealy Hutchings, president; George Sealy, vice-president and secretary; H. O. Stein, vice-president and treasurer; John Sealy, vice-president; J. F. Semsheimer, vice-president and general manager.

Directors: Sealy Hutchings, George Sealy, John Sealy, J. F. Semsheimer, H. O. Stein.

Operates in Texas only.

TIME INSURANCE COMPANY, Milwaukee, Wis. Officers: C. G. Traphagen, president; N. P. Traphagen, vice-president; Emil Giljohann, secretary-treasurer.

Directors: Emil Gilijohann, C. G. Traphagen, N. P. Traphagen.

Operates in Wisconsin and Michigan.

TITLE GUARANTEE AND TRUST COMPANY, Lexington, Ky. Officers: Charles Land, president; T. C. Bradley, vice-president; Wm. H. Porter, vice-president and cashier.

Directors: T. C. Bradley, Hgoan Yancy, W. M. Parrish, Charles Land, J. H. Smith, S. B. Featherston, W. H. Porter, F. P. Drake, J. J. Richardson, C. R. Dulin, J. Bruce Davis.

Operates in Kentucky only.

TITLE GUARANTEE AND TRUST COMPANY, New York, N. Y. Officers: Clarence H. Kelsey, president; Frank Bailey, vice-president; Edward O. Stanley, third vice-president; Clinton D. Burdick, second vice-president; J. Wray Cleveland, secretary; C. C. Harmstad, treasurer; Horace Anderson, Manhattan manager; John W. Shepard, Stephen T. Kelsey, Loren H. Rockwell, assistant treasurers; Nelson B. Simon, David Blank, Harold W. Hoyt, Randall Salisbury, Fred P. Condit, Fred H. Freeman, assistant secretaries; Francis F. Thomassen, trust officer; Charles L. Woody, solicitor; Joseph H. Ward, real estate officer; Frank E. Morgan, comptroller; Allen H. Remsen, assistant trust officer. Brooklyn banking department: Frank L. Sniffen, manager; Hilton L. Noyes, Theodore M. Stevens, James E. Keeler, assistant managers; T. E. Pilsworth, trust officer, Jamaica branch: Raye P. Woodin, manager; P. C. Robinson, assistant manager; Ward H. Goodenough, assistant manager; Douglas McKee, assistant manager; Howard Cline, manager banking department. Long Island City branch: John H. Penchden, manager; Wm. H. Guardenier, assistant manager.

Trustees: Frank Bailey, Edward T. Bedford, Charles S. Brown, Robert W. de Forest, Robert Goelet, Darwin R. James, Jr., Clarence H. Kelsey, Ranald H. Macdonald, James H. Manning, Charles Matlack William A. Nash, William H. Nichols, Robert Olyphant, Charles A. Peabody, William H. Porter, Frederick Potter, James Speyer, Rawdon W. Kellogg, William E. Knox, William H. Wheelock, James H. Post, Frederick W. Rowe.

Advisory Committee of the Brooklyn Banking Department: Frank Bailey, Edward T. Bedford, Clinton D. Burdick, E. Dwight Church, John H. COMPANY, San Francisco, Cal. Officers: O. A. L. Morgan, Daniel P. Morse, William A. Nash, William H. Nichols, William H. Nichols, Jr., Frank L. Sniffen, Sanford H. Steele, Willis D. Wood.

Operates in New York only.

TITLE INSURANCE AND GUARANTY COMPANY, San Francisco, Cal. Officers: O. A. Roueau, president; James J. Fagan, Gaillard Stoney, John McCarthy, Walter C. Clark, C. B. Bogue, vice-president; Edith Penn, secretary; Donzel Stoney, manager.

Directors: O. A. Rouleau, James J. Fagan, Gaillard Stoney, Chas. F. Hunt, Donzel Stoney, Walter C. Clark, Edith Penn, C. B. Bogue, John McCarthy.

Operates in California only.

TITLE INSURANCE AND TRUST COMPANY, Los Angeles, Cal. Officers: William H. Allen, Jr., president; O. F. Brant, vice-president and manager; M. S. Hellman, vice-president; H. W. O'Melveny, vice-president; L. J. Beynon, vice-president; O. P. Clark, secretary and treasurer; W. B. Brown, assistant secretary; E. L. Farmer, J. B. Samuel, A. C. Stelle, assistant secretaries; N. W. Thompson, assistant manager; J. H. Coverley, trust officer; T. A. Simpson, R. R. Thompson, E. L. Clymer, R. K. Snow, W. W. Powell, H. G. Bockius, assistant trust officers.

Directors: William H. Allen, Jr., O. F. Brant, O. P. Clark, M. S. Hellman, William H. Burnham, William R. Staats, H. W. O'Melveny, W. M. Caswell, L. J. Beynon, Henry M. Robinson, H. C. Allen.

Operates in Arizona and California.

TRANSYLVANIA CASUALTY COMPANY, St. Mathews, Ky. Officers: Dr. Ben L. Bruner, president; W. Wayne Wilson, secretary.

Directors: Ben L. Bruner, Jacob Fishback, H. T. Larimore, C. W. Millekin, C. E. Evans, J. P. Howell, S. W. Bates, M. L. McDavid.

Operates in Kentucky only.

TRAVELERS EQUITABLE INSURANCE COMPANY, Minneapolis, Minn. Officers: G. W. Barnes, president; C. F. Bierbaum, vice-president; H. B. Gislason, secretary; F. H. Jacobson, treasurer; Dr. C. E. Dutton, medical director.

Directors: D. H. Evans, J. F. Garrow, H. B. Gislason, A. W. Stiefel, Hal Downey, F. J. Bielenberg, G. W. Barnes, C. F. Bierbaum, F. H. Jacobson, Dr. C. E. Dutton.

Operates in Minnesota, North Dakota, South Dakota and Wisconsin.

TRAVELERS INDEMNITY COMPANY, Hartford, Conn. Officers: L. F. Butler, president; J. L. Way, vice-president; J. H. Coburn, secretary; R. J. Sullivan, assistant secretary; J. E. Ahern, assistant secretary; F. S. Garrison, assistant secretary; L. E. Zacher, treasurer; H. A. Giddings, superintendent of agencies; W. T. Kempin, assistant superintendent of agencies.

Directors: W. B. Clark, G. Roberts, C. C. Beach, C. L. Spencer, J. L. Way, A. L. Shipman, L. F. Butler, E. B. Bennett, L. E. Zacher.

Operates in United States.

TRAVELERS INSURANCE COMPANY, Hartford, Conn. Officers: Louis F. Butler, president; John L. Way, Bertrand A. Page, Walter G. Cowles, vice-presidents; James L. Howard, secretary; Edward V. Preston, general manager of agencies; William BroSmith, general counsel; L. Edmund Zacher, treasurer; J. W. H. Pye, comptroller; Benedict D. Flynn, assistant secretary; Frank L. Grosvenor, M.D., medical director; Charles C. Beach, M.D., consulting medical director; McLeod C. Wilson, M.D., assistant medical director; Wellington R. Slocum, cashier; C. Donald Rarey, auditor; George B. Newton, manager mortgage loan division; Robert C. Dickenson, attorney; A. C. Squires, Charles R. Crane, Raymond E. Markle, assistant comptrollers; E. H. P. Trantum, chief accountant; Charles S. Robins, assistant cashier; Edwin K. Barrows, assistant auditor; George W. Ellis, editor; Josiah D. Whitney, manager publicity department; Benj. G. Allen, purchasing agent.

Agency Department: Samuel R. McBurney, superintendent of agencies; H. H. Armstrong, Walter E. Mallory, Arthur J. Frith, assistant superintendents of agencies; W. C. Bailey, J. O. Hoover, John A. Coffman, agency assistants; Louis N. Denniston, agency instructor; Arthur M. Sheets, field assistant.

Life Department: J. Stanley Scott, secretary; Frank H. Landon, Jr., Lewis M. Robotham, Percy V. Baldwin, assistant secretaries; Edward B. Morris, actuary; Earl D. Church, superintendent policy loan division; H. Pierson Hammond, Charles W. Gammerdinger, W. Rulon, Williamson, James S. Elston, W. Nelson Bagley, assistant actuaries; William F. Chamberlain, superintendent group insurance division.

Accident Department: John E. Ahern, secretary; Wyckoff Wilson, Joseph R. Lacy, John J. Crowley, assistant secretaries; George S. Penfield, superinendent of ticket and railway insurance; David N. Case, chief adjuster; E. S. Fallow, actuary.

Compensation and Liability Department: Robert J. Sullivan, secretary; M. Good Wolfe, Jesse W. Randall, Walter E. Batterson, assistant secretaries; Theron U. Lyman, manager claim division; Charles Deckelman, assistant manager claim division; Ernest H. Cady, superintendent payroll audit; Edwin P. Piper, superintendent; S. B. Perkins, actuary.

Directors: William B. Clark, George Roberts, Charles C. Beach, Charles L. Spencer, James G. Batterson, John L. Way, Edward B. Bennett, Arthur L. Shipman, Francis T. Maxwell, Louis F. Butler, Wm. Bro Smith, L. Edmund Zacher, Willie O. Burr, Elijah C. Johnson.

UNION AUTOMOBILE INSURANCE COMPANY, Lincoln, Neb. Officers: Joseph W. Walt, president; Nelson H. Bedell, secretary; C. E. Haynie, R. R. Lounsbury, vice-presidents.

Directors: Chas. J. Warner, J. S. Gable, R. M. Walt, B. F. Good, Willard Kimball, A. E. McCrystal, T. J. Doyle, F. S. Farrell, Fred Groth, E. J. Walt, Fred Whittemore, Joseph W. Walt, C. E. Haynie, R. R. Lounsbury, N. H. Bedell.

Operates in California, Colorado, Idaho, Iowa, Minnesota, Nebraska, North Dakota, South Dakota, Utah and Wyoming.

UNION HEALTH AND ACCIDENT COMPANR, Denver Colo. Officers: J. S. McCleery, president; B. F. Moore, vice-president and treasurer; J. S. McCleery, secretary.

Directors: O. M. Moore, J. S. McCleery, B. F. Moore, S. E. Marshall, J. M. Bordy.

Operates in Colorado, Wyoming, California and West Virginia.

UNION INDEMNITY COMPANY, New Orleans, La. Officers: W. Irving Moss, president; M. M. Moss, Edward Kory, L. M. Pool, R. S. Hecht, F. P. Vaccaro, vice-presidents; Arthur S. Huey, secretary; Horace Brownell, treasurer.

Directors: J. A. Barnett, A. C. Beane, Horace Brownell, L. D. Caldwell, W. J. Fitzgibbons, A. D. Geoghegan, Abraham Goldberg, Theo. Grunewald, M. W. Hardy, R. S. Hecht, J. C. Henriques, J. F. Hodge, Arthur S. Huey, Sam Israel, Edward Kory, Bernard McCloskey, W. Irving Moss, M. M. Moss, H. W. Newman, W. P. O'Neal, John H. Overton, Mauritz Pyk, L. P. Rice, F. W. Salmen, P. H. Saunders, S. J. Shlenker, G. H. Terriberry, F. P. Vaccaro, Louis A. Weil, Walter H. Weil, Frederic Wilbert, L. M. Pool.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, Utah, Vermont, Washington and West Virginia.

UNION LIFE AND ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Officers: Chas. E. Haynie, president; Jos. W. Walt, vice-president; R. R. Lounsbury, secretary and treasurer; F. M. Montague, superintendent of claims; T. J. Doyle, attorney; J. M. Mayhew, medical director.

Directors: Chas. E. Haynie, J. S. Gabel, Chas. J. Warner, T. J. Doyle, Jos. W. Walt, R. M. Walt, Rose T. Haynie, R. R. Lounsbury, F. C. Wagner, T. W. Anthony.

Operates in Nebraska, Colorado, Wyoming, Idaho, South Dakota, North Dakota, Kansas and Utah.

UNITED AUTO INSURANCE COMPANY, Grand Rapids, Mich. Officers: S. J. Barkwell, president; George A. Bruton, R. M. Shivel, vice-presidents; James K. Miller, secretary-treasurer.

Directors: Hon. Arthur J. Tuttle, B. P. Sherwood, John A. Higgins, J. K. Miller, S. J. Barkwell, Frank S. Elstin, Frank H. Mathison, R. M. Shivel, George A. Bruton, J. H. Gingrich.

UNITED STATES CASUALTY COMPANY, New York. Officers: Edson S. Lott, president; John Farr, vice-president; Lester H. Clarke, treasurer; D. G. Luckett, secretary and general manager; J. J. Meador, assistant secretary; J. J. Dorn, executive superintendent; Dr. St. C. Moorehead, assistant secretary.

Directors: Joseph Andrews, Forrest F. Dryden R. L. Edwards, John Farr, Henry A. Gildersleeve, Silas Hinkley, E. Covert Hulst, George C. Kobbe, Edson S. Lott, D. G. Luckett, Joseph J. O'Donohue, Jr., Carl S. Petrasch, James H. Post, Russell E. Prentiss, Richard Prosser, Albert Tag, Lester H. Clarke, Sydney R. Taber.

Operates in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Baltimore, Md. Officers: John R. Bland, president; J. Kemp Bartlett, Chas. O. Scull, W. W. Symington, Alexander Payson Knapp, M. Barratt Walker, L. R. Sollenberger, Sidney Hall, T. Hartley Marshall, James W. Cain, J. S. Rowe, vice-presidents; Richard Howard Bland, vice-president and secretary; W. George Hynson, treasurer; Alfred Fisher, assistant treasurer; G. Porter Houston, auditor; C. J. McFee, John N. Richardson, Wm. B. Hill, Jos. W. Bristor, Sullivan Pitts, Wm. J. McFeeley, Jr., Henry Patterson, Wm. O. Schilling, Glover C. Trenholm, Charles C. Conlon, Samuel E. Thompson, Carrye H. Bryan, Charles W. Homoley, assistant secretaries; Samuel H. Shriver, assistant to the president.

Directors: John R. Bland, Eugene Levering, Robert B. Dixon, Townsend Scott, Henry B. Wilcox, Robert Taylor, J. Kemp Bartlett, John M. Littig, William H. Matthal, William C. Ruse, Paul A. Seeger, Alexander Payson Knapp, Jesse B. Riggs, Max Greiff, R. Howard Bland, Chas. O. Scull, Archibald H. Taylor, W. W. Symington, Edwin W. Levering, Jr., Allan L. Carter, Edwards Whitaker, Hon. W. W. Morrow, Bayard Henry, Seymour Morris, W. George Hynson, J. Pembroke Thom, William Du Pont, Chas. A. Hinsch, Hon. Frederic Nicholls, William H. McCord, Chas. E. Taylor, Martin J. Kohn, S. McKennan, Arthur E. Kirkpatrick, Samuel Ellis, Wm. F. McCauley, C. L. Sanger, Thos. Hildt, Col. H. A. Mullins, Wm. P. McPhee, Herbert Auerbach, W. W. Bouden, James D. Hoge, Philip de Ronde, James M. Motley, Frank Hawkins, Ralph Crews, Joseph R. Kraus, Henry V. Cunningham, Russell T. Mount, J. Schofield Rowe, M. Barrett Walker.

Operates in Canada and in all the States and Territories except Porto Rico, Cuba and the Philippines.

UNITED STATES GUARANTEE COMPANY, New York. Officers: D. J. Tompkins, president; Wm. M. Barnum, H. E. Rawlings, Eugene V. R. Thayer, vice-presidents; W. E. Schenck, secretary and attorney; W. E. Flaxington, assistant secretary; J. G. Cannon, assistant secretary.

Directors: Henry W. Cannon, John I. Waterbury, Wm. M. Barnum, Thomas Thacher, Henry G. Waters, Daniel J. Tompkins, T. DeWitt Cuyler, Henry E. Rawlings, E. V. R. Thayer, S. H. Miller.

Operates in Colorado, Connecticut, District of Columbia, Illinois, Kentucky, Massachusetts, New Jersey, New York, Pennsylvania and Rhode Island.

U. S. INDEMNITY COMPANY, New York. Officers: William M. Ramsay, chairman of the board; Edward S. Maddock, president; Charles Pausner, vice-president; Harry B. Dyer, vice-president; Duane R. Dills, secretary and vice-president; S. Oakley VanderPoel, treasurer; George P. Oliver, assistant treasurer and assistant secretary; Ashur S. Wolf, assistant secretary and assistant treasurer.

Directors: Edward C. Delafield, Charles P. Howland, Edward S. Maddock, William M. Ramsay, S. Oakley VanderPoel, George C. Van Tuyl, Jr., Howard L. Wynegar.

UNITED STATES PLATE GLASS INSURANCE COMPANY, Philadelphia, Pa. Officers: F. V. Smyth, president; H. L. Henderson, secretary.

Directors: F. V. Smyth, W. J. Lerch, H. L. Henderson, J. S. Rogers, M. D. Chahoon.

Operates in Pennsylvania.

UNITED STATES TITLE GUARANTY COMPANY, Brooklyn, N. C. Officers: Charles E. Covert, president; Paul C. Cloyd, vice-president; George W. Cummings, Jr., vice-president; Charles J. Lockitt, vice-president; James G. Debevoise, vice-president; Charles H. Puckhaber, secretary; Chas. V. Rapelje, assistant secretary; John Browne, assistant secretary; Fred Bradley, assistant secretary; James J. Mulhearn, treasurer; Hugo Hirsh, general counsel.

Directors: Charles A. Angell, Charles A. Boody, David A. Boody, George V. Brower, Paul C. Cloyd, William C. Courtney, Charles E. Covert, Walter V. Cranford, C. C. Mallenhauer, William B. Greenman, John C. Hegeman, Hugo Hirsh, Harmanus B. Hubbard, Walter C. Humstone, Charles F. Neergaard, Remsen Rushmore, Samuel A. Coombs, Henry D. Lott, Arthur L. Strasser.

Operates in New York State.

UTILITIES MUTUAL INSURANCE COMPANY, New York, N. Y. Officers: H. L. Mann, president; Charles E. Morrison, vice-president and general manager; C. H. B. Chapin, secretary.

Directors: E. H. Beals, M. J. Brayton, H. M. Bengler, C. H. B. Chapin, Ralph Elsman, Fred D. Corey, H. L. Mann, L. S. Miller, C. E. Morrison, E. H. Palmer, Henry Peck, E. H. Rosenquest, J. M. Sheehan, R. M. Searle, F. A. Stoughton.

Operates in Georgia, Massachusetts, New Jersey, New York, Pennsylvania, and Vermont.

VERMONT ACCIDENT INSURANCE COMPANY, Rutland, Vt. Officers: H. C. Farrar, president; M. G. Morse, vice-president; A. C. Mason secretary and treasurer.

Directors: H. C. Farrar, M. G. Morse, A. C. Mason.

Operates in Vermont, New Hampshire and Maine.

WASHINGTON TITLE INSURANCE COMPANY, Seattle, Wash. Officers: Worral Wilson, president; E. P. Tremper, vice-president and manager; H. S. Tremper, vice-president; L. S. Booth, vice-president and treasurer; Charlton L. Hall, secretary.

Directors: L. S. Booth, Charlton L. Hall, Paul C. Harper, Earl R. Jenner, C. K. Poe, E. P. Tremper, H. S. Tremper, R. H. Parsons, Worrall Wilson, A. F. Bailey, E. L. Blaine.

Operates in State of Washington.

WESTCHESTER TITLE AND MORTGAGE COMPANY, White Plains, N. Y. Officers: J. Crawford Stevens, president and general manager; Moses Taylor, vice-president; Reginald P. Ray, vice-president; Philip H. Kuss, treasurer; Thomas E. Foster, secretary; William E. Nichols, assistant general manager; Ernest E. Wenck, assistant secretary; J. Gilbert Hermans, Jr., assistant secretary; William X. Weed, counsel.

Directors: Frank Bailey, Charles S. Brown, Wilson Brown, Jr., William R. Bull, Richard Edie, Jr., Clarence H. Kelsey, Arthur W. Lawrence, Harry V. Morgan, Richard O'Gorman, Frank R. Pierson, Frederick Potter, R. Bleecker Rathbone, Reginald P. Ray, William Ryan, Henry W. Sackett, J. Crawford Stevens, Moses Taylor, J. Mayhew Wainwright, George Watson.

Operates in Westchester County, New York.

WESTERN AUTOMOBILE INSURANCE COMPANY, Fort Scott, Kansas. Officers: W. E. Brooks, president; D. G. Cobb, vice-president; Oscar Rice, secretary and general manager; E. C. Gordon, treasurer.

Directors: W. E. Brooks, Kenneth Calhoun, D. G. Cobb; John H. Crain, E. C. Gordon, W. C. Gunn, Oscar Rice.

Operates in Colorado, Illinois, Indiana, Iowa, Kansas, Missouri, Nebraska, Oklahoma and Texas.

WESTERN CASUALTY COMPANY, Chicago, Ill. Officers: A. Watson Armour, president; H. A. Walker, vice-president and general manager; Chas. J. Faulkner, Jr., vice-president; Frederick W. Croll, treasurer; Geo. M. Willetts, secretary; C. E. Hazard assistant treasurer; Albert H. Willett, assistant secretary.

Directors: A. Watson Armour, Geo. R. Robbins, H. A. Walker, Frederick W. Croll, Chas. J. Faulkner, Jr., Geo. M. Willetts.

Covers Armour and Company's interests only.

WESTERN CASUALTY COMPANY, Denver, Col. Officers: Chas. F. Tew, president; C. M. Ireland, vice-president; R. V. Towner, secretary-treasurer.

Directors: Thos. I. Gregory, E. K. Plumb, C. M. Ireland, R. V. Towner, C. F. Tew.

Operates in Colorado, Wyoming, Utah, Idaho, Montana, California, Texas, Arizona, New Mexico, Oklahoma, Illinois, Kansas, Nevada, Louisiana, West Virginia, Oregon, Lower California, British Columbia, Saskatchewan, Alberta, Manitoba and Territory of Hawaii.

WESTERN INDEMNITY COMPANY, Omaha, Neb. Officers: James Nevels, president; L. H. Von Dollen, vice-president; A. Von Dollen, secretary and general manager; C. O'Grady, treasurer; Dr. J. J. Numan, medical director.

Directors: James Nevels, L. H. Von Dollen, A. Von Dollen C, O'Grady, Dr. J. J. Numan.

Operates in Nebraska only.

WESTERN INDEMNITY, Dallas, Tex. Officers: Lewis T. Carpenter, president; C. W. Starling, H. W. Gee, vice-presidents; E. R. Long, secretary; John W. Carpenter, treasurer.

Diretcors: Lewis T. Carpenter, E. R. Long, N. Nigro, C. W. Starling, H. W. Gee, John W. Carpenter, J. Hamilton Smith, Nat Henderson.

Operates in Texas, Oklahoma, Kansas, Indiana, Colorado, Utah, Arkansas, Arizona, California and New Mexico.

WESTERN SURETY COMPANY, Sioux Falls, S. D. Officers: Joe Kirby, president; P. F. Kirby, vice-president and general manager; D. V. Kirby, vice-president and superintendent of agencies; Joe H. Kirby, secretary; Thos. H. Kirby, treasurer.

Directors: Joe Kirby, Joe H. Kirby, John A. Bowler, Thos. H. Kirby, P. F. Kirby, D. V. Kirby.

Operates in South Dakota and Iowa.

WEST JERSEY TITLE AND GUARANTY COMPANY, Camden and Atlantic City, N. J. Officers: Wm. S. Casselman, president; C. L. Cole, Ephraim Tomlinson, vice-presidents; W. E. Barto, secretary; John H. Tunstall, treasurer; F. C. Robbins, assistant treasurer; C. R. Lippincott, assistant secretary.

Directors: Carleton E. Adams, Clement J. Adams, William S. Casselman, Howard M. Coo.er, Walter E. Edge, William A. Faunce, Frederick C. Robbins, Hubert Somers, Hon. Lewis Starr, John H. Tunstall, Harry W. Leeds, Clarence L. Cole, Ephraim Tomlinson, William S. Emley, Daniel S. White, John B. Slack, F. F. Patterson, Jr., Charles H. Laird, Jr., Ernest L. Bartelt, Walter J. Staats, Wm. T. Read.

Operates locally.

WISCONSIN ACCIDENT AND HEALTH INSURANCE COMPANY, Milwaukee, Wis. Officers: Geo. E. Tyrrell, president; M. S. Tyrell, vice-president; R. W. Campbell, secretary; Conrad Engsberg, treasurer.

Directors: Geo. E. Tyrre'l, R. W. Campbe ll Conrad Engsberg, M. S. Tyrrell, L. T. Campbell.

Operates in Wisconsin only.

WISCONSIN NATIONAL LIFE INSURANCE COMPANY (accident department), Oshkosh, Wis. Officers: C. R. Boardman, president; E. A. Hanks, secretary; Arthur James, manager.

See directory of life companies for full list of officers, directors and territory covered.

ZURICH GENERAL ACCIDENT AND LIABILITY INSURANCE CORPORATION, Zurich, Switzerland. Officers: Arthur W. Collins, United States manager and attorney; John A. Diemand, assistant manager.

United States Trustee: Equitable Trust Co., of N. Y., New York City.

Operates in California, Connecticut, District of Columbia, Illinois, Indiana, Iowa, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, Pennsylvania, Rhode Island and Wisconsin.

GENERAL AND SPECIAL AGENTS OF CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES

ÆTNA LIFE INSURANCE COMPANY (Accident and Liability Department), THE ÆTNA CASUALTY AND SURETY COMPANY and THE AUTOMOBILE INSURANCE COMPANY. Hartford, Conn, General agencies and branch offices: Birmingham, Ala., John G. Smith & Co., general agents, 212 North 21st street; Montgomery, Ala., Porter-Jennings Co., Inc., general agents; Little Rock, Ark., G. H. Campbell & Co., general agents, Bankers Trust Building; Los Angeles, Cal., Los Angeles branch office, W. R. Briggs, manager, I. N. Van Nuys Building, I. J. Muma, manager, Merchants National Bank Building; San Francisco, Cal., Western branch office, J. R. Molony, manager, 333 Pine street; Denver, Col., John R. Gemmill & Co., general agents, Equitable Building, The Stovall Agency Co., general agents, McPhee Building; Hartford, Conn., A. G. Hinkley, manager, R. C. Knox, general agent, 647 Main street, New Haven, Conn., C. Gilbert Shepard & Co., general agents, Second National Bank Building, Paul H. Taylor, district agent, 185 Church street; Wilmington, Del., Gilpin, Van Trump & Montgomery, Inc., general agents, DuPont Building; Washington, D. C., Washington branch office, H. C. Meyer, manager, Woodward Building, Government Service Bureau, J. T. Jones, manager, Woodward Building, Chesley & Chesley, general agents, 1317-19 New York avenue, N. W., Frank M. Parker, general agent, 703 Second street, N. W.; Jacksonville, Fla., W. M. McCrory Co., general agents, 56 W. Bay street; Atlanta, Ga., A. L. Potter, general agent, Trust Co. of Georgia Building, Rhett, O'Beirne & Lochridge, general agents, 35 Poplar street; Savannah, Ga., M. Dryfus, district manager, Liberty Bank & Trust Building; Boise, Idaho, Perrault Insurance Agency, general agents, Idaho Building; Wallace, Idaho, Rossi Insurance & Investment Co., general agents; Chicago, Ill.; Chicago branch office, George Tramel, manager, 175 W. Jackson boulevard, Geo. T. French & Son, general agents, Insurance Exchange, Fred B. Mason, general agent, Tribune Building, Percy D. Smith, general agent, 11 S. LaSalle street; Peoria, Ill., Keene & Hoagland, general agents, 401-409 Liberty street; Indianapolis, Ind., Indianapolis branch office, H. N. Throckmorton, manager, Traction Terminal Building; Des Moines, Ia., Des Moines branch office, J. G. Little, manager, Hubbell Building; Sioux City, Ia., A. A. Ellerd & Co., general agents, Frances Building; Waterloo, Iowa, C. F. Green, general agent; Louisville, Ky., Williams & Dick, general agents, United States Trust Building; New Orleans, La., New Orleans branch office, R. B. Reese, manager; Whitney Central Bank Building; Bangor, Me., Leslie W. Somers, district agent, 12 Hammond street; Portland, Me., Harry L. Smith, general agent, Casco National Bank Building; Waterville, Me., Boothby & Bartlett, general agents, 176 Maine street; Baltimore, Md., Edward E. Steiner & Co., Inc., general agents, U. S. Fidelity & Guaranty Building, W. T. Shackelford & Co., general agents, 15-17 Commerce street; Boston, Mass., Fall River, Jas. N. Buffinton & Co., 18 Purchase street. Heber Bishop, manager, 50 Congress street, Arthur W. Burke, general agent, 45 Kilby street; Springfield, Mass., Springfield branch office, Harry A. Sawyer, manager, Worthington Building; Worcester, Mass., Herbert R. Cummings, district manager, 390 Main street. John T. Russell, district manager, Slater Building; Detroit, Mich., T. J. Bosquett, district manager, Congress and Griswold streets; Grand Rapids, Mich., Grinnell-Row Co., general agents, Michigan Trust Co. Building, Alfred E. Driscoll, general agent, Murray Building; Lansing, Mich., Lansing branch office, John F. Horton, manager, Bauch Building: Duluth, Minn., Dunning & Dunning, Inc., general agents, Alworth Building: Minneapolis, Minn., Lewis Insurance Agency, general agents, McKnight Building, Minneapolis branch office, K. H. Goth, resident manager, Metropolitan Building; St. Paul, Minn., St. Paul branch office, Theo. A. Engstrom, manager, Pioneer Building; Joplin, Mo., Gray-Eberlein Agency Co., general agents, 112-114 E. Fourth street; Kansas City, Mo., Kansas City branch office, C. A. Bissett, manager, Gates Building; St. Louis, Mo., St. Louis branch office, Frank Mead, manager, Pierce Building; Butte, Mont., Lauzier-Wolcott Co., general agents, 49 E. Broadway, L. A. King, general agent, First National Bank Building; Great Falls, Mont., Huntsberger-Givens Company, general agents; Omaha, Neb., John Dale & Son, general agents, Karbach block, De France & Downs, general agents, Omaha National Bank Building, H. E. Sorenson, general agent, First National Bank Building; Concord, N. H., C. S. Parker, general agent, 27 N. Main street; Newark, N. J., Newark branch office, W. N. Heard, manager, Essex Building; Albany, N. Y., Albany branch office, George A. Mills, manager, Arkay Building, Albany branch office (Fidelity and Surety), W. G. Curtis, manager, Arkay Building; Batavia, N. Y., N. L. Hawks, general agent, Main and Jackson streets; Brooklyn, N. Y., Brooklyn branch office, J. J. Phelan, manager, 176 Montague street, W. A. Nicolay, general agent, 32 Court street; Buffalo, N. Y., A. H. Knoll, general agent, White Building; Hornell, N. Y., R. E. Page, general agent; Jamestown, N. Y., E. J. Ashwell & Co., Inc., general agents, Allen Square Building; New York, N. Y., New York, branch office, John S. Turn, secretary, 100 William street, Fifth Avenue branch office, W. M. Mulheron, manager, Fifth Avenue Building, Madison Square, Frank E. Eagles, manager, 277 Broadway, George G. Ball, general agent, 1170 Broadway, The Armitage Co., general agents, 100 William street; Automobile Insurance Co. (marine dept.), C. R. Ebert, secretary, 82 Beaver street; Niagara Falls, N. Y., Niagara Falls Fire Office, general agents, Gluck Building; Olean, N. Y., Raymond T. Mallery, general agent, First National Bank Buildipg, Rochester, N. Y., Lucas & Dake Co., Inc., general agents, Dake Building; Syracuse, N. Y., Central & Eastern New York Agency, Inc., Wadsworth and Olmstead, managers, Union Building; Greensboro, N. C., Merrimon, Insurance Agency, General agents, Dixie Building; Fargo, N. D., W. A. Burns, general agent, Huntingdon Block, Morton Page & Son, Inc., general agents, 13 Broadway: Cincinnati, O., Perkins & Geoghegan, district managers, First National Bank Building, John P. Ryan, manager, First National Bank Building; Cleveland, O., W. G. Wilson, manager, Leader-News Building; Oklahoma City, Okla., General Insurance Agency, general agents, Colcord Building; Tulsa, Okla., Pearce, Porter & Martin, general agents, Palace Building; Portland, Ore., McCarger, Bates & Lively, general agents, Yeon Building; Harrisburg, Pa., William S. Essick, general agent, Union Trust Co. Building; Philadelphia, Pa., Philadelphia branch office, H. K. Remington, manager, 407-409 Walnut street, Hoskins & Howell Co., general agents, southeast corner Walnut and Fifth streets; Pittsburgh, Pa., Eyler & Henry, managers, Chamber of Commerce Building; Reading, Pa., Essick & Barr, general agents, 539 Court street; Scranton, Pa., Roscoe H. Keffer, general agent, H. M. Edwards, Jr., general agent, Ætna Floor, Union National Bank Building; Wilkes-Barre, Pa., William B. Robinson, general agent, Coal Exchange Building; Providence, R. I., Providence branch office, E. L. Coman, manager, Turks Head Building; Chester, S. C., C. C. Edwards, general agent; Aberdeen, S. D., George A. Mabbott, general agent; Bristol, Va.-Tenn., J. B. Lyon, district agent; Chattanooga, Tenn., Spencer-Dowler Co., Inc., general agents, James Building; Knoxville, Tenn., M. F. Flenniken, general agent, Burwell Building; Memphis, Tenn., Morrison, Wallace & Co., Inc., general agents, Goodwyn Institute Building; Nashville, Tenn., Hall & Benedict, general agents, Nashville Trust Building; Dallas, Tex., Dallas branch office, R. R. Clark, manager, Great Southern Life Building; El Paso, Tex., McKnight & Carroll, general agents, Mills Building; Houston, Tex., Langham & Maillot, general agents, Gulf Building; San Antonio, Tex., Johnston & Burnett, general agents,

Chandler Building; Salt Lake City, Utah, Ed. D. Smith & Sons, general agents, 38 West Second South street; Burlington, Vt., F. L. North, general agent, 168 College street; Bristol, Va.-Tenn., J. B. Lyon, district agent; Norfolk, Va., Barry, Parks & Roper, Inc., general agents, Bank of Commerce Building; Richmond, Va., Richmond branch office, F. W. Clintsman, manager, American National Bank Building, J. B. Moore, Jr., general agent, Mutual Building; Seattle, Wash., E. E. Pelz, general agent, Central Building, George W. Rourke, general agent, New York Block; Spokane, Wash., Elmendorf & Pope, Inc., general agents, Symons Block, Neil Flenner, agent, Hutton Building; Tacoma, Wash., R. E. Anderson & Co., Inc., general agents, Equitable Building; Milwaukee, Wis., Milwaukee branch office, W. T. Gouert, manager, Trust Company Building, Albert E. Mielenz, general agent, First National Bank Building.

AMERICAN AUTOMOBILE INSURANCE COMPANY, St. Louis, Mo. Field men and territory covered: Branch offices, Chicago, Milwaukee, San Francisco; general agents, J. Ramsay, Berry Co., Baltimore, Md.; Walter J. Kroder & Co., Portland, Ore.; E. R. Hunt & Co., Philadelphia, Pa.; G. L. Meyers & Co., Tennessee and Arkansas; Davis Securities Ins. Agency Co., Youngstown, O.; Talkes & Mayer Agency, Cleveland, O.; Stephenson & Webb, Topeka, Kan.; N. O. Und. Agency, New Orleans, La.; Le Roy Mark, Washington, D. C.; Aronson Gale Co., Los Angeles, Cal.; F. M. Guion & Co., Seattle, Wash.; I. Reinhardt & Co., Dallas, Tex. The company operates in Arizona, Arkansas, California, Delaware, District of Columbia, Illinois, Indiana, Kansas, Louisiana, Maryland, Michigan, Minnesota, Missouri, Nebraska, New Jersey, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Utah, Wsconsin, Washington, Kentucky, Nebraska, Pennsylvania and Mississippi.

AMERICAN CASUALTY COMPANY, Reading, Pa. No general or special agents outside of Reading. Branch office, Chicago Insurance Exchange, Frank W. Green, manager.

AMERICAN GUARANTY COMPANY, Columbus, O. Local agents report direct to home office.

AMERICAN INDEMNITY COMPANY, Galveston, Tex. General agents: Chas. C. Terry & Co., Birmingham, Ala.; Wm. J. Little & Co., Hot Springs, Ark.; Rossner & Walther, Little Rock, Ark.; Theo. P. Strong, San Francisco, Cal.; Richard F. Spencer, Columbus, Ga.; Arthur S. Nathan & Co., Chicago, Ill.; James A. Otto, Independence, Kan.; Jefferson, Noyes & Embry, Louisville, Ky.; Michel Bros., New Orleans, La.; Samuel Levy, Lake Charles, La.; J. Lindsay Clark & Co., Baltimore, Md.; H. W. White Ins. Co., Minneapolis, Minn; D. H. Evans, Minneapolis, Minn.; The Matteson Co., St. Paul, Minn.; J. C. Hood & Co., Jackson, Miss.; Jennings S. Cushman, St. Louis, Mo.; George A. DeVoe, manager, F. and S. department, N. Y. Branch office; Ed. R. Randall, manager casualty department, branch office, Newark, N. J.; Meserole S. Bowden, Syracuse, N. Y.; W. A. Earls, Cincinnati, Ohio; H. S Shelor, Muskogee, Okla.; Upsher & Upsher, Oklahoma City, Okla.; Logue Bros. & Co., Pittsburgh, Pa.; Henry Shook & Sons, Pittsburgh, Pa.; Harris J. Latta, Philadelphia, Pa.; Burling D. Prince, Philadelphia, Pa.; John D. Kelly, Memphis, Tenn.; The Robbins Co., Austin, Tex.; Miller-Stemmons Co., Dallas, Tex.; Guy Hirsch Ins. Agency, Dallas, Tex.; Geo. C. Eichlitz & Co., San Antonio, Tex.; Copley & Mills, Sherman, Tex.; P. W. Carroll & Co., Temple, Tex.; The Morrison Co., Seattle, Wash.; Hilbert & Berwald, Milwaukee, Wis.

AMERICAN MUTUAL LIABILITY COMPANY, Boston, Mass. District offices: Charles E. Hodges, 245 State street, Boston, Mass.; Victor A. Trundy, 18 East 41st street, New York, N. Y.; James F. Kane, Morris Building, Philadelphia, Pa.; Chester M. Hartwell, 216 North Michigan Boulevard, Chicago, Ill.; George W. Powell, Atlanta National Bank Building, Atlanta, Ga.; George W. Linch, Balboa Building, San Francisco, Calif.. Branch offices: J. A. Corey, Continental Building, Baltimore, Mr.; J. A. Splaine, Empire Building, Birmingham, Ala.; H. B. Cleaveland, Fidelity Trust Building, Buffalo, N. Y.; Jos. W. Bolton, Jr., South Tryon street, Charlotte, N. C.; J. D. Smith, Valley National Bank Building, Des Moines, Iowa; C. G. Axtmann, Dime Savings Bank Building, Detroit, Mich.; J. C. Cary, 209 Pearl street, Hartford, Conn.; E. A. Burtzloff, Merchants National Bank Building, Indianapolis, Ind.; J. A. Sturtevant, Los Angeles Stock Exchange Building, Los Angeles, Calif.; L. L. Hoffman, Inter-Southern Building, Louisville, Ky.; F. D. West, Merchants National Bank Building, Manchester, N. H.; B. F. Cornelius, Jr., 149 Madison avenue, Memphis, Tenn., T. L. Blyth, First Wisconsin National Bank Building, Milwaukee, Wis.; D. B. Ward, Andrus Building, Minneapolis, Minn.; R. D. Gleaves, Stahlman Building, Nashville, Tenn.; Jos. M. Crippen, 582 Broad street, Newark, N. J.; H. W. Wishman, Merchants National Bank Building, New Bedford, Mass.; L. H. McBurney, Park Building, Pittsburgh, Pa.; G. DeW. Clark, Masonic Temple, Portland, Me.; E. L. Burnham, Hospital Trust Building, Providence, R. I.; W. I. Cassidy, Berks County Trust Building, Reading, Pa.; D. N. Frazier, Mutual Building, Richmond, Va.; W. D. Clapp, Mercantile Building, Rochester, N. Y.; G. H. Thalin, Stearns Building, Springfield, Mass.; H. F. Brigham, 618 University Block, Syracuse, N. Y.; E. H. Patterson, Jr., Boardman Building, Troy, N. Y.; H. J. Joslyn, Ford Building, Wilmington, Del.; J. H. Ordway, The Park Building, Worcester, Mass.

AMERICAN NATIONAL INSURANCE COMPANY, Galveston, Texas. C. S. Bailey, general agent, Dallas, Texas; J. W. Bailey, general agent, Sherman, Texas; J. G. Borden, general agent, Temple, Texas; J. C. Brannen, general agent, Brantley, Ala.; J. C. Brown, general agent, Clanton, Ala.; Sam T. Clemmons, district agent, Spur, Texas; J. B. Daniell, general agent, Dublin, Ga.; Giles & Boyd, managers Tennessee department, Nashville, Tenn.; R. L. Frazer, general agent, Corsicana, Texas; Guy Hall, district agent, Tulsa, Okla.; P. J. Harvey, general agent, Bay City, Texas; Ted H. Haynes, district agent, Okolona, Ark.; C. E. Helm, general agent, Tyler, Texas; J. N. Hughes, general agent, Athens, Ala.; J. W. Webb, general agent, Kerrville, Texas; S. S. Lane, general agent, Perry, Ark.; F. K. Lathrop, district agent, Longview, Texas; J. B. McConnico, general agent, Lufkin, Texas; W. J. Madden, general agent, Hays City, Kan.; J. W. Mann, general agent, Louisburg, N. C.; W. F. Monning, general agent, Amarillo, Texas; E. T. Poythress, general agent, LaGrange, Ga.; M. E. Rowland, general agent, Houston, Texas; Clint Randall, general agent, Fort Sumner, N. M.; J. N. Sims, general agent, Orange, Texas; J. A. Stubbs, State agent, New Orleans, La.; W. A. Tharp, general agent, Enid, Okla.; A. C. Thompson, special agent, Dallas, Texas; J. G. Threadgill, general agent, Granger, Texas; R. L. Treadway, general agent, Jacksonville, Ala.; W. O. Weathersby, general agent, Greenwood, Miss.

AMERICAN SURETY COMPANY, New York. A. E. Adams, Minneapolis, Minn., manager for Minnesota, North Dakota and South Dakota; Lewis Y. Johnson, Louisville, Ky., manager for Kentucky (except ten counties); and Eastern and Middle Tennessee; Robert R. Benedict, Philadelphia, Pa., manager for Eastern Pennsylvania, Southern New Jersey and Delaware; Albert H. Collins, Hartford, Conn.; manager for Connecticut; Fred J. Kinsey, Toledo, O., manager for Northwestern Ohio; M. Stanley-Brown, Cleveland, O., manager for Northeastern Ohio; E. V. Clark, Indianapolis, Ind., manager for Indiana; John F. Clark, Newark, N. J., manager for Northern New Jersey; F. E. Brisbine, Denver, Colo., manager for Colorado, New Mexico and Wyoming; Milton L. Perry, Albany, N. Y., manager for Eastern New York; R. D. Weldon, San Francisco, manager for Northern California and Nevada (except White Pine and Eureka counties); Howard Ecker, Cincinnati, Ohio, manager for Southern Ohio, West Virginia and ten counties in Kentucky; Fred L. Fraser, Detroit,

Mich., manager for Michigan (except twelve counties in Northern Peninsula); Herbert L. Hart, Buffalo, N. Y., manager for Western New York; F. L. Hemming, Los Angeles, Cal., manager for Arizona and Southern California; Raymond Buss, Providence, R. I., manager for Rhode Island; H. N. Hutchinson, Atlanta, Ga., manager for South Carolina, Florida, Georgia and Alabama; J. L. Maehle, Chicago, Ill., manager for Northern Illinois; Caesar D. Marks, Milwaukee, Wis., manager for Wisconsin and twelve counties in Northern Peninsula, Mich.; James E. Lucy, Austin, Tex., manager for Texas and Texarkana, Ark.; S. H. Melrose, Seattle, Wash., manager for Washington and Alaska; William J. Lyons, Portland, Ore., manager for Oregon; John McIntyre, Rochester, N. Y., manager for Monroe county; William E. McKell, Salt Lake City, Utah, manager for Utah, Idaho, Montana and two counties in Nevada; J. S. Mossgrove, Columbus, Ohio, manager for middle Ohio; O. H. Kincheloe, St. Louis, Mo., manager for Eastern Missouri and Southern Illinois; F. H. Noble, Des Moines, Iowa, manager for Iowa; L. Bert Nye, Washington, D. C., manager for District of Columbia, Virginia, North Carolina and Maryland; Peter F. Pescud, New Orleans, La.; manager for Louisiana and Southern Mississippi; E. F. Philbrick, Boston, Mass., manager for Massachusetts, Maine, New Hampshire and Vermont; Edward Sadler, Brooklyn, N. Y., manager for Kings, Queens, Nassau and Suffolk Counties; S. H. Griffin, Omaha, Neb., manager for Nebraska; H. J. Roleke, Oklahoma City, Okla., manager for Oklahoma; Herbert F. Sharman, Memphis, Tenn., manager for Arkansas (except Texarkana), Northern Mississippi and Western Tennessee; Arthur Schneider, Jersey City, N. J., manager for Hudson County (except East Newark, Harrison, Kearney and Arlington); D. R. Thomas, Scranton, Pa., manager for Northeastern Pennsylvania; L. S. Moore, New York, manager for metropolitan branch; R. E. Benham, Pittsburgh, Pa., manager for Western Pennsylvania; Lieber E. Whittic, Syracuse, N. Y., manager for Central New York; A. I. Zimmerman, Kansas City, Mo., manager for Western Missouri and Kansas; Jacob Pfeiffer, Chicago, Ill., middle district special agent for Detroit, Indianapolis, Chicago, Milwaukee, St. Louis, Kansas City, Des Moines, Minneapolis, Omaha, Oklahoma City, Austin, New Orleans, Memphis and Louisville branch offices; W. H. Riley, New York, N. Y., Eastern district special agent for the following branch offices; Brooklyn, Jersey City, Metropolitan, Newark, Albany, Buffalo, Rochester, Syracuse, Hartford, Providence, Boston, Pittsburgh, Philadelphia, Scranton, Toledo, Cleveland, Columbus, Cincinnati, Atlanta and Washington; H. J. Finley, Washington, D. C., attorney in charge mail route department; S. Hazen Bond, Washington, D. C., attorney in charge federal bond bureau.

BANKERS DEPOSIT GUARANTY AND SURETY COMPANY, Topeka, Kan. State agents: The Kansas Bankers Association, W. W. Bowman, secretary, Topeka, Kan., State agent for Kansas.

BANKERS INSURANCE COMPANY, Helena, Mont. Montana, state agent, John Peterson; special agent, N. C. Peterson; North Dakota, state agent, J. C. Turner, Fargo; special agents, R. Turner, C. McCoullock; South Dakota, State agent, W. D. Cook, Aberdeen; special agents, J. H. Wooley, L. S. Wiley.

CENTRAL LIVE STOCK INSURANCE COMPANY, Kankakee, Ill. Frank Ader, Chebanse, Ill.

CHICAGO BONDING AND INSURANCE COMPANY, Chicago, Ill. General, State and special agents. General agents: E. J. Scoonover, Indianapolis, Ind., for Indiana; H. F. Evans, Detroit, for Michigan; Vetter & Smith, Louisville, Ky., for Kentucky; The Neale-Phypers Co., Cleveland, Ohio, for Northern Ohio; Chas. P. Whitbread & Co., St. Louis, Mo., for Eastern Missouri; W. Charles Sunblad, Omaha, Neb., for Nebraska; Upham Bros. Co., Des Moines, Ia., Barret, Robinson & Dickey, Louisville, Ky.; The General Insurance Agency, Cincinnati, Oho, for Southern Ohio; American Insurance Agency Co., Columbus, Ohio, for Central Ohio; Western Ohio Underwriting Co., Dayton, Ohio; J. Ramsay Barray & Co., Baltimore, Md., for Maryland; Hilbert & Baerwald, Milwaukee, Wis., for Wisconsin; The Neckerman Agency, Madison, Wis.; George S. Dippold, Pittsburgh, Pa., for Pittsburgh and Western Pennsylvania; General Insurance Agency Co., Washington, D. C.; Merchants and Manufacturers State Bank, Minneapolis Minn.; C. B. Knox, Kansas City, Mo.; Chas. W. Edwards Co., Joplin, Mo.; Archer-Hardesty Co., Cleveland, Ohio, for Northern Ohio; H. C. Gordon, Huntington, W. Va., for West Virginia; Weir & Meier, Davenport, Ia.; Foreman & Lackey, Paducah, Ky.; Long & Stowell, Kansas City, Mo.; Goldberg-O'Dwyer Co., Toledo, Ohio. Special agent: A. L. Gutheil, Shelbyville, Ind., for Indiana. Resident managers: Dale J. Crittendenberger, Indianapolis, Ind., district manager for Indiana; Wesley H. Becker, St. Louis, resident manager for Missouri; Elmer, Willis & Grant, resident managers, St. Paul, Minn., for Minnesota; Charles R. Cuyler & Co., Philadelphia, Pa., for Eastern Pennsylvania and Southern New Jersey; W. F. Murphy & Co., Newark, N. J., for Northern New Jersey.

District managers: H. F. Evans, Detroit, Mich., Eastern department manager; Wm. R. Martin, Kansas City, Mo., Western department manager.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LTD., of London, Eng. General and district agents: Dwight & Hilles, resident managers for New York State, 120 William street, New York, N. Y.; Campbell, Payson & Noyes, State agents, Portland, Me.; G. R. Burton & Sons, State agents, 87 Church street, New Haven, Conn.; Loyal Dorand, general agent, Wells Building; Milwaukee, Wis.; The James & Manchester Co., general agents, Leader-News Building, Cleveland, O.; Groves Bros. Insurance Agency Co., general agents, Kansas and Missouri, Commerce Building, Kansas City, Mo.; C. H. Garrison, State agent, Majestic Building, Detroit, Mich.; McMullan and Douaire, agents for Illinois, Indiana and Iowa, 175 West Jackson Boulevard, Chicago, Ill.; Love-Haskell Co., general agents for Nebraska and Iowa, Woodmen of the World Building, Omaha, Neb.; R. M. Neely Co., general agents for Minneapolis and Wisconsin; G. M. Easley Co., general agents for Texas, Insurance Building, Dallas, Tex.; J. L. Wortham and Son, general agents for Texas, Gulf Building, Houston, Tex.; T. E. Hanlon, general agent. Ohio, Eastern Kentucky, Tennessee and West Virginia, First National Bank Building, Cincinnati, Ohio; F. D. Hirshberg & Co., St. Louis Underwriters Agency, general agents, Missouri and Illinois, Merchants Exchange, St. Louis, Mo.; W. A. L. Laughton & Co., managers, Pennsylvania, New Jersey and Delaware, 416-420 Walnut street, Philadelphia, Pa.; Lawford & McKim, general agents, Maryland, District of Columbia, North Carolina, Virginia and West Virginia, Abell Building, Baltimore, Md.; R. M. Neeley Co., general agents, Minnesota and Wisconsin, Capital Bank Building, St. Paul, Minn.; C. J. Okell & Co., general agents for Pacific Coast States and Hawaii, Royal Insurance Building, San Francisco, Cal.; P. F. Pescud, general agent, Louisiana and Mississippi, 629-631 Common street, New Orleans, La.; Stone, Stafford & Stone, general agents, Indiana and Kentucky, Lemcke Annex, Indianapolis, Ind.; Cashman & Evans, general agents for Colorado, 1717 California street, Denver, Colo.; C. F. How & Company, general agents for Minnesota and Wisconsin, 609 Alworth Building, Duluth, Minn.; Arrant Insurance Agency, general agents for Alabama, Birmingham, Ala.; Reed and Martin, general agents for Florida, Georgia and South Carolina, Grant Building, Atlanta, Ga.; Samuel Appleton, U. S. manager, agent for Massachusetts, New Hampshire, Rhode Island and Vermont, 33 Broad street, Boston, Mass.

FIDELITY AND CASUALTY CO., New York. Branch offices and general agencies: Arkansas, England Loan and Trust Co., Little Rock; California, Chas. J. Bosworth, C. B. Cornell, San Francisco; Canada, Reed, Shaw & McNaught, Toron-

to; Geo. A. De Clercq, Montreal; Seeley & Co., Inc., Vancouver; Colorado, George W. Beck, Denver; Connecticut, A. S. Hopkins, Hartford; District of Columbia, Edgar K. Legg, Jr., Washington; Georgia, Eugene Oberdorfer, Atlanta; Illinois, W. A. Alexander & Co., Chicago; Indiana, Edgar M. Heaton, Indianapolis; Kentucky, C. L. Nelson, Louisville; Louisiana, Wamsley & Co., Inc., New Orleans; Maryland, Walter Duvall, Baltimore; Maine, J. B. Friel Co., Waterville; Massachusetts, Gilmour, Rothery & Co., Boston; Gale and Bardwell, Inc., Pittsfield, Mass.; J. S. Woodall & Co., Springfield; Michigan, H. V. Upington, Detroit; Minnesota, M. T. Valentine, district agent, Minneapolis; Mississippi, J. H. Johnson & Co., Clarksdale; Missouri, Samuel E. Busler, Kansas City; McMurtrie Powell Agency Co., St. Joseph; R. A. Hoffman, J. H. Belden, St. Louis; Nebraska, Foster-Barker Company, Omaha; New Hampshire, Chas. S. Clarke, district agent; New Jersey, Harry A. Smith, Hoboken, J. A. Berry, Newark; New York, Edgar E. Mueller, Buffalo; Benjamin Sturges, C. V. Everitt, vice-president, New York; M. E. Wollf Co., Rochester; W. E. Day Co., Inc., Syracuse; Chas. S. Hammer, resident manager, Albany; North Dakota Rupert Warner Agency, Fargo; Ohio, Chas. H. King, Cleveland, Jas. R. Milikan, Cincinnati; Oklahoma, Upsher and Upsher, Oklahoma City; Oregon, Seeley & Co., Inc., Portland; Pennsylvania, J. Dallas Smith, district agent, Harrisburg; F. F. Jackson, district agent, Erie; C. W. Smith, Jr., district agent, Altoona; S. H. Pool, Philadelphia; John L. Rivolta and Paul H. Boring, Pittsburgh; Rhode Island, G. L. & H. J. Gross, Providence; Texas, I. Reinhardt & Son, Dallas; Utah, Geo. W. Peck Co., Salt Lake City; Virginia, Robert Schaefer, Richmond; Vermont, Jake Heyman, Rutland; Washington, Seeley & Co., Inc., Seattle; Wisconsin, F. E. Delaney, Milwaukee.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND, Baltimore, Md. General agents: Alabama: Birmingham, Meyer & Goldman, General Agents, Morris Hotel building; Birmingham, R. F. Manly & Co., General Agents, Commerce building; Mobile, W. K. P. Wilson & Son, general agents, Title Insurance building: Arkansas: Little Rock, R. Hill Carruth, manager, 504-6 Exchange National Bank building. California: San Francisco, G. LeR. Stevick, vice-president, Insurance Exchange building; Los Angeles, Harry D. Vandeveer, resident vice-president, 432-4 H. W. Hellman building. Colorado: Denver, Maitland & Moritz, managers, 301-302 Colorado building. Connecticut: Bridgeport, Philip L. Holzer, agent; Hartford, E. S. Cowles & Son, general agents, 5 Haynes street. Delaware: Wilmington, Bird, Ford & Co., Inc., general agents, Ford building. Washington, Thos. G. Albee, manager, 209 Albee building. Florida: Tampa, E. W. Monrose, general agent, First National Bank building; Jacksonville, James & Paxon, general agents, Mutual Life building. Georgia: Atlanta, Hass & Howell, general agents, 731-4 Candler building; Augusta, F. Phinizy & Co., agents, 124 8th street. Idaho: Boise, Bruce & Fuld, Inc., general agents, 209 N. 8th street. Illinois: Chicago, Conkling, Price & Webb, general agents, 1423 Insurance Exchange, W. H. Harcomaun, manager, 1416 Insurance Exchange; Indiana: Indianapolis, W. E. Barton, general agent, 502 Indiana Trust building; John S. Hunt, manager, 1351 Lenicke Annex. Iowa: Cedar Rapids, Stubbs-Anderson, Inc., gen'l agents, 301-5 Masonic Temple. Kentucky: Louisville, J. Morton Morris, manager, 1102 Intersouthern building, Louisiana: New Orleans, Black, Rogers & Co., Ltd., general agents, 341 Carondiest street, New Orleans, Chas. H. Culbertson, manager, 601 Whitney-Central building; Shreveport, Dreyfuss & Blumberg, general agents, 525 Spring street. Massachusetts: Boston, Arthur L Tash, manager, 23-26 Farlow building, 92 State street. Michigan: Detroit, McNaughton & Livingston, general agents, 810 Dime Bank bdg., Chas. A. Fagg, mgr., 1320 Dime Bank building. Minnesota; Minneapolis, Ridgeway, Wood & Co., gen. agts., 1010 McKnight bldg.; St. Paul, Fitzhugh & R. A. Burns, gen. agts., Merchants Bank building. Mississippi, Jackson, J. C. Hood & Co., gen. agents, Century building. Missouri: Kansas City, James Van Buren, resident vice-president, 310 Commerce building; St. Louis, Myers & Wendling, managers, Pierce building. Nebraska: Omaha, Harry S. Byrne, resident vice-president, 326-7 City National Bank building. New Hampshire: Keene, Calvin B. Perry & Sons, agents. New Jersey: Newark, H. B. Hodge, manager, 773 Broad street: New York, Buffalo, Charles A. White, general agent, 1200 D. S. Morgan building; New York, Franklin D. Roosevelt, vice-president, Joseph A. Flynn, vice-president, Equitable building, 120 Broadway; New York, A. L. Dietrick, manager (burglary), 1 Liberty street; Rochester, F. X. McGrath, manager, 502-3 Wilder building, Syracuse; Vernon D. Pierson, manager, 302 Gurney building, North Carolina; Greensboro, Phil R. Carlton, Inc., general agents; Raleigh, McPherson & Barnes, general agents, Commercial Bank building. Ohio: Cincinnati, John Doyle & Son, general agents, Pickering building; Cincinnati, Neare, Gibbs & Lent, general agents, Paul M. Millikin, manager, 211 E Fourth street: Cleveland, Owen, Crowell, Laurenson & Co., general agents, 804 Guardian building; Columbus, John M. Thomas, general agent, 607 Outlook building: Dayton, John W. Kalbfus, gen. agt., 56 Callahon Bank bldg., Oswald Cammann, Commercial bldg., Toledo, Welles-Bowen Co., gen. agts., 329-31 Ohio bldg.; Toledo, Fred C. Strutz, district agent, 216 Nasby building. Oklahoma: Oklahoma City, T. E. Braniff Co., general agents, Terminal building. Oregon: Portland, R. E. Pinney, manager, 806 Gasco building. Pennsylvania: Erie, Leo Schlaudecker, general agent, 14 East 8th street. Harrisburg, G. L. Gullmerry, general agent, Commonwealth Trust building; Philadelphia, Herman Hoopes, Inc., general agent, 505-7 Trust building: Philadelphia, Connolly, Schwefler & Bryan managers, 1038 Widener building; Philadelphia (burglary), Platt, Yungman & Co., general agents (burglary), 400 Walnut street; Pittsburgh, V. L. P. Shriver, resident vice-president, 544 Henry W. Oliver building; Reading, H. Franklin Brossman, manager, 520 Washington street; Scranton, Bushnell and Clark, 713 Connell building; Wilkes-Barre, Lawrence B. Jones, general agent, Miners Bank building. Rhode Island: Providence, G. L. & H. J. Gross, resident managers, Union Trust building. South Carolina: Charleston, Lawrence M. Pinckney, general agent, 56 Broad street; Columbia, Jas. A. Cathcart, general agent, Arcade building; Spartanburg, A. M. Law & Co., general agents. Tennessee: Chattanooga, A. N. Sloan & Son, general agents, Masonic Temple; Knoxville, W. W. Lee, general agent, 603 Burwell building; Memphis, Dobbins, Jones & Co., general agents, 2090 Central Bank building; Nashville, John A. Baxter & Co., Stahlmann building; Nashville, H. Hicks, Inc., general agent, Stahlman building. Texas: Dallas, George M. Easley & Co., general agents, Insurance building; Dallas: Clarence Parker, manager, 814 Western Indemnity building; El Paso, James L. Marr & Co., general agents, 304 E. San Antonio street; Houston, Shelton & Ames, general agents, 210 Union National Bank building. Utah: Salt Lake City, Selbach Insurance Agency, general agents, 16 Exchange Place. Virginia: Newport News, Chapin & Bowen, Inc., general agents, 137 29th street; Norfolk, Burroughs & Jeffries, 1108 National Bank of Commerce building; Richmond, Cannon & Guy, managers, 520 Mutual building; Roanoke, Chas. Lunsford & Sons, general agents; Suffolk, West & Withers, general agents. Washinton: Seattle, John A. Whalley & Co., general agents, Colman building; Spokane, McCrea & Merryweather, general agents, Sprague avenue and Howard street; Tacoma, Hansen & Rowland, Inc., general agents, Tacoma building. West Virginia: Clarksburg, Alexander & Alexander, general agents, Empire building. Milwaukee, Wm. M. Wolff, resident manager, Majestic building.

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INTERSTATE LIABILITY INSURANCE COMPANY, Rock Rapids, Ia., Burt & Stebbins, general agents, Texas, Houston, Tex. J. C. Hoyt & Co., general agents, Kansas, Eldorado, Kan.

INTER-STATE SURETY COMPANY, Redfield, S. D. Special agents: J. C. Bryan, Mitchell, S. D. A. Prestwick, Summit, S. D.

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OREGON SURETY AND CASUALTY COMPANY, Portland, Ore. General agents: Dooly & Co., Portland, Ore.

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SOUTHERN CASUALTY COMPANY, Alexandria, La.; Alexander, Bolton and Lewis, Louisiana; Hornberger, Schmidt, San Antonio, Tex.; Mike Murphy, Dallas, Tex.; F. L. Martin, Beaumont, Tex.; Hotchkiss Frost, El Paso, Tex.; Barr Agency, Phoenix, Ariz.; New Orleans Underwriters, Miss.; J. Reinhart, Dallas, Tex.; R. M. Chedress, Chattanooga, Tenn.; Allison McAdory, Birmingham, Ala.; George West, Lake Charles, La.

SOUTHERN SURETY COMPANY, Des Moines, Iowa. W. W. O'Neal, Little Rock; O. W. Huncke & Co., Chicago; M. A. Steele, Terre Haute, Ind.; B. Webster & Son, Marshalltown, Iowa; I. L. Betzer, Topeka, Kans.; Timberlake & Trueheart, Louisville, Ky.; Commercial Insurance Agency, Detroit, Mich.; McCluer-Wilbur Agency, Kansas City, Mo.; Karshner-Krumm Agency, Columbus, O.; Frier & Huggins, Cleveland, O.; J. M. Sprague, Cincinnati, O.; Wachtel & Galster Co., Petoskey, Mich.; Charles Sykes & Son, Nashville, Tenn.; Southern Surety Co., branch office, Denison, Texas; H. M. Hinchmann, San Francisco, Cal.; A. A. Michaud Co., Duluth, Minn.; Konantz Slawson, Inc., St. Paul, Minn.; Jones Davis Agency, Minneapolis, Minn.

SOUTHERN SURETY COMPANY, Little Rock, branch office, Penington-Oliphant Co., Denver, Col.; O. W. Huncke, Chicago, Ill.; Cameron & Mackenzie, Indianapolis, Ind.; H. P. Betzer, Topeko, Kan.; Southern Surety Co., Detroit, Mich. (branch); Timberlake & Trueheart, Louisville, Ky.; Cobb-Strecker Co., Minneapolis, Minn.; Southern Surety Co., Kansas City, Mo. (branch); A. M. Gallagher, Omaha, Neb.; T. F. Huggins, Cleveland, Ohio; Bowerman & Pullin, Columbus, Ohio; J. M. Sprague, Cincinnati, Ohio; Southern Surety Co., Philadelphia, Pa. (branch); Southern Surety Co., Pittsburgh, Pa.; Charles Sykes & Son, Nashville, Tenn.; Southern Surety Co., St. Louis, Mo. (branch); Coleman & Co., San Antonio, Tex.; Paul Kirkpatrick, Dallas, Tex.; S. C. Crowell, El Paso, Tex.; T. C. Brownlee, Seattle, Wash.; H. G. Meigs, Milwaukee, Wis.; S. J. Casey, Providence, R. I.

STANDARD ACCIDENT COMPANY, Detroit, Mich. New York, N. Y., C. A. Timewell, manager Metropolitan department; Detroit, Mich., E. H. Rhines, managing agent for Michigan; Chicago, Ill., Henry B. Bale, resident manager; Baltimore, Md., N. T. Tongue, managing agent for Maryland, Milwaukee, Wis., G. H. Russell Co., managers for Wisconsin; Boston, Mass., Dewick & Flanders, resident managers; Buffalo, N. Y., Armstrong-Roth-Cady Co., managing agents and adjusters; San Francisco, Cal., C. F. Briggs, superintendent Pacific Coast department; Atlanta, Ga., Bickerstaff, Richards & Co.; Philadelphia, Pa., F. R. Metcalf, resident manager; St. Louis, Mo., C. L. Crane Agency Co., managing agents; Omaha, Neb., H. E. Mahaffey, resident manager; Cincinnati, O., G. H. Tow, resident manager; Richmond, Va., B. A. Ruffin & Co., State agents; Pittsburg, Pa., V—L. P. Shriver, general agent; Cleveland, O., Owen-Crowell Laurenson Co., general agents; Oscar A. Ayala & Co., general agents for Florida.

UNION LIFE AND ACCIDENT INSURANCE COMPANY, Lincoln, Neb. T. W. Anthony, superintendent of agents; V. O. Laune, State manager, Colorado; Ray T. Blampied, State manager, Idaho; O. C. Anthony State manager, Kansas; A. H. Luce, State manager, North Dakota (life); R. I. Long, State manager, North Dakota (accident); Anthony & Fastabend, State managers, South Dakota; A. L. Blampied, State manager, Utah; Stone Knittle Co., State manager, Wyoming.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Baltimore, Md. General and special agents: J. V. McHarg, Albany, N. Y.; F. H. Reynolds & Co. and Wm. A. Smith, manager, Atlanta, Ga.; E. S. Moore and Lee McGriffine, Birmingham, Ala.; McReynolds & Whitson, Boise, Idaho; O'Neill & Parker, Boston, Mass.; S. Loewith & Co., Bridgeport, Conn.; E. F. Walsh, Buffalo, N. Y.; F. J. Riling, Burlington, Ia.; W. D. Middleton & Co., Charleston, S. C.; B. Conway Taylor, manager, Charlotte, N. C.; Owen Love & Oliphant, Chattanooga, Tenn.; G. E. Brennan, Chicago, Il.; E. E. Shipley, Cincinnati, O.; Pierce D. Metzger, manager, Cleveland, O.; The Frank Tallmadge Co., Columbus, O.; The McCabe-Ssepherd-Coe Co., Dayton, O.; G. H. Ficke, Davenport, Ia.; A. A. Coburn, Deadwood, S. D.; David Jacobs, manager, Denver, Col.; Witmer & Kauffman, Des Moines, Ia.; W. H. McBryan, Detroit, Mich.; Traub & Felgner, Dubuque, Ia.; Merc. Com. Bank, Evansville, Ind.; C. O. Price, manager, Helena, Mont.; J. F. Scott & Co., Houston, Tex.; Foster & Messick, Indianapolis, Ind.; Van Houten & Sherwood, Jersey City, N. J.; A. Mebus, Kansas City, Kan.; Thos. McGee and Sons, Kansas City, Mo.; J. L. Pettingill, La Crosse, Wis.; Union & Merc. Trust Co., Little Rock, Ark.; T. S. Dugan, Louisville, Ky.; H. F. Harwell, manager, Memphis, Tenn; J. Tracy Hale, Jr., manager; Hackett, Hoff & Thiermann, Inc., Milwaukee, Wis.; Gaylord Warner, manager, Minneapolis, Minn.; W. D. Gale & Co., Nashville, Tenn.; G. R. Burton & Sons, New Haven, Conn.; Emery & Norton and L. L. Bebout, manager, New Orleans, La.; Tukey & Hall, managers, Omaha, Neb.; Zebley & Strouse, managers, Philadelphia, Pa.; Howard Shaw, Pittsburgh, Pa.; J. L. Hartman Co., Portland, Ore.; J. E. Smith, Providence, R. I.; Carpenter & Rowland, Racine, Wis.; A. M. Maupin & Co., Raleigh, N. C.; E. L. Spence & Son, Richmond, Va.; Loewenguth, Dineen & Hock, Inc., Stevenson, De Mallie & Case, Inc., Rochester, N. Y.; F. A. Field & Son, Rutland, Vt.; Kemper Insurance Agency, Harry Leonard, manager, H. J. Grant & Co., Salt Lake City, Utah; H. V. D. Johns, managers, San Francisco, Cal.; Haines-Rankin Company, Savannah, Ga.; Cone & Sherwood, Springfield, Mass.; J. A. McGee, St. Joseph, Mo.; McGuire & Co., Inc., Syracuse, N. Y.; Louis Paine, manager, Toledo, Ohio; A. E. Fitzpatrick,

Toronto, Can.; R. C. Wilkerson, Vicksburg, Miss.; Lee B. Mosher, manager, Washington, D. C.; Holton & Lawson, managers, Wilmington, Del.; Tatman & Park, Worcester, Mass.

UNITED STATES GUARANTEE COMPANY, New York. Branches and agencies: Albany, N. Y., H. S. Bull; Boston, Mass., W. A. Hamilton Co.; Buffalo, N. Y., D. Clark Ralph; Binghamton, N. Y., Mangan & Mangan; Bridgeport, Conn., Frank J. Hughes; Chicago, Ill., Convers Goddard, Ithaca, N. Y., Edw. N. Jackson; Jamestown, N. Y., Frank Merz; Louisville, Ky., P. N. Clarke & Co.; Malone, N. Y., O'Neil & Hale; Meriden, Conn., W. H. Squire Co.; New Britain, Conn., Schultz & Costello, Inc.; Newburgh, N. Y., C. D. & F. B. Robinson; Ogdensburg, N. Y., Edw. P. Lynch; Oswego, N. Y., Dowd & Quigley; Philadelphia, Pa., W. H. Jackson; Pittsburg, Pa., E. R. Munro; Rochester, N. Y., E. F. Ashley Co.; Rome, N. Y., F. M. Shelley; Saratoga Springs, N. Y., Ingham White & Co.; Schenectady, N. Y., E. E. Yelverton; Washington, D. C., N. S. Faucett.

WESTERN INDEMNITY, Dallas, Texas. General agents for Texas—Andrew Rose, Bowie County, Texas; Jake Johnson, Fort Worth; Turner, Kemp & Coldwell, 102 N. Stanton St., Stockman, Collie & Armstrong, Marston Bldg., Ranger; Coleman & Co., Brady Building, San Antonio; Crane, Morse & Ferguson, 208 Bob Wagoner Bldg., Wichita Falls; Brymer & Moore, Amarillo; Fred K. Fisher, 7th floor, Scarborough Bldg., Austin; Galbreath & DeWeese, Paris. For other states: R. C. Jopling, 312 S. Cincinnati, Tulsa, Okla.; Oscar R. Witte & Co.: 403-6 Wainwright Bldg., St. Louis, Mo.; Cooling-Grumme Co., 404 American Central Life Bldg., Indianapolis, Ind.; E. J. Miller, Colorado and Utah, 311 Gas & Electric Bldg., Denver, Colorado; Arthur G. Nason Co., 801 Insurance Exchange Bldg., 433 California St., San Francisco, Calif.; Geo. T. Mahana Company, 525 Pacific Finance Bldg., Los Angeles, Calif.; Douglas C. Crowell Agency, for New Mexico, New Trust Bldg., El Paso, Tex.; Jopling & Whiteside, 303 Union National Bank Bldg., Wichita, Kans. For Oklahoma: Ebey, Sugg & Co., Ada; Clement-Tate Ins. Agency, Ardmore; J. T. Owsley, Chickasha, Frensley & Frensley, Duncan; Heckendorn & Matthews, Enid; Olson & Jelsma, Guthrie; Armstrong & Co., Guthrie; J. F. Neely, Lawton, D. A. Stovall, Hugo; Nichols & Baker, Oklahoma City; C. P. Williams, Sulphur; W. A. Bond, Walters; D. P. Sturgeon, Waurika.

WESTERN SURETY COMPANY, Sioux Falls, S. Dak; J. M. Lynch, Sioux City, Ia.; P. F. Clancy, Des Moines, Ia.

RETIRED AMERICAN CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES

1910—Ætna Indemnity Company, New York; failed.
1894—Ætna Live Stock, Cincinnati, O.
1868—Ætna Live Stock, Hartford.
1888—Ætna Mutual Accident, Streator, Ill.
1913—Alabama Fidelity and Casualty Company, Montgomery, Ala.; reinsured in Ætna Life, Hartford, Conn.
1909—Alabama Mutual Live Stock, Montgomery; retired.
1917—Allegheny County Indemnity; dissolved.
1915—American Assurance, Philadelphia.
1908—American Bank Insurance Company, Minneapolis; retired.
1913—American Bankers Casualty, Milwaukee, Wis.; mergeed with American Bankers Security, Chicago, Ill.
1916—American Bankers Insurance, Chicago; reinsured accident and health business in Federal Life.
1913—American Bonding Company, Baltimore; merged with Fidelity and Deposit, Baltimore.
1918—American Casualty Company, Tacoma, Wash.; reinsured in Continental Cas. Co.
1893—American Casualty Insurance and Security Company, Baltimore, Md.
1895—American Employers Liability, Jersey City, N. J.
1913—American Health and Accident, Des Moines; absorbed by Bankers Accident.
1920—American Liability, Indianapolis; retired.
1896—American Life and Accident, New Orleans.
1914—American Life and Accident, Portland, Ore.; absorbed by First National, Tacoma.
1919—American Life and Accident Ins. Co., Kansas City, Mo.; merged with Pioneer Life Ins. Co., Kansas City, Mo.
1908—American Live Stock Insurance Company, Beaumont, Tex.; retired.
1908—American Live Stock, Macon, Ga.; retired.
1888—American Live Stock, St. Paul.
1920—American Manufacturers Ins. Exchange, Chicago; discontinued.
1912—American Miners, Indianapolis; reinsured in American Assurance, Philadelphia.
1917—American Mutual Compensation Insurance Co., New York; absorbed by American Mutual Liability of Boston.
1891—American Steam Boiler, New York.
1913—American Surety and Casualty Company, Houston, Tex.; reinsured in American Surety, New York.
1898—American Title and Insurance Company, Baltimore.
1914—Appalachian Insurance Company, Bristol, Va.; reinsured in Columbia Life, Cincinnati.
1919—Appomattox Casualty Co., Petersburg, Va.; ceased business.
1915—Atlantic Horse, Providence; reinsured in Western Live Stock.
1918—Auto Indem. Exchange, Kansas City, Mo.
1920—Automobile Mutual, Bismark, N. D.; receivership.
1915—Badger Casualty, Green Bay, Wis.; merged with Midland Casualty, Chicago.
1908—Bank Depositors Insurance Company, Washington, D. C.; retired.
1914—Bankers Guaranty and Casualty, Cleveland; liquidated.
1919—Bankers International Life Assurance Co. (accident and health department).
1907—Bankers Mutual Casualty Company, Des Moines; retired.
1911—Bankers Surety, Cleveland, Ohio; capital $500,000; reinsured in Maryland Casualty, Baltimore, Md.
1917—Ben Franklin Mutual Casualty, Chicago; taken over by Millers Mut. Cas., Chicago.
1915—Ben Hur Casualty, Crawfordsville, Ind.; reinsured in Hoosier Casualty, Indianapolis.
1920—Big Brother Brotherhood Accident, Coriscana, Texas; liquidated.
1909—Bond Guarantee Company, Dallas, Tex.; retired.
1918—Business Mens Prof. Assn.; reinsured by Inter-State Bus. Mens Acc. Assn.
1909—California Mutual Live Stock; failed.
1915—Carolina Hail, Marion.
1917—Casualty Company of America, New York; liquidating under direction of New York Insurance Department.
1914—Casualty Insurance Company of the South, Vicksburg, Miss.; reinsured in Southern Mutual Aid, Birmingham.
1908—Central Accident, Pittsburg; sold to Maryland Casualty.
1912—Central Casualty Company, Indianapolis, Ind.; reinsured in Hoosier Casualty Co.
1918—Central National Life Assn., Lincoln, Neb.; reinsured in Central States Life.
1888—Central Live Stock, Indianapolis.
1919—Chicago Bonding and Insurance Company, merged with the American Bonding and Casualty Company, Sioux City, Ia., and assumel the latter's name.
1898—Chicago Loan and Trust Company, Chicago.
1920—Citizens Co-operative Casualty, Watseca, Minn.; liquidated.
1904—City Trust Safe Deposit and Surety, Philadelphia, Pa.
1919—Cleveland Life, Cleveland, Ohio, discontinues its accident and health branch.
1918—Coal Operators Exchange, Kansas City, Mo.
1911—Colonial Casualty Company, Huntington, W. Va.; reinsured in Pacific Mutual Life of Los Angeles.
1888—Colorado Live Stock, Loveland, Col.
1918—Columbia Life and Trust Co., Portland, Ore.
1910—Columbus Casualty, Columbus, O.; failed.
1913—Columbus Casualty, La Fayette, Ind.; receiver appointed.
1913—Commercial Life and Casualty Company, Atlanta, Ga.; reinsured casualty business.
1918—Commercial Underwriters Liability, Kansas City, Mo.
1915—Commonwealth Bonding and Casualty, Fort Worth, Texas; receiver appointed.
1908—Consolidated Casualty, Minneapolis, Minn.; reinsured in National Casualty Co., Detroit, Mich.
1916—Contractors Mutual Insurance, Brooklyn; liquidating.
1913—Cumberland Valley, Nashville; merged with Southern Ins.
1915—Dakota Live Stock, Bismarck, N. D.; reinsured in Iowa Staate Live Stock.
1903—Delaware Surety Company, Dover, Delaware, dissolved.
1920—Economic Relief Assn., Geneva, N. Y.; liquidated.
1913—Employers Indemnity Company, Philadelphia, Pa.; reinsured in Hartford Accident and Indemnity Company.
1911—Enterprise Casualty, Philadelphia; failed.
1894—Equitable Accident, Denver, Col.
1918—Equitable Accident Co., Boston; reinsured in General Accident Co.
1919—Equitable Surety, St. Louis; liquidated.
1909—Farmers Mutual Live Stock, Spokane; receiver appointed.
1895—Farmers Mutual Protective Association, Plankinton.
1913—Farview Casualty Company, Barre, Vt.; reinsured in New England Cas. Co., Boston.
1913—Federal Health and Accident Company, Philadelphia, Pa.; reinsured.
1903—Federal Surety Company, Chicago; merged with Union Surety Company, Indianapolis.
1912—Federal Union Surety Company, Indianapolis, Ind.; capital, $300,000; reinsured.
1867—Fidelity, New York.
1912—Fidelity Accident, Saginaw; reinsured in United States Health and Accident, Saginaw.
1916—First Mutual Liability, New York; liquidating.
1902—Frankfort-American, New York; retired.
1917—Frankfort General; ceased doing business in U. S. Jan. 5, 1917, under trading with the enemy act.

1913—Frontier Accident Company, Lincoln, Neb.; reinsured in Lincoln Acc., Lincoln, Neb.
1908—General Accident, Philadelphia, consolidated with General Accident Fire and Life, Perth Scotland.
1914—General Bonding and Casualty, Dallas; reinsured.
1913—German-American Indemnity, Denver; license revoked.
1914—German Commercial Accident Company, Philadelphia, Pa.; reinsured in Pacific Mutual Life.
1917—Granite Live Stock; reinsured in Western Live Stock.
1920—Great Eastern Casualty, New York City; reinsured.
1920—Great Northern Health and Accident, Indianapolis; receivership.
1913—Great Southern Accident and Fidelity Company, Atlanta, Ga.; reinsured.
1895—Guarantee and Accident Lloyds, New York.
1900—Guarantee Bond and Accident Company, Indianapolis.
1897—Guarantors Liability Indemnity Company, Philadelphia.
1894—Guarantors of Pennsylvania, Philadelphia; reinsured in Guarantors Liability Indemnity Company.
1916—Guardian Accident Ins. Co., Indianapolis; reinsured in Peninsular Life, the latter changing name to Peninsular-Guardian Life and Accident.
1917—Guardian Casualty and Guar.; liquidated.
1876—Hartford Accident, Hartford.
1868—Hartford Live Stock, Hartford.
1918—Heptosophs, Imp. Order of; merged with Fraternal Aid Union.
1918—Home Casualty Co., Omaha, Neb.; consolidated with Great Western Accident of Des Moines.
1920—Home Casualty Co., Oklahoma City; reinsured.
1895—Home Plate Glass, Washington, D. C.
1909—Houston Live Stock Insurance Company, Houston, Tex., reinsured in the Indiana and Ohio Live Stock Company of Crawfordsville, Ind.
1914—Illinois Live Stock, Springfield, Ill.; receiver appointed.
1916—Illinois Surety, Chicago; in hands of receiver.
1913—Imperial Assurance, Pittsburg, Pa.; reinsured in American Assurance Company, Philadelphia, Pa.
1916—Indiana and Ohio Live Stock, Crawfordsville; reinsured in Hartford Accident and Indemnity and Hartford Live Stock.
1920—Industrial Insurance Co., Detroit; voluntary liquidation.
1917—Industrial Mutual Liability, New York; merged with Knickerbocker Mutual and Metropolitan Mutual under name of Allied Mutuals.
1916—Intermediate Accident, Evansville, Ind.; retired.
1912—International Casualty, Philadelphia; retired.
1914—International Casualty Company, Spokane, Wash.; retired.
1914—International Industrial, Indianapolis; receiver appointed.
1914—International Reassurance Company, U. S. branch, New York city; discontinued casualty business.
1898—Interstate Casualty, New York.
1915—Interstate Casualty and Guaranty, Albuquerque, N. M.; reinsured in Southern Surety, St. Louis.
1908—Inter-State Live Stock, Seattle, Wash.; failed.
1905—Inter-State Live Stock Insurance Company, Washington, D. C.
19220—Iowa Live Stock, Des Moines; reinhured.
1918—Kansas Auto Indemnity, Topeka, Kan.
1919—Kansas City Casualty Co., Kansas City, Mo.; merged with Employers Ind. Corp.
1918—Kansas Employers Inter-Insurance Exchange, Kansas City, Mo.
1912—Kentucky Live Stock, Louisville; merged with Tennessee Indemnity, Nashville.
1917—Knickerbocker Mutual Liability, New York; merged with Industrial Mutual and Metropolitan Mutual under name of Allied Mutuals.
1918—Knights of the Loyal Guard; consolidated with Columbian Cirle.
1908—Liberty Casualty Company, Pittsburg; merged with Imperial Assurance Company, Pittsburg.
1920—Liberty Health and Accident, Guthrie, Okla.; reinsured.
1897—Legal Surety Company, New York.
1915—London and Lancashire Guarantee and Accident of Canada; reinsured in London and Lancashire Indemnity of New York.
1902—Long Island Title Guarantee Company, Brooklyn, absorbed by United States Title Guarantee and Indemnity Company.
1918—Lumbermens Indemnity Exchange, Kansas City, Mo.
1908—Maine Live Stock; retired.
1911—Maine Insurance Company, Portland; reinsured in Columbian National Life of Boston.
1918—Manufacturers and Merchants Requitable Exchange, St. Louis, Mo.
1897—Mercantile Credit Guarantee, New York.
1918—Merchants Ins. Exchange, Kansas City, Mo.; discontinued.
1918—Merchants L. and C., Minn.; bought by Zenith Cos.
1899—Metropolitan Accident, Chicago; absorbed by Continental Casualty.
1917—Metropolitan Mutual Liability, New York; merged with Industrial Mutual and Knickerbocker Mutual under name of Allied Mutuals.
1908—Metropolitan Surety, New York; receiver appointed January 6.
1919—Midland Insurance Co. of St. Paul, discontinues accident branch.
1912—Miami Valley Securities, Richmond; absorbed by Columbus Securities Company, Indianapolis.
1920—Millers Indemnity Underw., Dallas, Tex.; reinsured.
....—Michigan Live Stock, Detroit; Cornelius K. Chapin, Receiver.
1918—Minnesota Employers Mutual Liability Ins. Co., Minneapolis, Minn.; taken over by Integrity Mutual Casualty Co. of Chicago.
1913—Missouri Fidelity and Casualty Company, Springfield, Mo.; absorbed by Southern Surety Company.
1892—Missouri, Kansas and Texas Trust Company, Kansas City; reinsured in National Surety of Kansas City.
1917—Montana Live Stock, Helena; reinsured in Iowa State Live Stock.
1920—Mutual Automobile Casualty, Oklahoma; reinsured.
1916—Mutual Compensation Insurance, Philadelphia; reinsured in Massachusetts Employees Insurance Association.
1908—Mutual Hail Insurance Society, Lincoln, Neb.; receiver appointed.
1918—Mutual Live Stock Inc. Co., Elizabethtown, Pa.; dissolved).
1919—Mutual Security Co., Waterbury, Conn.
1897—National Benefit and Casualty Insurance Company, Milwaukee, Wis.
1895—National Credit Insurance Company, Minneapolis.
1915—National Fidelity and Casualty, Omaha; taken over by Dept.
1918—National Hail, Lincoln, Neb.; name changed to Nebraska Nat. Ins.
1901—National Indemnity and Investment, Baltimore; reinsured in General Accident of Perth.
1918—National Indem. Exchange, St. Louis, Mo.
1916—National Live Stock, Indianapolis; in hands of receiver.
1908—National Live Stock, St. Paul; retired.
1913—National Motor Indemnity Company, New York; plans of organization abandoned.
1920—National Reserve Fund Accident Assn., Dallas; liquidated.
1897—National Surety, Kansas City.

1918—Nebraska Manfrs. Cas. Assn.; merged with Millers Mutual, Chicago.
1916—New England Equitable, Boston; retired.
1897—New England Burglary, Boston.
1895—New Jersey Title and Abstract Company, Jersey City.
1914—New Orleans Cas., New Orleans; reinsured in New Amsterdam.
1867—New York Accidental, New York.
1918—North American Life Assn., Minneapolis.
1913—Northern Casualty Company, Aberdeen, S. D.; reinsured in Southwestern Surety, Mitchell, S. D.
1915—Northwestern Live Stock, Des Moines, Ia.; reinsured in Iowa Live Stock, Des Moines.
1913—Northwestern Surety Company, Aberdeen, S. D.; receiver appointed.
1914—Occidental Life, Albuquerque; reinsured in Interstate Casualty.
1920—Officers Insurance Assn., Oklahoma City, discontinued.
1916—Pacific Coast Casualty, San Francisco; reinsured in Casualty Company of America, New York.
1914—Pacific Surety, San Francisco; reinsured in Fidelity and Deposit.
1892—Pennsylvania Boiler Insurance Company. Philadelphia.
1912—Pennsylvania Casualty, Scranton, Pa.; capital $200,000; reinsured.
1889—Peoples Mutual Live Stock, Philadelphia, Pa.
1902—Peoples Realty Company, New York, absorbed by United States Title Guarantee and Trust Company.
1911—Peoples Surety, New York; voluntary liquidation.
1912—Philadelphia Casualty of Philadelphia, Pa.; capital $500,000; absorbed by Fidelity & Deposit, Baltimore, Md.
1912—Pittsburg Casualty Company, Pittsburg; merged with National Life of U. S. A., Chicago.
1911—Premier Indemnity, San Diego, Cal.; capital $100,000; reinsured in Pacific Coast Casualty, San Francisco.
1895—Providence Mutual Steam Boiler, Providence.
1920—Provident Life and Casualty, Charleston, W. Va.; reinsured.
1916—Prudential Benefit Assn., Key West; reinsured in Peninsular Casualty.
1916—Prudential Casualty Company, Indianapolis; merged with Chicago Bonding and Surety under name of Chicago Bonding and Ins.
1912—Queens County Mortgage Co., Jamaica, N. Y.; merged with Lawyers Title Ins. and Trust Company.
1878—Railway Passenger. Hartford.
1918—Reciprocal Inter†Insurance Bureau, St. Louis, Mo.
1889—Red River Valley Mutual Hail, Walpetor, N. D.
1920—Retailers Indemnity Co., Grand Rapids; retired.
1894—Rhode Island Mutual Live Stock, Providence.
1897—Rochester Title Insurance Company, Rochester.
1917—Rocky Mountain Live Stock, Denver; reinsured in Iowa State Live stock.
1915—Royal Casualty, St. Louis; reinsured in Casualty Co. of Amer. and American Bankers of Chicago.
1902—St. Louis Trust Company and Union Trust Company of St. Louis, consolidated.
1892—St. Paul German Accident, St. Paul.
1913—Seattle Surety Company, Seattle, Wash.; closed all outstanding risks; name changed to the Lewis-Wiley Holding Corp.
1914—Security Casualty, Indianapolis; retired.
1909—Security Life and Health Company, Anderson, S. C.; merged with Carolina Insurance and Casualty Company, Anderson, S. C.
1920—Southeastern Accident Ass'n, Boley, Okla., retired.
1918—Southern Life and Health, Pensacola, Fla.; consolidated with Southern Life and Health, Birmingham, Ala.
1915—Southern Live Stock, High Point, N. C.; reinsured in Western Live Stock.
1899—Southern Live Stock, Atlanta, Ga.
1918—Southern Surety Co., Muskogee, Okla.; resured by Southern Surety Co. of Des Moines, Ia.
1914—Southwestern Casualty, San Antonio; discontinued.
1915—Southwestern Surety, Denison, Texas; merged with Southern Surety, St. Louis.
1912—State Accident, Chicago; reinsured in American Bankers, Chicago.
1920—Sterling Mutual Health and Accident, Philadelphia; discontinued business.
....—Stockmens Indemnity, Jackson, Receiver.
1902—Sun Accident, Oklahoma City; reinsured in Union Accident, Oklahoma City.
1916—Surety Company of California, San Francisco; discontinued business.
1916—Texas Fidelity and Bonding, Waco, Texas; reinsured in Lion Bonding.
1913—Title Guaranty and Surety, Scranton, Pa.; reinsured in American Surety, New York.
1909—Traders and Travelers Accident Company, New York City; retired.
1867—Travelers, Providence.
1903—Union Accident Stock Company, Denver.
1903—Union Casualty and Surety, St. Louis.
1912—Union Casualty, Montgomery, Ala.; absorbed by Alabama Fidelity and Casualty.
1916—Union Casualty, Philadelphia; receiver appointed.
1912—Union Fidelity, Montgomery; absorbed by Alabama Fidelity and Casualty.
1916—Union Liability, Chicago, Ill.; reinsured in Pacific Mutual Life.
1908—Union Live Stock, Dallas, Tex.; receiver appointed.
1912—Union National Accident, Phila.; reinsured in Empire Life, Seattle, Wash.
1916—Union Pacific, Portland; accident and health department discontinued.
1903—Union Surety and Guaranty, Philadelphia.
1915—United Casualty and Surety, Memphis; reinsured in Republic Casualty, Cleveland.
1910—United Surety, Baltimore; failed.
1867—United States Accident, Syracuse.
1869—United States Casualty, Trenton, N. J.
1894—United States Credit System, Newark.
1914—U. S. Health and Accident Ins. Co., Saginaw, Mich.; merged with Massachusetts Bonding, Boston, Mass.
1914—U. S. Health and Life, Atlanta; absorbed by Industrial L. and H.
1909—United States Horse Insurance Company, New York City; receiver appointed Nov. 23.
1902—Universal Casualty, Milwaukee; failed.
1913—Universal Life Health and Accident Insurance Company, Pittsburg, Pa.; reinsured.
1920—Western Accident and Indemnity, Helena; reinsured.
1913—Western Casualty, Spokane, Wash.; receiver appointed.
1912—Western Casualty and Guaranty Company, Oklahoma City, Okla.; reinsured in Western Indemnity Co., Dallas, Tex.
1909—Western Casualty and Surety, San Francisco, Cal.; consolidated with Pacific Surety, San Francisco, Cal.
1890—Western Horse and Cattle, Omaha.
1900—Western Insurance Company, Aurora, Ill.
1919—Western Live Stock Insurance Company, Peoria, Ill., taken over by Kaskaskia Live Stock Insurance Company of Shelbyville.
1909—Western Mutual Life and Accident, Lincoln, Neb.; absorbed by Pioneer Insurance Company, Lincoln, Neb.
1918—Western Mutual Life Assn.; reincorporated on legal reserve basis.
1909—Western New York Relief Association, Brooklyn, N. Y.; failed Aug. 5.
1909—Western Plate Glass Insurance Company, Winnipeg, Can.; reinsured in the London and Lancashire Plate Glass and Indemnity Company of Canada.
1908—West Virginia Casualty Co.; reinsured in Colonial Casualty, Huntington, W. Va.
1918—World Life and Accident Ins. Co.; retired.

INSURANCE FEDERATIONS

ARKANSAS INSURANCE FEDERATION

President, W. S. Leake, Little Rock; secretary-treasurer, Mac Anderson, Little Rock; executive secretary, Henry C. Giles, Little Rock.

ALABAMA INSURANCE FEDERATION

President, H. G. Seibels; vice-presidents, C. B. Brown, G. R. Ladd, C. P. Orr, S. L. Crook, L. O. Halloway, S. A. Fowlkes; secretary, T. H. Gardin. Birmingham; treasurer, M. H. Smith.

ARIZONA INSURANCE FEDERATION

Chairman, R. Allyn Lewis; secretary-treasurer, Melville P. Fickas, Phoenix.

BRITISH COLUMBIA INSURANCE FEDERATION

21 Canada Life Building, Vancouver, B. C.

Organized May 16, 1916. Membership, approximately, 200. Annual dues, members $1 to $5 monthly.

President, A. Z. DeLong; vice-presidents, D. W. Campbell, B. S. Brown, T. Hodgson, C. D. Blackwood, M. A. Beale, H. H. McVity, P. W. Gregory, G. G. Moffat, M. A. Baker, F. W. Warren, L. P. Wright, C. S. Burton, A. W. McLeod; secretary-treasurer, A. E. Goodman.

Executive Committee—Wm. Thompson, A. McCreery, C. H. Macaulay, W. W. Johnston, J. H. Griffith, J. J. Banfield, L. H. Hobson, B. D. Phillips, L. H. Wright, D. S. McLeod, G. F. Rennie, J. H. Watson, J. A. MacFayden, J. A. Birmingham.

Annual meeting second Wednesday in June.

CALIFORNIA INSURANCE FEDERATION

433 California Street, San Francisco, Cal.

Organized April 13, 1916. Annual dues, $2.00.

President, Thos. H. Anderson, San Francisco; vice-presidents, I. O. Levy, David Duncan, G. W. Cartwright, L. S. Hotchkiss; secretary, James J. Ryan; treasurer, Edwin Parrish.

Executive Committee—C. B. Cornell, Burt L. Davis, C. A. Henry, Alexander Field, W. H. Davis, A. S. Holman, Joy Lichtenstein.

Annual meeting, third Tuesday in May.

COLORADO INSURANCE FEDERATION

519 Chamber of Commerce Building, Denver, Col.

Organized 1915. Membership 450. Annual dues, $2.

President, Walter A. Berg; vice-presidents, Thomas J. Daly, J. Stanley Edwards, Charles F. Cashman; secretary-treasurer, Thos. F. Aspell.

Executive Committee—W. W. Booth, Newcomb Cleveland, J. S. Fabling, J. R. Gardner, Frank C. Goudy, David Jacobs, Robert Brown, I. I. Boak, Paul B. Gaylord, O. L. Gambrel, Thomas F. Daly, F. B. Easterly, F. W. Standard, J. Stanley Edwards, Clarence Cobb, C. F. Cashman, A. P. Miller, H. A. Hunsaker, N. C. Steel, John R. Gemmill, B. E. Seymour, Chas. T. Fertig, Geo. H. Sweeney, E. I. Crockett, F. J. Burnett, B. S. Tedmon, C. F. Linsley, P. J. McKenna, Henry Hutton, C. W. Burnheimer, James S. Donovan, S. C. Hall, J. A. Clark, Henry G. Berri, J. B. Foley, C. T. Ahlstrand, C. I. Spessard, F. A. Metcalf, F. W. Brush, Chas. F. Painter, G. B. Beardsley, Wm. A. Marsh, David Jacobs.

FLORIDA INSURANCE FEDERATION

President, C. M. Lowe; secretary, W. Malcolm McCrory, Jacksonville.

GEORGIA INSURANCE FEDERATION

Organized 1916. Membership, 125. Annual dues, $2.00.

President, G. A. Howell; vice-presidents, A. C. Newell, M. Harris, C. A. Bickerstaff, B. C. Ray, J. J. Cohen, Jr., E. N. O'Beirne; secretary, Fair Dodd; treasurer, C. F. Baker.

Executive Committee—W. E. Harrington, chairman; A. C. Newell, C. Ruse, H. W. Howard, J. C. Cook, Jr.

Date of annual meeting, June 14.

IDAHO INSURANCE FEDERATION

Boise, Idaho

Organized April, 1915. Membership, 100. Annual dues, $2.00.

President, H. J. Rossi; vice-presidents, C. F. Kutnewsky, F. D. Webb, F. Carr, E. C. White, W. L. Shattuck; secretary, Frank G. Ensign; treasurer, Joseph Pearanet.

Executive Committee—E. A. Crooks, C. R. Hickey, R. M. Hay, T. R. Gerdes, Geo. Mitchell.

Annual meeting in February.

ILLINOIS INSURANCE FEDERATION

1423 Insurance Exchange Building, Chicago, Ill.

Organized 1914.

President, Harve G. Badgeron; vice-presidents, R. W. Troxell, Fred Y. Coffin, Wm. A. Bartlett, Everett T. Tanner; secretary-treasuer, C. W. Olson.

Executive Committee—Geo. D. Webb, chairman; J. C. Adderly, S. E. Moisant, N. C. McLean, Wade Fetzer.

Date of annual meeting, February.

INDIANA INSURANCE FEDERATION

502 American Central Life Bldg., Indianapolis.

Organized October, 1914. Membership, 1105 annual dues, $2.00.

President, Wm. H. Stafford; vice-presidents, H. M. Smith, Terre Haute; E. F. Johnston, South Bend; Chas. B. Fitch, Ft. Wayne; A. L. Jenkins Richmond; secretary, G. Edgar Turner; treasurer S. S. Kiser.

Executive Committee—Russell T. Byers, John E. Messick, E. M. Heaton, J. C. Dixon, C. A. McCotter, E. H. Forry, R. H. Gerard.

IOWA INSURANCE FEDERATION

Des Moines, Ia.

President, James H. Jamison; secretary, Joe Tuttle, 715 Locust Street, Des Moines.

KANSAS INSURANCE FEDERATION

Topeka, Kan.

Organized 1917. Membership 735. Annual dues, $2.00.

President, H. R. Johnston, Witchita; vice-presidents, W. B. Gasche, Topeka; H. C. Whalen, Witchita; I. H. Hutton, Abilene; Elmer Reese, Witchita; F. L. Britton, Topeka; secretary-treasurer, Carl J. Peterson, Topeka.

Executive Committee—C. F. Mingenback, H. R. Johnston, W. B. Gasche, Elmer Reese, C. J. Peterson.

Date of annual meeting, November.

KENTUCKY INSURANCE FEDERATION

Officers—President, J. Morton Morris, Louisville; vice-presidents, Thos. C. Timberlake, Louisville; Paul M. Moore, Earlington; J. W. Scheer, Louisville; S. B. Moxley, Shelbyville; Gustav Starr, Henderson; secretary-treasurer, T. Carter Tiller, Louisville.

Executive Committee—J. Morton Morris, Louisville; T. Carter Tiller, Louisville; A. I. Macpherson, Louisville; O. E. Hurst, Millersburg; J. H. Brewer, Lousville; Lucien L. Harris, Louisville; Allen E. Smith, Louisville.

LOUISIANA INSURANCE FEDERATION

New Orleans, La.

Organized April 9, 1916. Annual dues, $2.00.

President, H. Rightor; vice-president, J. W. Alexander, H. H. Prescott, M. J. Hartson, J. H. Percy, H. G. Prophit, John L. Wasey; secretary, W. H. Klinesmith, 833 Gravier Street, New Orleans; treasurer, C. H. Black.

Directors—Henry Bodenheimer, Shreveport, La.; Alphonse Davis, New Iberia, La.; Dr. Felix Gaudin, New Orleans, La.; I. J. Gauthier, New Orleans, La.; W. J. Hardine, New Orleans, La.; Charles

Janvier, New Orleans, La.; W. C. Kent, Kentwood, La.; Capt. E. L. Kidd, Ruston, La.; A. L. LaCombe, Opelousas, La.; A. L. Marshall, Lafayette, La.; W. Irving Moss, New Orleans, La.; J. G. Pepper, New Orleans, La.; Justin Querbes, Shreveport, La.; W. M. Railey, New Orleans, La.; A. M. Savage, New Orleans, La.; Edward St. John, New Orleans, La.; J. H. Bodenheimer, New Orleans, La.; T. P. Thompson, New Orleans, La.; J. H. Trousdale, Monroe, La.; Wilson Williams, New Orleans, La.; C. D. Williford, New Orleans, La.

Annual meeting, April 9, 1918.

MAINE INSURANCE FEDERATION

President, William R. Campbell, Portland; vice-presidents, A. B. Hall, F. M. Hume, A. H. Towle, A. T. Gastonguay, G. C. Woods, E. S. Crosby, A. M. Ames, Fred Bogue, F. C. Lynam, J. B. Friel, W. W. Mosse, E. C. Moran, J. Edward Knight, S. T. Goodwin, L. C. Tyler, C. F. Bumps, E. G. Worthington, A. Q. Miller, W. S. Mitchell, A. D. Merrill, K. R. Ramsey, A. M. Bragdon, L. E. Staple.

Executive Committee—R. W. Gilmore, G. Cony Weston, Henry Holland, G. M. Barney, R. L. Harvey, Leon F. Higgins, J. E. Drake.

MARYLAND INSURANCE FEDERATION

Chairman, R. H. Thompson, Baltimore.

MASSACHUSETTS INSURANCE FEDERATION

79 Milk Street, Boston, Mass.

Organized 1917. Membership, between 3,000 and 4,000; annual dues, $2.00.

President, Henry A. Field; vice-presidents, Fred C. Church, Lowell; Charles A. Howland, Quincy; Charles C. Judd, Holyoke; Samuel W. Munsell, Springfield; Edward M. Peters, Boston; James N. Buffinton, Fall River; Charles F. Bowers, Concord; Charles E. Benton, Boston; James R. Carney, Boston; Horace A. Carter, Boston; John W. Downs, Boston; Percy A. Goodale, Boston; William R. Hedge, Boston; C. H. J. Kimball, Boston; A. A. Lawson, Boston; Corwin McDowell, Boston; R. T. Sisson, Lynn; W. C. Stevenson, Pittsfield; E. F. Woods, Boston; secretary, Clarence E. Bisthrow; treasurer, S. E. Barton; general counsel, Edward C. Stone.

Executive Committee—A. E. Gates, C. E. Hodges, Frederick G. Farquhar, John J. Cornish, Thomas R. P. Gibb, R. H. Bullock, J. H. Leighton.

Date of annual meeting, fourth Wednesday in January.

MICHIGAN INSURANCE FEDERATION

937-939 Dime Bank Building, Detroit, Mich.

Organized April 13, 1915. Membership, 1500; annual dues, $2.00.

President, J. Blinn Stone; vice-presidents, Grant Slocum, James M. Crosby, W. Corbin Douglass, Chas. B. Scully, E. C. Bowlby; secretary, Theodore J. Hennes; treasurer, Chas. S. Raymond.

Executive Committee—W. E. Brown, John H. Thom, V. D. Cliff, P. W. A. Fitzsimmons, E. J. Booth, W. A. Haan, J. K. Livingston, C. L. Ayers and the officers

MINNESOTA INSURANCE FEDERATION

728 Plymouth Building, Minneapolis.

Organized September 11, 1914. Annual dues, $2.50.

President, M. M. Jones; vice-presidents, L. Alex. Campbell, Minneapolis; C. F. How, Jr., Duluth; Byron H. Timberlake, Minneapolis; W. S. McCurdy, St. Paul; Z. H. Austin, Minneapolis; C. I. Buxton, Owatonna; Andrew French, St. Paul; F. C. Easterly, Minneapolis; secretary, E. A. Sherman, Minneapolis; treasurer, John Hoppin, Minneapolis.

Executive Committee—The officers and Alex. Campbell, chairman; John Hoppin, Minneapolis; P. W. Parker, St. Paul; Lane MacGregor, Duluth; O. D. Hauschild, Minneapolis.

Board of Directors—W. A. Bauman, Winona; Fitzhugh Burns, St. Paul; A. A. Crane, Minneapolis; C. H. Christopherson, Luverne; Thomas Gill, Virginia; Fred L. Gray, Minneapolis; J. M. Harrison; Minneapolis; O. D. Hauschild, Minneapolis; Alfred Hoel, Gilbert; John Hoppin, Minneapolis; Wm. A. Hubbard, Lake City; Curtis Johnson, Rush City; W. O. Johnson, Willmar; Lane MacGregor, Duluth; T. A. McCracken, Minneapolis; R. W. McGarry, Stillwater; P. W. Parker, St. Paul; T. A. Perkins, Windom; Daniel Shaw, Thief River Falls; Henry L. Wood, Warren; A. A. Wright, St. Cloud.

MISSISSIPPI INSURANCE FEDERATION

President, W. F. Rumble, Laurel; secretary, E. H. Bradshaw, Jackson.

MISSOURI INSURANCE FEDERATION

435 Pierce Bldg., St. Louis, Mo.

Organized October, 1912. Membership, 500; annual dues, $2.00.

President, W. M. Byrne, St. Louis; vice-presidents, George A. Dyer, St. Louis; Chas. H. Ridgeway, Kansas City; L. S. Stubbs, St. Joseph; W. T. Grant, Kansas City; secretary-treasurer, J. W. Rodger.

Executive Committee—W. D. Hemenway, St. Louis; Frank Mead, St. Louis; Jos. O. Halloran, St. Louis; B. L. Bonfoey, Kirksville; E. M. Robinson, Poplar Bluff; Thos. Lonergan, Kansas City; Jos. J. McGee, Kansas City; F. N. Cheney, St. Louis; Lyle Stephenson, Kansas City; L. S. Stubbs, St. Joseph; Geo. D. Clayton, Hannibal; R. A. Hoffman, St. Louis; Chas. L. Scott, Kansas City; A. T. Quisenberry, Springfield; John H. Walsh, Kansas City; Hadley Tatum., Joplin; E. P. Ellis, Cape Girardeau; E. M. Robinson, Poplar Bluff; B. L. Bonfoey, Kirksville; Thos. H. Mastin, Kansas City; Clarence L. Vrooman, Kansas City; W. H. Hughes, St. Louis; C. J. Kehoe, St. Louis; E. W. Ozenberger, St. Joseph; Geo. L. Dyer, St. Louis.

Date of annual meeting, second Tuesday in January.

MONTANA INSURANCE FEDERATION

Butte, Montana.

President, Homer Bostwick; vice-presidents, C. O. Price, J. B. Collins, E. E. Givens, L. S. Eldred; secretary, W. F. McKee.

Executive Committee—A. W. Merkle, C. W. Cook, J. D. Wilson, R. S. King, Joe Roach.

NEBRASKA INSURANCE FEDERATION

President, Frank T. B. Martin, Omaha; secretary, Harry A. Koch, Omaha.

NEVADA INSURANCE FEDERATION

Reno, Nevada.

Organized 1916. Membership consists of insurance men of all lines in State. Annual dues, $2.

President, C. R. Carter; vice-presidents, Robert Carlson and Miles E. North; secretary, A. J. Mergen, Reno; treasurer, J. H. Stotesbury.

Executive Committee—C. R. Carter, R. Carlson, M. E. North, A. J. Mergen, J. H. Stotesbury.

Date of annual meeting, first Tuesday in September.

NEW MEXICO INSURANCE FEDERATION

President, F. B. Schwentker, Albuquerque; secretary, E. L. Grose, Albuquerque.

NEW YORK INSURANCE FEDERATION

47 Malden Lane, Albany, N. Y.

Organized October, 1914. Membership, 2,500; annual dues, $2.00 per year.

President, Edward L. Haskell, Oneida, N. Y.; vice-presidents, A. C. Hegeman, New York City; H. F. Trevvett, Utica; secretary, Stanley L. Otis, New York; treasurer, Alexander J. Young, Albany, N. Y.

Executive Committee—John A. Eckert, New York City; William H. Hecox, Binghamton, N. Y.; Frank P. Tucker, Albany; James R. Garrett, New York City; Geo. A. Scott, Waverly; Richard L. Wood, Buffalo.

Date of annual meeting, October.

NORTH CAROLINA INSURANCE FEDERATION

President, G. W. Montcastle, Lexington; secretary, W. B. Merrimon, Greensboro.

NORTH DAKOTA INSURANCE FEDERATION

President, P. J. Murphy; vice-presidents; J. J. Feckler, H. T. Murphey, M. C. Bachellor, G. L. Hempstead, H. C. Sexton; secretary, H. G. Carpenter, Fargo; treasurer, B. V. Moore.

Directors—J. H. Frain, C. S. Whittlesey, G. Bangs, W. W. Smith, G. Duis, F. H. Wilder, P. W. Clemens, F. White, J. F. Treat, E. J. Moore, C. A. Hale, W. C. McFadden, A. A. Comrie, A. P. Clifford, O. J. Seiler, W. H. Montgomery, J. P. Reeder, W. S. Davidson, F. W. Cathro, D. E. Geer, T. A. Hollefson.

OHIO INSURANCE FEDERATION

Le Roy, Ohio.

Organized March 17, 1918. Membership, 3000; annual dues, $2.00.

President, J. W. McCord, Columbus; vice-president, W. R. Sanders, Cincinnati, Ohio; secretary, Leon B. Mead, Cleveland.

OKLAHOMA INSURANCE FEDERATION

President, Wm. F. Stahl, Tulsa; secretary-treasurer, C. E. Stickley, Oklahoma City.

OREGON INSURANCE FEDERATION

1032 Chamber of Commerce Building, Portland.

Organized April 18, 1916. Membership about 900. Annual dues, $2.00.

President, D. R. Atkinson; vice-presidents, T. H. McAllis, Walter G. Gleeson, W. C. Dyer, R. Watson; secretary-treasurer, J. H. Bryant.

Executive Committee—K. V. Lively, T. H. Williams, C. H. Weston, O. W. Davidson, Stanley Jewett, D. C. Herrin.

Annual meeting, April 12.

PENNSYLVANIA INSURANCE FEDERATION

President, James C. Murray; vice-presidents, S. H. Pool, J. H. Barr, N. S. Reviere, H. K. Remington, George W. Matson; secretary, G. R. Dette; treasurer, A. G. Hare.

Directors—Roy S. Brown, W. D. Phelps, Gus N. Brown, J. W. Henry, O. C. Hurst, Harry C. Fry, Jr., Paul Sheafer.

RHODE ISLAND INSURANCE FEDERATION

President, George L. Shepley; treasurer, George L. Cross.

Executive Committee—George R. Smith, John A. Gammons, William A. Lester, Maurice H. Stearns, Henry W. Anderson, W. J. Tully.

SOUTH DAKOTA INSURANCE FEDERATION

President, G. R. Douthit, Sioux Falls; secretary, N. S. Tyler, Redfield.

TENNESSEE INSURANCE FEDERATION

President, C. C. Dabney, Nashville.

TEXAS INSURANCE FEDERATION

President, C. H. Verschoyle; secretary, Craig Belk, Houston.

UTAH INSURANCE FEDERATION

Salt Lake City.

Organized April, 1916. Membership, approximately 100. Annual dues, $2.00.

President, H. E. Jenkins; vice-presidents, E. M. Ashton, W. G. Farrell, James Rogers; secretary, G. J. Cannon; treasurer, C. Raybould.

Executive Committee—Chas. L. Smith, John D. Spencer, R. L. Ransden, Emil H. Selbach, E. W. Cannady.

Date of annual meeting, first Monday in April.

VERMONT INSURANCE FEDERATION

President, Thomas C. Cheney, Morrisville; secretary-treasurer, W. A. Clark, Rutland.

VIRGINIA INSURANCE FEDERATION

President, Charles I. Lunsford; vice-presidents, C. Wortham, C. I. Lunsford, G. McG. Goodridge, Hill Montague, W. McD. Lee; treasurer, W. E. Morton; secretary, Robert Schaefer.

Executive Committee—F. E. Hall, J. B. Moore, Jr., R. Schaefer, R. L. Dobie, C. H. Cuthbert.

WASHINGTON INSURANCE FEDERATION

President, J. C. Coart, Seattle; J. C. H. Reynolds, Spokane.

WEST VIRGINIA INSURANCE FEDERATION

President, R. C. Foose; secretary-treasurer, P. R. Callahan, Wheeling.

WISCONSIN INSURANCE FEDERATION

President, E. A. Marthens; vice-presidents, Clifford McMillen, August Relham, J. E. Kennedy, Emmett Hicks, Frank Tharinger; treasurer, John H. Pulicher.

WYOMING INSURANCE FEDERATION

President, C. W. Riner; secretary, J. F. Renfro, Cheyenne.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
Automobile.		$	$	$	$	$	$	$	$
AMERICAN AUTOMOBILE MUTUAL CASUALTY CO., Menomonee Falls, Wis.	1920	6,675	8,539	—1,864	11,734	12,534	1,243	4,506	5,859
E. O. Eckland, Pres., E. H. Kambe, Sec. and Mgr.	1919	1,346	568	778	2,223	2,223	.....	876	876
AMERICAN MUTUAL AUTOMOBILE INS. CO., Hastings, Mich.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	8,472	886	7,586	9,115	11,670	1,864	5,352	7,216
AUTOIST MUT. INS. CO., 208 So. La Salle St., Chicago, Ill.	1920	.....	.....	.....	.....	.....	.....	.....	.....
George F. Ballou, Pres., Walter C. Stone, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	60,913	14,309	46,604	59,198	61,484	11,957	37,741	49,698
	1917	48,840	12,281	36,559	39,327	40,922	10,214	28,013	38,227
AUTOMOBILE LIABILITY CO., LTD., 209 Grand Ave., Milwaukee, Wis.	1920	.....	.....	.....	.....	.....	.....	.....	.....
Allen R. Calhoun, Pres., Val. Gottsehalk, Sec.	1919	73,042	17,805	55,237	114,162	137,190	48,079	41,241	92,814
	1918	23,899	22,895	1,004	50,348	63,262	27,506	31,416	63,337
	1917	32,584	26,290	6,138	42,978	43,795	26,670	13,373	40,043
	1916	29,279	16,338	12,941	24,194	29,755	9,123	8,281	17,404
AUTOMOBILE MUTUAL LIA. INS. CO., 40 Central St., Boston, Mass.	1920	287,710	276,019	11,691	339,408	349,651	108,942	115,481	261,578
Dean K. Webster, Pres., A. Shirley Ladd, Sec. and Mgr.	1919	193,635	178,814	14,821	203,792	209,477	47,111	69,178	133,613
	1918	120,218	102,597	17,621	124,192	126,329	18,288	33,328	57,446
	1917	42,187	41,855	331	63,108	63,320	4,018	13,073	17,166
AUTOMOBILE OWNERS INTER-INSURANCE ASS'N, **ac, al, gl,** 406 Lowman Bldg., Seattle, Wash. *f*	1920	.....	.....	.....	.....	.....	.....	.....	.....
Charles W. Stimson, Pres., Frederick A. Wing, Sec.	1919	71,966	79,450	—7,484	143,019	160,307	34,901	41,622	76,523
	1918	15,431	13,821	1,610	21,110	24,673	1,351	6,170	7,521
AUTO OWNERS' INSURANCE CO., Lansing, Mich.	1920	85,356	7,400	77,956	330,886	356,454	173,369	117,083	305,958
Col. C. J. McCullough, Pres., Vern V. Moulton, Sec. and Treas.	1919	34,859	5,180	29,679	142,910	145,723	52,584	62,613	115,196
AUTOMOBILE PROTECTIVE ASS'N, Battle Creek, Mich.	1920	6,994	.....	6,994	.....	.....	43,651	19,670	64,538
Thos, J. Taylor, Pres., F. Harry Strong, V. P., Frederick E. S. Tucker, Sec. and Treas.	1019	2,155	2,066	89	35,489	36,515	18,575	16,968	15,543

f 1918 figures are for period May, 1918, to January,, 1919. —Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
Automobile—Continued.		$	$	$	$	$	$	$	$
AUTOMOBILE TRADE MUTUAL INSURANCE ASS'N, Des Moines, Ia. ‡ ..1917	1920	.....	.....	.....	.....	.....	.....	.....	.....
Ed. Crawford, Pres., F. S. Shankland, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	5,513	2,064	3,449	15,064	15,085	4,732	5,993	10,725
	1917	1,153	1,152	1	5,759	6,043	46	4,846	4,892
BADGER STATE MUT. AUTO INS. Co., Rhinelander, Wis.....1917	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	14,702	13,069	1,633	12,458	13,966	11,766	5,054	16,820
	1918	8,279	5,990	2,289	7,792	14,250	669	5,849	6,845
	1917	3,027	203	2,824	5,327	5,899	1,150	3,796	4,946
CITIZENS' MUTUAL AUTOMOBILE INS. Co,, Howell, Mich.....1915	1920	85,962	20,000	65,962	502,620	513,843	293,766	223,212	516,978
Edwin Farmer, Pres., Wm. E. Robb, Sec. and Treas.	1919	71,202	15,000	56,202	329,237	363,246	182,492	178,977	361,469
GREAT LAKES MUTUAL AUTOMOBILE INSURANCE Co., Mason Bldg.,	1920	.....	.....	.....	.....	.....	.....	.....	.....
Saginaw, Mich.....1919	1919	165	100	65	4,605	4,906	1,576	.....	4,741
J. S. Simons, Pres., Carl Gamble, Sec.									
INDIANA MUT. AUTO. INS. Co., First Nat'l Bank Bldg., La Porte, Ind.....	1920	19,650	13,591	6,059	27,183	43,699	14,046	25,255	39,301
F. J. Cook, Pres., F. C, Brewer, Sec.-Treas.									
LIBERTY MUTUAL AUTOMOBILE INS. Co., Petoskey, Mich.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	2,641	.....	.....	9,001	10,825	1,737	7,866	9,603
MICHIGAN MUTUAL AUTOMOBILE INS. Co., Travers City, Mich.....1915	1920	.....	.....	.....	.....	.....	.....	.....	.....
Ralph Case, Pres., W. P. Cratser, Sec.	1919	4,690	170	4,520	12,620	16,360	6,189	8,493	14,682
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	2,142	234	1,908	7,839	7,945	1,466	6,632	8,098
	1916	790	.....	790	3,410	3,710	429	2,191	2,920
MID-WEST INSURANCE Co., 209 No. Lawrence Ave., Wichita, Kan....1916	1920	.....	.....	.....	.....	.....	.....	.....	.....
Thad. L. Hoffman, Pres., J. B. Henderson. Sec.-Treas. and Mgr.	1919	54,252	50,101	4,151	93,208	113,272	36,631	39,175	76,667
	1918	16,069	10,047	6,022	46,270	61,931	14,714	30,566	45,862
	1917	10,123	6,466	3,656	24,266	27,581	5,810	11,648	17,458
MILWAUKEE AUTO INSURANCE Co., 221 Grand Ave,, Milwaukee, Wis..1916	1920	.....	.....	.....	.....	.....	.....	.....	.....
Robert W. Pieper, Pres., Wm. P. Dawsette, Sec.	1919	48,297	36,793	11,504	49,043	52,818	7,312	17,627	25,028
	1918	20,873	17,846	3,027	22,512	32,183	2,982	.....	11,069
	1917	.....	.....	.....	11,586	11,586	1,766	192	3,609

Automobile—Continued									
MOTOR CAR MUTUAL CASUALTY CO., 50-56 John Street, N. Y. C.....1918	1920	198,086	167,620	30,456	210,742	212,334	87,193	82,970	170,163
M. C. Reinboth, Pres., J. D. Hackett, Sec.	1919	157,791	140,261	17,530	193,189	193,489	19,641	16,524	36,166
NATIONAL AUPOMOBILE INS. CO., Los Angeles, Cal.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	128,700	18,352	110,348	21,001	21,569	2,765	12,774	15,539
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
NAT'L AUTO MUT. CAS. CO., 80 Maiden Lane, New York 1917	1920	183,699	166,698	17,001	310,716	312,828	161,898	66,654	244,839
H. W. Hedenberg, Pres., J. V. Lutz, Sec.	1919	118,011	103,219	14,792	159,105	160,437	97,381	49,523	146,904
	1918	90,748	90,742	6	139,119	164,534	29,781	27,974	57,755
	1917	651	651	.....	651	651	.....	.....	.....
NATIONAL MUTUAL AUTOMOBILE INS. CO., Bay City, Mich.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	5,168	3,894	1,274	20,643	21,693	12,839	6,340	19,179
SOUTHWESTEKN AUTOMOBILE INS. CO., Los Angeles, Cal.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	144,223	41,628	102,595	70,802	70,999	4,921	48,659	53,580
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
STATE AUTOMOBILE INS. ASSN., Indianapolis Ind.....1917	1920	349,994	252,018	97,976	587,896	601,554	394,880	42,980	446,908
John M. Dalrymple, Pres., A. Wolf, Sec., W. E. McKee, Mgr. and Treas.	1919	193,738	158,774	34,964	369,110	377,897	239,861	38,038	277,899
UNITED AUTOMOBILE CO., Milwaukee, Wis.....1918.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	5,831	5,454	377	10,908	14,786	481	11,048	11,529
	1918	2,574	2,797	—223	4,694	6,621	1,006	3,041	4,047
U. S. MUTUAL AUTOMOBILE INS. CO., Saginaw, Mich.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	888	.....	.....	8,596	10,239	1,958	7,586	9,544
WOLVERINE MUTUAL MOTOR INS. CO., Dowagiac, Mich.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	9,284	485	8,799	46,354	54,632	27,989	23,054	51,043
Bank Theft and Surety.									
BANKERS', LTD., MUTUAL CASUALTY COMPANY, Milwaukee, Wis....1913	1920	116,273	31,407	84,866	25,529	27,711	2,450	10,119	12,569
S. M. Smith, Pres., G. D. Bartlett, Sec.	1919	118,752	24,891	93,861	20,910	27,399	2,113	9,440	14,663
	1918	36,016	20,002	16,013	12,668	16,666	8,934	7,602	18,784
	1917	38,698	565	38,133	17,513	19,961	1,494	2,485	14,163
	1916	32,715	380	32,335	6,118	7,772	.....	.....	8,798
NORTH DAKOTA BANKERS MUT. CASUALTY CO., 54 Broadway, Fargo N. D.....1914.'	1920	20,797	4,691	16,106	7,705	11,987	5,294	3,120	12,363
James J. Early, Pres., W. C. Macfadden, Sec, and Gen. Mgr.	1919	21,172	.....	21,172	11,096	14,429	3,283	3,142	8,435
	1918	18,493	3,330	15,163	11,132	13,204	5,210	2,482	12,736
	1917	18,025	6,500	11,525	4,444	5,810	2,716	1,996	4,710
	1916	19,731	9,788	9,943	4,049	5,361	753	1,081	3,409

‡ Classified under State Mutual Ass'ns. — Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending Decemb'r 31.	Total Assets.	Liabilities.	Surplus	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Hail, Cyclone and Windstorm		$	$	$	$	$	$	$	$
AUSTIN MUTUAL INSURANCE CO., Minneapolis, Minn.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	38,985	1,619	37,366	93,523	125,709	22,175	85,185	107,360
	1918	20,636	1,142	19,494	77,466	90,703	21,377	45,385	76,762
	1917	6,694	2,547	4,147	40,610	50,445	9,542	34,208	43,751
	1916	2,934	1,760	1,174	35,894	35,967	22,456	15,552	38,008
BUFFALO COUNTY MUTUAL STORM AND CYCLONE INSURANCE CO., Fountain City, Wis. 1904	1920	.....	.....	.....	4,619	4,659	3,836	1,132	4,968
Julius Reinhardt, Pres., John Florin, Sec.	1919	3,039	.....	3,039	2,695	2,788	525	1,871	2,396
	1918	2,647	.....	2,647	1,034	1,510	1,601	692	2,293
	1917	75	.....	75	397	4,431	320	665	1,075
	1916	75	224	—149	4,493	4,840	1,495	895	4,790
CENTRAL MUTUAL HAIL AND CYCLONE INS. CO., Hortonville, Wis., 1902	1920	.....	.....	.....	.....	.....	.....	.....	.....
W. Menning, Pres., J. M. Schmit, Sec.	1919	8,729	27	8,702	15,348	19,771	5,868	11,600	17,468
	1918	6,425	20	6,405	5,919	18,029	5,928	5,676	11,604
	1917	3,610	54	3,556	15,834	15,834	5,788	8,513	14,300
	1916	2,077	8	2,069	14,723	15,120	6,227	8,324	14,951
CHALFONT MUTUAL WIND AND STORM INS. CO., Chalfont, Pa. 1886	1920	.....	.....	.....	.....	.....	.....	.....	.....
H. W. Gross, Pres., H. G. Fall, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	1,221	.....	1,221	3,085	3,106	826	549	1,375
CONCORDIA MUTUAL CYCLONE, WINDSTORM AND TORNADO INSURANCE CO., Bay City, Mich.	1920	.....	.....	.....	.....	.....	.....	.....	.....
C. Ott, Pres., J. Meyer, Sec.	1919	8	81	—73	.....	168	113	335	448
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	311	.....	311	.....	960	613	252	877
	1916	134	.....	134	52	52	.....	.....	333
DES MOINES MUTUAL INSURANCE ASSOCIATION, to, Crocker Bldg., Des Moines, Ia. 1899.	1920	.....	.....	.....	.....	.....	.....	.....	.....
O. G. Chesley, Pres., A. E. Read, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	975	.....	975	21,007	21,007	7,107	14,202	21,309
	1917	802	.....	802	28,897	43,148	5,529	37,417	42,946
	1916	1,071	20	1,051	30,868	32,368	9,406	22,849	32,255
FARMERS ASSESSMENT TORNADO ASSOCIATION, Wahoo, Neb. 1914.	1920	.....	.....	.....	.....	.....	.....	.....	.....
Wm. J. Dolezal, Sec.	1919	1,178	.....	1,178	4,071	4,071	2,735	449	3,234
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	208	.....	208	221	221	38	184	222
	1916	274	592	—318	.....	5,985	5,562	1,358	6,920

Hail, Cyclone and Windstorm—Continued.

FARMERS CO-OPERATIVE HAIL INSURANCE ASS'N, Grand Island, Neb...	1920	.....	.....	.....	.....	.....	.....	.....	.....
P. J. Jackman, Pres., C. E. Jackman, Sec.	1919	2,053	2,016	37	6,210	7,176	3,654	4,248	7,902
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	1,336	1,336	.....	22,253	22,253	9,411	12,975	22,386
	1916	1,470	.....	1,470	.....	32,653	15,100	18,818	33,918
FARMERS' HAIL INSURANCE CO., Hutchinson, Kansas*.....1912.	1920	.....	.....	.....	.....	.....	.....	.....	.....
E. D. Bradley, Pres., C. N. Payne, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	18,457	352	18,105	29,143	36,558	1,075	17,805	22,484
	1917	4,384	291	4,093	18,571	20,360	2,718	10,859	18,337
	1916	44	5,000	.....	7,413	10,600	4,463	2,016	10,267
FARMERS' HOME MUTUAL CO., Madelia, Minn.....1898.	1920	.....	.....	.....	.....	.....	.....	.....	.....
R. J. Hall, Pres., Jas. T. Reynolds, Sec.	1919	105,839	1,311	104,528	31,311	82,429	10,672	10,993	33,385
	1918	56,782	2,208	54,574	85,766	88,052	67,455	23,774	91,229
	1917	59,961	929	59,032	49,564	51,592	23,647	17,088	40,735
	1916	49,132	1,826	47,306	52,393	53,421	31,303	8,423	39,726
FARMERS' HOME MUTUAL HAIL, TORNADO AND CYCLONE INSURANCE	1920	.....	.....	.....	.....	.....	.....	.....	.....
Co., Seymour, Wis.....1900	1919	18,156	200	17,956	15,675	15,929	2,797	6,058	8,855
C. F. Ploeger, Pres.. J. Bubolz, Sec.	1918	7,919	50	7,869	9,421	9,761	8,248	3,287	11,535
	1917	9,503	140	9 363	6,919	7,108	2,712	2,630	5,345
	1916	7,716	19	7,697	5,914	5,928	2,646	2,369	5,046
FARMERS' MUTUAL HAIL INSURANCE ASSOCIATION OF IOWA, Observatory	1920	691,206	6,050	685,156	900,457	916,802	539,321	331,613	870,934
Bldg., Des Moines, Ia.....1893.	1919	645,347	1,500	643,837	976,371	993,150	452,632	89,091	758,392
Scott Rutledge, Pres., W. A. Rutledge, Sec. and Mgr.	1918	410,579	2,270	408,309	951,483	959,030	502,514	389,219	891,733
	1917	343,282	.....	343,282	619,717	619,717	283,752	273,535	547,836
	1916	299,054	24,594	274,460	437,778	467,254	271,595	181,163	477,823
FARMERS' MUTUAL HOME TORNADO, Hooper, Neb.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
F. J. Panning Sec.	1919	134,576	127,652	6,924	22,581	22,581	8,433	3,629	12,062
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	41,005	.....	41,005	.....	5,107	735	688	1,423
	1916	37,322	.....	37,322	.....	4,695	122	468	590
FARMERS' MUTUAL TORNADO, CYCLONE AND HURRICANE INSURANCE	1920	.....	.....	.....	.....	.....	.....	.....	.....
Co., De Pere, Wis.....1904	1919	5,481	.....	5,481	3,665	4,444	565	1,219	1,784
E. J. Mulloy, Pres., A. Griepentrog, Sec.	1918	2,868	.....	2,868	2,122	2,199	975	794	1,793
	1917	2,475	.....	2,475	1,879	2,026	3,709	725	4,442
	1916	4,907	.....	4,907	1,070	1,221	320	538	858
FARMERS' MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE	1920	.....	.....	.....	.....	.....	.....	.....	.....
COMPANY, Spring Valley, Minn.....1898	1919	3,160	.....	3,160	5.251	5,523	147	2,211	2,358
A. L. Sheldon, Pres., J. C. Michener, Sec.	1918	195	.....	195	674	706	463	606	1,069
	1917	625	.....	625	437	2,001	1,131	311	1,443
	1916	1,563	13	1,550	642	682	116	387	503

* Formerly Home Mutual Hail of Wichita. — Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Hail, Cyclone and Windstorm—Continued.		$	$	$	$	$	$	$	$
FARMERS' STATE MUTUAL HAIL ASSOCIATION, Estherville, Ia.....1898	1920	.....	.....	.....	.....	.....	.....	.....	.....
Mack J. Groves, Pres., M. E. Groves, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	76,648	.....	76,648	66,493	67,434	14,607	36,457	51,064
	1917	60,278	.....	60,278	64,504	65,408	25,295	35,695	60,990
	1916	.....	.....	.....	.....	.....	.....	.....	.....
FARMERS' UNION MUTUAL HAIL INSURANCE CO., Stockton, Kan.....1915	1920	.....	.....	.....	.....	.....	.....	.....	.....
C. E. Brasted, Pres., J. E. Barnes, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	9,616	.....	9,616	6,456	30,918	1,617	6,262	23,166
	1917	3,409	2	3,407	6,402	8,887	2,462	5,223	7,845
	1916	1,688	3	1,685	8,446	8,446	3,605	3,153	6,758
GERMAN MUTUAL STORM ASSOCIATION, Glencoe, Minn.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	7,595	110	7,485	2,900	3,129	160	810	970
	1918	5,436	.....	5,436	2,935	3,095	492	1,216	1,708
	1917	4,049	.....	4,049	1,698	4,943	233	661	894
	1916	3,091	.....	3,091	2,789	2,928	2,504	999	3,503
GRAIN GROWERS MUTUAL HAIL ASSOCIATION, Topeka, Kan.....1900	1920	.....	.....	.....	.....	.....	.....	.....	.....
W. F. Bagley, Pres., Elmer F. Bagley, Gen. Mgr.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	13,301	.....	13,301	30,296	36,146	5,723	17,122	22,845
	1917	5,850	.....	5,850	3,030	3,430	219	1,805	2,824
	1916	70	1,433	.....	2,381	2,781	1,636	600	6,053
HARTFORD CO. TOBACCO GROWERS' MUTUAL INS. CO., Windsor, Conn.	1920	.....	.....	.....	.....	.....	.....	.....	.....
H. H. Ellsworth, Pres., F. G. Bengstron, Sec. 1887	1919	8,646	25	8,621	11,142	11,181	1,123	1,859	2,982
	1918	1,266	.....	1,266	5,368	5,368	2,934	841	3,775
	1917	27	4,449	.....	2,076	2,092	1,509	381	1,890
	1916	444	.....	444	762	819	1,603	221	1,846
HOME FARMERS MUTUAL, Minneapolis, Minn.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	161,554	.....	161,554	252,492	253,718	48,656	105,648	154,304
	1918	62,139	1,300	60,839	277,273	278,302	129,036	124,914	253,950
HOME MUTUAL HAIL INSURANCE COMPANY, 1st National Bank Building,	1920	.....	.....	.....	.....	.....	.....	.....	.....
Fort Worth, Texas.....1913	1919	.....	.....	.....	.....	.....	.....	.....	.....
A. P. Mitchell, Pres., K. T. Martin, Sec.	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	663	198	465	48,385	48,385	25,069	17,466	42,535
	1916	3,007	2,813	194	30,276	36,100	23,148	12,826	35,974

IOWA MUTUAL TORNADO INSURANCE ASS'N, Des Moines, Ia.....1884	1920	202,665	.....	‡202,665	204,438	213,295	116,282	41,062	157,344
J. B. Herriman, Pres., H. F. Gross, Sec.	1919	248,736	378	‡248,358	162,172	172,159	98,633	42,927	141,560
	1918	294,738	.....	290,467	880,360	883,838	549,871	54,731	689,633
	1917	99,919	75	99,844	110,093	114,828	48,686	84,266	132,962
	1916	117,575	.....	117,575	93,163	98,584	58,354	73,441	131,795
JAMESTOWN MUTUAL WIND AND STORM INS. CO., Marble, Pa.....1891	1920	.....	.....	.....	.....	.....	.....	.....	.....
Paul Zacherl, Pres., Barney Fesenmyer, Sec.	1919	436	.....	436	75	75	66	58	124
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	188	.....	188	773	773	335	97	432
KANSAS HOME HAIL INSURANCE CO, Topeka, Kan.....1914	1920	.....	.....	.....	.....	.....	.....	.....	.....
D. D. Alderman, Pres., A. L. Sowers, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	22,377	510	21,867	26,434	84,824	23,057	42,860	66,476
	1917	4,029	19	4,010	22,181	22,195	6,795	13,895	20,690
	1916	985	146	839	24,685	26,968	11,885	1,160	24,638
KANSAS STATE MUTUAL, McPherson, Kan.....1899	1920	.....	.....	.....	.....	.....	.....	.....	.....
G. W. Grandy, Pres., B. A. Allison, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	2,271	.....	2,271	54,085	54,579	14,838	37,202	57,986
	1917	6,071	1,573	4,498	27,130	27,706	6,795	24,339	34,774
	1916	5,940	.....	5,940	24,183	25,008	15,505	13,104	28,609
KOSCIUSZKO MUTUAL CYCLONE, WINDSTORM AND TORNADO INS. CO.,	1920	.....	.....	.....	.....	.....	.....	.....	.....
Auburn, Mich..... 1914	1919	235	.....	235	284	326	199	16	215
Michael Razyak, Pres., George Bruzewski, Sec.	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	164	.....	164	221	256	95	42	137
LYNN MUTUAL TORNADO, CYCLONE AND HURRICANE INSURANCE CO.	1920	.....	.....	.....	.....	.....	.....	.....	.....
Neillsville, Wis.....1905	1919	10,440	.....	10,440	7,210	7,932	3,252	4,102	7,354
H. Sternitzky, Pres., Geo. A. Ure, Sec.	1918	9,863	.....	9,863	18,032	18,079	5,619	4,218	13,137
	1912	1,621	.....	1,621	2,834	2,870	831	1,964	2,795
	1916	1,547	.....	1,547	2,543	2,543	2,050	1,682	3,732
MICHIGAN MUTUAL HAIL INSURANCE CO., Lansing, Mich.....1911	1920	.....	.....	.....	.....	.....	.....	.....	.....
F. Milbourne, Pres., R. A. Garber, Sec.	1919	35,305	8,042	27,263	84,911	104,717	70,850	55,912	96,762
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	15,653	1,800	13,853	52,759	54,329	37,051	12,645	49,838
	1916	7,380	3,300	4,080	32,113	43,857	18,987	9,146	46,483
MICHIGAN MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE	1920	.....	.....	.....	.....	.....	.....	.....	.....
CO., Hastings, Mich.....1885	1919	103,403	115,380	—11,977	213,942	232,630	100,264	.....	239,781
W. E. Hale, Pres., M. F. Andrus, Sec.	1918	110,554	3,942	106,612	56,770	336,788	239,043	89,263	346,532
	1917	119,268	.....	119,268	313,110	317,027	188,901	69,391	295,265
	1916	90,458	250	90,208	148,888	161,313	23,943	43,346	78,289

‡ Includes reserve. —Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Hail, Cyclone and Windstorm—Continued.		$	$	$	$	$	$	$	$
MINNESOTA FARMERS MUTUAL INS. CO., 4th St. & 1st Ave.,	1920	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis, Minn 1891	1919	160,015	8,595	151,420	176,874	207,414	63,219	86,503	149,222
W. D. Andrews, Pres., C. B. Steelman, Sec.	1918	103,817	4,393	99,424	127,508	158,878	78,504	70,026	148,530
	1917	94,713	3,595	91,118	95,942	96,671	42,955	43,364	86,320
	1916	71,214	3,614	67,600	73,633	76,334	31,052	23,544	54,596
MONROE COUNTY MUTUAL TORNADO, CYCLONE AND HURRICANE INSURANCE CO., Sparta, Wis. 1911	1920	.....	.....	.....	.....	.....	.....	.....	.....
F. Muhlenkamp, Pres., W. H. Hanchett, Sec.	1919	5,752	.....	5,752	1,349	1,888	228	516	744
	1918	4,623	.....	4,623	1,025	1,175	136	346	498
	1917	3,946	.....	3,946	469	706	15	221	239
	1916	3,478	.....	3,478	1,005	1,117	77	598	575
MUTUAL CYCLONE INSURANCE CO., Mishicot, Wis. 1910	1920	.....	.....	.....	.....	.....	.....	.....	.....
I. Beyer, Pres., H. Stehn, Sec.	1919	979	.....	979	266	332	71	227	298
	1918	960	.....	960	1,368	1,368	197	227	427
	1917	19	.....	19	55	55	69	139	208
	1916	172	.....	172	120	125	23	233	256
MUTUAL WIND AND STORM INS. CO., OF BUCKS, PHILADELPHIA AND	1920	.....	.....	.....	.....	.....	.....	.....	.....
ADJOINING COS., Langhorn, Pa. 1895	1919	.....	.....	.....	.....	.....	.....	.....	.....
T. Shallcross, Pres., A. M. Wildman, Sec.	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	289	2,000	—1,711	38	121	432	1,216	1,648
NEBRASKA NATIONAL INSURANCE COMPANY, Omaha, Neb. 1899	1920	131,022	66,315	64,707	237,480	250,491	126,963	51,493	190,633
E. D. Beach, Pres., P. F. Zimmer, Sec.-Treas.	1919	147,073	70,284	76,789	288,358	301,258	117,767	31,952	238,371
	1918	125,455	91,619	33,836	243,575	248,073	108,189	91,464	204,482
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	15,109	.....	15,109	47,440	.....	12,802	20,921	33,723
NORTH WISCONSIN FARMERS MUTUAL CYCLONE INSURANCE CO.,	1920	.....	.....	.....	.....	.....	.....	.....	.....
Poskin, Wis. 1907	1919	3,435	.....	3,435	.....	9,534	2,799	3,558	6,337
C. Kulowatz, Pres., F. E. Hill, Sec.	1918	1,238	81	1,157	15,913	15,953	9,836	7,283	17,120
	1917	2,404	.....	2,404	7,574	8,574	1,826	3,600	6,426
	1916	255	.....	255	8,948	9,222	6,068	3,929	10,197
NORTHERN MUTUAL, Blue Earth, Minn	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	136,834	.....	136,834	157,320	166,729	51,581	65,190	166,771
	1918	86,876	2,200	84,676	174,916	175,490	71,617	70,945	142,562

PATRONS MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE Co., Lansing, Mich 1904	1920	.....	.....	.....	8,272	8,400	7,841	2,724	11,290
R. B. Reynolds, Pres., E. A. Holden, Sec.	1919	2,774	8,154	—5,380	8,320	14,783	1,644	.....	12,579
	1918	803	.....	803	534	872	6,043	1,755	7,798
	1917	458	100	358	4,978	5,235	1,574	4,870	6,444
	1916	1,573	4,000	—2,427	1,018	3,018	822	1,494	2,316
PHŒNIX MUTUAL STORM INSURANCE COMPANY, Phœnixville, Pa....1886	1920	.....	.....	.....	.....	.....	.....	.....	.....
D. F. Moore, Pres., P. S. Brown, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	516	87	429	139	156	.....	144	144
PRICE COUNTY FARMERS MUTUAL WINDSTORM, CYCLONE AND TORNADO INSURANCE CO., Phillips, Wis....1913	1920	.....	.....	.....	.....	.....	.....	.....	.....
K. F. Wollenburg, Pres., C. F. Glissendorf, Sec.	1919	253	.....	253	235	312	5	178	183
	1918	124	.....	124	250	250	177	141	318
	1917	193	.....	193	66	301	55	70	125
	1916	17	.....	17	101	101	79	96	175
ST. PAUL MUTUAL HAIL AND CYCLONE, Pioneer Press Building, St. Paul, Minn....1897	1920	.....	.....	.....	.....	.....	.....	.....	.....
L. C. Stebbins. Pres., G. R. Wolding, Sec.	1919	352,816	15,985	336,831	271,714	282,056	109,629	128,081	237,710
	1918	296,526	17,643	278,883	326,456	342,285	128,889	126,647	255,536
	1917	229,137	35,865	193,272	275,381	279,921	137,197	108,931	246,129
	1916	156,232	28,230	128,002	309,742	317,996	171,078	110,876	281,954
SCHUYLKILL VALLEY MUTUAL WIND STORM AND LIGHTNING INS. CO. Oley, Pa....1893	1920	.....	.....	.....	.....	.....	.....	.....	.....
Jas. R. Kline, Pres., L. W. Reiff, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	....	3,149	3,149	501	239	740
	1916	6	.....	6	19	19	191	188	379
STANDARD MUTUAL HAIL INSURANCE ASSOCIATION, Des Moines, Ia..1899	1920	12,274	100	12,174	36,972	36,980	19,731	16,160	35,891
Forest Huttenlocher, Pres., C. V. Stanley, Sec.	1919	6,271	2,000	4,271	40,195	40,217	24,013	16,207	40,220
	1918	183	2,785	—2,602	51,793	51,793	43,834	14,453	58,289
	1917	4,725	.....	4,725	30,881	35,938	18,642	17,828	36,471
	1916	5,257	.....	5,257	22,343	22,448	10,484	10,608	21,092
STATE FARMERS MUTUAL HAIL, Waseca, Minn....1896	1920	260,017	1,983	258,034	618,822	625,072	456,137	183,193	639,330
F. T. Day, Pres. and Mgr., C. H. Watson, Sec.	1919	274,275	406	273,869	526,465	527,873	204,408	168,936	373,344
	1918	94,995	9,856	85,139	625,560	652,337	534,156	199,962	734,118
	1917	177,722	3,041	174,681	529,222	536,638	208,628	207,340	415,968
	1916	67,183	24,023	43,160	454,268	457,860	339,723	162,456	502,179
STATE MUTUAL CYCLONE INSURANCE CO., Lapeer, Mich....1897	1920	.....	.....	.....	441,025	441,025	307,570	182,650	490,220
J. T. Rich, Pres., C. H. Rood, Sec.	1919	156,400	53,190	103,210	252,801	263,480	103,508	63,721	167,229
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1817	136,172	.....	136,172	157,450	160,519	52,607	33,075	85,682
	1916	60,313	.....	60,313	9,743	12,499	20,653	12,946	33,599

†Formerly National Hail Ins. Co. — Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Hail, Cyclone and Windstorm—Continued.		$	$	$	$	$	$	$	$
STERLING INSURANCE CO., Topeka, Kan.....1898	1920	.....	.....	.....	.....	.....	.....	.....	.....
W. F. Bagley, Pres., E. F. Bagley, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	2,341	2,341	.....	2,341	2,341
	1917	2,341	1,890	451	1,817	1,817	206	1,645	1,851
	1916	9	292	.....	2,723	2,743	1,027	707	4,163
SWATARA MUTUAL STORM INSURANCE CO., Annville, Pa.....1897	1920	.....	.....	.....	.....	.....	.....	.....	.....
G. W. Kinports, Pres., J. F. Smith, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	140	.....	140	892	892	202	255	457
TEXAS MUTUAL HAIL INSURANCE COMPANY, Ft. Worth, Texas.....1913	1920	.....	.....	.....	.....	.....	.....	.....	.....
L. A. Pitchford, Pres., L. G. Ocheltree, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	.....	.....	.....	.....	.....	.....	.....	.....
WISCONSIN FARMERS MUTUAL HAIL AND CYCLONE INSURANCE CO.,	1920	.....	.....	.....	.....	.....	.....	.....	.....
Juneau, Wis.....1898	1919	17,379	.....	17,379	49,888	61,802	22,275	20,720	42,995
C. F. Justman, Pres., Fred Lindemann, Sec.	1918	3,572	.....	3,572	61,688	61,688	31,966	30,747	62,714
	1917	4,597	558	4,039	31,701	37,701	18,806	14,992	39,798
	1916	6,694	.....	6,694	27,451	31,451	10,283	12,135	26,418
WISCONSIN TORNADO MUTUAL INSURANCE CO., Evansville, Wis.....1903	1920	.....	.....	.....	16,430	27,328	11,832	9,665	21,497
W. A. McEwan, Pres., W. W. Gillies, Sec.	1919	8,943	103	8,840	10,676	24,146	11,201	3,859	15,113
	1918	.....	842	—842	30,295	30,441	26,641	8,949	35,590
	1917	5,148	.....	5,148	7,339	7,365	1,505	4,200	5,705
	1916	1,503	35	1,468	4,254	4,273	1,656	2,280	3,936
Jewelers' Samples, etc.									
JEWELERS SAFETY FUND SOCIETY, 15 Maiden Lane, New York.....	1920	417,065	102,416	314,749	371,514	392,571	151,813	29,423	404,437
William I. Gough, Pres., Fred L. Goddard, Sec.	1919	439,989	439,989	.....	.....	361,850	.....	.....	309,941
	1918	404,724	392,218	12,506	127,173	147,650	185,251	.....	207,214
	1917	479,832	392,818	87,014	153,909	153,909	157,729	22,857	180,586
	1916	524,728	.....	.....	298,025	319,161	263,247	.....	286,163

PATRONS MUTUAL CASUALTY INSURANCE CO., Moorestown, N. J...1906	1920	.....	.....	.....	.....	.....	.....	.....	.....
C. D. Barton, Pres., Emmor Roberts, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	9,074	.....	9,074	4,160	5,108	1,213	770	1,983
	1917	5,948	.....	5,948	3,154	3,241	348	91	439
	1916	3,146	.....	3,146	1,043	1,139	196	53	249
Live Stock.									
ANDERSON MUTUAL LIVE STOCK INS. CO., Anderson, S. C.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	916	.....	916	4,803	4,803	4,601	529	5,130
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	764	.....	764	1,990	1,990	1,360	522	1,882
BADGER MUTUAL LIVE STOCK INSURANCE CO., Milwaukee, Wis....1897	1920	.....	.....	.....	.....	.....	.....	.....	.....
J. T. Unertl, Pres., Wm. Schoen, Sec.	1919	14,702	13,069	1,633	12,458	13,966	11,766	5,054	16,820
	1918	17,514	19,004	—1,490	19,120	19,120	14,379	5,583	19,962
	1917	18,330	6,871	11,459	19,853	19,853	15,692	8,197	23,890
	1916	21,930	11,848	10,082	22,958	22,958	18,563	7,394	25,957
CHAUTAUQUA CO-OPERATIVE LIVE STOCK INS. CO., North Portage Street,	1920	21,213	20,451	762	54,138	54,840	25,153	26,063	51,845
Westfield, N. Y.....1908	1919	13,535	1,149	12,386	50,393	50,646	19,090	22,286	41,376
J. H. Prendergast, Pres., E. N. Skinner, Sec.	1918	4,717	642	4,075	38,947	39,028	20,478	17,474	37,952
	1017	3,677	884	2,833	34,800	35,007	17,467	17,034	34,575
	1916	3,528	1,838	1,690	27,973	28,054	16,965	12,378	29,343
DANBORO LIVE STOCK MUTUAL INSURANCE CO., Danboro, Pa.....1861	1920	.....	.....	.....	.....	.....	.....	.....	.....
H. A. Pickering, Pres., Reed Nash, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	2,513	5,504	—2,991	6,740	6,750	6,285	132	6,417
DOUGLASS MUTUAL LIVE STOCK INSURANCE CO., Douglassville, Pa. 1862	1920	.....	.....	.....	.....	.....	.....	.....	.....
J. H. Van Reed, Pres., C. H. Hine, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	740	.....	740	3,213	3,213	2,540	516	3,092
DUBLIN MUTUAL LIVE STOCK & PROTECTIVE CO., Dublin, Pa....1905.	1920	.....	.....	.....	.....	.....	.....	.....	.....
B. F. Shearer, Pres., R. G. Detweiler, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	1,142	2,205	—1,063	10,472	10,477	10,174	303	10,477
FARMERS & BREEDERS MUTUAL RESERVE FUND LIVE STOCK INSUR-	1920	.....	.....	.....	.....	.....	.....	.....	.....
ANCE COMPANY OF THE UNITED STATES, Williamsport, Pa.....1909.	1919	.....	.....	.....	.....	.....	.....	.....	.....
Jacob Royer, Pres., E. F. Dean, Sec.	1918	9,900	150	9,750	4,799	4,808	1,972	1,704	4,782
	1917	16,984	625	16,359	13,847	13,936	7,158	6,768	13,927
	1916	14,996	1,685	13,311	21,371	21,371	14,002	7,515	21,517

—Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Live Stock—Continued		$	$	$	$	$	$	$	$
FARMERS MUTUAL LIVE STOCK INSURANCE CO., Oconee, S. C.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	241	.....	241	2,263	2,283	2,385	433	2,818
FARMERS MUTUAL LIVE STOCK INSURANCE CO., Menominee Falls, Wis.....1910	1920	.....	.....	.....	.....	.....	.....	.....	.....
F. E. Salter, Pres., George Held, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	39	177	—138	1,368	1,593	644	452	1,585
GLOBE MUTUAL LIVE STOCK INSURANCE CO., Springtown, Pa.....1887.	1920	.....	.....	.....	.....	.....	.....	.....	.....
J. W. Hagey, Pres., Henry S. Funk, Sec.	1919	8,833	1,075	7,758	3,334	3,334	2,646	310	2,956
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	19,500	2,550	16,950	5,664	5,664	4,355	633	5,035
GOSCHENHOPPEN MUTUAL LIVE STOCK INS. CO., Pennsburg, Pa....1856.	1920	.....	.....	.....	.....	.....	.....	.....	.....
F. N. Benfield, Pres., E. W. Scholl, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	2,955	2,658	297	2,985	2,985	2,722	194	2,949
HORSE INSURANCE FUND OF THE RETAIL GROCERS ASSOCIATION,	1920	249	.....	249	350	371	274	32	306
Philadelphia, Pa.....	1919	191	.....	.....	466	466	555	.....	555
Charles K. Dewees, Pres., Francis B. Farley, Sec.	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	251	150	.....	1,001	1,151	1,110	140	1,250
	1916	220	.....	220	1,796	1,919	1,815	226	2,041
LOWER PROVIDENCE MUTUAL LIVE STOCK INS. CO., Eagleville, Pa..1889.	1920	.....	.....	.....	.....	.....	.....	.....	.....
W. A. Shearer, Pres., J. W. Barry, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	355	500	—145	2,994	3,009	1,160	562	1,722
MUTUAL LIVE STOCK INSURANCE ASSOCIATION, York, S. C..... 1905.	1920	.....	.....	.....	.....	.....	.....	.....	.....
J. F. Ashe, Pres., D. P. Lesslie, V.-P., D. E. Boney, Sec. and Treas.	1919	9,685	.....	9,685	1,852	2,187	.....	1,389	1,389
	1918	7,637	.....	7,637	1,790	2,010	.....	985	1,265
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	5,743	.....	5,743	323	543	621	570	1,191

MUTUAL LIVE STOCK INSURANCE COMPANY OF HORSHAM, Fort Washington, Pa.....1853	1920	.....	.....	.....	.....	.....	.....	.....	.....
F. Houpt. Pres., Samuel Yeakle, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	235	217	18	666	666	863	150	1,013
MUTUAL LIVE STOCK PROTECTIVE ASSOCIATION OF WOOD CO., Bowling Green, Ohio.....1913	1920	.....	.....	.....	.....	.....	.....	.....	.....
Jas. H. Hackenburg, Pres., Orwin S. South, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1916	5,921	5,415	506	7,102	12,502	4,321	1,242	5,568
	1917	748	7,438	—6,690	4,999	4,999	5,173	1,080	6,253
	1916	201	6,012	—5,811	4,260	5,885	4,767	917	5,684
MUTUAL LIVE STOCK PROTECTIVE ASSOCIATION OF VAN WERT CO., Van Wert, O.....1907	1920	.....	.....	.....	.....	.....	.....	.....	.....
F. Balyeat, Pres., R. S. Ackom, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	269	9,497	—9,228	12,016	12,016	8,262	1,620	9,882
	1917	360	12,142	—11,841	10,900	10,900	10,915	1,282	12,197
	1916	252	11,466	—11,214	10,582	12,157	11,152	1,006	12,158
OHIO MUTUAL LIVE STOCK INSURANCE COMPANY, Kalida, O.....1910	1920	.....	.....	.....	.....	.....	.....	.....	.....
I. F. Staufer, Pres., Chas. C. Borman, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	2,811	4,278	—1,467	8,242	8,242	6,331	636	6,967
	1917	63	2,339	—2,276	8,033	8,053	7,830	1,052	8,882
	1916	84 6	1,138	—292	5,627	5,627	4,719	747	5,627
OWNERS' MUTUAL LIVE STOCK INS. CO. S. State St., Marion, O...1917	1920	915	.....	915	22,361	31,346	57,266	12,275	29,521
H. T. Myers, Pres., Jno. K. Peters, Sec., L. A. Tonnies, Mgr.									
PENNSBURG MUTUAL HORSE INS. AND DETECTIVE INSURANCE CO., Pennsburg, Pa.....1886	1920	.....	.....	.....	.....	.....	.....	.....	.....
H. C. Schoenly, Pres., C. M. Reed, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	.....	955	—955	3,543	3,543	3,003	337	3,340
PENNSYLVANIA MUTUAL LIVE STOCK INSURANCE CO.. Erie, Pa...1908.	1920	.....	.....	.....	.....	.....	.....	.....	.....
G. B. Swaney, Pres., G. W. Evans, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	6,313	.....	6,313	17,100	17,137	10,338	8,029	18,367
SOUTHERN OHIO MUTUAL LIVE STOCK INS. CO., Hamilton, Ohio..1910.	1920	.....	.....	.....	.....	.....	.....	.....	.....
S. O. Fye, Pres., E. O. Roll, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	341	1,652	—1,311	6,995	7,082	3,910	2,875	6,785
	1917	500	1,455	—956	8,627	8,795	5,160	2,944	8,104
	1916	.....	2,380	.....	10,094	10,179	7,098	1,582	8,680
STATE MUTUAL HOG INS. CO., Farmers Bank Building., Springfield, Ill.....1919.	1920	.....	.....	.....	.....	.....	.....	.....	.....
C. S. Boynton, Pres.	1919	26,567	1,501	25,066	60,986	67,986	11,584	29,897	41,481

— Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
Live Stock—Continued.		$	$	$	$	$	$	$	$
TRUMBAUERSVILLE MUTUAL HORSE INSURANCE & DETECTIVE CO.	1920	33,332	.....	33,332	1,472	1,472	1,060	216	1,276
Trumbauersville, Pa. ..... 1868.	1919	.....	.....	.....	.....	.....	1,140	430	1,570
C. O. Benner, Pres., J. B. Kline, Sec.	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	16	.....	16	2,255	2,275	1,737	310	2,047
TYLERSPORT MUTUAL LIVE STOCK INSURANCE CO., Tylersport, Pa. 1857.	1920	.....	.....	.....	.....	.....	.....	.....	.....
H. L. Moyer, Pres., H. Hoot, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	411	.....	411	2,016	2,016	1,470	290	1,760
UNITED RETAIL GROCERS ASSOCIATION OF BROOKLYN MUTUAL BENEFIT HORSE FUND, Brooklyn, N. Y. ..... 1884.	1920	669	.....	669	245	245	133	175	308
	1919	731	.....	731	321	321	233	196	429
Peter Becker, Pres., F. Luppens, Sec.	1918	840	.....	840	407	408	249	217	466
	1917	897	.....	897	619	639	450	272	722
	1916	980	.....	980	963	982	562	336	898
WOODVILLE MUTUAL PROTECTIVE LIVE STOCK ASSOCIATION, Woodville, Ohio ..... 1910.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....
W. H. Price, Pres., C. F. Coleman, Sec.	1918	265	3,327	—3,062	2,187	2,187	1,810	466	2,276
	1917	143	1,314	—1,171	3,868	3,868	3,383	529	3,912
	1916	1,481	1,728	—247	2,787	2,787	2,195	529	2,724
Plate Glass.									
AUGUSTA MUTUAL PLATE GLASS INSURANCE CO., 254 Water Street, Augusta, Me. ..... 1907.	1920	7,803	6,306	1,497	10,791	10,974	1,937	5,666	7,603
	1919	4,490	3,188	1,302	5,789	5,963	2,779	3,066	5,845
Geo. E. Macomber, Pres., E. C. Carll, Sec., Macomber, Farr & Whitten, Mgrs.	1918	4,315	2,836	1,479	4,604	8,810	2,140	2,202	4,495
	1917	4,045	2,186	1,859	3,906	.....	1,573	.....	.....
	1916	3,507	1,930	1,577	3,472	3,597	1,413	1,787	3,200
CHICAGO MUTUAL PLATE GLASS INS. CO., Chicago, Ill. 1917	1920	.....	.....	.....	.....	.....	.....	.....	.....
Edward Muelhoefer, Pres., Oscar Kuehne, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	10,442	6,833	3,609	9,994	10,489	5,891	4,036	9,927
	1917	9,880	5,956	3,924	7,812	18,598	4,203	4,496	8,744
THE MUTUAL PLATE GLASS INSURANCE ASSOCIATION, 20 West Main St., Shelby, O. ..... 1880.	1920	14,499	5,873	8,626	118,510	120,877	46,651	45,201	91,852
	1919	.....	.....	.....	.....	.....	.....	.....	.....
Henry Wentz, Pres., L. A. Dennis, Sec.	1918	14,810	5,430	9,380	28,313	32,557	18,013	18,379	36,392
	1917	13,398	2,033	11,365	20,347	23,992	11,533	10,009	23,963
	1916	12,239	1,328	10,911	18,167	21,684	10,663	12,010	22,673

MUTUAL PLATE GLASS INSURANCE CO., Unionville, Conn.....1895.	1920	.....	.....	.....	.....	.....	.....	.....	.....
H. C. Hart, Pres., Robt. E. Taft, Sec. and Mgr.	1919	9,531	9,150	381	18,150	18,621	9,223	8,452	17,675
	1918	8,276	7,555	721	15,009	15,345	6,158	6,820	12,978
	1917	6,300	4,907	1,399	9,364	9,636	6,037	3,979	10,016
	1916	6,724	4,229	2,495	8,179	8,343	4,878	3,623	8,501
NATIONAL PLATE GLASS, Falls City, Neb.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
Edwin S. Towle, Pres., John L. Cleaver, Sec.	1919	227	.....	227	733	1,089	592	271	863
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	228	.....	228	744	744	358	158	516
	1916	334	.....	334	368	402	139	163	302
WISCONSIN MUTUAL PLATE GLASS INSURANCE CO., Juneau, Wis..1905.	1920	.....	.....	.....	.....	.....	.....	.....	.....
M. Hartzheim, Pres., P. A. Hemmy, Sec.	1919	18,167	15,650	2,517	31,398	31,907	9,076	15,127	24,203
	1918	126,556	95,410	31,146	20,215	20,355	7,786	9,715	17,501
	1917	7,255	5,960	1,295	13,742	13,858	5,408	8,604	13,962
	1916	8,472	647	7,825	13,097	13,204	5,341	8,700	14,041
Steam Boiler.									
MUTUAL BOILER INSURANCE CO., 31 Milk St., Boston, Mass. ....1877.	1920	211,422	62,204	149,218	120,573	130,273	2,805	60,330	108,417
D. W. Lane, Pres., J. A. Collins, Sec.	1919	195,061	50,697	144,364	106,145	115,223	1,858	44,256	90,194
	1918	173,713	46,306	127,407	98,825	105,843	7,365	40,317	87,111
	1917	156,705	39,689	117,051	86,990	93,258	268	35,630	71,484
	1916	138,333	34,658	103,675	79,485	84,851	*30,238	30,363	60,601
Liability and Workmens Compensation.									
BUILDERS AND MANUFACTURERS MUTUAL CAS. CO., 133 W. Washington	1920	446,381	80,185	366,196	421,305	436,867	129,966	72,387	202,353
Street, Chicago, Ill.....1914.	1919	171,463	44,725	126,738	170,064	177,748	48,294	53,763	102,057
Andrew Lanquist, Pres., Otto C. Holtz, Sec.	1918	95,773	31,217	64,555	110,285	137,223	27,395	54,858	82,253
	1917	40,802	17,494	23,308	65,782	83,260	25,357	44,575	69,932
	1916	27,475	17,083	10,392	65,085	80,310	30,483	40,707	71,190
BUILDERS, LTD., MUTUAL LIABILITY INSURANCE CO., Gay Bldg., Madison,	1920	194,210	110,272	83,938	159,279	163,375	50,483	42,506	92,989
Wis.....1915.	1919	130,599	57,907	72,692	101,215	135,757	22,222	12,786	37,528
Joseph Tyrrell, Pres., H. L. Geisler, Sec.	1918	34,528	16,538	17,990	41,079	41,079	17,585	.....	17,585
	1917	25,005	18,833	6,172	33,715	34,001	12,416	4,524	17,486
	1916	10,248	7,868	2,380	19,099	19,317	12,690	2,078	15,705
COAL MERCHANTS MUTUAL INSURANCE CO., 90 State Street, Albany,	1920	148,924	95,655	53,269	114,837	118,274	33,920	21,001	72,469
N. Y.....1914.	1919	102,902	54,747	48,155	80,062	82,864	18,438	17,761	51,063
Charles B. Staats, Pres., H. Walter Lee, Sec., Maynard N. Clement,	1918	71,239	43,753	27,486	53,413	55,072	15,197	12,035	30,847
Gen. Mgr.	1917	49,735	35,992	13,744	36,793	37,903	10,317	7,320	17,705
	1916	30,779	25,116	5,663	23,907	24,664	6,922	5,465	12,476
COOK COUNTY FARMERS MUT. INS. CO., Desplaines, Ill... .....1917.	1920	.....	.....	.....	.....	.....	.....	.....	.....
August Geweki, Pres., George Steil, Sec.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	15,749	2,745	13,004	4,178	5,017	425	1,290	1,715
	1917	12,360	2,072	10,288	2,618	2,683	157	1,093	1,250

* Includes dividends. — Deficiency]

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
Liability and Workmen's Compensation—Continued.		$	$	$	$	$	$	$	$
EMPLOYERS MUTUAL CASUALTY ASSOCIATION of Iowa, 709 Crocker Bldg., Des Moines.....1912.	1920	181,389	60,696	120,693	173,996	183,799	91,075	51,723	151,174
J. A. Gunn, Pres., John F. Hynes, Sec.	1919	152,281	44,720	107,561	122,560	127,166	53,731	27,314	81,100
	1918	105,843	47,611	58,232	110,305	116,087	47,365	27,563	75,071
	1917	64,978	42,423	22,555	78,454	82,790	53,011	23,064	76,076
	1916	58,616	39,964	18,652	68,105	71,617	47,265	20,115	67,380
EMPLOYERS MUTUAL INSURANCE CO., Denver, Col.....1915.	1920	.....	.....	.....	.....	.....	.....	.....	.....
D. W. Brown, Pres., Harris Hulbert, Sec.	1919	816,417	726,816	87,601	313,533	365,116	98,136	50,956	286,274
	1918	.....	.....	.....	382,529	.....	74,008	.....	.....
	1917	555,682	412,606	143,075	303,466	458,845	82,176	.....	192,180
	1916	289,016	178,262	110,754	254,352	258,341	54,767	27,082	113,943
FARMERS' CO-OPERATIVE MUTUAL INSURANCE ASS'N, Minneapolis, Minn.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	31,176	.....	.....	82,066	97,153	11,528	54,449	65,977
FARMERS MUT. INS. CO. OF BEADLE CO., Huron, So. Dak.....1918	1920	.....	.....	.....	.....	.....	.....	.....	.....
(County Mutual).	1919	.....	.....	.....	919	919	239	.....	.....
	1918	.....	.....	.....	902	902	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
FURNITURE MUTUAL INSURANCE CO., Grand Rapids, Mich.....1912.	1920	.....	.....	.....	.....	.....	.....	.....	.....
Charles R. Sligh, Pres., Francis D. Campau, Sec.	1919	35,439	15,620	19,819	76,407	87,950	30,656	.....	52,511
	1918	11,252	13,216	—1,965	35,566	45,919	19,053	.....	34,668
	1917	10,205	9,950	255	27,567	27,613	19,995	6,743	26,738
	1916	9,331	7,294	2,037	24,431	24,431	14,533	4,770	23,313
GOPHER MUTUAL CASUALTY CO., wo, 201 Providence Building, Duluth, Minn.....1919.	1920	201,549	89,535	112,014	184,732	284,882	56,653	36,731	94,497
Walter T. Wright, Pres., A. A. Michaud, Sec.	1919	12,954	12,307	647	13,084	13,084	50	80	130
ILLINOIS MUTUAL CASUALTY CO., 823-27 Jeff. Bldg., Peoria, Ill.....	1920	51,248	4,960	46,288	89,776	91,692	41,789	41,884	83,753
O. A. Cook, Pres., O. L. McCord, Sec.									
MUTUAL CASUALTY INS. CO., 18 E. 41st St., New York City.....1917.	1920	110,360	71,656	38,704	114,319	117,726	25,444	28,080	66,737
J. W. Scott, Pres., Harold W. Cole, Sec.	1919	58,423	25,319	33,104	57,801	60,278	17,503	15,279	46,128
	1918	43,645	18,835	24,810	62 253	62,885	6,957	14,125	21,082
	1917	.....	.....	.....	.....	.....	.....	.....	.....

MUTUAL UNION INS, CO., a, l, s, 329 Lyon Bldg., Seattle, Wash.....1917. W. R. Crawford, Pres., Charles Udell, Sec.-Treas.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	394,447	39,685	354,762	65,710	70,242	12,574	31,029	43,603
	1918	323,056	31,955	291,101	55,869	57,327	2,532	14,292	16,824
	1917	.....	.....	.....	.....	.....	.....	.....	.....
THRESHERMENS' NATIONAL INS. CO., Ltd., wo, Madison., Wis..... B. B. Clarke, Pres., L. A. Clarke, Sec.	1920	44,920	24,550	20,370	48,011	49,393	12,583	12,288	24,871
	1919	20,398	12,252	8,146	22,339	29,104	3,041	5,666	8,709
U. S. MUTUAL LIABILITY INS. CO., 97 E. Howard St., Quincy, Mass..1915. S. W. Wakeman, Pres., H. F. Lalley, Sec., Dudley M. Holman, Gen. Mgr.	1920	1,640,921	1,604,677	36,244	490,041	561,482	173,046	24,378	479,197
WISCONSIN BROTHERHOOD OF THRESHERMEN INS. CO., LTD., MUTUAL. Fond du Lac, Wis.....1915. William H. Prisk, Pres., Julius Boettge, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	18,139	7,735	10,404	13,697	13,697	4,136	6,342	10,478
	1918	13,180	7,836	5,344	14,348	14,348	5,732	4,034	9,766
	1917	8,683	8,467	216	10,146	11,886	1,567	2,040	3,609
	1916	.....	.....	.....	.....	.....	.....	.....	.....
STATE COMPENSATION INSURANCE FUNDS.									
CALIFORNIA.									
E. R. Welch, Sec., C. W. Fellows, Mgr., 525 Market St., San Francisco.	1920	5,324,603	3,622,943	1,702,660	4,415,965	4,634,632	2,139,072	423,472	3 457,131
	1919	4,135,856	2,529,633	1,706,223	3,251,938	3 446,976	1,454,787	298,695	2 232 272
COLORADO.									
T. P. Kearney, Mgr., State Capitol, Denver.	1920	1,013,478	765,075	248,403	460,116	495,343	127,834	.....	168,580
	1919	724,995	554,351	170,644	267,612	295,148	86,019	35,688	121,707
NEW YORK.									
Leonard W. Hatch, Mgr., 411 Fifth Ave., New York City.....1914.	1920	8,341,517	6,733,454	1,608,063	3,798,305	4,088,950	1,931,965	157,251	2544,142
	1919	6,583,945	5,735,730	848,215	3,409,982	3,617,798	1,596,473	237,331	2 451 670
	1918	5,464,620	4,511,547	953,073	3,332,842	3,472,222	1,365,218	34,637	1 630 514
OREGON.									
Wm. A. Marshall, J. W. Ferguson, Will T. Kirk, Commissioners, Salem.	r1920	4,893,548	4,339,939	553,609	1,804,675	1,890,481	.....	.....	1400,557
	c1919	3,858,542	3,189,733	668,809	1,367,758	1,666,764	714,711	91,780	825,723
UTAH.									
	1920	.....	.....	.....	.....	.....	.....	.....	.....
	r1919	366,338	245,217	121,121	523,197	603,040	97,736	32,209	542,847
WYOMING.									
A. D. Hoskins, State Treasurer, Capitol Building, Cheyenne.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	890,754	142,089	748,665	240,308	313,111	131,162	9,142	142,091

† Figures are for period from July 1, 1917, to December 31, 1919. c Covering period July 1 to December 31, 1919.
e Formerly Ice Dealers Mutual Insurance Company. r Covering period July 1 to December 31, 1920, inclusive, only.

CASUALTY AND MISCELLANEOUS RECIPROCAL, LLOYDS AND INTERINSURANCE ORGANIZATIONS

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$
AMERICAN BANKERS INDEMNITY ALLIANCE, Kansas City, Mo.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	39,593	14,476	25,117	15,065	40,380	.....	788	788
AMERICAN INDEMNITY EXCHANGE, Los Angeles, Cal. ac	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	90,040	55,003	35,037	172,278	212,950	44,267	155,058	199,325
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
AMERICAN INDEMNITY EXCHANGE, St. Louis, Mo.† 1917.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	88,458	38,305	50,153	74,422	149,868	24,162	.....	63,656
	1918	123,937	22,474	101,463	104,538	112,513	7,704	13,611	22,618
	1917	.....	.....	.....	.....	.....	.....	.....	.....
AMERICAN MUTUAL INDEMNITY ASS'N, Joplin, Mo.† 1917. J. F. Osborne, Pres., J. W. Wilkerson, Sec.	1920	72,980	71,852	1,128	133,468	134,642	78,295	46,515	116,810
	1919	56,099	46,375	9,724	90,278	90,681	23,209	19,382	42,591
	1918	20,056	13,752	6,304	26,597	26,657	5,089	4,919	10,008
	1917	3,698	3,558	140	7,117	7,125	135	3,292	3,427
ASSOCIATED EMPLOYERS RECIPROCAL, 11 So. La Salie St., Chicago, Ill.† Frank H. Ellis, Pres., G. D. Forkner, Sec'y. 1917.	1920	2,102,668	1,537,775	564,893	2,688,606	2,852,102	979,017	967,419	2217,414
	1919	1,515,759	1,052,624	463,135	1,718,479	1,914,482	504,475	573,090	1401,768
	1918	1,013,211	683,813	329,398	1,231 497	1,392,304	368,365	.....	1179,609
	1917	780,430	500,731	279,699	967,467	1,140,896	442,309	190,606	683,693
AUTOMOBILE INDEMNITY EXCHANGE OF ORANGE COUNTY, Santa Anna, Col.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	36,017	18,621	17,396	43,349	43,777	14,934	22,081	37,015
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
AUTOMOBILE INSURANCE EXCHANGE, Seattle, Wash.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	37,002	33,435	3,567	58,485	58,769	3,163	16,168	19,331
BELT AUTOMOBILE INDEMNITY ASS'N, Front Street, El Paso, Ill. 1915 C. J. Alyea and F. C. Nichols, Attorneys in fact.	1920	469,195	415,387	53,808	1,420,689	1,430,883	844,201	455,072	1299,273
	1919	322,594	288,332	34,262	935,544	941 862	503,380	306,305	881,934
	1918	242,824	183,911	58,913	441,200	671,928	312,751	227,392	569,677
	1917	151,006	101,816	49,190	463,235	467,162	181,119	235,446	435,382
	1916	42,350	25,146	17,204	113,378	132,778	19,859	70,827	90,686

† Strike insurance.

BITUMINOUS CASUALTY EXCHANGE,‡ 102 Robinson Building, Rock Island, Ill., I, WO.... 1917	1920	396,241	219,571	176,670	406,675	433,320	232,576	5,302	268,444
Harry H. Cleaveland and Harry W. Cozad, Attorneys in fact.	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	104,032	104,032	.....	111,953	116,502	23,797	.....	44,420
	1917	31,066	10,758	20,308	24,059	33,001	3,177	6,161	9,366
BULL DOG AUTO INDEMNITY INS. ASS'N, Goddard Bldg., Washinglon, Ill..... .....1915.	1920	340,104	129,864	210,240	419,762	683,546	409,698	214,212	623,910
Paul Goddard, Atty. in fact.									
CALIFORNIA CASUALTY INDEMNITY EXCHANGE, San Francisco, Cal.1913.	1920	.....	.....	.....	.....	.....	.....	.....	.....
Carl G. Brown, Attorney in fact, I, WO.	1919	449,532	264,690	184,842	345,588	402,993	152,259	142,219	294,478
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	160,646	119,874	40,772	154,005	166,801	78,340	32,230	110,583
	1916	105,237	84,391	20,846	114,090	117,150	47,380	10,862	58,242
CALIFORNIA STATE AUTOMOBILE ASS'N, Inter-insurance Bureau, San Francisco, Cal.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	161,242	114,776	46,466	232,124	249,432	111,924	73,460	185,384
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
CASUALTY INDEMNITY EXCHANGE, 506 Olive Street, St. Louis, Mo..1912.	1920	55,434	18,709	36,725	48,584	50,345	12,551	17,289	47,986
H. W. Eddy, Attorney in fact, WO.	1919	53,093	16,252	36,841	44,997	46,443	7,272	16,142	38,905
	1918	45,795	13,999	31,796	37,982	39,265	3,614	.....	29,566
	1917	35,941	11,253	24,688	30,557	31,172	3,776	12,532	27,522
CASUALTY RECIPROCAL EXCHANGE, Kansas City, Mo.....1912.	1920	2,086,395	219 638	1,866,757	2,566,603	3,618,251	1,287,970	67,733	1355,703
Bruce Dodson, Attorney in fact, WO.	1919	931,903	304,521	627,382	823,385	1,086,007	297,021	331,970	628,991
	1918	676,736	266,040	410,696	636,049	853,241	226,405	.....	426,793
	1917	425,690	223,151	202,539	462,058	640,822	172,951	79,085	332,933
	1916	.....	.....	.....	.....	.....	.....	.....	.....
CLEANERS GENERAL INDEMNITY EXCHANGE, St. Louis, Mo.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	35 960	17,315	18,645	26,669	26,669	260	4,448	4,708
CONSOLIDATED UNDERWRITERS, 1907 Grand Ave., Kansas City, Mo..1907.	1920	.....	.....	.....	3,766,549	4,093,794	2,556,006	820,572	3706,376
T. H. Mastin & Co., Attorneys in fact, WO.	1919	2,161,832	1,201,163	960,669	2,835,861	3,190,827	1,788,522	650,125	2674,958
	1918	1,668,155	922,388	745,767	2,206,184	2,471,203	1,192,730	.....	1995,579
	1917	1,204,838	751,776	453,062	1,483,067	1,693,712	947,887	316,038	1416,158
CONTINENTAL AUTO-INSURANCE ASS'N, Fifth and Monroe Sts.,, Springfield, Ill.....1917	1920	166,168	106,644	59,524	442,120	452,196	211,212	252,968	464,180
G. C. Rockwood, Atty. in fact.									
EMPLOYERS INDEMNITY EXCHANGE, Commerce Building, Kansas City,	1920	.....	.....	.....	.. ...	.....	.....	.....	.....
Mo. WO.....1909.	1919	64,036	41,649	22,387	88,328	197,078	72,857	.....	108,714
E. G. Trimble, Attorney and Mgr.	1918	77,519	73,001	4,518	96,630	140,008	122,546	.....	247,560
	1917	218,672	185,956	32,715	330,991	335,892	176,328	107,419	343,723
	1916	†529,092	161,235	†367,857	283,778	363,079	235,610	106,518	356,229

‡ Formerly Mine Operators' Workmen's Compensation Ex.

CASUALTY AND MISCELLANEOUS RECIPROCAL, LLOYDS AND INTERINSURANCE ORGANIZATIONS

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$
GENERAL INDEMNITY EXCHANGE, St Louis, Mo. *t*.....1917	1920	192,570	110,534	82,036	225,878	240,875	76,842	59,712	137,909
P. J. McGuire, Attorney in fact, **wo.**	1919	62,682	31,584	31,098	68,956	69,938	25,183	24,277	49,460
	1918	90,299	51,526	38,773	63,889	79,438	19,293	17,518	36,811
	1917	19,102	13,272	5,830	19,816	19,887	2,226	151	2,377
ILLINI UNDERWRITERS, 211a S. Illinois Ave., Carbondale, Ill.....1916.	1920	27,324	2,268	25,056	89,488	90,228	37,840	57,612	95,452
Chas. E. Hamilton, Pres., Thos. L. Cherry, Sec. and Treas.									
ILLINOIS MANUFACTURERS CASUALTY ASSOCIATION, Chicago, Ill..1913.	1920	661,408	389,933	271,475	347,502	1,082,370	294,933	82,389	377,322
Chas. Piez, Pres., John M. Glenn, Sec., C. T. Jaycox, Mgr., **wo.**	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	265,993	223,491	42,502	235,269	318,085	142,660	52,185	194,846
	1917	153,500	136,135	17,365	145,215	224,750	110,665	26,970	141,971
	1016	78,451	72,187	6,264	88,253	118,324	52,011	31,993	84,004
INTER-INSURANCE EXCHANGE OF THE AUTOMOBILE CLUB OF SOUTHERN	1920	1,498,811	970,836	527,975	1,651,377	1,692,946	662,745	311,268	1019,980
CALIFORNIA, 1344 So. Figueroa St., Los Angeles, Cal.....1912	1919	826,808	514,632	312,176	897,117	917,968	246,066	267,850	513,916
W. L, Valentine; Pres., S. L. Mitchell, Sec., Ralph Reynolds, Mgr.									
LUMBERMENS RECIP. ASS'N, Houston, Texas, **wo.**	1920	877,659	567,094	310,565	3,157,551	3,157,551	936,894	571,058	1507,952
J. W. Reynolds, Pres.; Geo. R. Christie, Gen. Mgr.									
MANUFACTURERS' AND WHOLESALERS' INDEMNITY EXCHANGE, **al,** 640	1920	47,839	13,133	34,706	26,296	26,877	2,037	12,991	15,028
Gas and Electric Bldg., Denver, Col.....1919	1919	35,908	26,396	9,512	14,416	39,457	555	2,994	3,549
Hiram C. Gardner, Attorney in fact.									
MILLERS INDEMNITY UNDERWRITERS, Browder and Royal Sts., Dallas,	1920	838,909	616,121	222,788	1,341,378	1,375,773	564,688	.....	1156,664
Tex.§ **wo.**.....1915.	1919	613,090	350,899	262,191	903,865	929,834	279,201	259,961	761,549
Bailey & Collins, Attorneys in fact.	1918	358,580	165,432	193,148	495,953	502,185	80,672	137,734	248,025
	1917	.....	.....	71,203	.....	256,898	.....	74,116	141,313
	1916	60,224	31,915	28,309	82,152	82,369	43,420	1,635	54,060
MINE OPERATORS INDEMNITY EXCHANGE, Reisch Bldg., Springfield, Ill.	1920	279,871	183,779	96,092	386,339	395,587	244,042	66,000	325,571
Geo. C. Hickox, Attorney in fact, **wo.** 1912	1919	209,856	145,282	64,574	191,262	163,664	204,164	40,500	206,761
	1918	206,407	137,624	68,783	261,286	265,596	166,430	.....	206,407
	1917	108,989	72,086	36,903	179,441	248,572	90,905	38,868	138,577
	1916	.....	.....	.....	.....	.....	.....	.....	.....
MOTOR TRUCK CLUB INDEMNITY EXCHANGE, Los Angeles, Cal.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	85,684	44,020	41,664	65,743	66,151	3,461	21,025	24,486

MOTOR VEHICLE LIABILITY UNDERWRITERS, Chicago, Ill.....1915. Motor Corporation, Attorney in fact.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	52,994	32,422	20,572	72,370	79,730	30,247	33,372	63,618
	1917	34,768	25,769	8,999	65,056	69,804	25,888	26,596	62,344
	1916	12,216	7,024	5,192	21,498	21,498	3,627	13,518	17,145
N. A. D. C. INTER-INSURANCE EXCHANGE, St. Louis, Mo.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	45,504	33,483	12,021	50,842	51,377	13,738	18,234	31,972
NATIONAL AUTOMOBILE INSURANCE ASSOCIATION, Waco, Texas...1913 V. K. Bessonette, Attorney in fact.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	.....	.....	.....	.....	.....	.....	.....	.....
NATIONAL MUTUAL REINSURANCE ASS'N, 603 M. B. A. Bldg., Mason City, Ia., wo.....1917. K. Neutson, Pres., Earl J. Neutson, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	25,742	5,342	20,400	20,641	21,087	3,611	1,824	13,274
	1918	17,753	4,683	13,072	22,322	22,322	6,878	10,029	16,908
	1917	13,741	3,231	10,510	8,692	8,692	2,170	2,118	4,288
OLDS & STOLLER EXCHANGE, Mills Bldg., San Francfsco, Cal.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	303,903	248,707	55,196	67,300	67,300	3,461	21,025	24,486
PACIFIC AUTOMOBILE INDEMNITY EX., Mills Bldg., San Francisco, Calif.. Individual Underwriting Ex., Atty.-in-fact.	1920	461,395	188,237	273,158	.....	.....	.....	.....	.....
	1919	376,419	295,649	80,768	519,164	635,146	282,660	.....	502,922
	1918	238,652	188,228	50,424	.....	389,673	.....	.....	325,734
PENNA. BITUMINOUS MUTUAL ASS'N, Huntingdon, Pa., wo.....1916. Harry Boulson, Pres., H. M. Rose, Sec.	1920	1,007,745	511,237	496,508	881,466	907,516	205,771	182,351	484,759
	1919	573,054	345,148	227,906	525,430	544,349	135,941	160,768	378,443
	1918	443,304	234,248	209,055	552,870	560,548	90,312	162,341	290,602
	1917	.....	.....	.....	.....	.....	.....	.....	.....
PHYSICIANS' INDENMITY ASS'N, Fort Scott, Kans.....1917 Dr. O. P. Davis, Pres., Oscar Rice, Sec.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	2,573	188	2,385	2,585	2,535	1,047	.....	1,047
	1917	1,085	30	1,055	1,085	1,085	.....	.....	.....
PROVIDENT ASSURANCE ASSOCIATION, Waco, Tex., wo.....1913. V. K. Bessonette, Attorney in fact.	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....
	1916	.....	.....	.....	.....	.....	.....	.....	.....
RECIPROCAL CREDIT INDEMNITY EXCHANGE, Wright Bldg., St. Louis, Mo. J. W. Ferguson, Pres., F. T. Reyburn, Sec., R. C. Chipley, V.-P. and Gen. Mgr., wo	1920	110,200	38,624	71,576	55,793	124,734	1,474	7,310	22,435
	1919	66,898	9,560	57,138	27,316	50,690	.....	.....	8,996
	1918	.....	.....	.....	.....	.....	.....	.....	.....
	1917	.....	.....	.....	.....	.....	.....	.....	.....

Formerly Cotton Seed Crushers Liability Underwriters. *t* The Company started business July 1, 1917. 1917 figures represent transactions up to Dec. 31. 1917, 1918 figures from July 1, 1917, to Dec. 31, 1918.

CASUALTY AND MISCELLANEOUS RECIPROCAL, LLOYDS AND INTERINSURANCE ORGANIZATIONS—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$
UNION INDEMNITY EXCHANGE OF CALIFORNIA, San Francisco, Cal.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	71,124	52,730	18,394	83,630	190,907	14,266	42,475	56,741
UNITED SHOE MFRS. RECIP. INDEM. EX., St. Louis, Mo., **wo**.....	1920	.....	.....	.....	.....	.....	.....	.....	.....
	1919	72,106	34,856	37,240	76,971	378,434	4,771	.....	43,881
	1918	37,115	23,543	13,572	41,907	643,373	2,236	.....	637,890
	1917	.....	.....	.....	.....	.....	.....	.....	.....
UTILITIES INDEMNITY EXCHANGE, 511 Locust St., St. Louis, Mo..1911. L. T. Black, Attorney in fact, **ac, gl, wc.**	1920	172,978	149,900	23,078	503,711	520,679	275,879	148,126	500,121
	1919	154,790	137,694	17,096	438,621	443,485	223,576	131,932	433,934
	1918	171,281	111,475	59,806	285,883	288,324	139,173	102,954	299,174
	1917	157,711	100,717	56,994	224,651	277,572	86,529	.....	215,998
	1916	72,442	38,790	33,652	148,514	223,084	77,871	48,969	126,840

DIRECTORY OF MUTUAL ACCIDENT ASSOCIATIONS

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1905	†American Accident Ass'n	Manchester, N. H	Fred T. Dunlap	J. E. Donahue
1905	American Life & Benefit Ins. Co.	Durham, N. C., West Chapel Hill st.	Eugene Weaver	James R. Evans
1905	Angelus Mutual Ins. Co.	Moultrie, Ga.	G. A. Horkan	F. J. Bivins
1899	Ann Arbor R.R. Emp. Relief Ass'n.	Owosso, Mich.	W. Elliott	J. S. Lowery
1909	Arcanian Accident Ass'n.	Chicago, Ill., 109 N. Dearborn st	John Kiley	Robt. Van Sand
1916	*Bankers Health and Acc. Ass'n.	Houston, Tex.	L. F. Hamacher	J. E. Price
1916	Bear State Life and Acc. Ins. Co.	Paragould, Ark	G. O. Light	G. C. Middleton
1917	Buckeye Mut. Acc. Assn.	Columbus, O.	C. E. Jones	M. J. Hemmens
1912	Business Mens Accident Ass'n.	Austin, Tex.	G. W. Walling, Jr.	C. W. Connally
....	Business Men's Indemnity Ass'n.	Lemcke Bldg., Indianapolis, Ind	Dick Miller	W. W. Dark
....	Business Mens Mutual Casualty Co.	Winston-Salem, N. C.	.....	.....
1912	Business Mens Mutual Ind. Co.	Milwaukee, Wis, M.&M.		
1894	*Capitol Life Association	Springfield, Ill., 307 So. 5th st.	Jas. W. Jefferson	Roy T. Jefferson
1907	*Central Business Mens Ass'n.	Chicago, Ill., Westminster Bldg.	H. G. Royer	C. O. Pauley
1917	Central Casualty Co.	1006 Hartman Bldg., Columbus, Ohio	Byron Yakey	B. B. Paddock
1870	Charter Mutual Benefit Ass'n.	Philadelphia, Pa.	Charles H. Wolf	P. G. Clayton
1902	Chippewa Valley Casualty Co	Eau Claire, Wis.	J. T. Joyce	E. W. Heiss
....	Citizens Co-operative Cas. Co.	Waseca, Minn.	.....	.....
1882	Columbian Protective Ass'n.	Binghamton, N. Y.	F. L. Andrews	F. McKnight
1913	*Commercial Accident Ins. Co.	Minneapolis, Minn.	G. Beson	S. L. Beson
1909	Commercial Health and Acc. Co.	5th and Monroe Strs., Springfield, Ill.	H. B. Hill	G. C. Rockwood
1894	*Commercial Travelers Eastern Accident Association	Boston, Mass., 200 Devonshire st.	T. Henry Mayo	Ira F. Libby
1868	*Commercial Travelers Mutual Accident Ass'n of Amer.	Utica, N. Y., 70 Genesee st.	Russell H. Wicks	H. E. Trevvett
1892	†Connecticut Commercial Travelers Mutual Accident Ass'n.	New Haven, Conn., 28 Church st.	.....	C. B. Nichols
1910	Detroit Casualty Co.	Detroit, Mich., 533 Majestic Bldg.	V. D. Cliff	M. M. Cliff
1912	*Duluth Casualty Ass'n.	Duluth, Minn., 802 Alworth Bldg.	N. Nissen	Geo. Fairley
1916	Farmers' and Merchants' Mut. L. and Cas. Ass'n	Topeka, Kan.	H. W. Lockard	J. O. Sewell
1905	Federal Casualty Co.	Milwaukee, Wis.	G. F. Russell	R. R. Moran
1889	Federal Savings & Ins. Co.	Indianapolis, Ind	J. R. Dunlap	A. A. Schell
1895	*First National Accident Co.	Fond du Lac, Wis.	John T Kelly	A. C. Fox
1892	*Fort Wayne Mercantile Acc. Ass'n.	Fort Wayne, Ind., 913-915 Calhoun st.	Louis F. Curdes Edw. B. Carson	L. H. Ransom Jas. N. Randall
1917	Great Northern Casualty Co.	Chicago, Ill.	A. G. Johnson	W. J. VanDervere
1906	†Hawkeye Commercial Mens Ass'n.	Marshalltown, Ia.		
1905	†Home Beneficial Ass'n.	Pittsburg, Pa., 708 Penn ave.	R. Rawsthorne, Jr.	T. R. Williamson
1907	*Hoosier Casualty Co.	Indianapolis, Ind., 1510 Fletcher Trust Bldg.	C. H. Brackett	C. W. Ray
1892	*Illinois Commercial Mens Ass'n.	Chicago, Ill., 332 S. Michigan ave.	Geo. W. Smith	R. A. Cavenaugh
1907	Illinois Mutual Casualty Co.	Peoria, Ill.	O. A. Cook	O. L. McCord
1905	Income Guaranty Co.	Niles, Mich.	A. N. Hepler	J. G. Malmberg
1892	*Indiana Travelers Accident Ass'n.	Indianapolis, Ind., State Life Bldg.	Jno. A. Hanna	Peter B. Trone
1903	International Travelers Ass'n.	Dallas, Tex., Wilson B'g	Price Cross	W. M. Hancock
1908	*Interstate Busin's Mens Acc. Ass'n.	Des Moines, Ia., 4th & Chestnut sts.	Frank O. Green	Ernest W. Brown (and treas.).
1880	*†Iowa State Trav. Mens Ass'n.	Des Moines, Ia., Fleming Bldg.	J. W. Hill	H. E. Rex
1914	*Kansas City Protective Ass'n.	Kansas City, Mo., Gumbel Bldg.	W. T. Grant	L. D. Ramsey
....	Knights Indem. Mut. Cas. Co.	Newark, O.	.....	H. L. Rexroth

*Over 1000 certificates in force. † Does not report to Dept.

DIRECTORY OF MUTUAL ACCIDENT ASSOCIATIONS.—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
....	Liberty Mutual Ins. Co	Dayton, O		J. R. Jones (and Mgr.)
....	Liberty Nat'l Life Ins. Co	Cape Girardeau, Mo		
1910	*Locomotive Engineers and Conductors Mut. Protective Assn	Detroit, Mich	H. L. Fidler	E. L. Christensen
1909	Mail Carriers Benefit Ass'n	Fort Dodge, Ia	Henry E. Jones	E. F. Richey
1901	*Masonic Mutual Accident Co	Springfield, Mass, 145 State st	Clyde W. Young	S.W. Munsell (and gen. manager)
1907	*Michigan Casualty Co	Saginaw, Mich., Bearinger Bldg	A. W. Cimmer	H. M. Beardslee
1890	Minnesota Accident Insurance Co	St. Paul, Minn., Endicott Bldg	H. E. Van Wedelstaedt	G. E. Schnabel
1907	*Missouri Life and Accident Ins. Co.	St. Louis, Mo., 501-7 Metropolitan Bldg	W. A. Johnson	J. A. Walker
1907	Mutual Casualty Co	Grand Rapids, Mich., 74 Monroe st	E. J. Strong	A. L. Marzolf
1917	Mutual Welfare Co	Chicago, Ill., 30 No. Dearborn st	E. D. Bishop	G. L. Williams
1885	*National Accident Society	New York, 320 B'way	Ed. Langdon	A. A. Wallace
1913	National Bus. Men's Ass'n	Cleveland, Ohio, 364 Kirby Bldg	U. G. Denman	A. R. Smith
1916	National Health and Acc. Co	Waco, Tex., Amicable Bldg	G. S. McGhee	E. T. Sharp
1916	National Reserve Fund Acc. Ass'n.	Dallas, Tex	I. L. Allen	Russell V. Rogers
1907	*Nat. Travelers Benefit Ass'n	Des Moines, Iowa, Central Life Bldg	Elmer Loucks	G. A. Fairly
1882	*New York Safety Reserve Fund	261 B'way, N. Y.C., N.Y.	Geo. L. Forrest	E. A. Kelley
1916	Northwestern Mutual Acc. Ass'n	Seattle, Wash	T. C. Brownlee	E. P. Walker
....	Peninsular Casualty Co	Jacksonville, Fla	C. E. Clarke	J. R. Anthony
....	*Physicians Cas. Ass'n of America.	Omaha, Neb., 312 Karbach Block	D. C. Bryant	E. E. Elliott
....	Preferred Acct. & Health Assn. of New Jersey			
1898	*Railway Mail Ass'n	Portsmouth, N. H., 10 Congress st	E. J. Ryan	R. E. Ross
1906	♭Red Line Relief Ass'n	Rushville, Ind	D. C. Ward	W. F. M. Cloud
1912	*Reliable Life and Accident Insurance Co	St. Louis, Mo., 3639 Olive St	Bernal L. Tatman	August A. Jekel
....	State Benefit Ins. Co	Tampa, Fla		
1917	State Mutual Casualty Co. of Ill	Chicago, Ill., 123 West Madison st	A. R. Schuster	Jacob Ernst
1890	*Travelers Protective Ass'n of Amer	St. Louis, Mo., 915 Olive st	R. J. White	T. S. Logan
1920	Uneeda Mutual Ins. Co	Beaumont, Texas		
1907	*Union Casualty Co	Detroit, Mich., 922 Majestic Bldg	L. J. Leinbach	A. D. Bailey
1890	*United Commercial Travelers of America	Columbus, O., 638 No. Park st	W. B. Emerson	W. D. Murphy
1897	*U. S. Indemnity Soc	Boston, Mass., 20 Pemberton st	Albert C. Smith	D. T. Montague
1916	Universal Protective Ass'n	Columbus, Neb		J. H. Thompson
1892	*Western Travelers Accident Ass'n.	Omaha, Neb., 1221 W. O. W. Bldg	Frank H. Garrett	Willard H. Butts
1890	*Woodmen Accident Company	Lincoln, Neb., 13th and North sts	A. O. Faulkner	C. E. Spangler
1903	*World Accident Ass'n	Omaha, Neb	H. J. Reot	R. E. Smith

* Over 1000 certificates in force. † Does not report to Department.
♭ For employees of Indianapolis and Cincinnati Traction Co.
‡ Reorganized on a stock basis 1917.

MUTUAL SICK BENEFIT ASSOCIATIONS

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1907	*Acme Industrial Life Ins. and Sick Benefit Ass'n.	New Orleans, La., 1108 N. Claiborne ave	R. E. de los Reyes	M. P. Julian
....	Afro-American Indus. Ins. Co. (Capital stock, $10,000)	Jacksonville, Fla		
....	Afro-American Mutual Ins. Co	Rock Hill, S. C		
1911	Alabama Protection and Aid Ass'n.	Tuscaloosa, Ala., 7th st. and 23rd ave	R. Riggs	A. McLester
1902	*American Beneficial Ins. Co	Richmond, Va. (capital $15,000)	J. T. Hewin	R. W. Anderson
1901	American Checkweigh and Voluntary Relief Association	Hopewell, Pa	C. Edmonson	B. B. Chisholm
1910	American Indemnity Co. r	Chicago, Ill., 1345 Insurance Exchange	Chas. A. White	N. A. Larson
1906	*American Life and Acc. Ins. Co. of Kentucky	Louisville, Ky		
1914	American Mutual Life Ins. Co	Seymour, Ind., 2d and Chestnut sts	Oren O. Swails	W. E. Weller
1910	American Travelers Ass'n	Indianapolis, Ind., Merchants Bank Bldg	Herman F. Adam	Hal E. Sheetz
1918	Appomattox Benefit Soc'y	Petersburg, Va		
....	Atlantic and Gulf Ins. Co. (Capital stock, $5950)	Palatka, Fla		
1912	*Atlantic Health & Accident Co	Boston, Mass., 80 Boylston st	WalterC.Cogswell	M. E. Coughlin
1916	Bankers Mut. Acc. and Health Co	Freeport, Ill	W. B. Erfert	J. C. Peasley
1916	Big Brother Brotherhood Acc. Ass'n	Corsicana, Tex		
1910	*Birmingham Life Ins. Co	Birmingham, Ala., 728 Jefferson City Bk. Bldg	T. A. Casey	Z. B. Chamblee
....	Buckeye Mut. Health Ass'n	Columbus, O		
1887	*Capital City Benefit Society	Washington, D. C., 458 La. ave., N. W	A. S. Taylor	S. H. Walker
1909	Catawba Mut. Life & Health Ins. Co.	Gastonia, N. C	A. G. Myers	J. L. Price
1916	Central Health Co	Lincoln, Neb	E. J. Faulkner	C. E. Spangler
1913	Church Members Relief Ass'n	Indianapolis Ind., 1001 W. 33d st	Jos. K. Ake	Jos. L. Stout
1915	*Citizens Home Ins. Co., Inc. (Capital stock, $25,000)	Alexandria, Va	W. W. Crisp	J. N. Lawler
1907	*Citizens Ind. Life & Sick Ben. Ass'n	New Orleans, La., 720 Union st	J. W. Engelhardt	Jules Labanca
....	†Columbia Mutual Benefit Ass'n	Columbia, S. C	W. H. Thomas	J. R. Nowell
1916	Columbia Sick Benefit Ins. Co	Watertown, Fla		
1909	Columbia Union	Bennett Bld'g, Wilkes Barre, Pa	James A. Dewey	A. W. Moss
1901	*Commercial Travelers', Boston Benefit Association	Boston, Mass., 300 Devonshire st	Raymond Alley	Ira F. Libby
1914	Commonwealth Casualty Co	Boston, Mass., 15 Federal st	A. J. Woollard	J. W. Ellsworth
1906	†Conservative Health and Annuity Ass'n	McKeesport, Pa	Herbert B. Smith	Wm. A. Loeber
....	Co-operative Burial and Industrial Ass'n	Pine Bluff, Ark		
1905	Cotton States Ins. Co	Thomasville, Ga	W. C. Snodgrass	F. D. Dinsmuke
1907	Durham Mutual Protective Ass'n	Durham, N. C., Loan & Trust Bldg	A. M. Maize	S. B. Caley
1908	*Empire Health and Acc. Ins. Co	Indianapolis, Ind	C. S. Drake	J. M. Drake
1917	Employers Mutual Health Co	Rock Island, Ill., 311 Safety Bldg	Almons C. Linn	Fred. L. Mann
1906	Eureka Mutual Life Ins. Co	Wilmington, N. C	J. L. Edge	H. C. Hamlin
1908	*Fidelity Health and Acc. Co	Hinckley Block, Benton Harbor, Mich	E. C. Bowlby	A. R. Arford
1902	Finnish Accident & Sick Ben. Ass'n	Ely, Minn	M. K. Niemi	Mat. P. Lampi
1915	First Nat'l Life, Health & Acct. Ins. Co	New Orleans, La	C. E. McFarland	Wm. Dalton
1908	Fox River Health and Accident Co.	Kaukauna, Wis	J. J. Faust	Chas. F. Faust
1908	*Fraternal Protective Ass'n, Inc	Boston, Mass., 12-20 Pemberton Square	Wm. F. Jarvis	Henry M. Billings
1906	*Fraternities Health and Acc. Ass'n	Richmond, Me	H. W. Oakes	H. C. Reed
....	Georgia Mutual Industrial Life and Health Ins. Co	Augusta, Ga., 897 Gwinnett st	G. N. Stovey	A. M. Sherrill
1909	German Austrian Sick and Death Ben. Soc	Holyoke, Mass		

* Over 1000 certificates in force. † Does not report to Department. r Reorganized in 1916.

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1906	*Germania Life Ins. Co	Charleston, S. C., 436 King st	Aug. J. W. Gorse	A. W. Wieters
1914	Globe Casualty Co	Columbus, O., 807 Brunson Bldg	C. F. Johnson	G. E. Behrens
1911	Gulf Life & Acc. Ins. Co. (Capital stock, $7000)	Jacksonville, Fla	T. T. Phillips	H. Terry Parker
1898	*Home Accident & Health Ins. Co	South Bend, Ind., Dean Bldg	F'k H. Goodman	James H. Jenks
1915	Home Casualty Co	Oklahoma City, Okla., 235 Terminal Arcade	C. A. Mercer	F. T. Farra
1918	*Home Friendly Ins. Co	Charleston, S. C., 18 Broad st	W. R. Thompson	W. W. McIver
1911	*Illinois Traveling Mens H'lth Ass'n	Chicago, Ill., 332 So Michigan Ave	R. C. Gannon	R. A. Cavenaugh
1905	*Imperial Mutual Life and Health Ins. Co	Asheville, N.C., Church and Patton Ave	Gay Green	A. W. Ek
1898	*Industrial Benefit Ass'n	St. Louis, Mo., 3509 Page ave	E. G. Rankin	E. A. Rice
1910	Italian Mutual Relief Society, etc	Boston, Mass		
1869	Jewelers Mutual Beneficial Ass'n	Newark, N. J., 828 Halsey st	C. Berrer	O. Fuchs
1902	*†‡Kentucky Central Life & Acc. Co	Anchorage, Ky	F. J. Walker	T. O. West
1917	Liberty Mutual Assessment Ins. Co.	Houston, Texas	J. W. Gillespie	G. E. Williams
1915	*Lincoln Mutual Casualty Co	Springfield, Ill	C. M. Bowcock	W. A. Orr
1917	Lone Star Mutual Insurance Co	Dallas, Tex	E. H. McQuistion	Worth Duncan
1906	Lumbermens Hospital Ass'n	Astoria, Ore	W. F. McGregor	E. M. Crawford
1891	*Maccabees, Great Camp for N. Y.	Buffalo, N. Y., 916 Del. ave	John J. Volk	
1895	*Masonic Casualty Co	Boston, Mass., 120 Tremont st	H. S. Eldredge	W. H. Knapp
1905	Massachusetts Indemnity Co	Boston, Mass., 12-20 Pemberton Square	Wm. F. Jarvis	Henry M. Billings
1898	*Ministers Casualty Union	Minneapolis, Minn., 1111 Nicollet Ave	Rev. S. B. Roberts	M. W. Hobart
1905	*Minnesota Commerc'l Mens Ass'n	Minneapolis, Minn., Palace Bldg	S. N. Reep	A. J. Alwin
1908	Mountain City Mutual Ins. Co	Asheville, N. C., Eagle st	Noah Murrough	James A. Wilson
1905	†Mutual Beneficial Ass'n	West Chester, Pa		P. E. Jeffries
1909	*Mutual Ben. Health & Acc. Ass'n	Omaha, Neb	H. S. Weller	G. H. Cramer
1906	*Mutual Ben. Ind. Life Ins. Ass'n	Savannah, Ga., 223 W. Broughton st	A. Ranzin	J. M. Wood
1916	Mutual Benefit Society	Baltimore, Md	Dr. C. H. Fowler	Harry O. Wilson
1894	*Mutual Ins. Co. of Richmond (Capital stock $8,950)	Richmond, Va., 601 E. Broad st	J. N. Walker	J. S. Taylor
1894	*National Benevolent Ass'n	Kansas City, Mo., 24 W. 9th st	George R. Collins	Frank E. Lott
1905	*National Ins. Co. of Va. (Capital stock, $10,000)	Norfolk, Va	J. E. Johnson	J. L. Nottingham
1890	*National Masonic Provident Ass'n	Mansfield, Ohio, 9½ N. Main st	C. E. McBride	E. G. Robinson
1910	Neighbors Benefit Union	Indianapolis, Ind., 810 State Life Bldg	John D. Volz	D. J. Neuerburg
1901	†New Jersey Mutual Benefit Ass'n	Phillipsburg, N. J	Eph'm D. Purcel	E. E. Carhart
1900	Northwestern Acc. and Benefit Association	Oshkosh, Wis	Leander Choate	C. F. Youmans
1916	Omaha Health and Acc. Ass'n	Omaha, Neb		Arthur Feagins
1906	Order of Railway Employees	San Francisco, Cal	W. V. Stafford	K. B. Barron
1916	*Orleans Ind. Life, Health, Acc. & Bur. Ben. Ins. Co	New Orleans, La		
1906	*Peoples Health & Accident Ins. Co.	Grand Rapids, Mich., 74 N. Ottawa st	H. M. Best	M. B. Campbell
....	*Peoples Health and Life Ins. Co	Macon, Ga., 455 Cotton ave	C. E. Moore	F. W. J. Disroon
1909	Philanthropic Mutual Life Ins. Co	Philadelphia, Pa., F st.	C. Edwards	Isaac Jackson
....	Physicians Health Ass'n of America	Omaha, Neb		E. E. Elliott
1905	Pilgrim Health and Life Ins. Co. (colored)	Augusta, Ga., 1143 Gwinnett st	C. Williams	Thos. J. Walker
1911	Plymouth Casualty Co	Minneapolis, Minn., N. Y. Life Bldg	Z. H. Austin	D. D. McInnis

* Over 1000 certificates in force. † Does not report to Department. ‡ Reorganized on stock basis, 1917

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1913	*Police & Firemens Ins. Ass'n	Indianapolis, Ind., Law Bldg	John C. Louckt	S. Watt
1916	*Progressive Assurance Co	608 Wilmac Bldg., Minneapolis, Minn	C. F. E. Peterson	C. A. Hoffman
1895	*Provident Relief Ass'n (capital stock $25,000)	Washington, D. C	John Brosnan	T. W. Bramhall
1909	Prudential Health & Accident Insurance Co	Bingham, Me	S. F. Greene	C. W. Dutton
1915	Reliable Life Ins. Co. of La	New Orleans, La., 428 Carondelet st	Louis Hufft	Jos. Seiler
1917	Reserve Health & Acc. Ins. Co	Topeka, Kan	W. H. Conry	I. S. Lewis
1912	*Rex Health and Acc. Ins. Co	Indianapolis, Ind., 402 Lemcke Bldg	J. H. Toy	G. B. Ewell
1894	*Richmond Beneficial Insurance Co. (Capital stock $25,000)	Richmond, Va., 700 N. 2d st	S. J. Gilpin	Jno. T. Taylor
1897	Royal Union Ass'n	Trenton, N. J	J. N. Bates	A. P. Schwab
1882	*St. Lawrence Life Ass'n	N. Y., 127 Duane st	J. J. Barnsdall	E. E. Meares
1897	Scandinavian Good Templars Sick Ben. Association	Minneapolis, Minn., 3330 Fremont ave., N	David Danielson	A. A. Bloomdahl
1900	*Sick and Accident Ass'n	Toledo, O., Spitzer Bldg	F. E. Michener	Sam'l C. Stump
1869	†Sick Ben. Soc. of German Jewelers	Newark, N. J	A. C. Blaicher	Otto Fuchs
1893	*Southern Aid Society of Virginia (capital stock $27,450)	Richmond, Va., 527 N. Second st	A. D. Price	B. L. Jordan
1916	Southern Industrial Life & Burial Ass'n	Covington, La		
1906	Southern Life and Health	Atlanta, Ga	W. H. Hallman	J. C. Hallman
1919	State Benefit Ins. Co	Tampa, Fla		
1904	*Travelers Health Ass'n	Omaha, Neb., 330 City Nat. Bank Bldg.	H. S. Weller	E. H. Hoel
1901	*Union Central Relief Ass'n	Birmingham, Ala	J. M. King	H. Strawbridge
1898	*Union Mutual Aid Ass'n	Mobile, Ala., 601 Dauphin st	C. W. Peters	C. F. Johnson
	Union Mut. Ins. Co	Jacksonville, Fla		
1894	United Aid Ins. Co	Richmond, Va		
1908	*United B'l Indus. Life & Sick Ben. Ins. Co	New Orleans, La		L. J. Demerest
1907	United Masonic Health & Accident Ass'n, Inc	Springfield, Mass	Albert E. Taylor	Nelson H. Davis
1914	*United Sick and Health Co. of San Francisco	San Francisco, Cal	R. Haas	D. A. Nicholson
1897	U. S. Indemnity Society	20 Pemberton Sq., Boston	Albert C. Smith	D. T. Montague
	*Unity Industrial Life & S. B. Ass'n	New Orleans, La	P. H. Dejo	
1915	*Washington Ind. L. B. & S. B. Ass'n	New Orleans, La		
1912	*Washington Life and Acc. Ins. Co.	Chicago, Ill	J. C. Vogt	G. R. Kendall
1910	*Wayne Health & Accident Ins. Co.	Fort Wayne, Ind., 631-635 Shoaff Bldg	Wm. C. Ryan	W. C. Gladieux
1872	†West Chester Mut. Beneficial Ass'n	West Chester, Pa., 16 E. Market st	C. R. Baldwin	I. G. Alexander
1901	*Wisconsin Casualty Association	Green Bay, Wis., Minahan Bldg	M. H. Strehlow	James McKone
1916	Wisconsin Mutual Protction Co	Oshkosh, Wis		
1905	*Workmens Circle	N. Y. City, 175 E. B'way	E. H. Jeshurin	Jos. Baskin
1884	*Workmens Sick & Death Ben. Fund of U. S. of A	N.Y. City, 1-3 Third av.	Paul Flaeschel	Paul Sturm

* Over 1000 certificates in force † Does not report to Department.

MISCELLANEOUS INSURANCE BY STATES—CLASSIFIED

The following shows the premiums received and losses paid in 1919 in States named by the various casualty, surety and miscellaneous insurance companies, each branch of business being classified separately.

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Alabama.	$	$	%
Accident.			
Ætna Casualty and Surety, Hartford	20	.....	....
Ætna Life, Hartford	11,312	16,484	145.7
American National, Galveston	23,423	3,527	15.1
American Reinsurance, Philadelphia	114	.....	....
Continental Casualty, Hammond	105,541	36,494	34.6
Employers Liability, London	612	.....	....
Equitable Life, New York	6,091	532	8.7
Fidelity and Casualty, New York	26,963	7,653	28.4
General Accident, Perth	12,647	4,862	38.4
Globe Indemnity, Newark	394	100	25.4
Hartford Accident and Indemnity, Hartford	2,251	210	9.3
Indemnity Ins. Co. of N. A., Philadelphia	679	.....	....
London Guarantee and Accident, London	964	21	2.2
Maryland Casualty, Baltimore	243	.....	....
Metropolitan Casualty, New York	276	19	6.9
New Amsterdam Casualty, New York	175	.....	....
North American Accident, Chicago	28,578	8,001	28.0
Ocean Accident and Guarantee, London	2,949	790	26.8
Pacific Mutual Life, Los Angeles	42,528	9,914	23.3
Preferred Accident, New York	11,596	1,424	12.3
Reliance Life, Pittsburgh	6,644	4,703	70.8
Royal Indemnity, New York	1,698	218	12.8
Standard Accident, Detroit	55,883	14,995	26.8
Travelers Indemnity, Hartford	1,123	56	5.0
Travelers, Hartford	88,532	21,747	24.6
Union Indemnity, New Orleans	1,510	187	12.4
United States Casualty, New York	12,768	16,281	127.5
United States Fidelity and Guaranty, Baltimore	9,827	1,238	12.6
Totals	455,340	149,457	32.8
Health.			
Ætna Casualty and Surety, Hartford	18	.....	....
Ætna Life, Hartford	6,174	5,004	81.0
American National, Galveston	23,423	11,872	50.7
American Reinsurance, Philadelphia	3	.....	....
Cloverleaf Life and Casualty, Jacksonville	1,642	429	26.1
Continental Casualty, Hammond	60,737	30,664	50.5
Employers Indemnity, Kansas City*	1,332	252	18.9
Employers Liability, London	492	23	4.7
Equitable Life, New York	11,313	4,125	36.5
Federal Casualty, Detroit*	21,757	6,660	30.6
Fidelity and Casualty, New York	3,484	26,385	76.5

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Alabama—*Cont.*	$	$	%
New Amsterdam Casualty, New York	11,228	5,858	52.2
Ocean Accident and Guarantee, London	11,731	8,597	73.3
Preferred Accident, New York	4,138	3,243	78.4
Royal Indemnity, New York	10,602	1,894	17.9
Southern Casualty, Alexandria	2,341	.....	....
Southern Surety, Des Moines	83	.....	....
Standard Accident, Detroit	4,934	1,200	24.3
Travelers, Hartford	67,516	51,211	75.9
Union Indemnity, New Orleans	15,853	4,753	30.0
United States Casualty, New York	47,268	43,427	91.9
United States Fidelity and Guaranty, Baltimore	66,415	27,064	40.7
Totals	645,275	406,576	63.0
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	23,562	3,930	16.7
Ætna Life, Hartford	70,120	15,536	22.2
American Mine Owners Mutual, Huntingdon	90,764	13,511	14.9
American Mutual Liability, Boston	101,103	47,463	46.9
Continental Casualty, Hammond	29,199	6,466	22.1
Employers Indemnity, Kansas City	8,690	2,280	26.2
Employers Liability, London	33,450	7,733	23.1
Fidelity and Casualty, New York	14,748	2,645	17.9
General Accident, Perth	2,519	578	22.9
Georgia Casualty, Macon	220,543	47,517	21.5
Globe Indemnity, Newark	5,220	200	3.8
Hartford Accident and Indemnity, Hartford	34,356	4,906	14.3
Home Life and Accident, Fordyce	50,733	6,919	13.6
Integrity Mutual, Chicago	46,329	5,562	12.0
London Guarantee and Accident, London	45,655	8,376	18.3
Lumbermen's Mutual, Chicago	51,801	8,852	17.1
Maryland Casualty, Baltimore	141,503	31,711	22.3
New Amsterdam Casualty, New York	434	.....	....
Ocean Accident and Guarantee, London	66,967	10,063	15.0
Royal Indemnity, New York	23,860	6,651	27.9
Southern Casualty, Alexandria	453	.....	....
Southern Surety, Des Moines	115	9	7.8
Standard Accident, Detroit	32,929	5,130	15.6
Travelers, Hartford	82,025	24,945	30.4
Union Indemnity, New Orleans	19,061	2,489	13.1
United States Casualty, New York	119,168	37,557	31.5
United States Fidelity and Guaranty, Baltimore	249,811	72,342	29.0
Totals	1,565,116	373,061	23.8

General Accident, Perth	8,967	6,838	76.3
Globe Indemnity, Newark	605	84	13.9
Hartford Accident and Indemnity, Hartford	1,336	313	23.4
Indemnity Ins. Co. of N. A., Philadelphia	273	.....	....
Life and Casualty, Nashville*	388,270	204,318	52.6
London Guarantee and Accident, London	950	144	15.2
Loyal Protective, Boston*	2,636	4,230	160.4
Maryland Casualty, Baltimore	268	.....	....
Masonic Protective, Worcester*	15,065	5,581	37.0
Massachusetts Bonding, Boston*	15,745	7,977	50.7
Metropolitan Casualty, New York	330	137	41.5
National Casualty, Detroit*	9,209	3,549	38.5
National Life and Accident, Nashville*	862,259	408,094	47.3
National Life, U. S. A., Chicago*	184,302	83,796	45.5
New Amsterdam Casualty, New York	90	.....	....
Ocean Accident and Guarantee, London	2,116	815	38.5
Pacific Mutual Life, Los Angeles	23,353	11,607	49.7
Preferred Accident, New York	4,506	2,111	46.8
Provident Life and Accident, Chattanooga*	145,474	62,356	42.9
Reliance Life, Pittsburgh	6,124	2,777	45.3
Royal Indemnity, New York	1,165	924	79.3
Southern Surety, Des Moines*	105	.....	....
Standard Accident, Detroit	17,166	5,058	29.5
Travelers Indemnity, Hartford	85	.....	....
Travelers, Hartford	16,620	8,756	52.7
Union Indemnity, New Orleans	1,192	207	17.4
United States Casualty, New York	16,472	5,909	35.9
United States Fidelity and Guaranty, Baltimore	7,690	3,642	47.4
Totals	1,893,747	914,640	48.3

* Includes Accident.

Liability.

Ætna Casualty and Surety, Hartford	8,024	2,397	29.9
Ætna Life, Hartford	40,935	12,946	31.6
American Indemnity, Galveston	12,637	5,242	41.5
American Mutual Liability, Boston	9,417	5,675	60.3
American Reinsurance, Philadelphia	24	.....	....
Continental Casualty, Hammond	2,293	369	16.1
Employers Indemnity, Kansas City	4,016	1,822	45.4
Employers Liability, London	13,117	1,185	9.0
Fidelity and Casualty, New York	29,648	15,922	53.7
General Accident, Perth	8,343	2,443	29.3
Georgia Casualty, Macon	135,528	128,659	94.9
Globe Indemnity, Newark	6,072	1,381	22.7
Hartford Accident and Indemnity, Hartford	12,767	7,873	61.7
Home Life and Accident, Fordyce	3,467	1,560	45.0
Indemnity Ins. Co. of N. A., Philadelphia	99	.....	....
Integrity Mutual, Chicago	849	.....	....
Interstate Casualty, Birmingham	25,695	7,544	29.4
Liberty Mutual, Boston	40	.....	....
London Guarantee and Accident, London	15,461	1,545	10.0
Lumbermen's Mutual, Chicago	51	.....	....
Maryland Casualty, Baltimore	69,773	60,552	86.8
Massachusetts Bonding, Boston	4,908	2,213	45.1

Fidelity.

Ætna Casualty and Surety, Hartford	44	.....	....
American Indemnity, Galveston	618	.....	....
American Surety, New York	29,448	15,986	54.3
Employers Liability, London	63	.....	....
Fidelity and Casualty, New York	3,410	.....	....
Fidelity and Deposit, Baltimore	18,392	3,797	20.6
Globe Indemnity, Newark	733	.....	....
Hartford Accident and Indemnity, Hartford	1,756	35	2.0
Interstate Casualty, Birmingham	.....	—433	....
Maryland Casualty, Baltimore	7,944	—169	....
Massachusetts Bonding, Boston	926	.....	....
National Surety, New York	59,459	15,999	26.9
New Amsterdam Casualty, New York	1,341	.....	....
Ocean Accident and Guarantee, London	141	.....	....
Preferred Accident, New York	1,987	.....	....
Royal Indemnity, New York	1,078	194	18.0
Southern Surety, Des Moines	9	.....	....
Union Indemnity, New Orleans	623	34	5.5
United States Fidelity and Guaranty, Baltimore	37,413	11,039	29.5
Totals	165,384	46,482	28.1

Surety.

Ætna Casualty and Surety, Hartford	1,184	.....	....
American Indemnity, Galveston	163	.....	....
American Surety, New York	27,221	—11,407	....
Employers Indemnity, Kansas City	47	.....	....
Employers Liability, London	125	.....	....
Fidelity and Casualty, New York	2,328	.....	....
Fidelity and Deposit, Baltimore	37,042	1,151	3.1
Globe Indemnity, Newark	2,872	.....	....
Hartford Accident and Indemnity, Hartford	1,850	.....	....
Maryland Casualty, Baltimore	17,740	—1,740	....
Massachusetts Bonding, Boston	120	.....	....
Metropolitan Casualty, New York	7,289	1,972	27.1
National Surety, New York	39,189	2,300	5.9
New Amsterdam Casualty, New York	755	.....	....
Preferred Accident, New York	582	.....	....
Southern Surety, Des Moines	12,037	.....	....
Union Indemnity, New Orleans	1,003	.....	....
United States Fidelity and Guaranty, Baltimore	69,005	6,202	9.0
Totals	220,553	—1,503	....

Plate Glass.

Ætna Casualty and Surety, Hartford	6,417	2,961	46.1
American Indemnity, Galveston	—12	390	....
Continental Casualty, Hammond	228	.....	....
Employers Liability, London	257	75	29.2
Fidelity and Casualty, New York	12,618	5,593	44.3
Georgia Casualty, Macon	11,627	5,144	44.2
Globe Indemnity, Newark	3,242	228	7.0
Hartford Accident and Indemnity, Hartford	2,350	657	28.0
Lloyds Plate Glass, New York	5,454	2,565	47.0
Maryland Casualty, Baltimore	7,049	2,980	42.3

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Alabama—*Cont.*	$	$	%
Massachusetts Bonding, Boston	9,418	6,246	66.3
New Amsterdam Casualty, New York	217	181	83.4
New York Plate Glass, New York	24,036	9,086	37.8
Ocean Accident and Guarantee, London	5,784	1,941	83.6
Royal Indemnity, New York	1,017	68	6.7
Travelers Indemnity, Hartford	370	.....	....
Union Indemnity, New Orleans	3,668	1,171	31.9
United States Casualty, New York	1,039	703	67.7
United States Fidelity and Guaranty, Baltimore	10,584	6,205	58.6
Totals	105,362	46,194	43.8
Steam Boiler.			
Ætna Casualty and Surety, Hartford	127	.....	....
Employers Liability, London	173	.....	....
Fidelity and Casualty, New York	15,656	4,446	28.4
Hartford Steam Boiler, Hartford	34,073	95	.3
London Guarantee and Accident, London	114	.....	....
Maryland Casualty, Baltimore	8,113	169	2.1
Ocean Accident and Guarantee, London	2,201	194	8.8
Royal Indemnity, New York	3,272	.....	....
Travelers Indemnity, Hartford	1,038	.....	....
Totals	64,766	4,905	7.6
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	1,301	.....	....
Employers Liability, London	158	.....	....
Fidelity and Casualty, New York	1,442	.....	....
Hartford Steam Boiler, Hartford	4,209	.....	....
Maryland Casualty, Baltimore	514	.....	....
Ocean Accident and Guarantee, London	319	.....	....
Royal Indemnity, New York	5,761	.....	....
Totals	13,704	.....	....
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	5,806	6,261	107.8
American Indemnity, Galveston	40	189	472.5
American Reinsurance, Philadelphia	285	.....	....
American Surety, New York	6,734	3,213	47.7
Continental Casualty, Hammond	225	.....	....
Employers Liability, London	701	.....	....
Fidelity and Casualty, New York	7,107	4,731	66.6
Fidelity and Deposit, Baltimore	13,765	9,733	70.7
General Accident, Perth	1,659	1,275	76.9
Georgia Casualty, Macon	877	358	40.8
Alabama—*Cont.*	$	$	%
Travelers Indemnity, Hartford	15,478	9,327	60.3
Union Indemnity, New Orleans	6,796	1,090	16.0
United States Casualty, New York	12,538	8,532	68.0
United States Fidelity and Guaranty, Baltimore	16,411	10,415	63.5
Totals	194,644	103,132	53.0
* Includes Auto. Fire and Theft.			
Workmen's Collective.			
Continental Casualty, Hammond	—27	196	....
Georgia Casualty, Macon	3,061	2,850	93.1
Maryland Casualty, Baltimore	3,929	66	1.7
New Amsterdam Casualty, New York	26	.....	....
United States Casualty, New York	—240	5	....
United States Fidelity and Guaranty, Baltimore	265	811	306.0
Totals	7,015	3,929	56.0
Live Stock.			
Hartford Accident and Indemnity, Hartford	562	1,643	292.4
Hartford Live Stock, New York	4,645	475	10.2
Totals	5,207	2,118	40.7
Aggregates (Alabama)	5,457,716	2,163,840	39.6
Arizona.			
Accident.			
Continental Casualty, Hammond	35,814	11,646	32.5
Employers Liability, London	1,434	280	19.5
Fidelity and Casualty, New York	658	.....	....
Hartford Accident and Indemnity, Hartford	1,839	155	8.4
Masonic Protective, Worcester*	7,607	3,043	40.0
Massachusetts Bonding, Boston*	2,279	1,431	62.8
National Casualty, Detroit*	2,351	911	38.8
North American Accident, Chicago	1,456	1,022	70.2
Southern Surety, Des Moines*	3,444	614	17.8
Standard Accident, Detroit	845	.....	....
Travelers, Hartford	1,875	.....	....
United States Casualty, New York	226	213	94.3
United States Fidelity and Guaranty, Baltimore	335	.....	....
Western Indemnity, Dallas	1,046	40	3.8
Totals	61,209	19,355	31.6
* Includes Health.			

Globe Indemnity, New York	1,804	456	25.3
Hartford Accident andadem. ,nity, Hartford	2,967	1,861	62.7
Indemnity Ins. Co. of N. A., Philadelphia	497	.....	....
London Guarantee and Accident, London	1,714	934	54.5
Maryland Casualty, Baltimore	9,499	3,689	38.8
Massachusetts Bonding, Boston	1,808	918	50.8
Metropolitan Casualty, New York	414	337	81.4
National Surety, New York	11,724	31,239	266.5
New Amsterdam Casualty, New York	473	.....	....
Ocean Accident and Guarantee, London	2,524	553	21.9
Preferred Accident, New York	1,082	986	91.1
Royal Indemnity, New York	157	208	132.5
Travelers Indemnity, Hartford	145	177	122.1
Union Indemnity, New Orleans	839	30	3.6
United States Casualty, New York	1,326	933	70.4
United States Fidelity and Guaranty, Baltimore	23,181	11,011	47.5
Totals	97,353	79,092	81.2
Credit.			
American Credit Indemnity, New York	20,728	—595	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	1,847	47	2.5
Maryland Casualty, Baltimore	1,677	102	6.1
Totals	3,524	149	4.2
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	21,060	9,454	44.9
American Indemnity, Galveston*	3,896	4,768	122.4
American Mutual Liability, Boston	1,151	246	21.4
Continental Casualty, Hammond	866	156	18.0
Employers Indemnity, Kansas City	1,780	411	23.1
Employers Liability, London	2,404	379	15.8
Fidelity and Casualty, New York	9,462	4,409	46.6
General Accident, Perth	4,179	1,001	24.0
Georgia Casualty, Macon	42,446	28,612	67.4
Globe Indemnity, Newark	3,039	910	29.9
Hartford Accident and Indemnity, Hartford	6,240	1,920	30.8
Indemnity Ins. Co. of N. A., Philadelphia	229	.....	....
Integrity Mutual, Chicago	1,307	788	60.3
Interstate Casualty, Birmingham	9,746	4,500	46.2
Liberty Mutual, Boston	15	.....	....
London Guarantee and Accident, London	5,921	2,834	47.9
Lumbermen's Mutual, Chicago	563	651	115.6
Maryland Casualty, Baltimore	8,527	3,700	43.4
Massachusetts Bonding, Boston	2,149	1,538	71.6
New Amsterdam Casualty, New York	—75	1,230	....
Ocean Accident and Guarantee, London	7,663	3,168	41.3
Preferred Accident, New York	1,331	727	54.6
Royal Indemnity, New York	5,159	513	9.9
Southern Casualty, Alexandria*	2,605	1,466	56.3
Standard Accident, Detroit	1,759	385	21.9
Health.			
Commonwealth Casualty, Philadelphia*	847	134	15.8
Continental Casualty, Hammond	27,225	11,172	41.1
Employers Liability, London	130	.....	....
Fidelity and Casualty, New York	316	.....	....
Hartford Accident and Indemnity, Hartford	1,191	343	28.8
Standard Accident, Detroit	127	.....	....
United States Casualty, New York	374	23	6.2
United States Fidelity and Guaranty, Baltimore	193	.....	....
Western Casualty, Denver*	4,002	2,566	64.1
Western Indemnity, Dallas	713	201	28.2
Totals	35,118	14,439	41.0
* Includes Accident			
Liability.			
Employers Mutual Indemnity, Phoenix	2,810	.....	....
Ætna Casualty and Surety, Hartford	1,061	10	.9
Employers Liability, London	1,113	.....	....
Fidelity and Casualty, New York	369	.....	....
Hartford Accident and Indemnity, Hartford	3,285	.....	....
Kansas Casualty and Surety, Wichita	786	.....	....
Maryland Casualty, Baltimore	18,724	1,262	6.7
Massachusetts Bonding, Boston	1,154	.....	....
Southern Casualty, Alexandria	43,412	13,473	31.0
Southern Surety, Des Moines	1,100	661	60.1
Travelers, Hartford	3,702	80	2.2
United States Casualty, New York	1,737	100	5.8
United States Fidelity and Guaranty, Baltimore	4,093	1,188	29.0
Western Indemnity, Dallas	34,279	11,426	33.3
Totals	117,625	28,200	24.0
Workmen's Compensation.			
Employers Mutual Indemnity, Phoenix	141,667	†54,839	38.7
Employers Liability, London	7	8,000	....
Hartford Accident and Indemnity, Hartford	5,457	630	11.5
Maryland Casualty, Baltimore	227,810	82,164	36.1
Southern Surety, Des Moines	7,015	7,876	112.3
Travelers, Hartford	234	.....	....
Western Indemnity, Dallas	91,829	81,963	89.3
Totals	474,019	235,472	49.7
† Includes Liability and Workmen's Compensation.			
Fidelity.			
Ætna Casualty and Surety, Hartford	3,730	120	3.2
American Surety, New York	13,212	4,014	30.4
Fidelity and Casualty, New York	542	50	9.2
Fidelity and Deposit, Baltimore	9,310	22	.2
Hartford Accident and Indemnity, Hartford	2,704	900	33.3
Kansas Casualty and Surety, Wichita	750	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums
Arizona—*Cont.*	$	$	%
Maryland Casualty, Baltimore	5,602	.....	....
Massachusetts Bonding, Boston	297	.....	....
National Surety, New York	15,592	1,788	11.5
Southern Surety, Des Moines	817	.....	....
United States Fidelity and Guaranty, Baltimore	10,237	2,594	25.3
Totals	62,793	9,488	15.1
Surety.			
Ætna Casualty and Surety, Hartford	2,346	.....	....
American Surety, New York	* 7,978	100	1.3
Fidelity and Casualty, New York	1,394	..	....
Hartford Accident and Indemnity, Hartford	6,277	.....	....
Kansas Casualty and Surety, Wichita	1,868	.....	....
Maryland Casualty, Baltimore	24,176	334	1.4
Massachusetts Bonding, Boston	257	.....	....
National Surety, New York	29,754	.....	....
Southern Surety, Des Moines	8,724	19,428	222.7
United States Fidelity and Guaranty, Baltimore	82,707	35,817	43.3
Totals	165,481	55,679	33.6
Plate Glass.			
Employers Mutual Indemnity, Phoenix	3,431	.....	....
Fidelity and Casualty, New York	871	327	37.5
Georgia Casualty, Macon	12	220	1833.5
Hartford Accident and Indemnity, Hartford	4,213	2,457	58.3
Maryland Casualty, Baltimore	4,641	3,566	76.8
Massachusetts Bonding, Boston	163	.....	....
New York Plate Glass, New York	5,095	2,538	49.8
Southern Surety, Des Moines	5,227	3,156	60.4
United States Fidelity and Guaranty, Baltimore	1,825	899	49.3
Totals	25,478	13,163	51.7
Steam Boiler.			
Hartford Steam Boiler, Hartford	5,090	765	15.0
Maryland Casualty, Baltimore	253	.....	....
Totals	5,343	765	14.3
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	352	.....	....
American Surety, New York	122	.....	....
Employers Liability, London	60	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Arkansas—*Cont.*	$	$	%
Massachusetts Bonding, Boston	*35,668	15,525	43.
National Life of U. S. A., Chicago	*47,937	15,973	33.3
National Casualty, Detroit	*62	.....	....
New Amsterdam Casualty, New York	1,320	421	31.9
North American Accident, Chicago	15,710	3,537	22.5
Ocean Accident and Guarantee, London	33	.....	....
Pacific Mutual Life, Los Angeles	21,619	6,795	31.4
Peerless Casualty, Keene	*3,359	1,279	38.1
Provident Life and Accident, Chattanooga	*10,135	4,422	43.6
Reliance Life, Pittsburgh	2,449	413	16.9
Ridgeley Protective, Worcester	*2,626	1,830	69.7
Royal Indemnity, New York	436	35	8.0
Southern Surety, Des Moines	*6,485	1,681	25.9
Standard Accident, Detroit	13,495	7,943	58.9
Travelers, Hartford	10,419	1,127	10.8
Union Indemnity, New Orleans	6,083	963	15.8
United States Casualty, New York	3,182	518	16.3
United States Fidelity and Guaranty, Baltimore	11,978	9,014	75.3
Western Indemnity, Dallas	499	.....	....
Totals	404,772	180,729	44.7

* Includes Health.

Health.			
Ætna Life, Hartford	27,883	16,415	58.9
American National, Galveston	5,465	3,755	68.7
Business Mens, Kansas City	23,621	29,342	124.2
Continental Casualty, Hammond	8,624	3,386	39.3
Equitable Life, New York	2,659	203	76.3
Fidelity and Casualty, New York	3,488	1,886	54.0
Globe Indemnity, New York	60	38	63.3
Hartford Accident and Indemnity, Hartford	97	.....	....
London Guarantee and Accident, London	651	37	5.7
Maryland Casualty, Baltimore	59	.....	....
New Amsterdam Casualty, New York	566	1,261	222.8
Ocean Accident and Guarantee, London	35	3	8.6
Pacific Mutual Life, Los Angeles	10,263	8,805	85.8
Reliance Life, Pittsburgh	2,130	992	46.6
Royal Indemnity, New York	474	132	27.9
Standard Accident, Detroit	5,449	3,943	72.4
Travelers, Hartford	1,138	618	54.3
Union Indemnity, New Orleans	5,775	486	8.4
United States Casualty, New York	3,308	1,175	35.5
United States Fidelity and Guaranty, Baltimore	6,012	2,783	46.3
Western Indemnity, Dallas	257	830	323.0
Totals	108,115	76,090	70.4

Fidelity and Casualty, New York	1,018	103	10.1
Fidelity and Deposit, Baltimore	569	.....	....
Hartford Accident and Indemnity, Hartford	1,691	448	26.5
Kansas Casualty and Surety, Wichita	207	110	53.2
Maryland Casualty, Baltimore	4,244	2,996	70.6
National Surety, New York	1,677	3,480	207.5
Southern Surety, Des Moines	929	90	9.7
United States Fidelity and Guaranty, Baltimore	3,783	376	9.9
Western Indemnity, Dallas	75	50	66.7
Totals	14,727	7,653	52.0
Sprinkler.			
Maryland Casualty, Baltimore	322	.....	....
Automobile Property Damage.			
Arizona Mutual Automobile, Phoenix	153,413	67,149	43.8
Ætna Casualty and Surety, Hartford	2,463	368	14.9
Continental Casualty, Hammond	757	.....	....
Hartford Accident and Indemnity, Hartford	1,710	432	25.3
Kansas Casualty and Surety, Wichita	476	.....	....
Maryland Casualty, Baltimore	4,909	669	13.6
Southern Surety, Des Moines	2,489	590	23.7
United States Casualty, New York	48	.....	....
United States Fidelity and Guaranty, Baltimore	441	511	115.9
Western Indemnity, Dallas	2,715	2,313	85.2
Totals	169,412	72,032	42.5
Live Stock.			
Hartford Accident and Indemnity, Hartford	675	.....	....
Aggregates (Arizona)	1,132,202	456,246	40.3
ARKANSAS.			
Accident.			
Ætna Casualty and Surety, Hartford	226	.....	....
Ætna Life, Hartford	59,895	32,069	5.3
American National, Galveston	5,466	1,361	24.9
Business Mens, Kansas City	22,712	7,745	34.1
Cloverleaf Life and Casualty, Jacksonville, Ill	*314	57	18.2
Continental Casualty, Hammond	16,049	9,556	59.5
Continental Life, Kansas City	*10,532	4,604	43.7
Employers Indemnity, Kansas City	*32,801	23,867	72.8
Equitable Life, New York	2,286	834	36.4
Federal Life, Chicago	*4,112	2,130	51.8
Fidelity and Casualty, New York	4,339	1,087	25.1
Globe Indemnity, New York	80	39	48.8
Hartford Accident and Indemnity, Hartford	550	.....	....
Interstate Casualty, Birmingham	*19,194	6,957	36.2
Loyal Protective, Boston	*1,085	818	75.4
London Guarantee and Accident, London	1,051	575	54.7
Maryland Casualty, Baltimore	82	.....	....
Masonic Protective, Worcester	*30,472	17,554	57.6
Liability.			
Home Life and Accident, Fordyce	172,463	79,007	45.8
Ætna Casualty and Surety, Hartford	5,791	1,153	19.9
Ætna Life, Hartford	226,722	66,182	29.2
American Indemnity, Galveston	631	126	20.0
Continental Casualty, Hammond	362	.....	....
Employers Indemnity, Kansas City	2,029	535	26.4
Fidelity and Casualty, New York	28,143	1,685	6.0
Georgia Casualty, Macon	536	.....	....
Globe Indemnity, New York	2,192	2,662	121.4
Hardware Mutual, Stevens Point	33	.....	....
Hartford Accident and Indemnity, Hartford	2,809	571	20.3
London Guarantee and Accident, London	35,274	6,628	18.8
Maryland Casualty, Baltimore	132,272	48,906	37.0
Massachusetts Bonding, Boston	8,663	784	9.0
New Amsterdam Casualty, New York	25,512	18,902	74.1
Ocean Accident and Guarantee, London	6,443	1,725	26.8
Royal Indemnity, New York	342	.....	....
Southern Surety, Des Moines	23,574	23,387	99.2
Southern Casualty, Alexandria	6,202	6,276	101.2
Standard Accident, Detroit	67,967	17,773	26.2
Travelers, Hartford	7,259	2,238	30.8
Union Indemnity, New Orleans	78,538	11,828	15.1
United States Casualty, New York	14,984	8,236	55.0
United States Fidelity and Guaranty, Baltimore	189,588	65,879	34.7
Western Indemnity, Dallas	1,502	.....	....
Totals	1,039,830	364,484	35.1
Workmen's Compensation.			
Ocean Accident and Guarantee, London	142	.....	....
Fidelity.			
Ætna Casualty and Surety, Hartford	16,452	6,618	40.2
American Indemnity, Galveston	101	.....	....
American Surety, New York	19,204	3,629	18.9
Fidelity and Casualty, New York	2,108	.....	....
Fidelity and Deposit, Baltimore	5,548	2,129	38.4
Hartford Accident and Indemnity, Hartford	1,704	420	24.6
Maryland Casualty, Baltimore	6,658	3,350	50.3
Massachusetts Bonding, Boston	1,638	.....	....
National Surety, New York	17,322	8,664	50.0
New Amsterdam Casualty, New York	3,611	1,802	49.9
Southern Surety, Des Moines	1,396	225	16.1
Union Indemnity, New Orleans	2,504	.....	....
United States Fidelity and Guaranty, Baltimore	32,074	5,022	15.7
Totals	110,321	31,859	28.9
Surety.			
Ætna Casualty and Surety, Hartford	21,267	125	.6
Americzn Indemnity, Galveston	232	—8	....
American Surety, New York	26,016	3,156	12.1
Employers Indemnity, Kansas City	95	.....	....
Fidelity and Casualty, New York	1,985	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ARKANSAS—*Cont.*	$	$	%
Fidelity and Deposit, Baltimore	7,312	4,518	61.8
Hartford Accident and Indemnity, Hartford	1,317	.....	....
Home Life and Accident, Fordyce	1,101	.....	....
Maryland Casualty, Baltimore	20,927	61	.3
Massachusetts Bonding, Boston	699	.....	....
National Surety, New York	24,300	914	3.8
New Amsterdam Casualty, New York	8,540	.....	....
Union Indemnity, New Orleans	4,831	.....	....
United States Fidelity and Guaranty, Baltimore	63,381	3,977	6.3
Totals	182,003	12,743	7.0
Plate Glass.			
Ætna Casualty and Surety, Hartford	27,743	13,875	50.0
Continental Casualty, Hammond	392	20	5.1
Employers Indemnity, Kansas City	99	.....	....
Fidelity and Casualty, New York	2,835	2,626	92.6
Hardware Mutual, Stevens Point	260	161	61.9
Hartford Accident and Indemnity, Hartford	22	32	145.5
Lloyds Plate Glass, New York	6,153	1,644	26.7
Maryland Casualty, Baltimore	9,956	6,736	67.7
Massachusetts Bonding, Boston	3,301	2,987	90.5
Metropolitan Casualty, New York	14,577	6,093	41.8
New Amsterdam Casualty, New York	3,169	1,850	58.4
New York Plate Glass, New York	4,577	2,714	59.3
Ocean Accident and Guarantee, London	19	66	347.4
Southern Surety, Des Moines	1,819	1,511	83.0
Union Indemnity, New Orleans	11,476	4,474	39.0
United States Casualty, New York	2,038	3,057	150.0
United States Fidelity and Guarantee, Baltimore	17,322	7,301	42.1
Western Indemnity, Dallas	1,007	83	8.2
Totals	106,765	55,320	51.8
Steam Boiler.			
Fidelity and Casualty, New York	2,206	934	42.3
Hartford Steam Boiler, Hartford	35,816	1,644	4.6
London Guarantee and Accident, London	1,467	.....	....
Maryland Casualty, Baltimore	3,064	246	8.0
Ocean Accident and Guarantee, London	—65	.....	....
Royal Indemnity, New York	1,030	.....	....
Totals	43,518	2,824	6.5
Fly-Wheel and Engine Breakage.			
Ætna Casualty, Hartford	25,565	3,598	14.1
Fidelity and Casualty, New York	330	.....	....
ARKANSAS—*Cont.*	$	$	%
Globe Indemnity, New York	228	.....	....
Hardware Muitual, Stevens Point	72	.....	....
Hartford Accdent and Indemnity, Hartford	1,657	1,738	104.9
London Guarantee and Accident, London	3,984	765	19.2
Maryland Casualty, Baltimore	9,698	4,327	44.6
Massachusetts Bonding, Boston	2,959	1,229	41.5
New Amsterdam Casualty, New York	1,250	600	48.0
Ocean Accident and Guarantee, London	174	5	2.9
Royal Indemnity, New York	52	.....	....
Southern Surety, Des Moines	5,300	6,036	113.9
Standard Accident, Detroit	9,057	4,469	49.3
Travelers Indemnity, Hartford	38	25	65.8
Union Indemnity, New Orleans	11,459	4,318	37.7
United States Casualty, New York	3,394	3,160	93.1
United States Fidelity and Guaranty, Baltimore	14,792	5,601	37.9
Western Indemnity, Dallas	198	37	18.7
Totals	113,974	51,843	45.5
Workmen's Collective.			
Home Life and Accident, Fordyce	73,111	38,428	52.6
Ætna Life, Hartford	10,497	2,325	22.2
Maryland Casualty, Baltimore	11,530	4,951	42.9
London Guarantee and Accident, London	421	299	71.0
Maryland Casualty, Baltimore	11,530	4,951	42.9
New Amsterdam Casualty, New York	3,841	3,546	92.3
Southern Casualty, Alexandria	4,988	3,587	71.9
Southern Surety, Des Moines	1,265	.....	....
Standard Accident, Detroit	389	398	102.3
Travelers, Hartford	38	25	65.8
Union Indemnity, New Orleans	26,152	8,021	30.7
United States Casualty, New York	967	.....	....
Totals	133,199	61,580	46.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	2,087	1,695	81.2
Hartford Live Stock, Hartford	2,711	.....	....
Totals	4,798	1,695	35.3
Aggregates (Arkansas)	2,375,105	867,275	36.5

Hartford Steam Boiler, Hartford	6,055	.....	....
London Guarantee and Accident, London	802	.....	....
Maryland Casualty, Baltimore	272	.....	....
Totals	33,024	3,598	10.9
Burglary and Theft.			
Home Life and Accident, Fordyce	80	.....	....
Ætna Casualty and Surety, Hartford	26,578	6,896	25.9
American Surety, New York	2,712	1,087	40.1
Continental Casualty, Hammond	133	.....	....
Employers Indemnity, Kansas City	10	.....	....
Fidelity and Casualty, New York	1,625	69	42.5
Fidelity and Deposit, Baltimore	1,047	227	21.7
Georgia Casualty, Macon	29	.....	....
Globe Indemnity, New York	14	.....	....
Hartford Accident and Indemnity, Hartford	1,042	112	10.7
London Guarantee and Accident, London	1,933	.....	....
Maryland Casualty, Baltimore	11,380	3,122	27.4
Massachusetts Bonding, Boston	910	1,808	198.7
National Surety, New York	4,923	1,690	34.3
New Amsterdam Casualty, New York	2,093	20	1.0
Ocean Accident and Guarantee, London	1,561	—66	....
Royal Indemnity, New York	107	.....	....
Southern Surety, Des Moines	139	344	247.5
Travelers Indemnity, Hartford	16	.....	....
Union Indemnity, New Orleans	2,028	1,865	92.0
United States Casualty, New York	514	949	184.6
United States Fidelity and Guaranty, Baltimore	23,345	5,354	22.9
Totals	82,219	23,477	28.6
Credit.			
Home Life and Accident, Fordyce	212	.....	....
American Credit Indemnity, St. Louis	4,493	.....	....
Totals	4,705	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	6,243	953	15.3
Maryland Casualty, Baltimore	1,477	80	5.4
Totals	7,720	1,033	13.4
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	30,253	13,946	46.1
American Automobile, St. Louis	18,651	5,284	28.3
American Indemnity, Galveston	102	125	122.5
Continental Casualty, Hammond	184	.....	....
Employers Indemnity, Kansas City	254	22	8.7
Fidelity and Casualty, New York	77	133	172.7
Georgia Casualty, Macon	141	23	16.3

CALIFORNIA.

Accident and Health.			
Occidental Life, Los Angeles	185,367	64,942	35.0
Pacific Mutual, Los Angeles	696,828	182,946	26.3
Ætna Casualty and Surety, Hartford	5,256	410	7.8
Ætna Life, Hartford	378,058	164,013	43.4
American National, Galveston	20,503	5,478	26.7
American Reinsurance, Philadelphia	141	.....	....
Brotherhood Accident, Boston	21,176	9,002	42.5
Business Mens, Kansas City	70,373	38,965	55.4
Columbia Casualty, New York	279	.....	....
Columbian National, Boston	10,751	7,395	68.8
Connecticut General, Hartford	18,103	7,212	39.8
Continental Casualty, Hammond	373,828	106,602	28.5
Employers Indemnity, Kansas City	42,909	17,515	40.8
Employers Liability, London	102,321	43,080	42.1
Equitable Accident, Boston	602	131	21.8
Equitable Life, New York	42,286	5,069	12.0
Federal Casualty, Detroit	30,051	8,254	27.6
Fidelity and Casualty, New York	102,616	35,599	34.7
General Accident, Perth	81,559	41,009	50.3
Globe Indemnity, Newark	75,518	37,199	49.3
Great Western Accident, Des Moines	31,617	18,482	58.5
Hartford Accident, Hartford	47,623	14,802	31.1
Indemnity Ins. Co. of N. A., Philadelphia	3,364	70	2.1
Inter Ocean Casualty, Indianapolis	19,366	5,514	28.5
Lion Bonding, Omaha	1,097	1,241	113.1
London Guarantee and Accident, London	14,781	8,659	58.6
Loyal Protective, Boston	8,919	4,325	48.5
Maryland Assurance, Baltimore	75,936	57,480	75.7
Maryland Casualty, Baltimore	58,691	14,426	24.6
Masonic Mutual, Washington	18,933	10,195	53.8
Masonic Protective, Worcester	154,509	64,376	41.7
Massachusetts Bonding, Boston	149,441	62,382	41.7
Metropolitan Casualty, New York	1,384	564	40.7
Metropolitan Life, New York	2,495	501	20.1
New Amsterdam Casualty, New York	15,812	16,497	104.3
National Life of U. S. A., Chicago	208,888	55,827	26.7
North American, Chicago	115,130	41,131	35.7
National Casualty, Detroit	30,226	10,568	35.0
Norwich Union Indemnity, New York	19	.....	....
Ocean Accident and Guarantee, London	90,625	58,108	64.1
Preferred Accident, New York	42,413	9,354	22.1
Reliance Life, Pittsburgh	23,668	7,508	31.7
Republic Casualty, Pittsburgh	269	17	6.3
Ridgley Protective, Worcester	43,366	24,797	57.2
Royal Indemnity, New York	34,277	12,355	36.0
Standard Accident, Detroit	181,776	88,572	48.7
Travelers, Hartford	499,941	165,087	33.0
Travelers Indemnity, Hartford	6,545	781	11.9
United States Casualty, New York	23,408	10,661	45.5
United States Fidelity and Guaranty, Baltimore	80,862	31,715	39.2
Union Health and Accident, Denver	3,080	832	27.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CALIFORNIA—*Cont.*	$	$	%
Western Casualty, Denver	163,525	55,324	33.8
Western Indemnity, Dallas	24,188	15,214	62.9
Zurich General, Zurich	621	.....	....
Totals	4,572,361	1,687,714	36.9
Liability.			
Ætna Life, Hartford	236,089	35,326	15.0
Ætna Casualty, Hartford	55,464	14,350	25.9
American Indemnity, Galveston	10,854	740	6.8
American Mutual Liability, Boston	2,676	.....	....
American Reinsurance, Huntingdon	2,253	.....	....
California Casualty and Indemnity, San Francisco	2,022	.....	....
Columbia Casualty, New York	47,320	1,102	2.3
Continental Casualty, Hammond	65,286	2,714	4.2
Employers Indemnity, Kansas City	2,965	288	9.7
Employers Liability, London	155,279	31,641	20.4
Federal Mutual Liability, Boston	10,576	100	1.0
Fidelity and Casualty, New York	110,457	38,317	34.7
Fidelity and Deposit, Baltimore	61	3,325	.....
General Accident, Perth	123,872	22,035	17.8
Georgia Casualty, Macon	70,888	38,893	54.9
Globe Indemnity Newark	160,173	30,078	18.8
Hartford Accident and Indemnity, Hartford	160,092	20,993	13.1
Indemnity Ind. Co. of N. A., Philadelphia	119	.....	....
Inter-State Casualty, Birmingham	149,551	43,383	29.0
London Guarantee and Accident, London	133,406	21,299	16.0
London and Lancashire Indemnity, New York	67,325	6,349	9.4
Massachusetts Bonding, Boston	52,346	4,880	9.3
Maryland Casualty, Baltimore	147,342	40,780	27.7
New Amsterdam Casualty, New York	31,962	7,839	24.5
New Jersey Fidelity and Plate Glass, Newark	15,639	428	2.7
Norwich Union Indemnity, New York	17,720	193	1.1
Ocean Accident and Guarantee, London	262,489	36,642	14.0
Olds and Stoller Ind. Exchange, Los Angeles	198,005	34,940	17.6
Preferred Accident, New York	35,688	1,619	4.5
Republic Casualty, Pittsburgh	12,116	929	7.7
Royal Indemnity, New York	259,904	82,929	31.9
Standard Accident, Detroit	677,452	98,442	14.5
Travelers, Hartford	172,174	24,846	14.4
Union Ind. Exchange, San Francisco	105,995	24,071	22.7
United States Casualty, New York	171,789	60,939	35.5
United States Fidelity and Guaranty, Baltimore	157,346	49,225	31.3
Western Indemnity, Dallas	80,996	43,134	53.3
Zurich General, Zurich	42,036	16,891	40.2
Totals	4,007,713	834,642	20.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CALIFORNIA—*Cont.*	$	$	%
National Surety, New York	397,590	34,095	8.6
New Amsterdam Casualty, New York	49,765	20,943	42.1
Ocean Accident and Guarantee, London	12,285	491	4.0
Preferred Accident, New York	11,716	1,304	11.1
Republic Casualty, Pittsburgh	19	.....	....
Royal Indemnity, New York	68,157	12,469	18.3
United States Fidelity and Guaranty, Baltimore	429,776	84,289	19.6
Totals	2,384,379	488,628	20.5
Plate Glass.			
Ætna Casualty and Surety, Hartford	32,571	10,458	32.1
American Indemnity, Galveston	8	67	837.5
Columbia Casualty, New York	2,629	256	9.7
Continental Casualty, Hammond	8,562	1,197	14.0
Employers Liability, London	17,588	7,673	43.6
Fidelity and Casualty, New York	48,144	21,306	44.2
Georgia Casualty, Macon	4,241	3,941	92.9
Globe Indemnity, Newark	35,802	12,769	35.7
Hartford Accident, Hartford	13,262	5,345	40.3
International Indemnity, Los Angeles	21,905	15,172	69.3
Interstate Casualty, Birmingham	18,793	10,763	57.3
Lion Bonding, Omaha	4,255	2,120	49.8
Lloyds Plate Glass, New York	21,977	9,963	45.3
London and Lancashire Indemnity, New York	3,914	1,720	43.9
Maryland Casualty, Baltimore	30 207	14,621	48.4
Massachusetts Bonding, Boston	5 333	1,063	19.9
Metropolitan Casualty, New York	19,782	7,362	37.2
New Amsterdam Casualty, New York	16,305	10,105	62.0
New Jersey Fidelity and Plate Glass, Newark	10,052	4,630	46.1
New York Plate Glass, New York	73,368	37,737	51.4
Norwich Union Indemnity, New York	1,156	2	.2
Ocean Accident and Guarantee, London	27,709	19,341	69.8
Republic Casualty, Pittsburgh	2,384	528	22.1
Royal Indemnity, New York	24,172	11,742	48.6
Travelers Indemnity, Hartford	12,255	5,816	47.5
United States Casualty, New York	1,267	754	59.5
Western Indemnity, Dallas	20,197	13,869	68.7
Totals	477,830	230,314	48.2
Steam Boiler.			
Columbia Casualty, New York	495	.....	....
Employers Liability, London	6,278	225	3.6
Fidelity and Casualty, New York	47,887	2,352	4.9

Workmen's Compensation.

California Casualty and Indemity, San Francisco	389,513	192,858	49.5
State Compensation Fund, San Francisco	4,417,761	1,993,435	45.1
Ætna Casualty and Surety, Hartford	16,170	10,087	62.4
Ætna Life, Hartford	831,699	410,306	49.3
American Mutual Liability, Boston	31,294	5,746	18.4
American Reinsurance, Huntingdon	13,084	.....	....
Columbia Casualty, New York	45,177	12,827	28.4
Continental Casualty, Hammond	338,885	126,701	37.4
Employers Liability, London	1,165,021	598,859	51.4
Employers Indemnity, Kansas City	27,641	7,307	26.4
Federal Mutual Liability, Boston	305,379	82,652	27.1
Fidelity and Casualty, New York	501,991	209,356	41.7
Fidelity and Deposit, Baltimore	.....	4,130	....
General Accident, Perth	110,857	48,052	43.3
Georgia Casualty, Macon	15,090	14,398	95.4
Globe Indemnity, Newark	527,915	251,383	47.6
Hartford Accident and Indemnity, Hartford	279,655	138,737	49.6
Interstate Casualty, Birmingham	149,551	43,383	29.0
London Guarantee and Accident, London	737,892	505,151	68.5
London and Lancashire Indemnity, New York	42	780	....
Maryland Casualty, Baltimore	936,464	486,948	52.0
Massachusetts Bonding, Boston	93	1,400	....
New Amsterdam Casualty, New York	150,385	66,684	44.3
Norwich Union, New York	10,793	1,238	11.5
Ocean Accident and Guarantee, London	922,373	448,726	48.6
Republic Casualty, Pittsburgh	185,510	70,507	38.0
Royal Indemnity, New York	272,994	96,883	35.5
Standard Accident, Detroit	18,905	9,098	48.1
Travelers, Hartford	47,682	52,869	110.9
Travelers Indemnity, Hartford	8,141	.....	....
United States Casualty, New York	14,275	8,846	62.0
United States Fidelity and Guaranty, Baltimore	51,872	26,892	51.8
Western Indemnity, Dallas	211,473	141,805	67.1
Zurich General, Zurich	57,735	29,108	50.4
Totals	12,653,753	6,063,461	47.9

Fidelity and Surety.

Ætna Casualty and Surety, Hartford	106,672	898	.8
American Indemnity, Galveston	28,898	23,244	80.4
American Surety, New York	211,551	31,364	14.8
Columbia Casualty, New York	2,308	.....	....
Employers Indemnity, Kansas City	656	.....	....
Fidelity and Casualty, New York	105,147	20,294	19.3
Fidelity and Deposit, Baltimore	454,295	134,771	29.7
Globe Indemnity, Newark	139,734	32,748	23.4
Hartford Accident, Hartford	143,774	16,377	11.4
Indemnity Ins. Co. of N. A., Philadelphia	183	.....	....
Lion Bonding, Omaha	21,380	10,752	50.3
London and Lancashire, New York	40,802	27,636	67.7
Maryland Casualty, Baltimore	118,724	5,545	4.6
Massachusetts Bonding, Boston	40,968	11,416	27.9
Hartford Steam Boiler, Hartford	116,838	1,429	1.2
London Guarantee and Accident, London	1,941	.....	....
Maryland Casualty, Baltimore	22,529	5,466	24.3
Ocean Accident and Guarantee, London	14,153	3,778	26.7
Royal Indemnity, New York	14,288	1,051	7.4
Travelers Indemnity, Hartford	5,884	4	.1
Totals	230,293	14,305	6.2

Burglary and Theft.

Ætna Casualty and Surety, Hartford	104,243	37,069	35.6
American Indemnity, Galveston	720	30	4.2
American Reinsurance, Huntington	2,814	.....	....
American Surety, New York	14,961	4,920	32.9
Columbia Casualty, New York	4,405	266	6.0
Continental Casualty, Hammond	6,180	1,906	30.8
Employers Liability, London	33,735	15,930	47.2
Fidelity and Deposit, Baltimore	50,774	14,817	29.2
Fidelity and Casualty, New York	63,156	38,042	60.2
General Accident, Perth	17,425	11,381	65.3
Georgia Casualty, Macon	1,019	2,562	251.4
Globe Indemnity, Newark	37,327	17,309	46.4
Hartford Accident, Hartford	39,231	19,418	49.5
Londong Bonding, Omaha	306	50	16.3
London Guarantee and Accident, London	12,886	7,096	55.1
London and Lancashire, New York	599	.....	....
Massachusetts Bonding, Boston	11,726	2,500	50.2
Maryland Casualty, Baltimore	54,646	27,445	21.3
Metropolitan Casualty, New York	2,013	329	16.3
New Jersey Plate Glass, Newark	5,949	2,484	41.8
National Surety, New York	40,945	10,187	24.9
New Amsterdam Casualty, New York	5,057	1,181	23.4
Norwich Union Indemnity, New York	4,500	486	10.8
Ocean Accident and Guarantee, London	31,797	12,715	40.0
Preferred Accident, New York	3,843	578	15.0
Republic Casualty, Pittsburgh	1,416	302	21.3
Royal Indemnity, New York	60,587	28,031	46.3
Travelers Indemnity, Hartford	36,370	13,294	36.6
United States Casualty, New York	2,594	1,964	75.7
United States Fidelity and Guaranty, Baltimore	94,359	43,009	45.6
Western Indemnity, Dallas	.....	25	....
Totals	745.581	315,334	42.3

Credit.

American Credit Indemnity, New York	41,997	16	....

Sprinkler.

Ætna Casualty and Surety, Hartford	21,064	5,318	25.2
Maryland Casualty, Baltimore	12,289	73	.6
Totals	33,353	5,391	16.2

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
California—*Cont.*	$	$	%
Automobile Property Damage.			
American Indemnity Exchange, Los Angeles	77,772	31,362	40.3
Automobile Indemnity, Exchange, Santa Ana	77,772	31,362	40.3
California Highway Indemnity Exchange	175,492	55,974	31.9
California State Auto. Assn, San Francisco	314,684	172,322	54.8
Inter-Ins. Exchange So. Cal., Los Angeles	1,651,377	623,348	37.8
International Indemnity, Los Angeles	753,360	265,572	35.3
Olds and Stoller Inter Ex., San Francisco	380,957	232,643	61.1
Pacific Automobile Indemnity, San Francisco	494,239	228,800	46.3
Southwestern Automobile, Los Angeles	9,767	19,977	204.5
Union Indemnity Exchange, San Francisco	183,466	64,633	35.2
Ætna Casualty and Surety, Hartford	108,502	38,763	38.6
American Automobile, St. Louis	134,261	53,392	39.3
American Indemnity, Galveston	2,890	2,235	77.3
American Mutual Liability, Boston	642	.....	....
California Casualty Indemnity Ex., San Francisco	90,792	18,111	19.9
Central Manufacturers Mutual	137	19	13.9
Continental Casualty, Hammond	15,979	6,775	42.4
Columbia Casualty, New Yotk	14,048	1,263	9.0
Employers Liability, London	34,172	12,619	36.9
Employers Indemnity, Kansas City	2,183	130	5.9
Federal Mutual Liability, Boston	234	64	27.4
Fidelity and Casualty, New York	152,519	21,135	13.9
General Accident, Perth	37,109	16,620	44.8
Georgia Casualty, Macon	21,217	20,086	94.7
Globe Indemnity, Newark	43,251	20,769	48.0
Hartford Accident and Indemnity, Hartford	52,616	25,878	49.2
Indemnity, Ins. Co. of N. A., Philadelphia	32	.....	....
Interstate Casualty, Birmingham	48,567	28,211	58.1
Lion Bonding, Omaha	131,776	36,762	27.9
London and Lancashire Indemnity, New York	19,469	6,759	34.7
London Guarantee and Accident, London	13,710	10,139	73.9
Marine Motor, Galveston	1,754	457	26.1
Maryland Casualty, Baltimore	30,909	18,702	60.5
Maryland Motor Car, Baltimore	48,524	17,243	35.5
Massachusetts Bonding, Boston	7,639	4,679	61.3
National Automobile, Los Angeles	141,721	28,051	19.8
New Amsterdam Casualty, New York	7,374	3,113	42.2
New Jersey Fidelity and Plate Glass, Newark	5,237	1,229	23.5
Norwich Union Indemnity, New York	6,662	1,332	20.0
Ocean Accident and Guarantee, London	49,742	23,810	49.7
Preferred Accident, New York	3,580	1,581	44.2
Republic Casualty, Pittsburgh	5,046	2,910	57.7
Royal Indemnity, New York	55,711	26,573	47.7
Standard Accident, Detroit	47,911	16,734	34.9
Travelers Indemnity, Hartford	42,200	17,894	42.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Canal Zone—*Cont.*	$	$	%
Workmen's Compensation.			
Maryland Casualty, Baltimore	30	.....	....
Fidelity.			
American Surety, New York	307	.....	....
Maryland Casualty, Baltimore	203	.....	....
National Surety, New York	636	187	29.4
United States Fidelity and Guaranty, Baltimore	207	.....	....
Totals	1,353	187	13.8
Surety.			
American Surety, New York	610	.....	....
Maryland Casualty, Baltimore	2,067	.....	....
National Surety, New York	241	.....	....
United States Fidelity and Guaranty, Baltimore	909	.....	....
Totals	3,817	.....	....
Aggregates (Canal Zone)	20,659	5,284	25.6
Colorado.			
Accident.			
Ætna Casualty and Surety, Hartford	115	.....	....
Ætna Life (Cas. Dept.), Hartford	17,902	36,646	204.7
American Old Line, Lincoln	2,397	1,658	69.2
American Re-Insurance, Huntingdon	196	1,250	637.8
Bankers Accident, Des Moines*	6,603	3,534	53.5
Business Mens Assur. (Cas. Dept.), Kansas City	21,905	10,759	49.1
Clover Leaf Life and Casualty, Jacksonville*	15,564	9,203	59.1
Columbia Casualty, New York	308	.....	....
Columbian National Life, Boston	2,297	622	27.1
Commonwealth Casualty, Philadelphia*	14,515	4,728	32.6
Continental Casualty, Hammond	65,165	34,281	52.8
Employers Indemnity Corp., Kansas City*	31,992	21,315	66.6
Employers Liability, London	3,693	1,030	27.9
Equitable Accident, Boston*	1,363	1,016	74.5
Equitable Life (Cas. Dept.), New York	1,492	551	36.9
European General Re-Insurance, London	9,351	1,256	13.4
Federal Casualty, Detroit*	10,127	3,048	30.1
Federal Life (Cas. Dept.), Chicago*	3,672	1,113	30.3
Fidelity and Casualty, New York	11,205	2,562	22.9
General Accident, Perth	27,204	7,697	28.3
Globe Indemnity, New York	1,864	271	14.5
Great Western Accident, Des Moines	18,352	7,962	43.4
Hartford Accident and Indemnity, Hartford	1,228	222	18.1

Union Automobile, Lincoln	93,828	8,185	8.7
United States Casualty, New York	30,134	17,770	59.0
United States Fidelity and Guaranty, Baltimore	47,180	17,675	37.5
Western Indemnity, Dallas	26,395	16,380	62.1
Zurich General, Zurich	9,656	4,668	48.3
Totals	5,696,005	2,274,194	39.9
Workmen's Collective.			
Continental Casualty, Hammond	416	289	69.5
Maryland Casualty, Baltimore	124	.....	....
Live Stock.			
Hartford Accident, Hartford	22,326	13,065	58.5
Physicians' Defense.			
Continental Casualty, Hammond	8,562	1,198	14.0
Medical Protective, Fort Wayne	51,485	5,983	11.6
Maryland Casualty, Baltimore	.....	950	....
Totals	60,047	8,131	13.5
Title.			
Almeda County, Oakland	372,418	.....	....
California Pacific Title, San Francisco	282,642	3,619	1.3
City Title, San Francisco	15,932	.....	....
Los Angeles Title, Los Angeles	358,121	.....	....
Oakland Title, Oakland	149,075	1,025	.8
Pioneer Title, San Bernardino	92,674	229	.2
San Jose Abstract, San Jose	1,087	.....	....
Title Guarantee and Trust, Los Angeles	753,897	.....	....
Title, Riverside	33,441	.....	....
Title Insurance and Guarantee, San Francisco	193,485	1,954	1.0
Title Insurance and Trust, Los Angeles	1,146,800	52,865	4.6
Totals	3,399,568	59,691	1.8
Aggregates (California)	34,325,746	11,982,110	34.9
CANAL ZONE.			
Accident.			
Maryland Casualty, Baltimore	4,452	176	4.0
Maryland, Baltimore	5,847	3,749	64.1
Totals	10,299	3,925	38.1
Health.			
Maryland Casualty, Baltimore	297	.....	....
Maryland Assurance, Baltimore	235	319	135.7
Totals	532	319	60.0
Liability.			
Maryland Casualty, Baltimore	4,628	853	18.4

Indemnity Ins. Co. of N. A., Philadelphia	4,071	91	22.4
Inter-Ocean Casualty, Indianapolis*	556	389	70.0
London Guarantee and Accident, London	22,638	6,407	28.3
Loyal Protective, Boston*	8,240	4,266	51.8
Maryland Assurance (Cas. Dept.), Baltimore	880	546	62.0
Maryland Casualty, Baltimore	627	5	....
Masonic Protective, Worcester*	58,783	29,349	49.9
Massachusetts Bonding, Boston*	47,417	18,656	39.4
Merchants Life and Casualty, Minneapolis	155	237	152.8
Metropolitan Casualty, New York	1,853	1,114	60.1
National Casualty, Detroit*	11,438	4,057	35.5
National Life of U. S. A., Chicago*	4,089	1,071	26.2
New Amsterdam Casualty, New York	359	167	46.5
North American Accident, Chicago	68,698	20,596	30.0
Norwegian Globe, Christiania	2,322	912	39.3
Occidental Life (Cas. Dept.), Albuquerque*	14,870	5,600	37.7
Ocean Accident and Guarantee, London	12,732	2,960	23.3
Pacific Mutual (Cas. Dept.), Los Angeles	78,856	20,900	26.5
Preferred Accident, New York	9,652	5,774	59.8
Reliance Life (Cas. Dept.), Pittsburgh	5,177	949	18.3
Royal Indemnity, New York	1,142	61	5.3
Southern Surety, Des Moines*	6,973	4,095	58.7
Standard Accident, Detroit	18,940	6,236	32.9
Travelers Indemnity, Hartford	755	.....	....
Travelers, (Cas. Dept.), Hartford	115,966	52,878	45.6
Union Health and Accident, Denver	44,173	19,092	43.2
Union Indemnity, New Orleans	8,718	469	5.4
Union Life and Accident, Lincoln*	4,940	459	9.3
United States Casualty, New York	11,162	2,898	26.0
United States Fidelity and Guaranty, Baltimore	6,347	2,278	35.9
Western Casualty, Denver*	33,944	14,091	41.5
Western Indemnity, Dallas	2,816	533	18.9
Totals	877,799	377,860	43.0

* Includes Health.

Health.			
Ætna Life (Cas. Dept.), Hartford	4,909	1,875	38.2
American Re-Insurance, Huntingdon	32	.....	....
Business Mens Assurance, Kansa City	21,006	21,725	103.4
Columbia Casualty, New York	11	.....	....
Columbian National Life, Boston	1,667	1,446	86.7
Continental Casualty, Hammond	69,232	47,245	68.2
Employers Liability, London	2,790	2,049	73.4
Equitable Life, New York	2,336	346	14.8
European General Reinsurance, London	3,573	291	8.1
Fidelity and Casualty, New York	5,356	2,720	50.8
General Accident, Perth	15,729	14,129	89.8
Globe Indemnity, New York	750	103	13.7
Great Western Accident, Des Moines	17,077	11,271	66.0
Hartford Accident and Indemnity, Hartford	247	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	1,111	.....	....
London Guarantee and Accident, London	15,479	14,777	95.5
Maryland Assurance, Baltimore	782	238	30.4
Maryland Casualty, Baltimore	410	15	3.7
Metropolitan Casualty, New York	531	621	117.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Colorado—*Cont.*	$	$	%
New Amsterdam Casualty, New York	49	154	314.3
Yorwegian Globe, Christiania	850	742	87.3
Ocean Accident and Guarantee, London	1,211	195	16.1
Pacific Mutual, Los Angeles	27,208	14,117	51.9
Preferred Accident, New York	566	152	26.9
Reliance Life, Pittsburgh	2,025	861	42.5
Royal Indemnity, New York	479	29	6.1
Standard Accident, Detroit	10,847	6,296	58.1
Travelers Indemnity, Hartford	11	48	436.4
Travelers, Hartford	15,151	9,844	65.0
Union Indemnity, New Orleans	3,823	544	14.2
United States Casualty, New York	4,318	2,600	60.2
United States Fidelity and Guaranty, Baltimore	2,459	891	36.2
Western Indemnity, Dallas	1,911	1,397	73.1
Totals	233,936	156,721	67.0
Liability.			
Ætna Casualty and Surety, Hartford	6,432	321	5.0
Ætna Life, Hartford	16,453	4,026	24.5
Columbia Casualty, New York	100	.....	....
Continental Casualty, Hammond	11,122	534	4.8
Employers Indemnity, Kansas City	3,197	962	30.1
Employers Liability, London	22,004	7,944	36.1
Employers Mutual, Denver	109	.....	....
European General Reinsurance, London	846	35	4.1
Fidelity and Casualty, New York	23,191	13,185	56.9
Fidelity and Deposity, Baltimore	.....	485	....
General Accident, Perth	5,746	441	7.7
Georgia Casualty, Macon	2,461	924	37.5
Globe Indemnity, New York	9,162	285	3.1
Hartford Accident and Indemnity, Hartford	12,066	3,093	25.6
Kansas Casualty and Surety, Wichita	8,021	5,684	70.9
London Guarantee and Accident, London	92,352	18,907	20.5
London and Lancashire Indemnity, New York	223	500	224.2
Maryland Casualty, Baltimore	8,417	650	7.8
Massachusetts Bonding, Boston	195	40	20.5
New Amsterdam Casualty, New York	10,128	1,933	19.1
New Jersey Fidelity and Plate Glass, Newark	8,026	6,317	78.7
Norwegian Globe, Christiania	1,383	.....	....
Norwich Union Indemnity, New York	1,295	.....	....
Ocean Accident and Guarantee, London	26,080	3,004	11.5
Preferred Accident, New York	750	475	63.3
Royal Indemnity, New York	9,599	29	....
Southern Surety, Des Moines	4,006	305	7.6
Standard Accident, Detroit	18,812	5,808	30.9
Travelers, Hartford	26,866	1,116	4.2

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Colorado—*Cont.*	$	$	%
Maryland Casualty, Baltimore	1,708	—87	....
Massachusetts Bonding, Boston	13,367	3,194	23.9
National Surety, New York	72,550	6,571	9.1
New Amsterdam Casualty, New York	3,290	394	12.0
Norwegian Globe, Christiania	6,803	164	2.4
Ocean Accident and Guarantee, London	118	.....	....
Preferred Accident, New York	1,638	.....	....
Royal Indemnity, New York	3,963	.....	....
Southern Surety, Des Moines	959	.....	....
United States Fidelity and Guaranty, Baltimore	40,219	3,761	9.4
United States Guarantee, New York	2,011	240	11.9
Totals	231,611	21,336	9.3
Surety.			
Ætna Casualty and Surety, Hartford	29,357	936	3.2
American Surety, New York	42,188	14,945	35.4
Employers Indemnity, Kansas City	20	.....	....
Employers Liability, London	571	.....	....
European General Reinsurance, London	4,897	.....	....
Fidelity and Casualty, New York	4,375	4,693	107.3
Fidelity and Deposit, Baltimore	37,390	—1,223	....
Globe Indemnity, New York	1,924	.....	....
Hartford Accident and Indemnity, Hartford	2,137	—2,501	....
Indemnity Ins. Co. of N. A., Philadelphia	500	.....	....
Kansas Casualty and Surety, Wichita	7,294	104	1.4
London and Lancashire Indemnity, New York	734	3,520	479.6
Maryland Casualty, Baltimore	10,420	4,830	46.4
Massachusetts Bonding, Boston	13,341	7,871	59.0
National Surety, New York	72,758	17,876	24.6
New Amsterdam Casualty, New York	3,559	.....	....
Norwegian Globe, Christiania	7,562	.....	....
Preferred Accident, New York	1,028	.....	....
Royal Indemnity, New York	272	.....	....
Southern Surety, Des Moines	26,835	—342	....
United States Fidelity and Guaranty, Baltimore	44,671	—2,790	....
United States Guarantee, New York	25	.....	....
Totals	311,858	47,919	15.4
Plate Glass.			
Ætna Casualty and Surety, Hartford	4,448	1,437	32.3
Continental Casualty, Hammond	2,266	1,388	61.3
Employers Indemnity, Kansas City	15,378	6,645	43.2
Employers Liability, London	2,302	1,574	68.4
Fidelity and Casualty, New York	5,787	2,318	40.1
Georgia Casualty, Macon	471	410	87.5

Union Indemnity, New Orleans	**4,129**	**104**	**2.5**
United States Casualty, New York	**11,511**	**3,362**	**29.2**
United States Fidelity and Guaranty, Baltimore	**34,283**	**8,442**	**24.6**
Western Casualty, Chicago	**509**	.....	....
Western Indemnity, Dallas	**2,849**	**8,031**	**281.9**
Totals	**382,323**	**96,942**	**25.4**
Workmen's Compensation.			
Employers Mutual, Denver	**500,127**	**111,894**	**22.4**
State Compensation Ins. Fund, Denver	**460,116**	**128,334**	**27.9**
Ætna Casualty and Surety, Hartford	**302**	**899**	**297.7**
Ætna Life, Hartford	**38,169**	**12,943**	**33.9**
Columbia Casualty, New York	**353**	.....	....
Continental Casualty, Hammond	**32,991**	**4,866**	**14.7**
Employers Indemnity, Kansas City	**5,457**	**357**	**6.5**
Employers Liability, London	**27,851**	**11,680**	**41.9**
European General Reinsurance, London	**283**	.....	....
Fidelity and Casualty, New York	**36,408**	**6,177**	**17.0**
Fidelity and Deposit, Baltimore	.....	**692**	....
General Accident, Perth	**5,460**	**1,559**	**28.6**
Georgia Casualty, Macon	**65**	**1,039**	....
Globe Indemnity, New York	**23,225**	**14,966**	**64.4**
Hartford Accident and Indemnity, Hartford	21,784	11,873	54.5
London Guarantee and Accident, London	343,873	140,091	40.7
London and Lancashire Indemnity, New York	4,810	823	17.1
Lumbermens Mutual Casualty, Chicago	2,135	.....	....
Maryland Casualty, Baltimore	45,280	21,158	46.7
New Amsterdam Casualty, New York	7,156	2,130	29.8
Norwegian Globe, Christiania	8,141	6,173	75.8
Norwich Union Indemnity, New York	2,252	51	2.3
Ocean Accident and Guarantee, London	115,611	58,991	51.0
Royal Indemnity, New York	19,563	3,391	17.3
Southern Surety, Des Moines	10,634	2,378	22.4
Standard Accident, Detroit	2,858	1,150	40.2
Travelers Indemnity, Hartford	255	.....	....
Travelers, Hartford	41,614	21,228	51.0
United States Casualty, New York	9,993	4,954	49.6
United States Fidelity and Guaranty, Baltimore	78,593	19,591	24.9
Western Casualty, Chicago	18,365	4,768	26.0
Western Indemnity, Dallas	5,293	2,133	40.3
Totals	1,869,017	596,289	31.9
Fidelity.			
Ætna Casualty and Surety, Hartford	3,942	.....	....
American Surety, New York	35,880	1,567	4.4
Employers Liability, London	396	.....	....
European General Reinsurance, London	5,575	19	....
Fidelity and Casualty, New York	2,811	5,482	195.0
Fidelity and Deposit, Baltimore	23,313	124	.5
Globe Indemnity, New York	3,250	72	2.2
Hartford Accident and Indemnity, Hartford	6,940	—90	....
Kansas Casualty and Surety, Wichita	1,934	.....	....
London and Lancashire Indemnity, New York	944	—75	....
Globe Indemnity, New York	**2,456**	**1,950**	**79.4**
Hartford Accident and Indemnity, Hartford	3,748	1,778	47.4
Kansas Casualty and Surety, Wichita	566	577	101.9
Lloyds Plate Glass, New York	13,137	4,068	31.0
London and Lancashire Indemnity, New York	260	184	70.8
Maryland Casualty, Baltimore	9,769	3,180	32.6
Massachusetts Bonding, Boston	4,427	2,259	51.0
Metropolitan Casualty, New York	12,830	6,715	52.3
New Amsterdam Casualty, New York	5,178	2,523	48.7
New Jersey Fidelity and Plate Glass, Newark	71,402	22,433	31.4
New York Plate Glass, New York	18,686	8,797	47.1
Norwich Union Indemnity, New York	1,559	215	13.8
Ocean Accident and Guarantee, London	2,712	2,057	75.8
Royal Indemnity, New York	3,820	826	21.6
Southern Surety, Des Moines	551	1,290	234.1
Travelers Indemnity, Hartford	1,508	459	30.4
Union Indemnity, New Orleans	9,862	249	25.3
United States Casualty, New York	1,336	1,374	102.9
United States Fidelity and Guaranty, Baltimore	**4,843**	**3,159**	**65.2**
Western Indemnity, Dallas	**9,242**	**6,761**	**73.2**
Totals	**208,544**	**84,626**	**40.6**
Steam Boiler.			
Employers Liability, London	420	.....	....
Fidelity and Casualty, New York‡	6,250	1,018	16.3
Hartford Steam Boiler, Hartford‡	16,257	1,989	12.2
Norwegian Globe, Christiania	2,982	.....	....
Ocean Accident and Guarantee, London	739	.....	....
Royal Indemnity, New York	293	.....	....
Travelers Indemnity, Hartford	4,297	.....	....
Totals	**31,238**	**3,007**	**9.6**

‡ Includes Fly-Wheel.

Burglary and Theft.			
Ætna Casualty and Surety, Hartford	5,883	1,652	28.1
American Re-Insurance, Huntingdon	1,298	189	14.6
American Surety, New York	2,470	752	30.4
Columbia Casualty, New York	18	.....	....
Continental Casualty, Hammond	2,573	823	32.0
Employers Indemnity, Kansas City	2,611	3,775	144.6
Employers Liability, London	2,631	391	14.9
European General Reinsurance, London	13,753	2,572	18.7
Fidelity and Casualty, New York	5,106	3,125	61.2
Fidelity and Deposit, Baltimore	7,484	374	5.0
General Accident, Perth	5,618	3,546	63.1
Georgia Casualty, Macon	140	.....	....
Globe Indemnity, New York	1,654	1,239	74.9
Hartford Accident and Indemnity, Hartford	3,416	1,179	34.5
Indemnity Ins. Co. of N. A., Philadelphia	19	.....	....
Kansas Casualty and Surety, Wichita	505	.....	....
London Guarantee and Accident, London	7,988	4,340	54.3
London and Lancashire Indemnity, New York	54	.....	....
Maryland Casualty, Baltimore	4,752	3,520	74.1
Massachusetts Bonding, Boston	211	500	237.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Colorado—*Cont.*	$	$	%
Metropolitan Casualty, New York	948	530	55.9
National Surety, New York	8,645	2,978	34.5
New Amsterdam, New York	2,578	2,213	85.8
New Jersey Fidelity and Plate Glass, Newark	7,771	2,902	37.3
Norwegian Globe, Christiania	7,311	3,587	49.1
Norwich Union Indemnity, New York	2,269	1,175	51.8
Ocean Accident and Guarantee, London	3,082	4,945	160.5
Preferred Accident, New York	1,331	577	43.4
Royal Indemnity, New York	3,615	76	2.1
Southern Surety, Des Moines	85	3,437	404.4
Travelers Indemnity, Hartford	3,125	2,359	75.5
Union Indemnity, New Orleans	573	.....	....
United States Casualty, New York	611	2,260	369.9
United States Fidelity and Guaranty, Baltimore	20,264	9,523	47.0
Western Indemnity, Dallas	332	6	1.8
Totals	130,724	64,536	49.4
Credit.			
American Credit Indemnity, New York	20,399	—8	....
Sprinkler.			
Ætna Casualty and Surety, Hartford†	1,946	41	2.1
Maryland Casualty, Baltimore*	4,485	11	.2
Totals	6,431	52	8.1
* Includes Steam Boiler.			
† Includes Fly Wheel.			
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	7,523	2,747	36.5
American Automobile, St. Louis	16,449	10,984	66.8
Columbia Casualty, New York	22	.....	....
Continental Casualty, Hammond	5,831	1,463	25.1
Employers Indemnity, Kansas City	6,236	3,418	54.8
Employers Liability, London	2,799	1,706	61.0
Fidelity and Casualty, New York	3,843	1,320	34.4
General Accident, Perth	4,372	4,718	107.9
Georgia Casualty, Macon	593	184	31.0
Globe Indemnity, New York	1,733	2,149	124.0
Hartford Accident and Indemnity, Hartford	3,986	1,178	29.6
International Indemnity, Los Angeles	39,823	12,988	32.6
Kansas Casualty and Surety, Wichita	2,921	1,907	65.3
London Guarantee and Accident, London	18,776	11,283	60.1
London and Lancashire Indemnity, New York	38	9	23.7
Lumbermens Mutual Casualty, Chicago	286	14	4.9
Maryland Casualty, Baltimore	977	466	47.7

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Connecticut—*Cont.*	$	$	%
First Texas Prudential, Galveston	19,923	3,518	17.7
General Accident, Perth	12,585	3,369	26.8
Globe Indemnity, Newark	106	.....	....
Integrity Mutual Casualty, Chicago	108	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	1,201	.....	....
Inter-Ocean Casualty, Cincinnati*	26,025	13,064	50.2
Kansas Central Indemnity, Hutchinson	459	299	65.1
London Guarantee and Accident, London	3,116	383	12.3
Loyal Protective, Boston*	7,771	4,690	60.3
Maryland Assurance, Baltimore	20,926	35,516	169.7
Maryland Casualty, Baltimore	12,792	4,919	38.5
Massachusetts Bonding, Boston*	83,534	42,958	51.4
Metropolitan Casualty, New York	97	2,002	....
Midland Casualty, Milwaukee	2,244	574	25.6
Merchants Life and Casualty, Minneapolis*	7,106	2,181	30.7
National Life of U. S. A., Chicago*	169,388	55,246	32.6
New Amsterdam Casualty, New York	29	.....	....
National Casualty, Detroit*	22,161	9,688	43.7
National Life and Accident, Nashville*	1,056,800	362,018	34.3
North American Accident, Chicago	115,486	41,354	35.8
Occidental Life, Albuquerque	18,030	4,251	23.6
Ocean Accident and Guarantee, London	8,748	1,485	17.0
Pacific Mutual Life, Los Angeles	56,919	7,530	13.2
Peerless Casualty, Keene*	5,798	3,271	56.4
Preferred Accident, New York	13,975	4,695	33.6
Provident Life and Accident, Chattanooga*	135,236	60,812	45.0
Ridgely Protective, Worcester*	18,565	6,248	33.7
Reliance Life, Pittsburgh	9,634	3,814	39.6
Royal Indemnity, New York	19,022	11,029	58.0
Southern Surety, Des Moines*	140,940	70,834	50.3
Standard Accident, Detroit	49,060	8,680	17.7
United States Casualty, New York	18,149	5,614	30.9
United States Fidelity and Guaranty, Baltimore	13,420	1,169	8.7
Western Casualty, Denver*	50,200	15,089	30.1
Western Indemnity, Dallas	23,001	17,219	74.9
Totals	2,770,898	1,064,624	38.4
* Includes Health.			
Health.			
Ætna Casualty and Surety, Hartford	222	.....	....
Ætna Life, Hartford	39,274	20,290	51.7
Connecticut General, Hartford	1,238	695	56.1
Hartford Accident and Indemnity, Hartford	2,754	3,049	110.7
Travelers, Hartford	306	279	91.2
American Bonding and Casualty, Sioux City	24,472	17,565	71.8

ERRATUM

THE INSURANCE YEAR BOOK, 1921 EDITION

Life, Casualty and Miscellaneous Volume

MISCELLANEOUS INSURANCE BY STATES—CONNECTICUT BUSINESS

Insert between Pages A270 and A271

Owing to the occurrence of certain errors in the transactions of the casualty and miscellaneous insurance companies in Connecticut, the business in that State, as corrected, is presented herewith.

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Connecticut	$	$	%
Accident			
Aetna Life, Hartford	105,796	31,164	29.4
Aetna Cas. & Surety, Hartford	788	—	—
Connecticut General, Hartford	40,842	13,313	32.6
Hartford Acc. & Indem., Hartford	7,080	708	10.0
Travelers Ins., Hartford	243,479	117,263	48.2
Travelers, Indemnity, Hartford	4,027	15,559	387.1
Brotherhood Accident, Boston *	11,861	3,928	33.1
Columbia Cas., New York	5	—	—
Columbian Natl, Boston	2,557	855	33.4
Commercial Cas., Newark	1,036	207	20.0
Continental Cas., Hammond	21,750	5,545	25.5
Employers Indemnity, Kansas City *	53	71	134.0
Employers Liab., London	4,439	1,568	35.3
Equitable Acc., Boston *	28	—	—
Federal Casualty, Detroit *	38,260	8,583	22.4
Fidelity & Casualty, New York	17,915	5,300	29.6
General Accident, Perth	12,060	3,805	31.5
Globe Indemnity, Newark	7,237	3,724	51.5
Indemnity Ins. Co. of N. A., Phila	1,649	11	.6
London & Lancashire Indem., New York	332	27	8.1
London Guarantee & Accident, London	5,317	952	17.9
Loyal Protective, Boston *	29,141	15,288	52.5
Maryland Assurance, Baltimore	11,359	1,762	15.5
Maryland Casualty, Baltimore	5,941	262	4.4
Masonic Protective, Worcester *	19,883	6,533	32.9
Mass. Accident, Boston *	34,845	12,761	36.6
Mass. Bonding & Ins., Boston *	67,499	31,508	46.7
Metropolitan Casualty, New York	912	159	17.4
National Casualty, Detroit *	4,018	1,324	33.0
National Relief, Phila. *	7,726	3,384	43.8
New Amsterdam Cas., New York	1,844	685	37.1
No. American Acc., Chicago	21,215	10,459	49.3
Norwich Union Indem., New York	49	—	—
Ocean Acc. & Guar., London	3,527	668	18.9
Connecticut—*Cont.*	$	$	%
Peerless Casualty, Keene	8,864	3,485	39.3
Pacific Mutual, Los Angeles	3,240	1,071	33.1
Preferred Accident, New York	15,286	5,178	33.9
Red Men's Fraternal, Westfield *	496	148	29.8
Royal Indemnity, New York	4,030	975	24.2
Standard Acc., Detroit	8,526	2,829	33.2
Union Indemnity, New Orleans	4,183	926	22.1
U. S. Casualty, New York	4,282	542	12.7
U. S. Fidelity & Guar., Baltimore	8,105	1,579	19.5
Zurich General, Zurich	232	—	—
Totals	791,714	314,109	39.7

* Includes Acc. & Health

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Health			
Aetna Life, Hartford	48,041	29,480	61.4
Aetna Cas. & Surety, Hartford	209	—	—
Connecticut General, Hartford	32,895	16,803	51.1
Hartford Acc. & Indem., Hartford	2,308	1,168	50.6
Travelers Ins., Hartford	102,938	64,453	62.6
Travelers Indem., Hartford	1,282	320	25.0
Columbian Nat'l, Boston	2,260	2,905	128.5
Commercial Cas., Newark	1,005	132	13.1
Continental Cas., Hammond	21,407	10,054	46.9
Employers Liab., London	2,988	1,734	58.0
Fidelity & Cas., New York	21,078	7,756	36.8
General Accident, Perth	7,702	3,096	40.2
Globe Indemnity, Newark	5,473	3,076	56.2
Indemnity Ins. Co. of N. A., Phila	1,081	165	15.3
London & Lancashire Indem., New York	214	291	136.0
London Guarantee & Acc., London	4,423	2,140	48.4
Maryland Assurance, Baltimore	13,260	15,405	116.2
Maryland Casualty, Baltimore	5,549	2,029	36.6
Metropolitan Cas., New York	691	1,003	145.2

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Connecticut—*Cont.*	$	$	%
New Amsterdam Cas., New York	1,926	861	44.7
Norwich Union Indem., New York	90	304	337.8
Ocean Acc. & Guarantee, London	643	92	14.3
Pacific Mut., Los Angeles	2,690	996	37.0
Preferred Accident, New York	3,844	2,493	64.9
Royal Indemnity, New York	661	131	19.8
Standard Accident, Detroit	4,533	3,555	78.3
Union Indemnity, New Orleans	4,208	298	7.1
U. S. Casualty, New York	2,891	923	31.9
U. S. Fidelity & Guaranty, Baltimore	6,659	3,148	47.3
Zurich General, Zurich	93	—	—
Totals	303,042	174,811	57.7
Liability			
Aetna Life, Hartford	293,451	51,525	17.6
Aetna Cas. & Surety, Hartford	107,919	29,824	27.6
Hartford Acc. & Indem., Hartford	197,164	38,997	19.8
Travelers Ins., Hartford	630,707	156,245	24.8
Amer. Mut. Liab., Boston	52,537	4,377	8.3
Columbia Cas., New York	169	—	—
Commercial Cas., Newark	6,545	500	7.6
Continental Cas., Hammond	3,878	—	—
Employers Indemnity, Kansas City	150	—	—
Employers Liab., London	150,386	29,737	19.8
Federal Mut. Liab., Boston	3,703	34	.9
Fidelity & Cas., New York	44,191	15,591	35.3
Fidelity & Deposit, Baltimore	—	25	—
General Accident, Perth	93,382	31,364	33.6
Globe Indemnity, Newark	77,696	17,667	22.7
Indemnity Ins. Co. of N. A., Phila.	443	—	—
Liberty Mut., Boston	10,139	86	.8
London & Lancashire Indem., New York	13,364	2,035	15.2
London Guar. & Acc., London	84,630	15,570	18.4
Manufacturer's Liab., Jersey City	22,276	11,109	49.9
Maryland Cas., Baltimore	169,608	51,035	30.1
Mass. Bonding, Boston	53,637	8,767	16.3
New Amsterdam Cas., New York	35,602	11,357	31.9
N. J. Fidelity & Plate Glass, Newark	1,719	—	—
Norwich Union Indem., New York	17,482	555	3.2
Ocean Acc. & Guar., London	83,739	17,566	21.0
Preferred Accident, New York	51,119	13,781	27.0
Royal Indemnity, New York	90,952	27,793	30.6
Security Mut. Cas., Chicago	3,876	33	.8
Standard Acc., Detroit	57,997	6,501	11.2
Union Indemnity, New Orleans	16,814	317	1.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Connecticut—*Cont.*	$	$	%
Maryland Casualty, Baltimore	3,810	—19	—
Mass. Bonding, Boston	9,538	852	8.9
National Surety, New York	83,632	25,686	30.7
New Amsterdam Cas., New York	1,792	—	—
Ocean Acc. & Guar., London	505	—	—
Preferred Acc., New York	4,205	250	5.9
Royal Indemnity, New York	5,197	10	.2
Union Indemnity, New Orleans	33	—	—
U. S. Fidelity & Guaranty, Baltimore	25,502	2,644	10.4
U. S. Guarantee, New York	1,044	—	—
Totals	267,186	136,768	51.2
Surety			
Aetna Cas. & Surety, Hartford	77,701	199	.2
Hartford Acc. & Indem., Hartford	20,706	1,583	7.6
American Surety, New York	57,330	3,341	5.8
Columbia Cas., New York	425	—	—
Employers Indem., Kansas City	2	—	—
Employers Liab., London	112	—	—
Fidelity & Casualty, New York	10,466	6,480	61.9
Fidelity & Deposit, Baltimore	29,593	—	—
Globe Indemnity, Newark	6,907	—440	—
Indemnity Ins. Co. of N. A., Phila.	125	—	—
London & Lancashire Indem., New York	970	213	22.0
Maryland Casualty, Baltimore	6,846	—	—
Mass. Bonding, Boston	11,072	—	—
National Surety, New York	64,923	44,458	68.5
New Amsterdam Cas., New York	5,126	—	—
Preferred Acc., New York	615	—	—
Royal Indemnity, New York	2,600	629	24.2
Union Indemnity, New Orleans	260	—	—
U. S. Fidelity & Guaranty, Baltimore	43,362	33,054	76.2
U. S. Guarantee, New York	4,778	—	—
Totals	343,924	89,517	26.0
Plate Glass			
Aetna Cas. & Surety, Hartford	24,187	7,793	32.2
Hartford Acc. & Indem., Hartford	18,725	6,147	32.8
Travelers Indemnity, Hartford	34,255	13,918	40.6
Commercial Cas., Newark	764	185	24.2
Employers Liab., London	3,292	3,417	103.8
Fidelity & Cas., New York	13,841	3,950	28.5
Globe Indemnity, Newark	12,123	6,006	49.6

U. S. Casualty, New York	51,778	13,658	26.4
U. S. Fidelity & Guaranty, Baltimore	94,806	23,112	24.4
Zurich General, Zurich	22,397	4,871	21.8
Totals	2,544,251	584,032	23.0

Workmen's Compensation

Aetna Life, Hartford	531,559	270,519	50.9
Aetna Cas. & Surety, Hartford	6,393	2,944	46.1
Hartford Acc. & Indemnity, Hartford	153,333	95,913	62.6
Travelers Ins., Hartford	1,036,640	467,116	45.1
Travelers Indem., Hartford	1,219	——	——
Amer. Mut. Liab., Boston	473,493	215,441	45.5
Continental Cas., Hammond	28,948	15,503	53.5
Employers Indem., Kansas City	9,610	6,884	71.6
Employers Liab., London	375,738	209,487	55.7
Federal Mut. Liab., Boston	33,469	8,664	25.9
Fidelity & Casualty, New York	24,033	12,569	52.3
Fidelity & Deposit, Baltimore	——	1,076	——
General Accident, Perth	42,251	31,183	73.8
Globe Indemnity, Newark	44,259	17,055	38.5
Indemnity Ins. Co. of N. A., Phila.	1,616	——	——
Liberty Mut., Boston	84,125	50,793	60.4
London & Lancashire Indem., New York	349	10	2.8
London Guar. & Acc., London	76,846	35,212	45.8
Manufacturer's Liab., Jersey City	200,168	169,531	84.7
Maryland Casualty, Baltimore	199,245	93,347	46.9
Mass. Bonding, Boston	1,383	1,938	140.1
New Amsterdam Cas., New York	12,316	11,015	89.4
Norwich Union Indem., New York	4,123	289	7.0
Ocean Acc. & Guar., London	74,477	41,474	55.7
Royal Indemnity, New York	69,428	46,084	66.5
Security Mut. Cas., Chicago	20,071	3,337	16.6
Standard Acc., Detroit	23,191	8,423	36.3
Union Indemnity, New Orleans	803	——	——
U. S. Cas., New York	17,422	5,860	33.6
U. S. Fidelity & Guaranty, Baltimore	95,630	54,158	56.6
Zurich Gehneral, Zurich	7,455	2,149	28.8
Totals	3,649,593	1,877,974	51.4

Fidelity

Aetna Cas. & Surety, Hartford	22,704	29,368	129.4
Hartford Acc. & Indemnity, Hartford	24,210	4,454	18.4
American Surety, New York	47,023	29,923	63.6
Employers Liab., London	137	——	——
Fidelity & Casualty, New York	9,141	203	2.2
Fidelity & Deposit Baltimore	22,144	42,846	193.5
Globe Indemnity, Newark	6,146	551	8.9
Indemnity Ins. Co. of N. A., Phila.	156	——	——
London & Lancashire Indem., New York	267	——	——
Lloyds Plate Glass, New York	18,165	5,665	31.2
London & Lancashire Indem., New York	5,965	2,143	35.9
Maryland Cas., Baltimore	30,792	15,738	51.1
Mass. Bonding, Boston	4,491	1,879	41.8
Mass. Plate Glass, Boston	4,417	471	10.7
Metropolitan Cas., New York	29,927	10,285	34.4
New Amsterdam Cas., New York	24,169	6,889	28.5
N. J. Fidelity & Plate Glass, Newark	12,446	7,818	62.8
New York Plate Glass, New York	15,771	9,276	58.8
Norwich Union Indem., New York	659	95	14.4
Ocean Acc. & Guar., London	10,177	8,153	80.1
Royal Indemnity, New York	13,531	5,301	39.2
Union Indemnity, New Orleans	10,986	3,925	35.7
U. S. Casualty, New York	2,909	1,764	60.6
U. S. Fidelity & Pl. Glass, Baltimore	14,958	6,546	43.8
Totals	306,550	127,364	41.5

Steam Boiler

Aetna Cas. & Surety, Hartford	211	——	——
Hartford Steam Boiler, Hartford	101,094	12,555	12.4
Travelers Indemnity, Hartford	30,776	9,057	29.4
Columbia Cas., New York	290	——	——
Employers Liab., London	486	——	——
Fidelity & Cas., New York	8,602	400	4.7
Globe Indemnity, Newark	2,250	——	——
London Guar. & Accident, London	2,703	——	——
Maryland Cas., Baltimore	5,143	5,190	100.9
Mutual Boiler, Boston	2,749	——	——
Ocean Acc. & Guar., London	4,521	—317	——
Royal Indemnity, New York	3,248	——	——
Totals	162,073	26,885	16.6

Fly-Wheel and Engine Breakage

Aetna Cas. & Surety, Hartford	6,634	52	.8
Hartford Steam Boiler, Hartford	34,790	3,595	10.3
Travelers Indemnity, Hartford	1,064	37	3.5
Employess Liab., London	7,404	——	——
Fidelity & Casualty, New York	2,490	18,588	746.4
Globe Indemnity, Newark	65	——	——
Maryland Cas., Baltimore	3,531	95	2.7
Ocean Acc. & Guar., London	4,058	812	20.0
Royal Indemnity, New York	2,599	415	16.0
Totals	62,635	23,594	37.7

Burglary and Theft

Aetna Cas. & Surety, Hartford	53,574	8,197	15.3
Hartford Acc. & Indem., Hartford	22,018	2,185	9.9
Travelers Indemnity, Hartford	80,070	8,738	10.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Connecticut—*Cont.*	$	$	%
American Surety, New York	5,297	10,176	192.1
Columbia Cas., New York	20	——	——
Continental Cas., Hammond	33	——	——
Employers Liab., London	7,603	208	2.7
Fidelity & Casualty, New York	16,314	3,214	19.7
Fidelity & Deposit, Baltimore	4,006	1,304	32.6
General Accident, Perth	3,410	2,505	73.5
Globe Indemnity, Newark	15,947	7,061	44.3
Indemnity Ins. Co. of N. A., Phila.	49	——	——
London & Lancashire Indem., New York	543	1,068	196.7
London Guar. & Acc., London	5,670	2,333	41.1
Manufacturer's Liab., Jersey City	480	——	——
Maryland Cas., Baltimore	22,321	3,022	13.5
Mass. Bonding, Boston	3,845	596	15.5
Metropolitan Cas., New York	674	——	——
National Surety, New York	11,089	5,108	46.1
New Amsterdam Cas., New York	2,206	215	9.7
N. J. Fidelity & Pl. Glass, Newark	1,425	855	60.0
Norwich Union Indem., New York	1,552	1,502	96.8
Ocean Acc. & Guar., London	3,994	206	5.2
Preferred Acc., New York	8,206	5,421	66.1
Royal Indemnity, New York	9,521	5,458	57.3
Union Indemnity, New Orleans	2,943	9	.3
U. S. Casualty, New York	3,185	219	6.9
U. S. Fidelity & Guaranty, Baltimore	15,086	2,112	14.0
Totals	301,081	71,712	23.8
Credit			
American Credit Indemnity, New York	14,660	789	5.4
London Guar. & Accident, London	18,187	5,374	29.5
Ocean Acc. & Guar., London	5,100	——	——
Totals	37,947	6,163	16.2
Sprinkler			
Aetna Cas. & Surety, Hartford	26,467	11,044	41.7
Maryland Cas., Baltimore	3,627	5,403	148.9
Totals	30,094	16,447	54.7
Automobile and Teams Property Damage			
Aetna Cas. & Surety, Hartford	173,930	100,260	57.6
Hartford Acc. & Indem., Hartford	88,410	47,343	53.5
Travelers Indemnity, Hartford	293,588	169,350	57.7
American Mut. Liab., Boston	18,741	3,292	17.6

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Connecticut—*Cont.*	$	$	%
Columbia Casualty, New York	14	——	——
Commercial Casualty, Newark	3,787	666	17.6
Continental Cas., Hammond	595	371	62.4
Employers Indemnity, Kansas City	6	——	——
Employers Liab., London	44,684	33,531	75.0
Federal Mut. Liab., Boston	284	32	11.3
Fidelity & Casualty, New York	18,643	7,512	40.3
General Accident, Perth	56,655	44,321	78.2
Globe Indemnity, Newark	35,996	18,906	52.5
Indemnity Ins. Co. of N. A., Phila.	220	——	——
Liberty Mut., Boston	1,522	612	40.2
London & Lancashire Indem., New York	7,591	4,931	65.0
London Guar. & Accident, London	37,440	17,585	47.0
Lumbermen's Mut Cas, Chicago	1,112	142	12.8
Manufacturers Liab., Jersey City	2,755	1,528	55.5
Maryland Cas., Baltimore	57,725	46,224	80.1
Mass. Bonding, Boston	17,441	9,353	53.6
New Amsterdam Cas., New York	33,169	20,418	61.6
N. J. Fidelity & Plate Glass, Newark	382	150	39.3
Norwich Union Indem., New York	10,073	1,801	17.9
Ocean Acc. & Guar., London	32,742	20,358	62.2
Preferred Accident, New York	30,426	15,441	50.7
Royal Indemnity, New York	41,622	21,547	51.8
Security Mut. Cas., Chicago	1,768	99	5.6
Standard Accident, Detroit	13,747	5,810	42.3
Union Indemnity, New Orleans	11,095	2,788	25.1
U. S. Casualty, New York	12,384	8,317	67.2
U. S. Fidelity & Guaranty, Baltimore	34,731	28,863	83.1
Zurich General, Zurich	11,491	9,542	83.0
Totals	1,094,769	641,093	58.6
Live Stock			
Hartford Acc. & Indem., Hartford	—9,930	14,905	——
Hartford Live Stock, New York	27,397	31,425	114.7
Totals	17,467	46,330	265.2
Physicians Liability			
Maryland Cas., Baltimore	1,208	——	——
Collision			
Mass. Bonding, Boston	5,708	2,448	42.9
Liberty Mut., Boston	296	——	——
Totals	6,004	2,448	40.8
Aggregates (Connecticut)	9,919,538	4,139,247	41.7

New Amsterdam, New York	7,251	1,632	22.5
New Jersey Fidelity and Plate Glass, Newark	2,126	1,467	69.0
Norwich Union Indemnity, New York	575	25	4.4
Ocean Accident and Guarantee, London	3,933	1,432	36.4
Preferred Accident, New York	260	69	26.5
Royal Indemnity, New York	2,704	195	7.2
Southern Surety, Des Moines	1,008	1,420	140.9
Standard Accident, Detroit	4,792	4,533	94.6
Travelers Indemnity, Hartford	10,780	3,475	32.2
Union Automobile, Lincoln	63,328	16,228	25.6
Union Indemnity, New Orleans	637	106	16.6
United States Casualty, New York	1,286	357	27.8
United States Fidelity and Guaranty, Baltimore	9,432	4,327	45.9
Western Indemnity, Dallas	893	958	107.3
Totals	225,213	92,758	41.2
Workmen's Collective.			
Hartford Accident and Indemnity, Hartford	8,738	16,350	187.1
London Guarantee and Accident, London§	29,412	7,659	26.0
Travelers Insurance, Hartford	78	228	292.3
Totals	38,228	24,237	63.4
§ Includes Steam Boiler.			
Live Stock.			
Capital Live Stock, Topeka	7,988	10,034	125.6
Hartford Live Stock, Hartford	23,459	9,305	39.7
Nebraska Live Stock, Omaha	12,160	2,405	19.8
Totals	43,607	21,744	49.9
Aggregates (Colorado)	4,610,928	1,588,027	34.4
CONNECTICUT.			
Accident.			
Ætna Casualty and Surety, Hartford	418	.....	....
Ætna Life, Hartford	80,318	52,515	65.4
Connecticut General, Hartford	1,927	1,276	66.2
Hartford Accident and Indemnity, Hartford	9,481	1,328	14.0
Travelers, Hartford	28,436	945	3.3
American Indemnity, Galveston	442	.....	....
American Bonding and Casualty, Sioux City	29,763	6,628	22.3
American National, Galveston	19,077	5,921	31.0
Business Mens, Kansas City	64,176	34,221	53.3
Cloverleaf Life and Casualty, Jacksonville*	18,552	1,045	5.6
Continental Life, Kansas City*	17,348	9,342	53.9
Columbia Casualty, New York	126	.....	....
Commonwealth Casualty, Philadelphia*	5,626	2,316	41.2
Continental Casualty, Hammond	143,006	57,105	39.9
Employers Liability, London	12,357	1,178	9.5
Employers Indemnity, Kansas City*	33,087	16,923	51.2
Federal Life, Chicago*	131,931	60,588	45.9
Fidelity and Casualty, New York	32,273	9,774	30.3
American National, Galveston	19,077	11,321	59.3
Business Mens, Kansas City	65,108	52,115	80.1
Columbia Casualty, New York	7	.....	....
Continental Casualty, Hammond	69,045	34,089	49.2
Employers Liability, London	10,645	2,862	26.9
Fidelity and Casualty, New York	18,053	7,576	42.0
First Texas Prudential, Galveston	39,846	12,898	32.3
General Accident, Perth	6,480	3,769	58.2
Globe Indemnity, Newark	120	.....	....
Integrity Mutual Casualty, Chicago	88	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	286	.....	....
Kansas Central Indemnity, Hutchinson	437	432	98.9
London Guarantee and Accident, London	2,013	287	14.3
Maryland Assurance, Baltimore	6,405	8,809	137.5
Maryland Casualty, Baltimore	4,618	647	14.0
Metropolitan Casualty, New York	198	189	95.5
Midland Casualty, Milwaukee	2,344	574	24.5
Ocean Accident and Guarantee, London	1,726	1,523	88.2
Pacific Mutual, Los Angeles	30,626	6,782	22.1
Preferred Accident, New York	2,460	1,275	51.8
Reliance Life, Pittsburgh	6,580	1,766	26.8
Royal Indemnity, New York	5,777	4,133	71.5
Standard Accident, Detroit	9,833	4,039	41.1
United States Casualty, New York	10,505	2,622	25.0
United States Fidelity and Guaranty, Baltimore	5,782	2,054	35.5
Western Indemnity, Dallas	20,015	20,997	104.9
Totals	406,340	222,637	54.8
Liability.			
Ætna Casualty and Surety, Hartford	36,836	8,321	22.6
Ætna Life, Hartford	109,721	37,757	34.4
Hartford Accident and Indemnity, Hartford	65,720	31,935	48.6
Travelers, Hartford	5,660	1,752	31.0
American Indemnity, Galveston	101,381	19,459	19.2
American Bonding and Casualty, Sioux City	44,130	10,817	24.5
Columbia Casualty, New York	163	.....	....
Continental Casualty, Hammond	6,933	.....	....
Employers Liability, London	38,838	5,467	14.1
Employers Indemnity, Kansas City	41,009	4,850	11.8
Fidelity and Deposit, Baltimore	.....	3	....
Fidelity and Casualty, New York	32,705	3,515	10.7
General Accident, Perth	28,490	3,406	12.0
Georgia Casualty, Macon	29,757	9,375	31.5
Globe Indemnity, Newark	5,515	.....	....
Home Life and Accident, Fordyce	4,666	16	.3
Integrity Mutual, Chicago	3,806	218	5.7
Interstate Casualty, Birmingham	73,674	15,757	21.4
Indemnity, Ins. Co. of N. A., Philadelphia	44	.....	....
London Guarantee and Accident, London	40,949	3,823	9.3
Maryland Casualty, Baltimore	67,422	36,654	54.4
Massachusetts Bonding, Boston	7,927	6,990	88.2
Michigan Employers Casualty, Lansing	3,254	1,421	43.7
Ocean Accident and Guarantee, London	98,111	37,543	38.3
Preferred Accident, New York	325	4,039	....

MISCELLANEOUS INSURANCE BY STATES—*Continued*.

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CONNECTICUT—*Cont.*	$	$	%
Royal Indemnity, New York	12,190	12,115	99.4
Southern Casualty, Alexandria	90,460	37,231	41.2
Southern Surety, Des Moines	70,164	30,796	43.9
Security Mutual Casualty, Chicago	9,569	556	5.8
Standard Accident, Detroit	30,029	3,724	12.4
United States Casualty, New York	21,952	1,918	8.7
United States Fidelity and Guaranty, Baltimore	132,639	38,911	29.3
Western Casualty, Chicago	1,346	.....	....
Western Indemnity, Dallas	37,202	9,982	26.8
Totals	1,252,587	378,351	30.2
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	9,044	3,013	33.3
Ætna Life, Hartford	236,103	55,879	23.7
Hartford Accident and Indemnity, Hartford	207,673	54,972	26.5
Travelers, Hartford	32,639	7,501	23.0
American Indemnity, Galveston	6,082	32,531	535.0
Continental Casualty, Hammond	22,285	11,235	50.4
Employers Liability, London	96,603	20,663	21.4
Employers Indemnity, Kansas City	60,399	16,382	27.1
Fidelity and Casualty, New York	18,710	7,409	39.6
Fidelity Union Casualty, Dallas	869	.....	....
General Accident, Perth	68,054	20,512	30.1
Georgia Casualty, Macon	96,886	48,237	49.8
Globe Indemnity, Newark	5,632	28	.5
Home Life and Accident, Fordyce	69,562	38,583	55.5
Integrity Mutual, Chicago	21,218	13,511	63.7
London Guarantee and Accident, London	108,532	28,914	26.6
Maryland Casualty, Baltimore	408,509	200,957	49.2
Massachusetts Bonding, Boston	6,954	4,155	59.7
New Amsterdam Casualty, New York	1,036	.....	....
Ocean Accident and Guarantee, London	287,854	103,913	36.1
Royal Indemnity, New York	7,963	6,650	83.5
Southern Casualty, Alexandria	117,511	50,063	42.6
Southern Surety, Des Moines	366,511	166,913	45.5
Security Mutual Casualty, Chicago	80,052	28,724	35.9
Standard Accident, Detroit	65,078	23,143	35.6
Texas Compensation, Wilmington	76,639	25,289	33.0
Texas Employers Association, Dallas	2,825,857	1,068,554	37.8
Texas Indemnity, Galveston	285,051	120,422	42.2
United States Casualty, New York	40,824	17,994	44.1

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CONNECTICUT—*Cont.*	$	$	%
Maryland Casualty, Baltimore	38,429	20,325	52.9
Massachusetts Bonding, Boston	3,627	1,073	29.6
Metropolitan Casualty, New York	16,789	9,021	53.7
New York Plate Glass, New York	33,608	36,172	107.6
Ocean Accident and Guaranty, London	12,652	8,065	63.7
Royal Indemnity, New York	167	.....	....
Southern Surety, Des Moines	22,629	23,085	102.0
United States Casualty, New York	7,292	7,530	103.3
United States Fidelity and Guaranty, Baltimore	44,422	24,175	54.4
Western Indemnity, Dallas	37,102	38,287	103.2
Totals	368,566	262,804	71.3
Steam Boiler.			
Hartford Steam Boiler and Inspection, Hartford	103,890	6,908	6.6
Fidelity & Casualty, New York	9,854	1,187	12.0
London Guarantee and Accident, London	1,751	.....	....
Maryland Casualty, Baltimore	20,788	448	2.2
Ocean Accident and Guarantee, London	6,641	2,133	32.1
Royal Indemnity, New York	170	.....	....
Totals	143,094	10,676	7.5
Fly Wheel and Engine Breakage.			
Ætna Carualty and Surety, Hartford	703	.....	....
Hartford Steam Boiler and Inspection, Hartford	44,092	4,831	11.0
Employers Liability, London	324	.....	....
Fidelity and Casualty, New York	411	.....	....
London Guarantee and Accident, London	269	.....	....
Maryland Casualty, Baltimore	1,064	.....	....
Ocean Accident and Guarantee, London	66	.....	....
Totals	46,929	4,831	10.3
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	27,828	6,702	24.1
Hartford Accident and Indemnity, Hartford	17,853	8,513	47.7
American Indemnity, Galveston	2,234	928	41.5
American Bonding and Casualty, Sioux City	3,395	2,095	61.7
American Surety, New York	18,865	4,531	24.0
Columbia Casualty, New York	532	264	49.6

United States Fidelity and Guaranty, Baltimore	553,319	260,975	47.2
Western Casualty, Chicago	18,160	14,997	82.6
Western Indemnity, Dallas	201,114	97,438	48.4
Totals	6,402,723	2,549,557	39.8
Fidelity.			
Ætna Casualty and Surety, Hartford	34,351	16,346	47.6
Hartford Accident and Indemnity, Hartford	16,269	2,706	16.6
American Indemnity, Galveston	6,465	806	12.5
American Bonding and Casualty, Sioux City	1,328	75	5.6
American Surety, New York	139,964	78,479	56.1
Fidelity and Deposit, Baltimore	41,223	6,446	15.6
Maryland Casualty, Baltimore	15,999	7,628	47.7
Massachusetts Bonding, Boston	13,020	1,334	10.2
National Surety, New York	120,575	124,265	103.1
New Amsterdam Casualty, New York	475	.....	....
Preferred Accident, New York	387	.....	....
Southern Surety, Des Moines	12,296	7,536	61.3
United States Fidelity and Guaranty, Baltimore	89,740	63,792	71.1
Totals	492,092	309,413	62.9
Surety.			
Ætna Casualty and Surety, Hartford	28,624	17,317	60.5
Hartford Accident and Indemnity, Hartford	25,387	5,936	23.4
American Indemnity, Galveston	36,448	—1,686	....
American Bonding and Casualty, Sioux City	3,550	—90	....
American Surety, New York	175,650	15,225	8.7
Dallas Title and Guaranty, Dallas	2,792	.....	....
Employers Indemnity, Kansas City	480	.....	....
Fidelity and Deposit, Baltimore	51,698	3,293	6.4
Maryland Casualty, Baltimore	23,568	—68	....
Massachusetts Bonding, Boston	50,885	.....	....
National Surety, New York	109,097	19,609	18.0
Preferred Accident, New York	448	.....	....
Southern Surety, Des Moines	80,709	3,742	4.6
United States Fidelity and Guaranty, Baltimore	129,221	31,040	24.0
Western Indemnity, Dallas	9,073	3,089	34.1
Totals	727,630	97,407	13.4
Plate Glass.			
Ætna Casualty and Surety, Hartford	35,343	18,088	51.2
Hartford Accident and Indemnity, Hartford	10,268	6,595	64.2
American Indemnity, Galveston	—113	3,721	....
American Bonding and Casualty, Sioux City	8,138	5,067	62.3
Continental Casualty, Hammond	971	1,152	118.6
Employers Liability, London	15,938	8,639	54.2
Employers Indemnity, Kansas City	5,664	3,599	63.6
Fidelity and Casualty, New York	27,120	23,304	85.9
Georgia Casualty, Macon	13,864	6,973	50.3
Globe Indemnity, Newark	38	.....	....
Lloyds Plate Glass, New York	34,618	17,933	51.8
Continental Casualty, Hammond	232	186	80.2
Employers Liability, London	3,631	2,461	67.8
Employers Indemnity, Kansas City	2,639	1,527	57.9
Fidelity and Deposit, Baltimore	12,298	9,459	71.1
Fidelity and Casualty, New York	16,654	5,725	34.4
General Accident, Perth	11,301	1,348	11.9
Georgia Casualty, Macon	778	1,471	189.1
General Indemnity, Rochester	1,232	.....	....
Globe Indemnity, Newark	266	.....	.....
London Guarantee and Accident, London	4,221	1,610	38.2
Maryland Casualty, Baltimore	29,965	12,931	43.2
Massachusetts Bonding, Boston	2,791	2,614	93.7
National Surety, New York	25,797	6,247	24.2
New Amsterdam Casualty, New York	135	.....	....
Ocean Accident and Guarantee, London	19,315	3,216	16.7
Preferred Accident, New York	3,977	265	6.6
Royal Indemnity, New York	2,838	1,147	40.4
Southern Surety, Des Moines	7,518	4,320	57.5
United States Casualty, New York	4,710	1,239	26.3
United States Fidelity and Guaranty, Baltimore	42,302	20,392	48.2
Western Indemnity, Dallas	1,263	104	8.2
Totals	265,570	99,295	37.4
Credit.			
American Credit Indemnity, New York	21,656	150	.7
Sprinkler.			
Ætna Casualty and Surety, Hartford	4,691	894	19.1
Maryland Casualty, Baltimore	3,632	1,157	31.9
Totals	8,323	2,051	24.6
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	73,429	42,330	57.6
Hartford Accident and Indemnity, Hartford	21,832	13,895	63.7
American Indemnity, Galveston	45,317	26,151	57.7
American Automobile, St. Louis	84,974	52,715	62.1
American Bonding and Casualty, Sioux City	36,021	15,791	43.8
Columbia Casualty, New York	10	.....	....
Continental Casualty, Hammond	820	340	41.5
Employers Liability, London	9,021	4,417	49.0
Employers Indemnity, Kansas City	19,664	11,367	57.8
Fidelity and Casualty, New York	2,075	1,780	85.8
General Accident, Perth	7,418	3,261	44.0
Georgia Casualty, Macon	4,780	3,521	73.7
Globe Indemnity, Newark	4,020	1,239	30.8
Indemnity Company of America, St. Louis	135,275	74,819	55.3
Integrity Mutual Casualty, Chicago	3,527	206	5.8
Interstate Casualty, Birmingham	35,505	26,616	75.0
International Indemnity, Los Angeles	10,315	1,045	10.1
Indemnity Ins. Co. of N. A., Philadelphia	12	.....	....
Inter-State Liability, Rock Rapids	69,124	19,327	28.0
London Guarantee and Accident, London	6,960	3,466	49.8

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Connecticut—*Cont.*	$	$	%
Lumbermens Mutual Casualty, Chicago	64	....	....
Maryland Casualty, Baltimore	10,539	3,955	37.5
Massachusetts Bonding, Boston	469	414	88.3
Michigan Employers Casualty, Lansing	642	347	54.1
Ocean Accident and Guarantee, London	17,932	13,123	73.2
Preferred Accident, New York	433	469	108.3
Royal Indemnity, New York	3,065	2,021	65.9
Southern Casualty, Alexandria	44,830	21,580	48.1
Southern Surety, Des Moines	28,851	33,722	116.9
Security Mutual Casualty, Chicago	2,208	152	6.9
Standard Accident, Detroit	18,772	7,844	41.8
United States Casualty, New York	2,476	973	39.3
United States Fidelity and Guaranty, Baltimore	11,229	9,023	80.4
Western Automobile, Ft. Scott	189	167	88.4
Western Indemnity, Dallas	6,720	4,249	63.2
Totals	718,518	400,325	55.7
Workmen's Collective.			
American Indemnity, Galveston	—992	3,849	....
Home Life and Accident, Little Rock	1,555	.....	....
Southern Surety, Des Moines	321	581	181.0
United States Fidelity and Guaranty, Baltimore	—8	.....	....
Totals	876	4,430	505.7
Live Stock.			
Hartford Accident and Indemnity, Hartford	484	4,942	....
Hartford Live Stock, Hartford	33,164	15,013	45.3
Kaskaskia Live Stock, Shelbyville	7,044	3,696	52.5
Totals	40,692	23,651	58.1
Title.			
Dallas Title and Guaranty, Dallas	18,188	87	.5
Auto Fire and Theft.			
Southern Casualty, Alexandria	45,855	15,703	34.2
Collision.			
Massachusetts Bonding, Boston	284	150	52.8
Motor Car Indemnity.			
Maryland Motor Car, Wilmington	19,954	4,257	21.3
Aggregates (Connecticut)	13,750,775	5,450,399	39.6

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Delaware—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	2,618	60	2.3
Preferred Accident, New York	670	394	58.8
Royal Indemnity, New York	40	.....	....
Standard Accident, Detroit	235	.....	....
Travelers, Hartford	515	133	25.8
Union Indemnity, New Orleans	228	.....	....
United States Fidelity and Guaranty, Baltimore	597	18	3.0
United States Casualty, New York	146	...	....
Totals	18,529	5,045	27.2
Liability.			
Ætna Casualty and Surety, Hartford	699	56	8.0
Ætna Life, Hartford	47,317	11,583	24.5
American Mutual Liability, Boston	1,860	41	2.2
Commercial Casualty, Newark	576	.....	....
Employers Liability, Boston	31,543	4,898	15.5
Fidelity and Casualty, New York	5,818	215	3.7
General Accident, Perth	1,087	.....	....
Globe Indemnity, Newark	4,235	220	5.2
Georgia Casualty, Macon	3,380	299	8.8
Hartford Accident and Indemnity, Hartford	6,820	2,290	33.6
Indemnity Ins. Co. of N. A., Philadelphia	115	.....	....
Liberty Mutual, Boston	11,175	1,390	11.8
London Guarantee and Accident, London	3,422	75	2.2
Manufacturers Casualty, Philadelphia	61	.....	....
Manufacturers Liability, Jersey City	2,598	250	9.6
Maryland Casualty, Baltimore	11,893	827	6.9
New Amsterdam Casualty, New York	966	.....	....
Ocean Accident and Guarantee, London	2,618	50	1.9
Preferred Accident, New York	155	900	580.6
Royal Indemnity, New York	3,524	1,230	34.9
Southern Surety, Des Moines	95	.....	....
Standard Accident, Detroit	2,055	978	47.6
Travelers, Hartford	5,948	250	4.2
Union Indemnity, New Orleans	71	.....	....
United States Casualty, New York	2,921	50	1.7
United States Fidelity and Guaranty, Baltimore	18,756	3,691	19.7
Total	169,708	29,293	17.3
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	1,210	795	65.7
Ætna Life, Hartford	110,041	21,493	19.5
American Mutual Liability, Boston	29,998	9,556	31.9
Employers Liability, London	31,048	8,236	26.5
Fidelity and Casualty, New York	27,095	12,990	47.9

DELAWARE.

Accident.

Ætna Casualty and Surety, Hartford	151	.....	....
Ætna Life, Hartford	9,419	2,812	29.9
Brotherhood Accident, Boston	4,036	1,865	46.2
Commercial Casualty, Newark	2,642	101	3.8
Commonwealth Casualty, Philadelphia	1,122	350	31.2
Connecticut General, Hartford	559	28	5.0
Continental Casualty, Hammond	700	332	47.4
Equitable Life, New York	1,222	62	5.1
Employers Liability, London	1,181	47	4.0
Fidelity and Casualty, New York	296	14	4.7
General Accident, Perth	5,042	2,136	42.4
Globe Indemnity, Newark	120	.....	....
Hartford Accident and Indemnity, Hartford	198	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	43	.....	....
London Guarantee and Accident, London	50	.....	....
Maryland Casualty, Baltimore	788	98	12.4
Masonic Protective, Worcester	9,325	3,710	39.8
Massachusetts Accident, Boston	1,170	233	19.9
Massachusetts Bonding, Boston	11,134	3,419	30.7
National Relief, Philadelphia	5,362	1,089	20.3
New Amsterdam Casualty, New York	31	.....	....
North American Accident, Chicago	997	50	5.0
Ocean Accident and Guarantee, London	23	...	....
Peerless Casualty, Keene	139	.....	....
Preferred Accident, New York	1,480	5,176	370.5
Royal Indemnity, New York	88	.....	....
Red Men's Fraternal, Westfield	1,493	206	13.8
Ridgely Protective, Worcester	3,431	1,079	31.4
Standard Accident, Detroit	393	20	5.1
Travelers Indemnity, Hartford	77	.....	....
Travelers, Hartford	2,552	300	11.7
Union Indemnity, New Orleans	241	17	7.0
United States Casualty, New York	368	.....	....
United States Fidelity and Guaranty, Baltimore	730	66	9.0
Totals	66,603	23,210	34.8

Health.

Ætna Casualty and Surety, Hartford	43	.....	....
Ætna Life, Hartford	3,786	2,033	53.7
Connecticut General, Hartford	215	67	32.2
Commercial Casualty, Newark	2,642	241	9.1
Columbian National Life, Boston	8	.....	....
Continental Casualty, Hammond	716	277	38.7
Equitable Life, New York	1,769	564	31.9
Employers Liability, London	779	90	11.6
Fidelity and Casualty, New York	200	.....	....
General Accident, Perth	2,449	868	35.4
Globe Indemnity, Newark	76	.....	....
Hartford Accident and Indemnity, Hartford	123	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	44	.....	....
London Guarantee and Accident, London	35	300	857.1
Maryland Casualty, Baltimore	574	.....	....
New Amsterdam Casualty, New York	21	.....	....
General Accident, Perth	835	64	7.6
Globe Indemnity, Newark	4,501	538	12.0
Hartford Accident and Indemnity, Hartford	5,624	1,173	20.9
Liberty Mutual, Boston	113,419	37,765	33.3
London Guarantee and Accident, London	11,114	2,003	18.0
Manufacturers Casualty, Philadelphia	.....	383	....
Manufacturers Liability, Jersey City	2,859	738	25.8
Maryland Casualty, Baltimore	16,704	7,215	43.1
New Amsterdam Casualty, New York	459	36	7.8
Ocean Accident and Guarantee, London	13,197	5,079	38.5
Royal Indemnity, New York	857	419	48.9
Standard Accident, Detroit	1,730	865	50.0
Travelers Indemnity, Hartford	602	.....	....
Travelers, Hartford	27,513	8,006	29.1
United States Casualty, New York	1,182	14	1.8
United States Fidelity and Guaranty, Baltimore	19,575	4,975	25.4
Totals	419,563	122,343	29.2

Fidelity.

Ætna Casualty and Surety, Hartford	473	.....	....
American Surety, New York	9,201	.....	....
Fidelity and Deposit, Baltimore	3,629	361	9.9
Fidelity and Casualty, New York	1,278	650	50.9
Globe Indemnity, Newark	825	...	....
Hartford Accident and Indemnity, Hartford	2,037	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	4	.....	....
Maryland Casualty, Baltimore	745	.....	....
National Surety, New York	22,888	49,124	214.6
New Amsterdam Casualty, New York	139	.....	....
Preferred Accident, New York	1,692	4,807	284.1
Union Indemnity, New Orleans	6	.....	....
United States Fidelity and Guaranty, Baltimore	4,296	639	14.9
Totals	47,213	55,581	118.0

Surety.

Delaware Surety, Wilmington	9,162	.....	....
Ætna Casualty and Surety, Hartford	3,608	.....	....
American Surety, New York	9,120	...	....
Fidelity and Deposit, Baltimore	11,988	.....	....
Fidelity and Casualty, New York	228	.....	....
Globe Indemnity, Newark	10,783	711	6.6
Hartford Accident and Indemnity, Hartford	1,777	.....	....
Maryland Casualty, Baltimore	539	.....	....
National Surety, New York	15,777	83	.5
New Amsterdam Casualty, New York	220	.....	....
Preferred Accident, New York	281	.....	....
United States Fidelity and Guaranty, Baltimore	16,777	24	.1
Totals	80,260	818	1.0

Plate Glass.

Ætna Casualty and Surety, Hartford	3,764	2,817	74.8
Employers Liability, London	5,157	1,439	27.9
Fidelity and Casualty New York	3,169	189	5.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Delaware—*Cont.*	$	$	%
Globe Indemnity, Newark	476	314	66.0
Georgia Casualty, Macon	3,366	2,539	75.4
Hartford Accident and Indemnity, Hartford	4,564	1,379	30.2
Lloyds Plate Glass, New York	2,161	1,021	47.2
Metropolitan Casualty, New York	2,751	1,080	39.3
Maryland Casualty, Baltimore	796	627	78.8
Massachusetts Bonding, Boston	139	115	82.7
New Amsterdam Casualty, New York	310	16	5.1
New York Plate Glass, New York	1,236	256	20.7
Ocean Accident and Guarantee, London	.....	265	....
Royal Indemnity, New York	1,876	713	38.0
Travelers Indemnity, Hartford	123	99	80.5
Union Indemnity, New Orleans	50	.....	....
United States Casualty, New York	68	.....	....
United States Fidelity and Guaranty, Baltimore	910	558	61.3
Totals	30,916	13,427	43.4
Steam Boiler.			
Employers Liability, London	1,158	.....	....
Fidelity and Casualty, New York	399	.....	....
Hartford Steam Boiler, Hartford	8,915	1,599	17.9
London Guarantee and Accident, London	181	.....	....
Maryland Casualty, Baltimore	526	.....	....
Ocean Accident and Guarantee, London	303	764	252.1
Travelers Indemnity, Hartford	196	.....	....
Totals	11,678	2,363	20.2
Fly-Wheel.			
Fidelity and Casualty, New York	712	.....	....
Hartford Steam Boiler, Hartford	8,063	4,267	52.9
Totals	8,775	4,267	48.6
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	12,292	3,379	27.5
American Surety, New York	6,277	21	.3
Employers Liability, London	1,835	120	6.5
Fidelity and Casualty, New York	1,678	199	11.9
Fidelity and Deposit, Baltimore	1,167	749	64.2
General Accident, Perth	681	.....	....
Globe Indemnity, Newark	192	85	44.3
Hartford Accident and Indemnity, Hartford	2,613	1,214	46.5
Indemnity Ins. Co. of N. A., Philadelphia	41	.....	....
London Guarantee and Accident, London	12	61	508.3
Maryland Casualty, Baltimore	3,263	29	.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Delaware—*Cont.*	$	$	%
Live Stock.			
Hartford Accident and Indemnity, Hartford	2,336	.....	....
Hartford Live Stock, New York	7,103	10,000	140.8
Totals	9,439	10,000	106.0
Collision.			
Liberty Mutual, Boston	1,320	.....	....
Massachusetts Bonding, Boston	27	17	62.9
Totals	1,347	17	1.3
Aggregates (Delaware)	968,160	304,516	31.5
District of Columbia			
Accident.			
Ætna Casualty and Surety, Hartford	84	.....	....
Ætna Life, Hartford	20,945	19,542	93.3
Brotherhood Accident, Boston	1,130	394	34.9
Columbian National, Boston	546	.....	....
Commercial Casualty, Newark	10,589	1,510	14.3
Commonwealth Casualty, Philadelphia*	2,000	610	30.5
Continental Casualty, Hammond	58,836	10,533	17.9
Employers Liability, London	2,471	9	.4
Equitable Life, New York	1,320	17	1.3
Fidelity and Casualty New York	15,256	10,110	66.3
General Accident, Perth	7,324	1,319	18.0
Globe Indemnity, Newark	391	321	82.1
Hartford Accident and Indemnity, Hartford	586	.....	....
London Guarantee and Accident, London	354	98	27.7
Loyal Protective, Boston*	284	158	55.6
Maryland Assurance, Baltimore	3,312	762	23.0
Maryland Casualty, Baltimore	2,784	4,646	166.9
Massachusetts Accident, Boston	8,838	3,475	39.3
Massachusetts Bonding, Boston*	27,678	10,073	36.4
Metropolitan Casualty, New York	243	51	21.0
National Casualty, Detroit*	723	329	45.5
New Amsterdam Casualty, New York	3,560	1,273	35.8
North American Accident, Chicago	15,045	18,598	123.6
Ocean Accident and Guarantee, London	973	.....	....
Pacific Mutual, Los Angeles	13,862	4,409	31.8
Peerless Casualty, Keene*	2,987	1,022	34.3
Preferred Accident, New York	4,822	4,102	85.1
Royal Indemnity, New York	9,245	908	9.8

Massachusetts Bonding, Boston	18	.....	....
National Surety, New York	1,142	49	4.3
New Amsterdam Casualty, New York	171	.....	....
Ocean Accident and Guarantee, London	18	.....	....
Preferred Accident, New York	191	.....	....
Royal Indemnity, New York	560	55	9.8
Travelers Indemnity, Hartford	480	.....	....
Union Indemnity, New Orleans	75	.....	....
United States Fidelity and Guaranty, Baltimore	2,105	550	26.1
United States Casualty, New York	38	.....	....
Totals	34,849	6,511	18.7
Credit.			
American Credit Indemnity, New York	7,605	1,858	24.4
Georgia Casualty, Macon	156	50	32.1
London Guarantee and Accident, London	2,719	.....	....
Totals	10,480	1,908	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	244	35	14.3
Automobile Property Damage.			
American Mutual Liability, Boston	811	99	12.2
Ætna Casualty and Surety, Hartford	11,377	5,296	46.5
American Automobile, St. Louis	218	.....	....
Commercial Casualty, Newark	23	105	456.5
Employers Liability, London	15,822	6,456	40.8
Fidelity and Casualty, New York	1,034	17	1.6
Georgia Casualty, Macon	4,988	3,002	60.2
Globe Indemnity, Newark	2,271	744	32.8
Hartford Accident and Indemnity, Hartford	7.039	3,767	53.5
Indemnity Ins. Co. of N. A., Philadelphia	115	.....	....
Liberty Mutual, Boston	3,216	1,255	39.0
London Guarantee and Accident, London	74	.....	....
Manufacturers Casualty, Philadelphia	89	.....	....
Maryland Casualty, Baltimore	2,906	1,216	41.8
Massachusetts Bonding, Boston	.....	624	....
New Amsterdam Casualty, New York	1,138	.....	....
Ocean Accident and Guarantee, London	320	117	36.6
Preferred Accident, New York	28	107	382.1
Royal Indemnity, New York	1,609	1,879	116.8
Southern Surety, Des Moines	32	115	359.4
Standard Accident, Detroit	583	30	5.1
Travelers Indemnity, Hartford	531	639	120.4
Union Indemnity, New Orleans	20	.....	....
United States Casualty, New York	172	.....	....
United States Fidelity and Guaranty, Baltimore	4,140	4,247	102.6
Totals	58,556	29,698	50.7
Southern Surety, Des Moines*	45	163	362.2
Standard Accident, Detroit	19,642	6,073	30.9
Travelers, Hartford	50,463	19,172	38.0
Travelers Indemnity, Hartford	421	.....	....
United States Casualty, New York	5,860	16,110	274.9
United States Fidelity and Guaranty, Baltimore	1,760	228	13.0
Totals	294,379	136,015	46.2

*Includes health

Health.			
Columbian National, Boston	417	.....	....
Commercial Casualty, Newark	9,570	4,143	43.3
Continental Casualty, Hammond	56,147	12,767	22.7
Employers Liability, London	1,143	2,337	204.5
Equitable Life, New York	1,812	291	16.1
Fidelity and Casualty, New York	14,891	5,666	38.0
General Accident, Perth	6,183	2,584	41.8
Globe Indemnity, Newark	344	60	17.4
Hartford Accident and Indemnity, Hartford	460	75	16.3
London Guarantee and Accident, London	322	25	7.8
Maryland Assurance, Baltimore	1,849	3,134	169.5
Maryland Casualty, Baltimore	2,398	68	2.8
Metropolitan Casualty, New York	115	67	58.3
New Amsterdam Casualty, New York	2,126	1,691	79.5
Ocean Accident and Guarantee, London	772	185	24.0
Pacific Mutual, Los Angeles	14,254	4,464	31.3
Preferred Accident, New York	1,906	1,066	55.9
Royal Indemnity, New York	382	75	19.6
Standard Accident, Detroit	12,136	6,936	57.2
Travelers, Hartford	44,890	74,900	166.9
Travelers Indemnity, Hartford	107	201	187.9
United States Casualty, New York	2,782	755	27.1
United States Fidelity and Guaranty, Baltimore	1,193	698	58.5
Totals	176,199	122,188	69.3
Liability.			
Ætna Casualty and Surety, Hartford	10,816	5,741	53.1
Ætna Life, Hartford	45,731	5,797	12.7
Commercial Casualty, Newark	199	.....	....
Commonwealth Casualty, Philadelphia	9,641	2,597	26.9
Continental Casualty, Hammond	19,517	5,105	26.2
Employers Liability, London	71,585	16,595	23.2
Fidelity and Casualty, New York	50,733	8,212	16.2
General Accident, Perth	29,539	6,463	21.9
Georgia Casualty, Macon	2,721	4,147	152.4
Globe Indemnity, Newark	5,344	10,955	205.0
Hartford Accident and Indemnity, Hartford	11,059	489	4.4
Liberty Mutual, Boston	1,270	305	24.0
London and Lancashire Indemnity, New York	7,339	600	8.2
London Guarantee and Accident, London	13,713	3,103	22.6
Maryland Casualty, Baltimore	20,292	7,009	34.5
Massachusetts Bonding, Boston	14,222	1,383	9.7
New Amsterdam Casualty, New York	45,221	10,876	24.1
Ocean Accident and Guarantee, London	27,424	5,807	21.2

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
District of Columbia—*Cont.*	$	$	%
Preferred Accident, New York	11,802	2,155	18.3
Royal Indemnity, New York	20,361	3,718	18.3
Southern Surety, Des Moines	536	8,363	....
Standard Accident, Detroit	62,975	5,834	9.3
Travelers, Hartford	43,973	20,361	46.3
United States Casualty, New York	7,968	183	2.3
United States Fidelity and Guaranty, Baltimore	142,424	33,437	23.5
Zurich General, Zurich	1,655	122	7.4
Totals	678,060	169,357	25.0
Plate Glass.			
Home Plate Glass, D. of C.	21,890	8,614	39.3
Ætna Casualty and Surety, Hartford	3,568	2,104	59.0
Employers Liability, London	3,264	.....	....
Fidelity and Casualty, New York	7,467	6,501	87.1
Georgia Casualty, Macon	666	968	145.3
Globe Indemnity, Newark	2,088	2,174	104.1
Hartford Accident and Indemnity, Hartford	5,710	2,090	36.6
Lloyds Plate Glass, New York	2,338	599	25.6
London and Lancashire Indemnity, New York	501	428	85.4
Maryland Casualty, Baltimore	1,630	451	27.7
Massachusetts Bonding, Boston	745	934	125.4
Metropolitan Casualty, New York	1,702	537	31.6
New Amsterdam Casualty, New York	12,005	1,145	9.5
New Jersey Fidelity and Plate Glass, Newark	9,550	8,424	88.2
New York Plate Glass, New York	10,110	6,204	61.4
Ocean Accident and Guarantee, London	3,487	1,146	32.9
Royal Indemnity, New York	4,824	2,190	45.4
Southern Surety, Des Moines	240	.....	....
Travelers Indemnity, Hartford	1,461	441	30.2
United States Casualty, New York	769	60	7.8
United States Fidelity and Guaranty, Baltimore	14,401	9,454	65.7
Totals	111,416	54,464	48.9
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	5,525	646	11.7
American Surety, New York	2,522	25	1.0
Continental Casualty, Hammond	929	190	20.5
Employers Liability, London	6,159	963	15.6

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Florida.	$	$	%
Accident.			
Ætna Casualty and Surety, Hartford	40	.....	....
Ætna Life, Hartford	7,909	532	6.7
American National, Galveston	7,433	1,222	16.4
Cloverleaf Life and Casualty, Jacksonville*	472	148	31.4
Columbia Casualty, New York	174	.....	....
Continental Casualty, Chicago	26,259	4,832	18.4
Employers Liability, London	6,843	8,149	119.1
Equitable Life, New York	1,644	.....	....
Fidelity and Casualty, New York	22,629	7,389	32.7
General Accident, Perth	10,576	2,126	20.1
Globe Indemnity, New York	14	.....	....
Hartford Accident and Indemnity, Hartford	3,343	1,200	35.9
London Guarantee and Accident, London	2,312	175	7.6
Loyal Protective, Boston*	2,962	1,680	56.7
Maryland Assurance, Baltimore	7,208	1,465	20.3
Maryland Casualty, Baltimore	5,450	3,715	68.2
Masonic Protective, Worcester*	11,339	5,950	52.5
Massachusetts Bonding, Boston*	23,819	8,512	35.7
National Life of U. S. A., Chicago*	52,207	19,142	36.7
New Amsterdam Casualty, New York	326	.....	....
Ocean Accident and Guarantee, London	9,426	2,320	24.6
Pacific Mutual, Los Angeles	15,793	4,404	27.9
Preferred Accident, New York	4,797	1,843	38.4
Provident Life and Accident, Chattanooga*	96,672	33,952	35.1
Reliance Life, Pittsburgh	7,338	6,356	86.6
Royal Indemnity, New York	2,846	3,029	106.4
Standard Accident, Detroit	14,871	3,555	23.9
Travelers, Hartford	6,954	10,851	156.0
Union Indemnity, New Orleans	66	.....	....
United States Casualty, New York	10,573	1,940	18.4
United States Fidelity and Guaranty, Baltimore	11,003	1,263	11.5
Totals	372,903	135,749	36.4
* Includes Health.			
Health.			
Ætna Life, Hartford	4,970	2,262	45.5
American National, Galveston	7,433	5,302	71.3
Columbia Casualty, New York	113	.....	....
Continental Casualty, Chicago	12,768	7,518	58.9
Employers Liability, London	7,183	5,079	70.7
Equitable Life, New York	2,670	646	24.2
Fidelity and Casualty, New York	27,312	17,802	65.2
General Accident, Perth	6,449	3,341	51.8
Hartford Accident and Indemnity, Hartford	1,935	616	31.8

Fidelity and Casualty, New York	7,816	2,904	37.2
Fidelity and Deposit, Baltimore	1,421	67	4.7
General Accident, Perth	1,227	.....	....
Globe Indemnity, Newark	1,109	60	5.4
Hartford Accident and Indemnity, Hartford	1,611	601	37.3
Hartford Steam Boiler, Hartford	4,099	30	.7
London Guarantee and Accident, London	433	338	78.1
London and Lancashire Indemnity, New York	1,439	.....	....
Maryland Casualty, Baltimore	4,670	1,558	33.4
Massachusetts Bonding, Boston	480	.....	....
Metropolitan Casualty, New York	61	.....	....
National Surety, New York	6,744	128	1.9
New Amsterdam Casualty, New York	141	.....	....
New Jersey Fidelity and Plate Glass, Newark	373	341	91.4
Ocean Accident and Guarantee, London	2,826	356	12.6
Preferred Accident, New York	454	2,581	568.6
Royal Indemnity, New York	3,583	1,177	32.9
Travelers Indemnity, Hartford	5,114	539	10.5
United States Casualty, New York	1,170	585	50.0
United States Fidelity and Guaranty, Baltimore	5,596	3,039	54.3
Totals	65,501	16,128	24.6
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	24,148	14,228	58.9
American Automobile, St. Louis	46,687	15,334	32.8
Commercial Casualty, Newark	51	.....	....
Commonwealth Casualty, Philadelphia	1,286	428	33.3
Continental Casualty, Hammond	7,381	3,567	48.3
Employers Liability, London	16,719	9,501	56.8
Fidelity and Casualty, New York§	11,183	4,191	37.5
General Accident, Perth	4,192	1,788	42.7
Georgia Casualty, Macon	3,299	1,632	49.5
Globe Indemnity, Newark	2,987	1,181	39.5
Hartford Accident and Indemnity, Hartford	2,474	945	38.2
Hartford Steam Boiler, Hartford	412	.....	....
London and Lancashire Indemnity, New York	2,446	801	32.8
London Guarantee and Accident, London	2,360	2,195	93.0
Maryland Casualty, Baltimore	6,193	1,521	24.6
Massachusetts Bonding, Boston	1,703	387	22.7
New Amsterdam Casualty, New York	4,596	1,133	24.7
Ocean Accident and Guarantee, London	4,618	1,237	26.8
Preferred Accident, New York	3,124	1,245	39.9
Royal Indemnity, New York	9,076	5,293	58.3
Southern Surety, Des Moines	258	.....	....
Standard Accident, Detroit	27,687	14,030	50.7
Travelers Indemnity, Hartford	11,216	3,921	35.0
United States Casualty, New York	2,356	2,121	90.0
United States Fidelity and Guaranty, Baltimore	35,762	20,213	56.5
Totals	232,213	106,892	46.0
§ Includes Collision.			
Aggregates (District of Columbia)	1,557,768	605,044	38.8

London Guarantee and Accident, London	2,217	282	12.7
Maryland Asurance, Baltimore	5,051	2,491	49.3
Maryland Casualty, Baltimore	3,820	197	51.6
Metropolitan Life, New York	643	253	39.4
New Amsterdam Casualty, New York	—49	87	....
Ocean Accident and Guarantee, London	4,979	1,817	37.9
Pacific Mutual Life, Los Angeles	14,794	7,595	51.3
Preferred Accident, New York	1,150	390	33.9
Reliance Life, Pittsburgh	6,558	2,877	43.9
Royal Indemnity, New York	2,078	471	22.7
Standard Accident, Detroit	7,153	1,240	17.3
Travelers, Hartford	353	101	28.6
Union Indemnity, New Orleans	18	12	66.7
United States Casualty, New York	7,723	5,559	72.0
United States Fidelity and Guaranty, Baltimore	7,380	3,885	52.6
Totals	134,699	69,822	52.1
Liability.			
Ætna Casualty and Surety, Hartford	5,042	990	19.6
Ætna Life, Hartford	110,164	43,880	39.8
American Indemnity, Galveston	3,114	200	6.4
Columbia Casualty, New York	980	.....	....
Continental Casualty, Chicago	58	.....	....
Employers Liability, London	53,257	22,941	43.1
Fidelity and Casualty, New York	104,186	20,860	20.0
Fidelity and Deposit, Baltimore	.....	533	....
General Accident, Perth	11,026	1,162	10.2
Georgia Casualty, Macon	72,202	23,871	33.1
Globe Indemnity, New York	1,614	.....	....
Hartford Accident and Indemnity, Hartford	9,363	1,538	16.4
Home Life and Accident, Fordyce	17,717	5,644	31.9
London Guarantee and Accident, London	70,622	28,858	40.9
Maryland Casualty, Baltimore	245,140	80,196	32.7
Massachusetts Bonding, Boston	10,579	714	6.8
New Amsterdam Casualty, New York	12,015	1,305	10.9
Ocean Accident and Guarantee, London	64,924	9,019	13.9
Preferred Accident, New York	2,522	374	14.8
Royal Indemnity, New York	21,347	535	2.5
Standard Accident, Detroit	6,402	314	4.9
Travelers, Hartford	24,137	1,143	47.4
Union Indemnity, New Orleans	10,978	2,199	20.0
United States Casualty, New York	80,287	31,115	38.8
United States Fidelity and Guaranty, Baltimore	164,697	62,297	37.8
Totals	1,102,372	339,687	30.8
Fidelity.			
Ætna Casualty and Surety, Hartford	3,766	16	.4
American Indemnity, Galveston	75	.....	....
American Surety, New York	27,036	2,688	9.9
Fidelity and Deposit, Baltimore	26,216	2,864	10.9
Hartford Accident and Indemnity, Hartford	860	169	19.7
Maryland Casualty, Baltimore	4,859	3,970	81.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Florida—*Cont.*	$	$	%
Massachusetts Bonding, Boston	—6	.....	....
National Surety, New York	15,840	10,628	67.1
Ocean Accident and Guarantee, London	98	.....	....
Preferred Accident, New York	188	.....	....
Royal Indemnity, New York	449	—250	....
Union Indemnity, New Orleans	134	9	6.7
United States Fidelity and Guaranty, Baltimore	30,397	495	1.6
Totals	109,911	20,557	18.7
Surety.			
Ætna Casualty and Surety, Hartford	4,777	205	4.3
American Indemnity, Galveston	1,749	.....	....
American Surety, New York	25,471	7,870	30.9
Fidelity and Deposit, Baltimore	34,166	—23,568	....
Hartford Accident and Indemnity, Hartford	862	—1,150	....
Maryland Casualty, Baltimore	21,908	—18,800	....
Massachusetts Bonding, Boston	105	.....	....
National Surety, New York	24,054	12,642	52.6
Preferred Accident, New York	763	.....	....
Royal Indemnity, New York	75	1,049	....
Union Indemnity, New Orleans	6,008	.....	....
United States Fidelity and Guaranty, Baltimore	55,300	38,117	68.9
Totals	175,239	15,956	9.1
Plate Glass.			
Ætna Casualty and Surety, Hartford	8,229	1,872	22.8
Employers Liability, London	4,850	1,645	33.9
Fidelity and Casualty, New York	15,370	3,463	22.5
Georgia Casualty, Macon	1,913	635	33.2
Globe Indemnity, New York	.....	5	....
Hartford Accident and Indemnity, Hartford	1,967	449	22.8
Lloyds Plate Glass, New York	3,765	560	14.9
Maryland Casualty, Baltimore	5,104	1,091	21.4
Massachusetts Bonding, Boston	3,489	966	27.7
New Amsterdam Casualty, New York	817	199	24.4
New York Plate Glass, New York	6,306	2,462	39.0
Ocean Accident and Guarantee, London	4,289	986	23..
Royal Indemnity, New York	4,464	240	5.4
Union Indemnity, New Orleans	327	.....	....
United States Casualty, New York	5,320	2,900	54.5
United States Fidelity and Guaranty, Baltimore	10,393	3,349	32.2
Totals	76,605	20,822	27.1

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Florida—*Cont.*	$	$	%
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	21,312	12,388	58.1
American Indemnity, Galveston	1,222	183	15.0
Columbia Casualty, New York	366	.....	....
Continental Casualty, Chicago	21	.....	....
Employers Liability, London	12,219	7,409	60.6
Fidelity and Casualty, New York	27,817	15,725	56.5
General Accident, Perth	7,749	6,000	77.4
Georgia Casualty, Macon	9,987	4,465	44.7
Globe Indemnity, New York	350	.....	....
Hartford Accident and Indemnity, Hartford	3,774	2,518	66.7
London Guarantee and Accident, London	6,466	2,489	38.5
Maryland Casualty, Baltimore	17,997	10,063	55.9
Massachusetts Bonding, Boston	2,905	1,997	68.7
New Amsterdam Casualty, New York	5,745	5,090	88.6
Ocean Accident and Guarantee, London	9,765	3,807	39.0
Preferred Accident, New York	530	310	58.5
Royal Indemnity, New York	11,217	1,456	13.0
Standard Accident, Detroit	3,296	957	29.0
Union Indemnity, New Orleans	1,309	23	1.8
United States Guaranty, New York	8,344	4,985	59.7
United States Fidelity and Guaranty, Baltimore	37,687	22,491	59.7
Totals	190,077	102,355	53.9
Workmen's Collective.			
Ætna Life, Hartford	28,929	16,765	58.0
Fidelity and Casualty, New York	449	.....	....
Georgia Casualty, Macon	29,572	11,178	37.8
Hartford Accident and Indemnity, Hartford	1,931	.....	....
Home Life and Accident, Fordyce	4,445	3,085	69.4
London Guarantee and Accident, London	198	.....	....
Maryland Casualty, Baltimore	9,188	1,578	17.2
New Amsterdam Casualty, New York	841	.....	....
Travelers, Hartford	2,924	404	13.8
Union Indemnity, New Orleans	2,202	603	27.4
United States Fidelity and Guaranty, Baltimore	—238	2,713	....
Totals	80,441	36,326	45.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	—1,389	400	....
Hartford Live Stock, New York	4,260	1,000	23.5
Totals	2,871	1,400	48.8

Steam Boiler.			
Fidelity and Casualty, New York	9,511	1,276	13.4
Hartford Steam Boiler, Hartford	16,584	739	4.5
London Guarantee and Accident, London	300	.....	....
Maryland Casualty, Baltimore	5,651	750	13.3
Ocean Accident and Guarantee, London	1,238	.....	....
Royal Indemnity, New York	949	.....	....
Totals	34,233	2,765	8.1
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	741	.....	....
Fidelity and Casualty, New York	161	.....	....
Hartford Steam Boiler, Hartford	1,834	.....	....
London Guarantee and Accident, London	300	.....	....
Maryland Casualty, Baltimore	1,107	.....	....
Ocean Accident and Guarantee, London	126	.....	....
Totals	4,269	.....	....
Burglary and Theft			
Ætna Casualty and Surety, Hartford	3,995	3,473	86.9
American Indemnity, Galveston	11	.....	....
Columbia Casualty, New York	48	.....	....
Empolyers Liability, London	1,785	1,703	95.4
Fidelity and Casualty, New York	6,538	965	14.8
Fideilty and Deposit, Baltimore	3,412	1,508	44.2
General Accident, Perth	772	43	5.6
Georgia Casualty, Macon	219	.....	....
Hartford Accident and Indemnity, Hartford	1,467	25	1.7
London Guarantee & Accident, London	1,188	80	6.7
Maryland Casualty, Baltimore	5,427	1,813	33.4
Massachusetts Bonding, Boston	1,212	1,916	158.1
National Surety, New York	2,760	1,431	51.9
New Amsterdam Casualty, New York	600	16	2.7
Ocean Accident and Guarantee, London	3,080	919	29.8
Preferred Accident, New York	641	922	143.8
Royal Indemnity, New York	3,397	586	17.3
Union Indemnity, New Orleans	108	.....	....
United States Casualty, New York	1,691	124	7.3
United States Fidelity and Guaranty, Baltimore	13,858	2,432	17.6
Totals	52,206	17,235	33.0
Credit.			
American Credit Indemnity, New York	1,501	—33	....
American Surety, New York	3,485	8,126	23.3
Totals	4,986	8,093	162.3
Sprinkler.			
Ætna Casualty and Surety, Hartford	1,603	410	25.6
Maryland Casualty, Baltimore	1,552	330	21.3
Totals	3,155	740	23.4
Collision.			
Massachusetts Bonding, Boston	2,555	1,161	45.4
Aggregates (Florida)	2,346,522	772,668	32.9
GEORGIA.			
Accident.			
Ætna Casualty and Surety, Hartford	102	.....	....
Ætna Life, Hartford	34,866	27,675	79.4
American Casualty, Reading	*9,936	2,501	25.2
American National, Galveston	96,439	15,574	16.2
Columbian National, Boston	6,800	6,515	95.8
Commonwealth Casualty, Philadelphia	*3,692	873	23.6
Continental Casualty, Hammond	44,961	19,625	43.7
Employers Indemnity, Kansas City	897	419	46.7
Employers Liability, Boston	3,647	178	4.9
Federal Casualty, Detroit	6,122	3,762	61.5
Federal Life, Chicago	*9,596	3,742	39.0
Fidelity and Casualty, New York	36,042	15,437	42.8
General Accident, Fire and Life, Perth	16,464	2,899	17.6
Globe Indemnity, Newark	1,252	20	1.6
Hartford Accident and Indemnity, Hartford	4,132	778	18.8
Interstate Life and Accident, Chattanooga	62,564	5,658	9.0
London Guarantee and Accident, Chicago	16,561	3,135	18.9
Loyal Protective, Boston	2,645	1,676	63.4
Maryland Assurance, Baltimore	19,911	8,837	44.4
Maryland Casualty, Baltimore	16,060	1,579	9.8
Masonic Protective, Worcester	61,818	48,507	78.5
Massachusetts Bonding, Boston	30,293	15,153	50.0
Metropolitan Casualty, New York	805	401	49.8
National Casualty, Detroit	6,975	3,944	56.5
National Life of U. S. A., Chicago	135,020	64,723	47.9
National Relief, Philadelphia	27,526	12,043	43.7
New Amsterdam Casualty, Baltimore	1,445	65	4.5
North American Accident, Chicago	23,114	8,269	35.8
Ocean Accident and Guarantee, London	10,885	1,111	10.2
Pacific Mutual Life, Los Angeles	31,522	7,624	24.2
Preferred Accident, New York	6,214	496	8.0
Reliance Life, Pittsburgh	7,333	2,946	40.2
Royal Indemnity, New York	6,371	946	14.8
Standard Accident, Detroit	63,869	15,906	24.9
Travelers Indemnity, Hartford	2,344	84	3.6
Travelers, Hartford	98,729	2,707	2.7
United States Casualty, New York	12,104	3,731	30.8
United States Fidelity and Guaranty, Baltimore	15,088	11,238	74.5
Totals	934,144	320,777	34.3

* Includes Health.

Health.			
Ætna Life, Hartford	16,487	10,866	65.9
American National, Galveston	96,439	65,515	67.9
Clover Leaf Life and Casualty, Jacksonville	†37,299	15,910	42.7
Columbian National, Boston	4,951	3,071	62.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
GEORGIA—*Cont.*	$	$	%
Continental Casualty, Hammond	15,162	11,440	75.5
Employers Liability, Boston	2,803	3,213	114.6
Fidelity and Casualty, New York	52,446	33,103	63.1
General Accident, Perth	14,801	10,296	69.6
Globe Indemnity, Newark	1,451	577	39.8
Hartford Accident and Indemnity, Hartford	3,279	786	24.0
London Guarantee and Accident, London	9,687	8,205	84.7
Maryland Assurance, Baltimore	19,093	19,953	104.5
Maryland Casualty, Baltimore	16,233	2,179	13.4
Metropolitan Casualty, New York	752	1,509	200.7
New Amsterdam Casualty, New York	335	185	55.2
Ocean Accident and Guarantee, London	7,679	2,972	38.7
Pacific Mutual Life, Los Angeles	25,848	9,720	37.6
Preferred Accident, New York	1,835	391	21.3
Provident Life and Accident, Chattanooga	†91,360	42,459	46.5
Reliance Life, Pittsburgh	3,789	3,160	83.4
Ridgeley Protective, Worcester	4,871	2,151	44.2
Royal Indemnity, New York	4,129	2,012	48.7
Standard Accident, Detroit	24,803	13,843	55.8
Travelers, Hartford	27,437	14,520	52.9
United States Casualty, New York	12,382	6,591	53.2
United States Fidelity and Guaranty, Baltimore	11,587	6,031	52.1
Totals	506,938	290,658	57.3
† Includes Accident.			
Liability.			
Georgia Casualty, Macon	156,558	59,084	37.7
Ætna Casualty and Surety, Hartford	2,005	895	44.6
Ætna Life, Hartford	166,945	100,552	60.2
American Indemnity, Galveston	10,868	500	4.6
Employers Indemity, Kansas City	1,539	507	32.9
Employers Liability, Boston	79,457	54,094	68.1
Fidelity and Casualty, New York	55,581	13,671	24.6
General Accident, Perth	5,928	681	11.5
Globe Indemnity, Newark	28,298	5,868	20.7
Hartford Accident and Indemnity, Hartford	25,446	6,224	24.5
Interstate Casualty, Birmingham	22,517	3,432	15.2
Liberty Mutual, Boston	1,600	.....	....
London Guarantee and Accident, London	116,805	36,905	31.6
Maryland Casualty, Baltimore	339,228	195,915	57.8
Massachusetts Bonding, Boston	3,250	2,919	89.8
New Amsterdam Casualty, New York	8,413	339	4.0
Ocean Accident and Guarantee, London	114,886	24,948	21.7
GEORGIA—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	12,198	4,879	40.0
Royal Indemnity, New York	11,002	3,189	29.0
Travelers Indemnity, Hartford	9,976	6,058	60.7
United States Casualty, New York	2,280	369	16.2
United States Fidelity and Guaranty, Baltimore	16,145	10,410	64.5
Totals	177,428	87,348	49.2
Steam Boiler.			
Fidelity and Casualty, New York	7,009	651	9.3
Hartford Steam Boiler, Hartford	32,199	1,320	4.1
Maryland Casualty, Baltimore	10,831	1,722	15.9
Ocean Accident and Guarantee, London	3,353	507	15.1
Royal Indemnity, New York	4,698	2,500	53.2
Travelers Indemnity, Hartford	15,252	765	5.0
Totals	73,342	7,465	10.2
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	2,649	275	10.4
Fidelity and Casualty, New York	2,362	.....	....
Hartford Steam Boiler, Hartford	10,743	30	.3
Maryland Casualty, Baltimore	7,841	.....	....
Royal Indemnity, New York	6,356	.....	....
Travelers Indemnity, Hartford	2,382	.....	....
Totals	32,333	305	.9
Burglary and Theft.			
Georgia Casualty, Macon	2,724	1,184	43.5
Ætna Casualty and Surety, Hartford	7,716	4,483	58.1
American Casualty, Reading	856	185	21.6
American Indemnity, Galveston	362	87	24.0
American Surety, New York	5,467	1,187	21.7
Continental Casualty, Chicago	7	.....	....
Employers Liability, London	1,834	1,637	89.3
Fidelity and Casualty, New York	14,610	11,279	77.2
Fidelity and Deposit, Baltimore	2,576	419	16.3
General Accident, Perth	838	99	11.8
Globe Indemnity, Newark	1,552	234	15.1
Hartford Accident and Indemnity, Hartford	4,917	1,562	31.8
London Guarantee and Accident, London	6,908	4,097	59.3
Maryland Casualty, Baltimore	20,008	8,078	40.4
Massachusetts Bonding, Boston	807	1,666	206.5

Preferred Accident, New York	9,807	7,380	75.3
Royal Indemnity, New York	28,941	15,631	54.0
Standard Accident, Detroit	24,480	10,394	42.4
Travelers, Hartford	338,681	143,570	42.4
United States Casualty, New York	135,469	56,122	41.4
United States Fidelity and Guaranty, Baltimore	184,897	65,043	35.2
Totals	1,861,599	804,674	43.2
Workmen's Compensation.			
American Reinsurance, Philadelphia	3,610	.....	....
Fidelity.			
Ætna Casualty and Surety, Hartford	8,711	1,095	12.6
American Surety, New York	74,280	14,676	19.8
Fidelity and Deposit, Baltimore	44,269	38,495	87.0
Hartford Accident and Indemnity, Hartford	8,615	2,072	24.1
Maryland Casualty, Baltimore	9,039	541	6.0
Massachusetts Bonding, Boston	7,049	5,124	72.7
National Surety, New York	47,646	73,679	154.6
Royal Indemnity, New York	9,418	528	5.6
United States Fidelity and Guaranty, Baltimore	46,897	47,266	100.8
Totals	264,635	183,476	69.3
Surety.			
Ætna Casualty and Surety, Hartford	12,348	2,199	17.8
American Surety, New York	62,356	2,914	4.7
Fidelity and Deposit, Baltimore	75,970	2,123	2.8
Hartford Accident and Indemnity, Hartford	11,765	.....	....
Maryland Casualty, Baltimore	21,171	510	2.4
Massachusetts Bonding, Boston	5,734	350	6.1
National Surety, New York	46,853	840	1.8
Royal Indemnity, New York	8,442	.....	....
United States Fidelity and Guaranty, Baltimore	121,773	5,781	4.7
Totals	366,412	14,717	4.0
Plate Glass.			
Georgia Casualty, Macon	12,556	7,691	61.3
Ætna Casualty and Surety, Hartford	5,601	1,753	31.3
American Casualty, Reading	9,614	4,901	51.0
Employers Liability, Boston	3,141	1,440	45.8
Fidelity and Casualty, New York	15,188	9,393	61.8
Globe Indemnity, Newark	6,356	1,779	28.0
Hartford Accident and Indemnity, Hartford	5,146	2,632	51.2
Inter-State Life and Accident, Chattanooga	3,490	2,761	79.1
Lloyds Plate Glass, New York	5,510	2,660	48.3
Maryland Casualty, Baltimore	28,071	12,993	46.3
Massachusetts Bonding, Boston	4,430	1,640	37.0
Metropolitan Casualty, New York	5,513	2,319	42.1
New Amsterdam Casualty, New York	7,996	3,281	41.0
New York Plate Glass, New York	13,215	7,200	54.5
Metropolitan Casualty, New York	105	.....	....
National Surety, New York	5,172	3,976	76.9
New Amsterdam Casualty, New York	622	328	52.7
Ocean Accident and Guarantee, London	5,466	5,555	101.6
Preferred Accident, New York	1,231	1,318	107.1
Royal Indemnity, New York	3,654	2,329	63.7
Travelers Indemnity, Hartford	23,298	3,351	14.4
United States Casualty, New York	4,783	9,113	190.5
United States Fidelity and Guaranty, Baltimore	16,448	7,907	48.1
Totals	131,981	70,074	53.1
Credit.			
American Credit Indemnity, New York	11,414	2,796	24.5
Ocean Accident and Guarantee, London	9,310	.....	....
Totals	20,724	2,796	13.5
Sprinkler.			
Ætna Casualty and Surety, Hartford	160	322	201.2
Maryland Casualty, Baltimore	4,954	1,723	34.8
Totals	5,114	2,045	40.0
Automobile Property Damage.			
Georgia Casualty, Macon	43,404	24,389	56.2
Ætna Casualty and Surety, Hartford	31,083	15,044	48.4
American Casualty, Reading	11,257	7,477	66.4
American Indemnity, Galveston	4,221	1,311	31.1
Employers Indemnity, Kansas City	204	84	41.2
Employers Liability, London	12,722	5,367	42.2
Fidelity and Casualty, New York	16,738	10,234	61.1
General Accident, Perth	3,417	1,962	57.4
Hartford Accident and Indemnity, Hartford	13,282	6,611	49.8
Interstate Casualty, Birmingham	14,038	8,380	59.7
London Guarantee and Accident, London	18,521	6,800	36.7
Lumbermens Mutual Casualty, Chicago	4,023	1,220	30.3
Maryland Casualty, Baltimore	44,583	23,638	53.0
Massachusetts Bonding, Boston	876	164	18.7
New Amsterdam Casualty, New York	3,688	862	23.4
Ocean Accident and Guarantee, London	31,821	23,398	73.5
Preferred Accident, New York	3,009	1,785	59.3
Royal Indemnity, New York	7,106	2,264	31.9
Standard Accident, Detroit	7,581	4,733	62.4
Travelers Indemnity, Hartford	49,876	30,595	61.3
United States Casualty, New York	16,039	7,807	48.7
United States Fidelity and Guaranty, Baltimore	29,357	18,236	62.1
Totals	366,846	202,361	55.2

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Idaho—*Cont.*	$	$	%
Workmen's Collective.			
Georgia Casualty, Macon	2,013	60	3.0
Fidelity and Casualty, New York	56	.....	....
Maryland Casualty, Baltimore	815	15	1.8
Royal Indemnity, New York	675	.....	....
United States Casualty, New York	3,447	1,096	31.8
United States Fidelity and Guaranty, Baltimore	3,634	1,642	45.2
Totals	10,640	2,813	26.4
Live Stock.			
Hartford Accident and Indemnity, Hartford	4,825	1,050	21.8
Physicians' Defense.			
Maryland Casualty, Baltimore	1,306	.....	....
Aggregates (Georgia)	4,761,877	1,990,559	41.8
Idaho.			
Accident and Health.			
Ætna Casualty and Surety, Hartford	35	.....	....
Ætna Life, Hartford	8,329	7,700	92.4
American Old Line, Lincoln	1,220	1,378	113.0
Business Mens Assurance, Kansas City	26,788	10,579	39.5
Columbian National, Boston	11,465	5,732	50.0
Continental Casualty, Hammond	98,230	58,870	59.9
Equitable Life, New York	3,334	2,040	61.2
Fidelity and Casualty, New York	430	312	72.6
Hartford Accident and Indemnity, Hartford	126	.....	....
Lion Bonding and Surety, Omaha	3,378	2,113	62.6
London Guarantee and Accident, London	696	3	.4
Loyal Protective, Boston	2,368	1,132	47.8
Maryland Casualty, Baltimore	3,437	316	9.2
Massachusetts Bonding, Boston	30,689	16,999	55.4
Masonic Protective, Worcester	2,877	347	12.1
Merchants Life and Casualty, Minneapolis	483	417	86.3
National Casualty, Detroit	2,239	1,175	52.5
National Life of U. S. A., Chicago	1,096	35	3.2
North American Accident, Chicago	5,983	1,899	31.7
Ocean Accident and Guarantee, London	387	125	32.3
Occidental Life, Los Angeles	23,121	7,514	32.5
Pacific Mutual, Los Angeles	8,228	1,292	15.7
Preferred Accident, New York	8,528	2,621	30.7
Reliance Life, Pittsburgh	209	130	62.2
Standard Accident, Detroit	1,797	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Idaho—*Cont.*	$	$	%
Surety.			
Ætna Casualty and Surety, Hartford	29,021	1,267	4.4
American Surety, New York	36,948	6,622	17.9
Columbia Casualty, New York	50	.....	....
Fidelity and Deposit, Baltimore	44,235	3,558	8.0
Hartford Accident and Indemnity, Hartford	81	.....	....
Lion Bonding and Surety, Omaha	8,792	.....	....
London and Lancashire Indemnity, New York	120	.....	....
Maryland Casualty, Baltimore	5,118	78	1.5
National Surety, New York	34,929	3,211	9.9
United States Fidelity and Guaranty, Baltimore	87,434	—1,322	....
Totals	246,728	13,414	5.4
Plate Glass.			
Ætna Casualty and Surety, Hartford	7,189	4,463	62.1
Hartford Accident and Indemnity, Hartford	297	29	9.8
Lion Bonding and Surety, Omaha	832	147	17.7
Lloyds Plate Glass, New York	4,461	1,970	44.2
London and Lancashire, Indemnity, New York	244	82	33.6
Maryland Casualty, Baltimore	3,444	825	24.0
Massachusetts Bonding, Boston	78	174	223.1
New Jersey Fidelity and Plate Glass, Newark	8,632	4,083	47.3
New York Plate Glass, New York	5,516	2,534	45.9
Ocean Accident and Guarantee, London	2,328	1,407	60.4
United States Fidelity and Guaranty, Baltimore	3,392	2,001	59.0
Totals	36,413	17,715	48.7
Steam Boiler.			
Fidelity and Casualty, New York	3	.....	....
Hartford Steam Boiler, Hartford	13,929	100	.7
Maryland Casualty, Baltimore	359	.....	....
Ocean Accident and Guarantee, London	—9	.....	....
Totals	14,282	100	.7
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	2,587	3,397	131.3
American Surety, New York	2,933	14	.5
Fidelity and Casualty, New York	413	.....	....
Fidelity and Deposit, Baltimore	3,973	161	4.0
Hartford Accident and Indemnity, Hartford	814	.....	....
Lion Bonding and Surety, Omaha	61	160	262.3

Travelers, Hartford	12,845	1,776	13.8
United States Casualty, New York	186	107	57.5
United States Fidelity and Guaranty, Baltimore	4,041	1,125	27.8
Union Life and Accident, Lincoln	290	156	53.8
Western Casualty, Denver	5,331	2,295	43.1
Western Union Life, Spokane	745	835	112.1
Totals	268,911	129,023	48.0
Liability.			
Ætna Casualty and Surety, Hartford	2,410	.....	....
Ætna Life, Hartford	22,583	5,848	25.9
Continental Casualty, Hammond	694	.....	....
Fidelity and Casualty, New York	3,907	139	3.5
Hartford Accident and Indemnity, Hartford	571	20	3.5
London Guarantee and Accident, London	41	225	548.9
London and Lancashire Indemnity, New York	999	375	37.5
Maryland Casualty, Baltimore	16,482	1,355	8.2
Massachusetts Bonding, Boston	960	.....	....
New Jersey Fidelity and Plate Glass, Newark	—2	.....	....
Ocean Accident and Guarantee, London	2,670	.....	....
Standard Accident, Detroit	1,609	.....	....
Travelers, Hartford	2,575	2,078	80.7
United States Casualty, New York	1,096	.....	....
United States Fidelity and Guaranty, Baltimore	4,251	700	16.5
Totals	60,846	10,740	17.7
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	61	78	127.9
Ætna Life, Hartford	237,540	64,801	27.3
Fidelity and Casualty, New York	118	.....	....
Aartford Accident and Indemnity, Hartford	728	59	8.1
London Guarantee and Accident, London	679	59	8.8
Maryland Casualty, Baltimore	154,124	74,031	48.0
Massachusetts Bonding, Boston	.....	42	....
Ocean Accident and Guarantee, London	939	81	8.6
Standard Accident, Detroit	832	59	7.1
Travelers, Hartford	18	152	844.4
Totals	395,039	139,362	35.3
Fidelity.			
Ætna Casualty and Surety, Hartford	2,008	—127	....
American Surety, New York	18,647	967	5.2
Fidelity and Deposit, Baltimore	12,083	—719	....
Hartford Accident and Indemnity, Hartford	86	.....	....
Lion Bonding and Surety, Omaha	323	.....	....
London and Lancashire, New York	10	.....	....
Maryland Casualty, Baltimore	748	—341	....
National Surety, New York	16,556	5,222	31.5
United States Fidelity and Guaranty, Baltimore	13,472	1,511	11.2
Totals	63,933	6,513	10.2
Maryland Casualty, Baltimore	3,070	8	.3
Massachusetts Bonding, Boston	—31	.....	....
National Surety, New York	2,749	47	1.7
Ocean Accident and Guarantee, London	738	.....	....
United States Casualty, New York	9	.....	....
United States Fidelity and Guaranty, Baltimore	7,499	256	3.4
Totals	24,815	4,043	16.3
Sprinkler.			
Ætna Casualty and Surety, Hartford	654	.....	....
Maryland Casualty, Baltimore	193	409	211.9
Totals	847	409	48.3
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	5,956	10,603	178.0
Continental Casualty, Hammond	313	80	25.6
Fidelity and Casualty, New York	385	471	122.3
Hartford Accident and Indemn'ty, Hartford	235	223	94.9
Lion Bonding and Surety, Omaha	887	26	2.9
London and Lancashire Indemnity, New York	—12	.....	....
Maryland Casualty, Baltimore	3,325	3,039	91.4
Massachusetts Bonding, Boston	80	.....	....
Ocean Accident and Guarantee, London	317	10	3.1
Standard Accident, Detroit	785	84	10.7
United States Casualty, New York	218	152	69.7
United States Fidelity and Guaranty, Baltimore	871	173	19.9
Totals	13,360	14,861	111.2
Live Stock.			
Hartford Live Stock, Hartford	6,822	7,574	111.0
Aggregates (Idaho)	1,131,996	343,754	30.4
ILLINOIS.			
Accident and Health.			
Chicago Mutual Casualty, Chicago	6,063	1,299	21.4
Clover Leaf Life and Casualty, Jacksonville	278,247	92,145	33.1
Employers Mutual Health, Rock Island	12,235	8,639	70.6
Federal Life, Chicago	53,500	19,391	36.2
Great American Casualty, Chicago	48,975	1,031	2.1
Illinois Mutual Casualty, Peoria	89,751	41,621	46.4
National Life of U. S. A., Chicago	325,465	98,580	30.3
North American Accident, Chicago	305,467	124,050	40.6
Pyramid Mutual Casualty, Chicago	26,246	5,581	21.3
Reserve Mutual Casualty, Chicago	8,450	3,172	37.5
State Mutual Casualty, Chicago	16,021	3,219	20.1
Superior Mutual, Chicago	16,399	4,881	29.8
Underwriters Mutual, Chicago	80,464	29,907	37.2

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ILLINOIS—*Cont.*	$	$	%
United States Assurance Mutual Health, Chicago	83,746	26,426	31.6
Unity Mutual, Chicago	770	67	8.7
Ætna Casualty and Surety, Hartford	3,926	48	1.2
Ætna Life, Hartford	267,538	129,312	48.3
American Bonding and Casualty, Sioux City	26,268	25,931	98.7
American Casualty, Reading	10,909	4,442	40.7
American Old Line, Lincoln	1,300	577	44.4
American Reinsurance, Philadelphia	2,702	.....	....
Bankers Accident, Des Moines	7,142	3,900	54.6
Bankers Casualty, Minneapolis	30,416	19,910	65.5
Brotherhood Accident, Boston	11,960	6,691	56.0
Business Men's Assurance, Kansas City	84,337	50,966	60.4
Columbia Casualty, New York	1,543	57	3.7
Columbia National, Boston	29,554	15,565	52.7
Commercial Casualty, Newark	9,999	4,717	47.2
Commonwealth Casualty, Philadelphia	9,085	3,606	39.7
Connecticut General, Hartford	25,234	10,235	40.6
Continental Casualty, Hammond	514,252	158,621	30.8
Employers Indemnity, Kansas City	33,715	18,423	54.6
Employers Liability, London	107,858	38,685	35.9
Equitable Accident, Boston	26,143	23,263	89.0
Equitable Life, New York	73,890	15,474	20.9
European General Reinsurance, London	191,334	44,233	23.1
Federal Casualty, Detroit	25,251	9,227	36.5
Fidelity and Casualty, New York	490,374	271,976	55.5
Federal Mutual Liability, Boston	31	.....	....
General Accident, Perth	116,218	49,537	42.6
Globe Indemnity, Newark	41,666	36,748	88.2
Great Western Accident, Des Moines	28,508	14,559	51.1
Hartford Accident and Indemnity, Hartford	77,243	25,310	32.8
Indemnity Ins. Co. of N.A., Philadelphia	3,104	.....	....
Inter Ocean Casualty, Cincinnati	58,150	24,715	42.5
Lion Bonding and Surety, Omaha	816	435	53.3
London Guarantee and Accident, London	67,829	40,819	60.3
London and Lancashire Indemnity, New York	38	.....	....
Loyal Protective, Boston	60,214	29,380	48.8
Maryland Casualty, Baltimore	22,343	2,317	10.4
Masonic Protective, Worcester	129,250	66,292	51.3
Massachusetts Accident, Boston	4,215	1,843	43.7
Massachusetts Bonding, Boston	222,471	99,850	44.9
Merchants Life and Casualty, Minneapolis	26,859	13,779	51.3
Metropolitan Casualty, New York	760	883	116.2
Midland Casualty, Milwaukee	61,705	25,005	40.5
National Casualty, Detroit	31,831	16,162	50.8
National Life and Accident, Chattanooga	449,284	158,489	35.3
ILLINOIS—*Cont.*	$	$	%
Interstate Casualty, Birmingham	29,870	17,452	58.4
Iowa Bonding and Casualty, Des Moines	14,838	5,583	37.6
Iowa Mutual Liability, Cedar Rapids	35,490	4,150	11.7
Liberty Mutual, Boston	13,515	1,056	7.8
London and Lancashire, New York	38,882	13,287	34.2
London Guarantee and Accident, London	295,428	52,325	17.7
Maryland Casualty, Baltimore	78,477	25,355	32.3
Massachusetts Bonding, Boston	27,514	8,655	31.5
New Amsterdam Casualty, New York	67,806	28,673	42.3
New Jersey Fidelity and Plate Glass, Newark	580	3,033	522.7
Norwegian Globe, Christiania	8,231	.....	....
Norwich Union Indemnity, New York	23,817	1,702	7.2
Ocean Accident and Guarantee, London	187,047	35,078	18.7
Preferred Accident, New York	15,162	7,008	46.2
Republic Casualty, Pittsburgh	33,249	17,926	53.9
Royal Indemnity, New York	65,640	21,854	33.3
Southern Surety, Des Moines	49,550	13,561	27.4
Standard Accident, Detroit	89,274	20,437	22.9
Travelers, Hartford	340,214	64,374	18.9
United States Casualty, New York	46,143	1,302	28.2
United States Fidelity and Guaranty, Baltimore	221,121	41,997	19.0
Zurich General, Zurich	498,780	81,635	16.4
Totals	4,724,097	1,149,698	24.3
Workmen's Compensation.			
Builders and Manufacturers, Chicago	362,797	61,095	16.8
Integrity Mutual Casualty, Chicago	438,361	120,064	27.4
Lumbermen's Mutual Casualty, Chicago	306,907	130,829	42.6
National Mutual Casualty, Chicago	31,932	6,959	21.8
Security Mutual Casualty, Chicago	1,879,219	292,278	15.6
Western Casualty, Chicago	207,419	176,141	84.9
Ætna Casualty and Surety, Hartford	33,389	26,624	79.8
Ætna Life, Hartford	843,655	341,236	40.5
American Bonding and Casualty, Sioux City	6,083	6,160	101.3
American Casualty, Reading	358	.....	....
American Mutual Liability, Boston	664,935	223,741	33.7
American Reinsurance, Philadelphia	32,726	1,223	3.7
Columbia Casualty, New York	3,549	.....	....
Commercial Casualty, Newark	1,459	4,163	285.3
Continental Casualty, Hammond	306,653	142,228	46.4
European General Reinsurance, London	2,573	.....	....
Employers Indemnity, Kansas City	71,168	11,735	16.5
Employers Liability, London	837,762	374,410	44.7
Fidelity and Casualty, New York	810,431	301,149	37.2

New Amsterdam Casualty, New York	28,220	26,307	93.2
Norwegian Globe, Christiania	96,711	50,631	52.4
Norwich Union Indemnity, New York	799	214	26.8
Ocean Accident and Guarantee, London	75,795	39,943	52.7
Old Line Life, Milwaukee	11,594	5,198	44.8
Pacific Mutual, Los Angeles	285,658	110,445	38.7
Preferred Accident, New York	156,127	57,444	36.8
Red Men's Fraternal, Westfield	3,945	2,480	62.9
Reliance Life, Pittsburgh	11,916	4,134	34.7
Republic Casualty, Pittsburgh	3,668	10,602	289.0
Ridgeley Protective, Worcester	78,754	35,674	45.3
Royal Indemnity, New York	22,864	9,328	40.8
Southern Surety, Des Moines	19,196	15,140	78.9
Standard Accident, Detroit	283,930	109,485	38.6
The Old Line Insurance, Lincoln	23,672	393	1.7
Travelers Indemnity, Hartford	22,731	10,167	44.7
Travelers, Hartford	722,936	304,917	42.2
United States Casualty, New York	72,435	41,870	57.8
United States Fidelity and Guaranty, Baltimore	38,594	20,392	52.8
Western Casualty, Denver	3,008	416	13.8
Western Union Life, Spokane	.....	19	....
Wisconsin National Life, Oshkosh	14,042	5,220	37.2
Zurich General, Zurich	17,280	2.164	12.5
Totals	6,732,948	2,784,574	41.4
Liability.			
Builders and Manufacturers, Chicago	14,139	.....	....
Integrity Mutual Casualty, Chicago	17,634	121	.7
Lumbermen's Mutual Casualty, Chicago	17,779	1,319	7.4
Security Mutual Casualty, Chicago	333,546	37,418	11.2
Western Casualty, Chicago	11,001	284	2.6
Ætna Casualty and Surety, Hartford	118,829	40,551	34.4
Ætna Life, Hartford	299,646	99,843	33.3
American Bonding and Casualty, Sioux City	64,767	22,999	35.5
American Casualty, Reading	72,057	27,766	38.5
American Indemnity, Galveston	45,648	12,910	28.3
American Mutual Liability, Boston	40,225	3,383	8.4
American Reinsurance, Philadelphia	2,695	.....	....
Columbia Casualty, New York	2,203	.....	....
Commercial Casualty, Newark	4,782	567	11.9
Continental Casualty, Hammond	110,681	30,324	27.4
Employers Indemnity, Kansas City	49,955	3,030	60.7
Employers Liability, London	251,092	62,792	25.0
European General Reinsurance, London	84,747	1,461	42.1
Fidelity and Casualty, New York	321,546	69,821	21.7
Fidelity and Deposit, Baltimore	.....	2,734	....
Georgia Casualty, Macon	59,571	82,206	138.0
General Accident, Perth	310,105	82,428	26.6
Globe Indemnity, Newark	109,270	37,708	34.5
Hardware Mutual Casualty, Stevens Point	3,063	.....	....
Hartford Accident and Indemnity, Hartford	246,929	63,590	25.8
Indemnity, Ins. Co. of N. A., Philadelphia	1,559	.....	....
Fidelity and Deposit, Baltimore	.....	4,512	....
General Accident, Perth	561,557	225,273	45.5
Georgia Casualty, Macon	84,361	47,667	56.5
Globe Indemnity, Newark	136,221	69,642	51.1
Hardware Mutual Casualty, Stevens Point	7,624	749	9.8
Hartford Accident and Indemnity, Hartford	417,318	182,575	43.8
Indemnity Ins. Co. of N. A., Philadelphia	3,422	.....	....
Indiana Liberty Mutual, Indianapolis	3,166	634	20.0
Interstate Casualty, Birmingham	4,348	4,308	99.1
Iowa Bonding and Casualty, Des Moines	10,105	6,691	66.2
Iowa Mutual Liability, Cedar Rapids	45,231	15,297	33.8
London Guarantee and Accident, London	1,092,743	461,440	42.2
Liberty Mutual, Boston	243,504	83,134	34.1
London and Lancashire, New York	2,148	2,248	104.7
Maryland Casualty, Baltimore	442,842	232,021	52.4
Massachusetts Bonding, Boston	14,286	4,895	34.3
New Amsterdam Casualty, New York	142,462	78,723	55.3
Norwegian Globe, Christiania	40,877	25,530	62.5
Norwich Union Indemnity, New York	9,720	825	8.5
Ocean Accident and Guarantee, London	526,253	212,593	40.4
Republic Casualty, Pittsburgh	59,907	25,681	42.9
Royal Indemnity, New York	117,929	64,219	54.4
Southern Surety, Des Moines	194,169	84,528	43.5
Standard Accident, Detroit	275,337	109,703	39.8
Travelers Indemnity, Hartford	19,354	.....	....
Travelers, Hartford	1,354,437	581,464	42.9
United States Casualty, New York	131,409	57,551	43.8
United States Fidelity and Guaranty, Baltimore	616,137	249,698	40.5
Zurich General, Zurich	921,174	318,892	34.6
Totals	14,319,417	5,370,528	37.5
Fidelity.			
Ætna Casualty and Surety, Hartford	50,968	17,023	33.4
American Bonding and Casualty, Sioux City	35,068	10,838	30.9
American Indemnity, Galveston	1,219	33	2.7
American Surety, New York	255,764	54,615	21.4
Columbia Casualty, New York	808	.....	....
Employers Liability, London	15,901	3,320	20.9
European General Reinsurance, London	45,222	6,169	13.6
Fidelity and Casualty, New York	96,852	28,158	29.1
Fidelity and Deposit, Baltimore	116,785	55,554	47.6
Globe Indemnity, Newark	63,871	65,710	102.9
Guarantee Company of North America, Montreal	24,401	19,147	78.5
Hartford Accident and Indemnity, Hartford	28,189	13,360	47.4
Indemnity Ins. Co. of N. A., Philadelphia	872	.....	....
Iowa Bonding and Casualty, Des Moines	2,442	280	11.5
Lion Bonding and Surety, Omaha	1,237	.....	....
London and Lancashire, New York	177	—404	....
Maryland Casualty, Baltimore	23,594	12,995	55.2
Massachusetts Bonding, Boston	40,268	7,912	19.7
National Surety, New York	376,136	96,153	25.6
New Amsterdam Casualty, New York	55,068	36,079	65.5
Norwegian Globe, Christiania	41,472	34,471	83.1

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ILLINOIS—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	23,895	1,171	4.9
Preferred Accident, New York	16,247	11,304	69.6
Republic Casualty, Pittsburgh	1,140	.....	....
Royal Indemnity, New York	21,573	18,807	87.2
Southern Surety, Des Moines	16,412	1,900	11.6
United States Fidelity and Guaranty, Baltimore	136,773	55,912	40.9
United States Guarantee, New York	1,106	2,491	225.2
Totals	1,493,460	552,998	37.0
Surety.			
Ætna Casualty and Surety, Hartford	136,802	34,351	25.1
American Bonding and Casualty, Sioux City	56,920	22,248	39.1
American Indemnity, Galveston	3,539	.....	....
American Surety, New York	154,770	7,465	4.8
Columbia Casualty, New York	787	.....	....
Employers Indemnity, Kansas City	20,803	.....	....
Employers Liability, London	684	.....	....
European General Reinsurance, London	23,193	5,377	23.2
Fidelity and Casualty, New York	108,893	791	.7
Fidelity and Deposit, Baltimore	159,506	109	.1
Globe Indemnity, Newark	55,442	3,175	57.3
Guarantee Company of North America, Montreal	1,480	.....	....
Hartford Accident and Indemnity, Hartford	42,086	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	6,195	.....	....
Iowa Bonding and Casualty, Des Moines	35,041	6,783	19.4
Lion Bonding and Surety, Omaha	11,004	.....	....
London and Lancashire, New York	18,766	—81	....
Maryland Casualty, Baltimore	59,148	288	.5
Massachusetts Bonding, Boston	67,410	495	.7
National Surety, New York	148,967	64,480	43.3
New Amsterdam Casualty, New York	39,724	—1,714	....
Norwegian Globe, Christiania	74,915	3,776	5.0
Preferred Accident, New York	10,752	.....	....
Republic Casualty, Pittsburgh	552	.....	....
Royal Indemnity, New York	27,833	—2,000	....
Southern Surety, Des Moines	158,069	9,590	6.1
United States Fidelity and Guaranty, Baltimore	264,400	8,307	3.1
United States Guarantee, New York	5,719	5	.1
Totals	1,693,400	163,445	9.7
Plate Glass.			
Chicago Mutual Plate Glass, Chicago	13,389	8,158	60.9
Harvester Mutual, Chicago	1,454	148	10.2
Illinois Mutual Plate Glass, Chicago	10,415	9,092	87.3

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ILLINOIS—*Cont.*	$	$	%
Fidelity and Casualty, New York	17,168	.....	....
Globe Indemnity, Newark	107	.....	....
Hartford Steam Boiler, Hartford	16,984	.....	....
London Guarantee and Accident, London	4,	.....	....
Maryland Casualty, Baltimore	349	1,257	360.2
Norwegian Globe, Christiania	753	.....	....
Ocean Accident and Guarantee, London	527	700	132.8
Royal Indemnity, New York	950	.....	....
Travelers Indemnity, Hartford	7,513	1,086	14.5
Totals	50,143	3,043	6.1
Burglary and Theft.			
Pioneer Mutual Casualty, Chicago	14,140	3,797	26.9
Ætna Casualty and Surety, Hartford	187,515	110,469	58.9
American Bonding and Casualty, Sioux City	6,624	13,348	....
American Casualty, Pittsburgh	552	275	49.8
American Indemnity, Galveston	—24	1,374	....
American Reinsurance, Philadelphia	25,537	4,311	16.9
American Surety, New York	91,829	38,364	41.8
Columbia Casualty, New York	4,419	.....	....
Continental Casualty, Hammond	17,489	9,193	52.6
Employers Indemnity, Kansas City	51	.....	....
Employers Liability, London	113,494	88,084	77.6
European General Reinsurance, London	164,628	49,826	30.3
Fidelity and Casualty, New York	156,912	88,326	56.3
Fidelity and Deposit, Baltimore	6,571	4,885	74.3
General Accident, Perth	2,218	.....	....
General Indemnity, New York	1,506	.....	....
Georgia Casualty, Macon	2,917	1,258	43.1
Globe Indemnity, Newark	31,907	16,343	51.2
Hartford Accident and Indemnity, Hartford	22,819	8,447	37.0
Interstate Casualty, Birmingham	7,819	4,588	58.7
Iowa Bonding and Casualty, Des Moines	70,475	73,610	104.5
Indemnity Ins. Co. of N. A., Philadelphia	711	.....	....
Iowa Mutual Liability, Cedar Rapids	307	.....	....
London Guarantee and Accident, London	99,492	58,219	58.5
London and Lancashire, New York	1,318	87	6.6
Maryland Casualty, Baltimore	53,688	33,750	62.9
Massachusetts Bonding, Boston	138,635	101,733	73.4
Metropolitan Casualty, New York	1,088	214	19.7
National Surety, New York	138,196	94,710	68.5
New Amsterdam Casualty, New York	12,297	6,255	50.9
New Jersey Fidelity and Plate Glass, Newark	82,366	10,504	12.7

Ætna Casualty and Surety, Hartford	94,297	45,497	48.2
American Bonding and Casualty, Sioux City	393,905	342,052	86.8
American Casualty, Reading	36,705	21,629	58.9
American Indemnity, Galveston	—82	292	....
Columbia Casualty, New York	1,387	50	3.6
Continental Casualty, Hammond	16,156	5,163	32.0
Employers Liability, London	39,574	28,768	72.7
Fidelity and Casualty, New York	135,082	74,398	55.1
Fidelity and Deposit, Baltimore	.....	1,782	...
Georgia Casualty, Macon	8,454	5,522	65.3
Globe Indemnity, Newark	73,027	45,011	61.6
Hardware Mutual Casualty, Stevens Point	4,683	1,704	36.4
Hartford Accident and Indemnity, Hartford	52,006	35,276	67.8
Indemnity Ins. Co. of N. A., Philadelphia	67	.....	....
Iowa Bonding and Casualty, Des Moines	396,880	311,707	78.5
Lion Bonding and Surety, Omaha	46,613	12,006	25.8
Lloyds Plate Glass, New York	117,500	83,609	71.2
London and Lancashire, New York	1,251	36	2.9
Maryland Casualty, Baltimore	30,046	27,942	93.0
Massachusetts Bonding, Boston	43,235	29,139	67.4
Metropolitan Casualty, New York	212,029	101,099	47.7
New Amsterdam Casualty, New York	47,752	20,273	42.5
New Jersey Fidelity and Plate Glass, Newark	86,299	22,178	25.7
New York Plate Glass, New York	21,014	28,796	137.1
Ocean Accident and Guarantee, London	109,529	56,404	51.5
Republic Casualty, Pittsburgh	21,025	17,434	82.9
Royal Indemnity, New York	19,729	7,481	37.9
Southern Surety, Des Moines	10,414	6,866	65.9
Travelers Indemnity, Hartford	38,963	33,408	85.7
United States Casualty, New York	16,006	8,245	51.5
United States Fidelity and Guaranty, Baltimore	50,418	30,921	61.3
Totals	2,149,222	1,422,086	66.2
Steam Boiler.			
Employers Liability, London	4,567	.....	....
European General Reinsurance, London	2,543	.....	....
Fidelity and Casualty, New York	26,712	2,159	8.1
Globe Indemnity, Newark	2,694	156	5.8
Hartford Steam Boiler, Hartford	179,862	14,349	8.0
Indemnity Ins. Co. of N. A., Philadelphia	244	.....	....
London Guarantee and Accident, London	8,980	84	.9
Maryland Casualty, Baltimore	16,433	853	5.2
Norwegian Globe, Christiania	1,838	98	5.3
Ocean Accident and Guarantee, London	20,670	2,121	10.3
Royal Indemnity, New York	2,241	471	21.0
Travelers Indemnity, Hartford	53,119	2,461	4.6
Totals	319,903	22,752	7.1
Fly-Wheel and Engine Breakage.			
Ætna Casualty, and Surety, Hartford	96	.....	....
Employers Liability, London	822	.....	....
European General Reinsurance, London	599	.....	....
Norwegian Globe, Christiania	194,668	201,409	103.5
Norwich Union Indemnity, New York	7,798	2,431	31.2
Ocean Accident and Guarantee, London	99,950	57,753	57.8
Preferred Accident, New York	7,936	5,028	63.4
Republic Casualty, Pittsburgh	30,224	47,166	156.1
Royal Indemnity, New York	37,402	25,615	68.5
Southern Surety, Des Moines	3,408	10,404	306.0
Travelers Indemnity, Hartford	200,446	91,352	45.6
United States Casualty, New York	20,390	10,873	53.3
United States Fidelity and Guaranty, Baltimore	197,121	171,028	86.8
Totals	2,256,839	1,445,029	64.0
Credit.			
American Credit Indemnity, New York	98,852	—12,252	....
London Guarantee and Accident, London	66,321	—563	....
Ocean Accident and Guarantee, London	22,799	—270	....
Totals	187,972	—13,085	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	31,758	15,753	49.6
Maryland Casualty, Baltimore	7,214	453	6.3
Totals	38,972	16,206	41.6
Automobile Property Damage.			
American Mutual, Chicago	†19,401	5,062	26.1
Autoist Mutual, Chicago	†149,365	28,605	19.2
Cook County Farmer Mutual, Des Plaines	†10,723	3,567	33.8
Integrity Mutual Casualty, Chicago	91,805	28,522	31.1
Lincoln Mutual Casualty, Springfield	†55,101	18,346	33.3
Lumbermen's Mutual Casualty, Chicago	104,796	35,035	33.4
Security Mutual Casualty, Chicago	12,463	3,863	31.0
Ætna Casualty and Surety, Hartford	256,905	146,772	57.1
American Automobile, St. Louis	418,835	317,977	75.9
American Bonding and Casualty, Sioux City	24,845	30,766	123.8
American Casualty, Reading	48,790	35,858	73.5
American Indemnity, Galveston	*55,177	23,370	42.4
American Mutual Liability, Boston	9,722	2,251	23.2
Automobile Liability, Milwaukee	†1,189	3,324	279.6
Columbia Casualty, New York	2,608	.....	....
Commercial Casualty, Newark	625	1,583	253.3
Continental Casualty, Hammond	35,705	29,406	82.4
Employers Indemnity, Kansas City	26,241	2,991	11.4
Employers Liability, London	66,310	31,423	47.4
Fidelity and Casualty, New York	76,591	53,420	69.7
General Accident, Perth	187,947	88,095	46.9
Georgia Casualty, Macon	26,810	23,627	88.1
Globe Indemnity, Newark	32,632	20,734	63.5
Hardware Mutual Casualty, Stevens Point	3,420	154	4.5
Hartford Accident and Indemnity, Hartford	99,786	51,839	52.0
Indemnity Company of America, St. Louis	757,484	415,874	54.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Illinois—*Cont.*	$	$	%
Indemnity Ins. Co. of N. A., Philadelphia	767	.....	....
International Indemnity, Los Angeles	72,672	6,473	8.9
Interstate Casualty, Birmingham	20,857	11,342	54.4
Iowa Bonding and Casualty, Des Moines	5,919	3,696	62.4
Iowa Mutual Liability, Cedar Rapids	18,283	11,295	61.8
Liberty Mutual, Boston	343	649	189.2
Lion Bonding and Surety, Omaha	†180,616	39,487	21.9
London Guarantee and Accident, London	72,802	32,733	45.0
London and Lancashire, New York	29,536	15,187	51.4
Madison County Mutual Auto, Edwardsville	*2,865	1,203	42.0
Maryland Casualty, Baltimore	21,975	11,780	53.6
Massachusetts Bonding, Boston	4,604	1,150	25.0
Mid-West, Wichita	*5,908	827	14.0
New Amsterdam Casualty, New York	22,466	10,547	46.9
New Jersey Fidelity and Plate Glass, Newark	128	102	79.7
Norwich Union Indemnity, New York	6,157	6,114	99.3
Ocean Accident and Guarantee, London	64,261	29,297	45.6
Preferred Accident, New York	3,249	1,811	55.7
Republic Casualty, Pittsburgh	40,040	39,167	97.8
Royal Indemnity, New York	30,625	15,507	50.6
Southern Surety, Des Moines	17,904	8,629	48.2
Standard Accident, Detroit	38,151	21,772	57.1
Travelers Indemnity, Hartford	118,245	56,641	47.9
United States Casualty, New York	12,532	3,661	29.2
United States Fidelity and Guaranty, Baltimore	80,092	57,125	71.3
Western Automobile, Fort Scott	†172,386	51,480	29.9
Zurich General, Zurich	88,948	31,738	35.7
Totals	3,707,564	1,872,276	50.5
† Full Coverage on Automobiles.			
* Includes Fire and Theft.			
Workmen's Collective.			
Integrity Mutual, Chicago	2,544	876	34.4
Continental Casualty, Hammond	1,155	.....	....
London Guarantee and Accident, London	.....	1,251	....
United States Casualty, New York	—161	.....	....
Totals	3,538	2,127	60.1
Live Stock.			
Central Live Stock, Kankakee	35,756	16,700	46.7
Farmers and Breeders, Danville	76,699	31,270	40.8
Kaskaskia Live Stock, Shelbyville	47,324	29,560	62.5
Metropolitan Live Stock, Springfield	14,261	6,709	47.5

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Indiana—*Cont.*	$	$	%
Maryland Casualty, Baltimore	7,056	1,387	19.7
Masonic Protective, Worcester	108,493	64,811	59.7
Massachusetts Accident, Boston	86	84	97.7
Massachusetts Bonding, Boston	66,436	25,295	38.1
Metropolitan Casualty, New York	130	40	30.8
Midland Casualty, Green Bay	17,612	5,139	29.2
National Casualty, Detroit	28,935	11,812	40.8
National Relief, Philadelphia	21,536	9,973	46.3
New Amsterdam Casualty, New York	2,679	520	19.4
North American Accident, Chicago	33,354	6,776	20.3
Norwegian Globe, Christiania	25,398	8,542	33.6
Ocean Accident and Guarantee, London	18,120	5,244	28.9
Peerless Casualty, Keene	5,652	2,080	36.8
Preferred Accident, New York	80,219	41,506	51.7
Provident Life and Accident, Chattanooga	4,661	772	16.6
Red Men's Fraternal Accident, Westfield	3,592	1,470	40.9
Republic Casualty, Pittsburgh	121	.....	....
Ridgeley Protective, Worcester	75,242	46,477	61.8
Royal Indemnity, New York	3,803	999	26.3
Southern Surety, Des Moines	43,456	18,594	42.8
Standard Accident, Detroit	49,641	14,236	28.7
Travelers Indemnity, Hartford	4,755	1,056	22.2
United States Casualty, New York	39,202	10,289	26.2
United States Fidelity and Guaranty, Baltimore	41,856	16,752	40.0
Zurich General, Zurich	—43	.....	....
Totals	1,175,380	480,283	40.9
Liability.			
Continental Casualty, Hammond	10,114	4,799	47.5
Ætna Casualty and Surety, Hartford	31,031	1,915	6.2
American Bonding and Casualty, Sioux City	2,231	.....	....
American Casualty, Reading	3,449	240	6.9
American Indemnity, Galveston	713	.....	....
American Mutual Liability, Boston	7,061	413	5.8
American Reinsurance, Philadelphia	1,444	.....	....
Autoist Mutual, Chicago	7,498	793	10.6
Automobile Liability, Milwaukee	2,770	1,737	62.7
Builders and Manufacturers, Chicago	579	.....	....
Employers Indemnity, Kansas City	4,088	209	5.1
Employers Liability, London	105,115	24,313	23.1
European Accident, London	2,373	100	4.2
Fidelity and Casualty, New York	61,768	6,679	10.8
General Accident, Perth	27,919	8,383	30.0
Georgia Casualty, Macon	13,633	7,859	57.6

Midwest Live Stock, Quincy	89,603	46,501	51.9
State Mutual Hog, Chicago	67,927	42,686	62.8
Capital Live Stock, Topeka	30,285	18,560	61.3
Hartford Accident and Indemnity, Hartford	22,550	57,033	252.9
Hartford Live Stock, New York	137,379	54,722	39.8
Nebraska Live Stock, Omaha	2,123	2,100	98.9
Standard Live Stock, Indianapolis	23,619	13,979	59.2
Totals	547,526	319,880	58.4
Check Alteration.			
Norwegian Globe, Christiania	2,177	.....	....
Physicians' Defense.			
Medical Protective, Fort Wayne	86,357	21,528	24.9
Maryland Casualty, Baltimore	10	.....	....
Totals	86,367	21,528	24.9
Title.			
Liberty Mutual, Boston	—21	.....	....
Aggregates (Illinois)	38,313,523	15,133,085	39.5
INDIANA.			
Accident and Health.			
American Liability, Indianapolis	297	108	36.4
Continental Casualty, Hammond	186,215	58,095	31.2
Inter-Ocean Casualty, Indianapolis	25,945	8,847	34.1
Ætna Casualty and Surety, Hartford	530	.....	....
American Bonding and Casualty, Sioux City	11,843	5,510	46.5
American Casualty, Reading	1,610	322	20.0
American Reinsurance, Philadelphia	842	.....	....
Brotherhood Accident, Boston	11,992	6,767	56.4
Commonwealth Casualty, Philadelphia	24,163	4,161	17.2
Eastern Casualty, Boston	966	259	26.8
Employers Indemnity, Kansas City	25,475	10,624	41.7
Employers Liability, London	51,274	25,517	49.8
Equitable Accident, Boston	3,888	2,956	76.0
European Accident, London	18,927	3,748	19.8
Federal Casualty, Detroit	20,701	8,652	41.8
Fidelity and Casualty, New York	39,282	12,343	31.4
Fidelity and Deposit, Baltimore	.....	4,588	....
General Accident, Perth	8,515	2,678	31.5
Globe Indemnity, Newark	11,762	7,093	60.3
Great Western Accident, Des Moines	5,824	1,694	29.1
Hartford Accident and Indemnity, Hartford	14,428	6,649	46.1
Illinois Mutual Casualty, Peoria	172	168	97.7
Integrity Casualty, Chicago	713	1,181	165.6
London and Lancashire Indemnity, New York	510	.....	....
London Guarantee and Accident, London	2,204	523	23.7
Loyal Protective, Boston	25,310	13,946	55.1
Globe Indemnity, Newark	32,154	2,941	9.1
Hartford Accident and Indemnity, Hartford	26,408	4,846	18.4
Integrity Mutual Casualty, Chicago	4,098	165	4.0
Interstate Casualty, Birmingham	316	.....	....
Iowa Bonding and Casualty, Des Moines	249	.....	....
Liberty Mutual, Boston	235	.....	....
London Guarantee and Accident, London	53,388	14,780	27.7
London and Lancashire, New York	9,687	3,955	40.8
Lumbermen's Mutual Casualty, Chicago	1,055	74	7.0
Maryland Casualty, Baltimore	35,026	5,761	16.4
Massachusetts Bonding, Boston	3,490	1,306	37.4
New Amsterdam Casualty, New York	11,677	2,913	24.9
New Jersey Fidelity and Plate Glass, Newark	25	.....	....
Norwegian Globe, Christiania	385	.....	....
Ocean Accident and Guarantee, London	78,968	6,756	8.6
Preferred Accident, New York	9,592	1,118	11.7
Republic Casualty, Pittsburgh	6,815	4,247	62.3
Royal Indemnity, New York	32,100	6,586	20.5
Security Mutual Casualty, Chicago	2,481	6	.2
Southern Surety, Des Moines	7,652	1,413	18.5
Standard Accident, Detroit	30,336	7,499	24.7
United States Casualty, New York	8,202	1,828	22.3
United States Fidelity and Guaranty, Baltimore	97,936	14,908	15.2
Western Casualty, Chicago	251	.....	....
Zurich General, Zurich	30,219	4,100	13.6
Totals	764,531	142,642	18.7
Workmen's Compensation.			
Continental Casualty, Hammond	42,583	15,819	37.1
Indiana Liberty Mutual, Indianapolis	74,270	26,723	36.0
Ætna Casualty and Surety, Hartford	10,176	6,053	59.5
American Bonding and Casualty, Sioux City	170	325	191.2
American Mutual Liability, Boston	300,754	85,874	28.5
American Reinsurance, Philadelphia	7,997	.....	....
Builders and Manufacturers, Chicago	52,195	17,891	34.3
Employers Indemnity, Kansas City	37,325	13,187	35.3
Employers Liability, London	699,576	299,902	42.9
European Accident, London	400	.....	....
Fidelity and Casualty, New York	205,312	70,981	34.6
Fidelity and Deposit, Baltimore	.....	3,963	....
General Accident, Perth	96,543	35,529	36.8
Georgia Casualty, Macon	46,745	17,679	37.8
Globe Indemnity, Newark	81,060	25,303	31.2
Hartford Accident and Indemnity, Hartford	90,637	31,232	34.5
Integrity Mutual Casualty, Chicago	125,118	32,661	26.1
Interstate Casualty, Birmingham	.....	950	....
Iowa Bonding and Casualty, Des Moines	746	82	11.0
Liberty Mutual, Boston	26,675	8,177	30.7
London Guarantee and Accident, London	299,193	118,239	39.5
London and Lancashire Indemnity, New York	5,959	1,034	17.4
Lumbermen's Mutual Casualty, Chicago	102,319	45,818	44.8
Maryland Casualty, Baltimore	156,155	63,468	40.6

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Indiana—*Cont.*	$	$	%
Massachusetts Bonding, Boston	298	.....	....
New Amsterdam Casualty, New York	22,916	4,287	18.7
Norwegian Globe, Christiania	19,408	6,991	36.0
Ocean Accident and Guarantee, London	377,850	127,371	33.7
Republic Casualty, Pittsburgh	42,268	17,079	40.4
Royal Indemnity, New York	65,688	39,775	60.6
Security Mutual Casualty, Chicago	9,897	153	1.5
Southern Surety, Des Moines	75,558	36,272	48.0
Standard Accident, Detroit	193,387	73,506	38.0
Travelers Indemnity, Hartford	8,885	.....	....
United States Casualty, New York	29,058	8,336	28.7
United States Fidelity and Guaranty, Baltimore	428,438	135,127	31.5
Western Casualty, Chicago	14,021	2,962	21.1
Zurich General, Zurich	170,300	74,995	44.0
Totals	3,919,880	1,447,744	36.9
Fidelity.			
Ætna Casualty and Surety, Hartford	34,727	7,044	2.0
American Bonding and Casualty, Sioux City	9,181	—79	....
American Indemnity, Galveston	188	.....	....
American Surety, New York	67,290	18,661	27.7
Employers Liability, London	4,419	—4,301	....
European Accident, London	9,127	724	7.9
Fidelity and Casualty, New York	20,873	5,242	25.1
Fidelity and Deposit, Baltimore	24,858	7,818	31.4
Globe Indemnity, Newark	8,902	—2,966	....
Guarantee Co. of North America, Montreal	577	.....	....
Hartford Accident and Indemnity, Hartford	11,448	570	5.0
Iowa Bonding and Casualty, Des Moines	188	.....	....
London and Lancashire Indemnity, New York	12,734	25	.2
Maryland Casualty, Baltimore	4,723	840	17.8
Massachusetts Bonding, Boston	2,068	580	28.0
National Surety, New York	65,020	7,879	12.1
New Amsterdam Casualty, New York	6,625	118	1.8
Norwegian Globe, Christiania	6,549	40	.6
Ocean Accident and Guarantee, London	3,160	.....	....
Preferred Accident, New York	272	162	59.6
Republic Casualty, Pittsburgh	4,154	1,259	30.3
Royal Indemnity, New York	2,804	984	35.1
Southern Surety, Des Moines	7,192	—863	....
United States Fidelity and Guaranty, Baltimore	41,207	5,775	14.0
Totals	348,286	49,512	14.2

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Indiana—*Cont.*	$	$	%
Southern Surety, Des Moines	3,940	4,671	118.5
Travelers Indemnity, Hartford	12,466	11,257	90.3
United States Casualty, New York	2,884	2,073	71.9
United States Fidelity and Guaranty, Baltimore	35,002	19,038	54.4
Totals	325,101	167,110	51.4
Steam Boiler.			
Ætna Casualty and Surety, Hartford	350	.....	....
Employers Liability, London	9,175	834	9.1
European Accident, London	986	625	63.4
Fidelity and Casualty, New York	24,288	26,680	109.9
Globe Indemnity, Newark	1,348	.....	....
Hartford Steam Boiler, Hartford	75,659	3,767	5.0
Lloyds Plate Glass, New York	9	.....	....
London Guarantee and Accident, London	7,849	2,983	38.0
Maryland Casualty, Baltimore	7,937	80	1.0
Norwegian Globe, Christiania	977	.....	....
Ocean Accident and Guarantee, London	3,822	216	5.6
Royal Indemnity, New York	—1,333	.....	....
Travelers Indemnity, Hartford	18,783	930	4.9
Totals	149,850	36,115	24.1
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	9,959	6,341	63.7
Employers Liability, London	1,545	.....	....
Fidelity and Casualty, New York	15,105	1,757	11.6
Hartford Steam Boiler, Hartford	22,161	.....	....
London Guarantee and Accident, London	4,489	.....	....
Maryland Casualty, Baltimore	687	.....	....
Norwegian Globe, Christiania	205	.....	....
Ocean Accident and Guarantee, London	134	.....	....
Royal Indemnity, New York	4,570	.....	....
Travelers Indemnity, Hartford	1,013	.....	....
Totals	59,868	8,098	13.5
Burglary and Theft.			
Continental Casualty, Hammond	3,576	153	4.3
Ætna Casualty and Surety, Hartford	28,714	11,453	39.9
American Bonding and Casualty, Sioux City	807	16	2.0
American Casualty, Reading	302	16	5.3
American Guaranty, Columbus	400	387	96.8

Surety.			
Ætna Casualty and Surety, Hartford	80,908	2,039	2.5
American Bonding and Casualty, Sioux City	44,953	14,121	31.4
American Indemnity, Galveston	635	.....	....
American Surety, New York	41,329	2,971	7.2
Employers Indemnity, Kansas City	55	.....	....
Employers Liability, London	2,034	.....	....
European Accident, London	5,437	4,580	84.2
Fidelity and Casualty, New York	13,834	—2	....
Fidelity and Deposit, Baltimore	31,699	71	.2
Globe Indemnity, Newark	13,326	10,905	81.8
Guarantee Co. of North America, Montreal	382	.....	....
Hartford Accident and Indemnity, Hartford	14,933	.....	....
Iowa Bonding and Casualty, Des Moines	6,331	.....	....
London and Lancashire Indemnity, New York	44,178	31,011	70.2
Maryland Casualty, Baltimore	22,061	44,302	200.8
Massachusetts Bonding, Boston	5,627	24,464	434.8
National Surety, New York	64,833	4,571	7.1
New Amsterdam Casualty, New York	9,150	2,093	22.9
Norwegian Globe, Christiania	31,834	—621	....
Ocean Accident and Guarantee, London	20	.....	....
Preferred Accident, New York	301	.....	....
Republic Casualty, Pittsburgh	48,558	.....	....
Royal Indemnity, New York	1,634	.....	....
Southern Surety, Des Moines	52,269	1,010	1.9
United States Fidelity and Guaranty, Baltimore	134,329	12,238	9.1
Totals	670,650	153,753	22.9
Plate Glass.			
Continental Casualty, Hammond	5,346	472	8.8
Ætna Casualty and Surety, Hartford	36,961	18,871	51.1
American Bonding and Casualty, Sioux City	8,204	3,658	44.6
American Casualty, Reading	2,838	2,805	98.8
Employers Indemnity, Kansas City	179	.....	....
Employers Liability, London	10,124	4,310	42.6
Fidelity and Casualty, New York	41,574	19,635	47.2
Georgia Casualty, Macon	1,125	613	54.5
Globe Indemnity, Newark	19,826	7,489	37.8
Hartford Accident and Indemnity, Hartford	4,905	3,314	67.6
Iowa Bonding and Casualty, Des Moines	3,502	3,979	113.6
Lloyds Plate Glass, New York	26,687	9,505	35.6
London and Lancashire Indemnity, New York	8,279	2,488	30.1
Maryland Casualty, Baltimore	17,620	10,229	58.0
Massachusetts Bonding, Boston	6,307	4,382	69.5
Metropolitan Casualty, New York	30,198	17,754	58.8
New Amsterdam Casualty, New York	6,273	607	9.7
New Jersey Fidelity and Plate Glass, Newark	11,397	4,640	40.7
New York Plate Glass, New York	11,877	7,019	59.1
Ocean Accident and Guarantee, London	12,278	7,438	60.6
Republic Casualty, Pittsburgh	414	.....	....
Royal Indemnity, New York	4,895	1,335	27.3
American Indemnity, Galveston	62	.....	....
American Reinsurance, Philadelphia	3,385	.....	....
American Surety, New York	20,665	641	3.1
Autoist Mutual Fire and Theft, Chicago	2,939	1,747	59.4
Employers Liability, London	24,473	12,119	49.5
European Accident, London	36,254	5,087	14.0
Fidelity and Casualty, New York	24,172	12,929	53.5
Fidelity and Deposit, Baltimore	5,926	1,345	22.7
General Accident, Perth	801	261	32.6
Georgia Casualty, Macon	341	414	121.4
Globe Indemnity, Newark	15,112	1,793	11.9
Hartford Accident and Indemnity, Hartford	4,812	4,763	99.0
Iowa Bonding and Casualty, Des Moines	1,638	950	58.0
London Guarantee and Accident, London	3,589	3,518	98.0
London and Lancashire Indemnity, New York	2,362	10	.4
Maryland Casualty, Baltimore	13,577	11,142	82.1
Massachusetts Bonding, Boston	935	829	88.7
Metropolitan Casualty, New York	838	1,369	163.4
National Surety, New York	11,303	4,834	42.8
New Amsterdam Casualty, New York	3,384	1,599	47.3
New Jersey Fidelity and Plate Glass, Newark	349	.....	....
Norwegian Globe, Christiania	22,512	1,696	7.5
Ocean Accident and Guarantee, London	15,068	28,658	190.2
Preferred Accident, New York	2,395	678	28.3
Republic Casualty, Pittsburgh	606	274	45.2
Royal Indemnity, New York	6,174	1,398	22.6
Southern Surety, Des Moines	506	.....	....
Travelers Indemnity, Hartford	30,016	3,762	12.5
United States Casualty, New York	1,759	990	56.3
United States Fidelity and Guaranty, Baltimore	32,941	18,081	54.9
Totals	322,693	132,912	41.2
Credit.			
American Credit Indemnity, New York	1,592,951	844,438	53.0
American Guaranty, Columbus	4,862	.....	....
London Guarantee and Accident, London	9,628	—1	....
Norwegian Globe, Christiania	—94	.....	....
Ocean Accident and Guarantee, London	11,375	—157	....
Totals	1,618,722	844,280	52.2
Sprinkler.			
Ætna Casualty and Surety, Hartford	6,881	2,975	43.2
Maryland Casualty, Baltimore	3,695	363	9.8
Totals	10,576	3,338	31.6
Automobile Property Damage.			
Continental Casualty, Hammond	2,618	746	28.5
Hoosier Mutual Automobile, Princeton	56,584	22,696	40.1
Ætna Casualty and Surety, Hartford	49,873	18,196	36.5
American Bonding and Casualty, Sioux City	712	497	69.8

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Indiana—*Cont.*	$	$	%
American Automobile, St. Louis	41,404	18,626	45.0
American Casualty, Reading	1,989	641	32.2
American Indemnity, Galveston	653	238	36.5
American Mutual Liability, Boston	1,810	158	8.7
Autoist Mutual, Chicago	3,313	1,461	44.1
Employers Liability, London	33,805	16,720	49.5
Employers Indemnity, Kansas City	1,538	63	4.1
Fidelity and Casualty, New York	17,109	7,708	45.1
General Accident, Perth	10,452	3,554	34.0
Georgia Casualty, Macon	5,478	1,760	32.1
Globe Indemnity, Newark	16,966	2,423	14.3
Hartford Accident and Indemnity, Hartford	6,735	1,540	22.9
Indemnity Company of America, St. Louis	59,947	26,567	44.3
Integrity Mutual Casualty, Chicago	7,852	2,457	31.3
Interstate Casualty, Birmingham	172	60	34.9
Iowa Bonding and Casualty, Des Moines	50	.....	....
Liberty Mutual, Boston	66	.....	....
Lincoln Mutual Casualty, Springfield	7,158	3,498	48.9
London Guarantee and Accident, London	6,677	4,390	65.7
London and Lancashire Indemnity, New York	4,908	2,369	48.3
Lumbermen's Mutual Casualty, Chicago	24,879	3,521	14.2
Maryland Casualty, Baltimore	11,577	4,778	41.3
Massachusetts Bonding, Boston	818	305	37.3
New Amsterdam Casualty, New York	6,247	1,925	30.8
New Jersey Fidelity and Plate Glass, Newark	71	.....	....
Ocean Accident and Guarantee, London	19,175	5,825	30.4
Preferred Accident, New York	5,332	2,338	43.9
Republic Casualty, Pittsburgh	405	153	37.8
Royal Indemnity, New York	12,350	4,272	34.6
Southern Surety, Des Moines	3,606	1,583	43.9
Standard Accident, Detroit	9,977	1,884	18.9
Travelers Indemnity, Hartford	37,510	25,120	67.0
United States Casualty, New York	2,704	1,677	62.0
United States Fidelity and Guaranty, Baltimore	29,910	9,737	32.6
Western Automobile Indemnity, Fort Scott	7,807	2,236	28.6
Zurich General, Zurich	4,009	1,917	47.8
Totals	514,246	203,639	39.6
Workmen's Collective.			
Integrity Mutual Casualty, Chicago	2,186	1,399	64.0
Live Stock.			
Standard Live Stock, Indianapolis	66,558	30,395	45.7

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Iowa—*Cont.*	$	$	%
National Life U. S. A., Chicago	6,104	3,799	62.2
National Travelers, Chicago	107,106	63,128	58.9
New Amsterdam Casualty, New York	2,098	2,712	129.3
North American Accident, Chicago	53,374	22,520	42.2
Norwegian Globe, Christiania	5,184	880	17.0
Ocean Accident and Guarantee, London	1,510	738	48.9
Pacific Mutual, Los Angeles	74,317	20,942	28.2
Preferred Accident, New York	90,484	52,161	57.7
Reliance Life, Pittsburgh	3,507	711	20.3
Royal Indemnity, New York	4,577	861	18.8
Ridgley Protective, Worcester	43,719	22,046	50.4
Standard Accident, Detroit	31,612	7,338	23.4
Travelers, Hartford	285,587	118,009	41.3
Travelers Indemnity, Hartford	6,924	.....	....
Union Indemnity, New Orleans	2,462	136	5.5
Union Mutual Casualty	12,744	155	1.2
United States Casualty, New York	9,000	6,906	76.7
Unted States Fidelity and Guaranty, Baltimore	4,061	665	16.4
Woodmen Accident	63,019	27,622	43.8
Totals	2,935,560	1,163,428	39.6
Liability.			
American Bonding and Casualty, Sioux City	15,454	6,888	44.6
Employers Mutual Casualty, Des Mones	799	90	11.3
Iowa Bonding and Casualty, Des Moines	22,830	6,909	30.3
Iowa Mutual Liability Cedar Rapids	105,147	18,553	17.6
Southern Surety, Des Moines	12,906	5,615	43.5
Ætna Casualty and Surety, Hartford	34,294	5,919	17.3
Ætna Life, Hartford	19,434	6,917	35.6
American Indemnity, Galveston	15	.....	....
American Mutual Liability, Boston	861	.....	....
American Reinsurance, Philadelphia	12,310	.....	....
Builders and Mfg. Mutual Casualty, Chicago	62	.....	....
Casualty Recip. Exchange	2,476	1,305	52.7
Consolidated Underwriter	8,503	2,735	32.2
Continental Casualty, Hammond	16,742	328	1.9
Employers Indemnity, Kansas City	7,138	839	11.8
Employers Liability, London	29,611	1,765	5.9
European General Reinsurance, London	414	.....	....
Federal Surety	4,502	.....	....
Fidelity and Casualty, New York	67,603	19,761	29.2
General Accident, Perth	3,085	188	6.1
Georgia Casualty, Macon	7,104	1,246	17.5
Globe Indemnity, Newark	40,818	3,901	9.6

Capital Live Stock, Topeka	18,495	5,165	27.9
Hartford Accident and Indemnity, Hartford	817	10,550	....
Kaskaskia Live Stock, Shelbyville	7,255	2,350	32.4
Totals	93,125	48,460	52.0
Physicians' Defense.			
Medical Protective, Ft. Wayne	31,625	4,462	14.1
Aggregates (Indiana)	10,006,696	3,724,161	37.2
IOWA.			
Accident and Health.			
American Bonding and Casualty, Sioux City	33,734	10,515	31.2
Bankers Accident, Des Moines	440,106	184,442	41.9
Great Western Accident, Des Moines	344,175	130,992	38.1
Southern Surety, Des Moines	187,559	26,649	14.2
Ætna Casualty and Surety, Hartford	45	.....	....
Ætna Life, Hartford	96,663	36,082	37.3
American Old Line, Lincoln	8,142	3,103	38.1
American Reinsurance, Philadelphia	543	211	38.9
Bankers Casualty, Minneapolis	37,950	22,527	59.4
Central Business Mens, Kansas City	41,557	13,779	33.2
Cloverleaf Life and Casualty, Jacksonville	1,188	62	5.2
Columbian National, Boston	1,651	376	22.8
Continental Casualty, Hammond	91,208	37,485	41.1
Employers Indemnity, Kansas City	42,968	21,342	49.7
Employers Liability, London	7,333	2,076	28.3
Equitable Accident, Boston	8,830	11,458	129.8
Equitable Life, New York	9,715	1,921	19.8
European General Reinsurance, London	15,903	12,279	77.2
Federal Casualty, Detroit	21,635	7,531	34.8
Federal Life, Chicago	75,357	32,962	43.7
Federal Surety, Davenport	3,021	329	10.9
Fidelity and Casualty, New York	27,553	14,204	51.6
General Accident, Perth	190	.....	....
Globe Indemnity, Newark	2,415	577	23.9
Hartford Accident and Indemnity, Hartford	421	162	38.5
Integrity Mutual Casualty, Chicago	44	.....	....
Interstate Business Mens	175,910	88,527	50.3
Lincoln Accident and Life, Lincoln	20,381	1,115	5.5
Lion Bonding and Surety, Omaha	68,261	16,714	24.5
London Guarantee and Accident, London	11,538	5,598	48.5
Loyal Protective, Boston	20,840	11,081	53.2
Maryland Assurance, Baltimore	4,899	2,705	55.2
Maryland Casualty, Baltimore	2,107	629	29.9
Masonic Protective, Boston	66,161	36,283	54.8
Massachusetts Bonding, Boston	44,313	14,413	32.5
Medical Protective, Ft. Wayne	27,098	1,062	3.9
Merchants Life and Casualty, Minneapolis	12,857	5,781	45.0
Mid-West Life, Lincoln	251	267	106.4
Mutual Benefit	169,792	56,960	33.5
National Accident, Lincoln	3,857	.....	....
Hartford Accident and Indemnity, Hartford	13,629	4,657	34.2
Integrity Mutual Casualty, Chicago	1,618	.....	....
Inter-State Casualty, Birmingham	13,951	9,033	64.8
London Guarantee and Accident, London	85,918	19,130	22.3
London and Lancashire Indemnity, New York	5,475	276	5.0
Lumbermen's Mutual Casualty, Chicago	46	.....	....
Maryland Casualty, Baltimore	12,343	4,220	34.2
Massachusetts Bonding, Boston	2,836	1,258	44.4
New Amsterdam Casualty, New York	7,826	2,265	28.9
Norwegian Globe, Christiania	597	3	.5
Ocean Accident and Guarantee, London	13,157	6,430	48.9
Preferred Accident, New York	7,071	780	11.0
Royal Indemnity, New York	14,878	1,338	9.0
Security Mutual Casualty, Chicago	3,467	284	8.2
Standard Accident, Detroit	12,695	2,680	21.1
State Automobile	24,209	4,785	19.8
Travelers, Hartford	26,848	11,960	44.5
Travelers Indemnity, Hartford	34,892	11,395	32.7
Union Auto Indemnity	121	121	100.0
Union Indemnity, New Orleans	180	.....	....
United States Automobile	702	.....	....
United States Casualty, New York	3,335	500	15.0
United States Fidelity and Guaranty, Baltimore	27,957	4,829	17.3
Western Automobile	78,906	33,047	41.9
Western Casualty, Denver	11,390	.....	....
Zurich General, Zurich	1,455	10	.7
Totals	817,610	201,960	24.7
Workmen's Compensation.			
Employers Mutual Casualty, Des Moines	173,196	89,014	51.4
Iowa Bonding and Casualty, Des Moines	61,872	18,178	29.4
Iowa Mutual Liability, Cedar Rapids	336,265	148,038	44.0
Southern Surety, Des Moines	65,199	28,482	43.7
Ætna Casualty and Surety, Hartford	1,920	1,472	76.7
Ætna Life, Hartford	86,816	34,245	39.4
American Mutual Liability, Boston	13,081	6,018	46.0
American Reinsurance, Philadelphia	2,064	.....	....
Associated Employers Reciprocal	639	246	38.5
Bituminous Exchange	242,832	83,933	34.6
Builders and Mfg. Mutual Casualty, Chicago	10,490	4,253	40.5
Casualty Reciprocal Exchange	4,251	2,561	60.3
Continental Casualty, Hammond	44,843	10,194	22.7
Employers Indemnity, Kansas City	17,888	1,203	6.7
Employers Liability, London	84,660	37,315	44.1
European General Reinsurance, London	430	.....	....
Federal Surety, Davenport	3,254	137	4.2
Fidelity and Casualty, New York	273,933	106,129	38.7
General Accident, Perth	6,003	921	15.3
Georgia Casualty, Macon	4,334	1,060	24.5
Globe Indemnity, Newark	77,465	36,988	47.7
Hartford Accident and Indemnity, Hartford	32,183	8,107	25.2
Integrity Mutual Casualty, Chicago	66,214	30,841	46.6

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Iowa—*Cont.*	$	$	%
Inter-State Casualty, Birmingham	8,822	2,848	33.0
London Guarantee and Accident, London	294,769	132,042	44.8
London and Lancashire Indemnity, New York	80	.....	....
Lumbermen's Mutual Casualty, Chicago	435	32	7.4
Maryland Casualty, Baltimore	35,602	19,111	53.7
Massachusetts Bonding, Boston	588	1,075	182.8
New Amsterdam Casualty, New York	19,251	9,898	51.4
Norwegian Globe, Christiania	50,732	17,761	35.0
Royal Indemn'ty, New York	18,152	8,143	44.9
Security Mutual Casualty, Chicago	14,604	5,938	40.7
Standard Accident, Detroit	17,982	8,593	47.8
Travelers, Hartford	130,237	61,763	47.4
Travelers Indemnity, Hartford	1,189	.....	....
United States Casualty, New York	12,959	6,690	51.6
United States Fidelity and Guaranty, Baltimore	69,487	28,328	40.8
Western Casualty, Denver	39,478	2,420	6.1
Zurich General, Zurich	7,141	4,186	58.6
Totals	2,331,140	958,163	41.1
Fidelity and Surety.			
American Bonding and Casualty, Sioux City	23,660	3,218	13.6
Iowa Bonding and Casualty, Des Moines	112,217	3,179	2.8
Southern Surety, Des Moines	289,037	2,085	.7
Ætna Casualty and Surety, Hartford	45,141	826	1.8
American Indemnity, Galveston	782	.....	....
American Surety, New York	153,305	45,076	29.4
Employers Indemnity, Kansas City	66	.....	....
Employers Liability, London	145	120	82.8
European General Reinsurance, London	15,049	.....	....
Federal Surety, Davenport	3,391	.....	....
Fidelity and Casualty, New York	21,668	15,441	71.3
Fidelity and Deposit, Baltimore	60,853	4,003	6.6
Globe Indemnity, Newark	23,666	1,877	7.9
Guarantee Co. of North America, Montreal	2,924	.....	....
Hartford Accident and Indemnity, Hartford	10,002	.....	....
Lion Bonding and Surety, Omaha	61,565	409	.7
London and Lancashire Indemnity, New York	14,700	2,786	19.0
Maryland Casualty, Baltimore	19,256	2,808	14.6
Massachusetts Bonding, Boston	34,539	.....	....
National Surety, New York	102,149	9,781	9.6
New Amsterdam Casualty, New York	20,820	1,156	5.5
Norwegian Globe, Christiania	45,124	18,375	40.7
Ocean Accident and Guarantee, London	156	.....	....
Preferred Accident, New York	4,745	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Iowa—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford	5,652	2,865	50.7
Inter-State Casualty, Birmingham	5,336	78	1.5
Lion Bonding and Surety, Omaha	61	316	518.1
London Guarantee and Accident, London	3,178	4,475	140.8
London and Lancashire Indemnity, New York	439	.....	....
Maryland Casualty, Baltimore	11,090	4,050	36.5
Massachusetts Bonding, Boston	2,239	2,108	94.2
National Surety, New York	39,432	21,727	55.1
New Amsterdam Casualty, New York	4,351	2,454	56.4
Norwegian Globe, Christiania	32,179	6,888	21.4
Ocean Accident and Guarantee, London	4,648	2,790	60.0
Preferred Accident, New York	2,764	951	34.4
Royal Indemnity, New York	7,828	4,265	54.5
Travelers Indemnity, Hartford	8,962	2,482	27.7
Union Indemnity, New Orleans	1,750	36	2.1
United States Casualty, New York	1,424	267	18.8
United States Fidelity and Guaranty, Baltimore	22,963	11,352	49.5
Totals	294,054	120,515	41.0
Automobile and Teams Property Damage.			
American Bonding and Casualty, Sioux City	6,864	7,052	102.8
Inter-State Liability, Rock Rapids	79,735	5,880	7.4
Iowa Bonding and Casualty, Des Moines	8,559	2,319	27.1
Iowa Mutual Liability, Cedar Rapids	33,635	23,892	71.0
Southern Surety, Des Moines	9,490	4,776	50.3
Ætna Casualty and Surety, Hartford	20,282	7,873	38.8
American Mutual Liability, Boston	226	.....	....
Bankers Automobile	68,742	8,505	12.4
Belt Auto. Indemnity	17,559	4,723	26.9
Casualty Reciprocal Exchange	1,766	875	49.5
Continental Automobile	1,659	362	21.8
Continental Casualty, Hammond	5,798	1,248	21.5
Employers Indemnity, Kansas City	4,127	154	3.7
Employers Liability, London	6,153	2,091	34.0
Federal Surety Davenport	1,290	112	8.7
Fidelity and Casualty, New York	116,834	11,246	9.7
General Accident, Perth	312	.....	....
Georgia Casualty, Macon	4,392	1,259	28.7
Globe Indemnity, Newark	9,485	4,368	44.4
Hartford Accident and Indemnity, Hartford	4,162	1,196	28.7
Integrity Mutual Casualty, Chicago	205	543	264.9
Inter-State Casualty, Birmingham	4,203	4,011	95.4
Lion Bonding and Surety, Omaha	9,413	1,406	14.9
London and Lancashire Indemnity, New York	1,981	613	30.9

Royal Indemnity, New York	3,030	5	.2
Union Indemnity, New Orleans	202	.....	....
United States Fidelity and Guaranty, Baltimore	92,975	1,694	1.8
Totals	1,161,167	112,839	9.7
Plate Glass.			
American Bonding and Casualty, Sioux City	12,604	10,058	79.8
Ætna Casualty and Surety, Hartford	9,324	4,022	43.1
Continental Casualty, Hammond	1,407	100	7.1
Employers Indemnity, Kansas City	2,067	220	10.6
Employers Liability, London	10,740	4,636	43.2
Federal Surety, Davenport	1,702	581	34.1
Fidelity and Casualty, New York	25,786	9,635	37.4
Georgia Casualty, Macon	4,577	269	5.9
Globe Indemnity, Newark	14,502	6,491	44.3
Hartford Accident and Indemnity, Hartford	4,569	1,799	39.4
Lion Bonding and Surety, Omaha	24,876	5,962	24.0
Lloyds Plate Glass, New York	14,916	8,963	60.1
London and Lancashire Indemnity, New York	547	87	15.9
Maryland Casualty, Baltimore	3,526	1,680	47.7
Massachusetts Bonding, Boston	5,195	4,005	77.1
Metropolitan Casualty, New York	16,406	5,974	36.4
New Amsterdam Casualty, New York	12,184	2,439	20.0
New York Plate Glass, New York	9,780	4,545	46.5
Ocean Accident and Guarantee, London	3,312	2,666	80.5
Royal Indemnity, New York	6,703	2,330	34.8
Travelers Indemnity, Hartford	8,977	4,180	46.6
Union Indemnity, New Orleans	5,346	685	12.8
United States Casualty, New York	1,422	699	49.2
United States Fidelity and Guaranty, Baltimore	12,146	6,612	54.4
Totals	212,614	88,566	41.7
Burglary and Theft.			
American Bonding and Casualty, Sioux City	3,204	591	18.4
Iowa Bonding, Casualty, Des Moines	9,858	3,207	32.5
Iowa Mutual Liability, Cedar Rapids	3	108	....
Southern Surety, Des Moines	332	3,088	930.1
Ætna Casualty and Surety, Hartford	19,782	9,111	36.1
American Reinsurance, Philadelphia	2,130	36	1.7
American Surety, New York	10,924	7,576	69.4
Continental Casualty, Hammond	1,834	987	53.8
Employers Indemnity, Kansas City	146	.....	....
Employers Liability, London	3,747	4,429	118.2
European General Reinsurance, London	47,031	8,278	17.6
Federal Surety, Davenport	5,808	.....	....
Fidelity and Casualty, New York	26,574	9,456	35.6
Fidelity and Deposit, Baltimore	5,654	4,693	83.0
General Accident, Perth	16	.....	....
Georgia Casualty, Macon	7	.....	....
Globe Indemnity, Newark	2,708	1,851	68.4
London Guarantee and Accident, London	13,287	4,477	33.7
Lumbermen's Mutual Casualty, Chicago	81	17	21.0
Maryland Casualty, Baltimore	2,938	1,333	45.4
Massachusetts Bonding, Boston	534	45	8.4
Motor Car Exchange	9,153	7,275	79.5
New Amsterdam Casualty, New York	2,086	1,471	70.5
Ocean Accident and Guarantee, London	2,497	1,228	49.2
Preferred Accident, New York	2,185	1,011	46.3
Royal Indemnity, New York	4,887	1,697	34.7
Security Mutual, Chicago	615	57	9.3
Standard Accident, Detroit	6,746	2,117	31.4
State Auto	36,456	16,080	44.1
Travelers Indemnity, Hartford	19,433	7,705	39.6
Union Auto, Lincoln	5,751	338	5.9
Union Auto Indemnity, Chicago	242	.....	....
Union Indemnity, New Orleans	41	.....	....
United States Automobile	447	.....	....
United States Casualty, New York	475	208	43.8
United States Fidelity and Guaranty, Baltimore	8,462	2,679	31.7
Zurich General, Zurich	74	150	202.7
Totals	533,622	142,392	26.7
Steam Boiler.			
Employers Liability London	1,444	85	5.9
European General Reinsurance, London	26	.....	....
Fidelity and Casualty, New York	16,943	8,000	47.2
Globe Indemnity, Newark	1,650	.....	....
Hartford Steam Boiler, Hartford	37,293	7,257	19.5
London Guarantee and Accident, London	4,462	8	.2
Maryland Casualty, Baltimore	4,674	140	3.0
Norwegian Globe, Christiania	4,116	700	17.0
Ocean Accident and Guarantee, London	1,695	.....	....
Royal Indemnity, New York	1,521	.....	....
Travelers Indemnity, Hartford	4,018	123	3.1
Totals	77,842	16,313	21.0
Fly-Wheel and Engine Breakage.			
Employers Liability, London	65	.....	....
Fidelity and Casualty, New York	1,116	.....	....
Globe Indemnity, New Jersey	210	.....	....
Hartford Steam Boiler, Hartford	2,284	1,123	49.2
London Guarantee and Accident, London	1,736	.....	....
Maryland Casualty, Baltimore	86	.....	....
Norwegian Globe, Christiania	1,177	.....	....
Royal Indemnity, New York	86	.....	....
Totals	6,760	1,123	16.6
Credit.			
American Credit Indemnity, New York	17,644	80	.5
London Guarantee and Accident, London	2,519	.....	....
Totals	20,163	80	.4

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Iowa—*Cont.*	$	$	%
Sprinkler.			
Ætna Casualty and Surety, Hartford	10,314	1,593	15.5
Maryland Casualty, Baltimore	1,620	40	2.5
Totals	11,934	1,633	13.7
Live Stock.			
Continental Live Stock, Sioux City	263	.....	....
Farmers Live Stock, Des Moines	245,259	164,056	66.9
Farmers Mutual Hog, Sioux City	6,205	658	10.6
Iowa State Live Stock, Des Moines	87,969	52,127	59.3
National Live Stock, Des Moines	140,128	57,540	41.1
Capital Live Stock, Topeka	42,373	36,461	86.1
Hartford Live Stock, New York	91,528	94,358	103.1
Nebraska Live Stock, Omaha	13,417	2,370	17.7
Standard Live Stock, Indianapolis	12,059	5,655	46.9
American Live Stock, Omaha	6,215	977	15.7
Kaskaskia Live Stock, Shelbyville	2,905	1,560	53.7
Totals	648,321	415,762	64.1
Physicians' Defense.			
Medical Protective, Ft. Wayne	27,098	1,862	6.9
Check Draft.			
Norwegian Globe, Christiania	220	.....	....
Aggregates (Iowa)	9,078,105	3,224,636	35.5
Kansas.			
Accident and Health.			
Kansas Casualty and Surety, Wichita	.....	2,176	..
Kansas Central Indemnity, Hutchinson	38,118	11,646	30.5
Ætna Casualty and Surety, Hartford	176	.....	....
Ætna Life, Hartford	28,226	8,712	30.9
American Old Line, Lincoln	34,679	11,874	34.2
Bankers Accident, Des Moines	32,134	13,780	42.9
Brotherhood Accident, Boston	12,483	4,257	35.3
Clover Leaf Life and Casualty Jacksonville	33,362	11,181	33.5
Columbian National Accident, Boston	10,340	4,443	43.0
Commonwealth Casualty, Philadelphia	8,873	.....	....
Continental Casualty, Hammond	156,918	64,106	40.9
Employers Indemnity, Kansas City	51,174	27,183	53.1
Employers Liability, London	2,845	651	22.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Kansas—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford	3,172	535	16.9
Iowa Bonding and Casualty, Des Moines	1,172	4,003	341.6
Integrity Mutual Casualty, Chicago	23,128	5,408	23.4
London Guarantee and Accident, London	10,711	4,912	45.9
Maryland Casualty, Baltimore	10,424	2,432	23.3
Massachusetts Bonding, Boston	875	.....	....
New Amsterdam Casualty, New York	372	.....	....
Ocean Accident, London	19,611	656	3.3
Preferred Accident, New York	207	.....	....
Royal Indemnity, New York	3,520	12	.3
Southern Surety, Des Moines	5,970	4,738	79.4
Standard Accident, Detroit	1,134	3,382	298.2
United States Casualty, New York	66	.....	....
United States Fidelity and Guaranty, Baltimore	10,920	139	1.3
Western Casualty, Chicago	2,387	.....	....
Western Indemnity, Dallas	1,032	609	59.0
Totals	232,882	60,698	26.1
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	1,974	1,717	87.0
Ætna Life, Hartford	181,404	68,433	37.7
Continental Casualty, Hammond	8,762	3,928	44.8
Employers Indemnity, Kansas City	6,052	1,248	20.6
Employers Liability, London	19,774	7,855	39.7
Fidelity and Casualty, New York	39,554	9,555	24.2
General Accident, Perth	21,680	6,530	30.1
Georgia Casualty, Macon	27,811	5,160	18.6
Globe Indemnity, Newark	16,528	1,478	8.9
Hartford Accident and Indemnity, Hartford	10,869	2,794	25.7
Iowa Bonding and Casualty, Des Moines	6,073	3,415	56.2
Integrity Mutual, Chicago	239,128	97,752	40.9
London Guarantee and Accident, London	71,240	19,850	27.9
Maryland Casualty, Baltimore	86,365	30,703	35.6
Massachusetts Bonding, Boston	—128	—209	....
New Amsterdam Casualty, New York	372	.....	....
Ocean Accident and Guarantee, London	19,611	656	3.3
Royal Indemnity, New York	3,520	12	.3
Southern Surety, Des Moines	5,970	4,738	79.4
Standard Accident, Detroit	1,134	3,382	298.2
Travelers, Hartford	32,451	15,337	47.3
United States Casualty, New York	66	.....	....
United States Fidelity and Guaranty, Baltimore	10,920	139	1.3
Western Casualty, Chicago	2,387	.....	....
Totals	813,517	284,473	35.0

Equitable Accident, Boston	13,034	8,397	64.4
Equitable Life, New York	3,160	423	13.4
Federal Life, Chicago	135,924	9,340	6.8
Fidelity and Casualty, New York	12,270	1,733	14.1
General Accident, Perth	23,418	8,034	34.3
Globe Indemnity, Newark	189	1,391	736.0
Great Western Accident, Des Moines	43,403	17,294	39.8
Hartford Accident and Indemnity, Hartford	10,778	6,678	62.0
Integrity Mutual Casualty, Chicago	559	311	55.6
Inter-Ocean Casualty, Cincinnati	12,355	4,901	39.7
Lincoln Accident, Lincoln	39,892	3,555	8.9
Lion Bonding, Omaha	26,929	16,919	62.8
London Guarantee, London	3,532	1,395	39.5
Loyal Protective, Boston	22,615	12,660	56.0
Maryland Casualty, Baltimore	3,960	221	5.6
Masonic Protective, Worcester	104,927	52,812	50.3
Massachusetts Bonding, Boston	27,291	14,177	51.9
Merchants Life and Casualty, Minneapolis	3,900	.....	....
National Casualty, Detroit	9,588	3,808	39.7
National Life and Accident, Nashville	181,684	65,305	35.9
National Life of U. S. A., Chicago	4,533	1,501	33.1
New Amsterdam Casualty, New York	256	.....	....
North American Accident, Chicago	29,118	12,260	42.1
Ocean Accident, London	1,806	344	19.0
Pacific Mutual, Los Angeles	66,959	21,765	32.5
Preferred Accident, New York	3,640	658	18.1
Reliance Life, Pittsburgh	5,044	1,407	27.9
Ridgely Protective, Worcester	24,669	14,591	59.2
Royal Indemnity, New York	7,264	312	4.3
Southern Surety, Des Moines	49,468	8,184	16.5
Standard Accident, Detroit	31,549	15,838	50.2
Travelers, Hartford	129,651	51,204	39.5
Travelers Indemnity, Hartford	2,219	1,103	49.7
United States Casualty, New York	7,201	1,567	21.8
United States Fidelity and Guaranty, Baltimore	5,596	1,347	24.1
Western Indemnity, Dallas	883	551	62.4
Western Union Life, Spokane	79	22	27.8
Totals	2,324,944	522,017	22.5
Liability.			
Kansas Casualty and Surety, Wichita	63,119	15,548	24.6
Physicians' Indemnity, Ft. Scott	4,858	.....	....
Ætna Casualty and Surety, Hartford	4,479	516	11.5
Ætna Life, Hartford	30,048	5,363	17.8
Continental Casualty, Hammond	1,730	.....	....
Employers Indemnity, Kansas City	6,265	341	5.4
Employers Liability, London	5,125	2,898	56.5
Fidelity and Casualty, New York	6,559	1,472	22.4
Fidelity and Deposit, Baltimore	.....	410	....
General Accident, Perth	6,510	791	12.2
Georgia Casualty, Macon	6,391	5,357	83.8
Globe Indemnity, Newark	3,097	1,176	38.0
Fidelity and Surety.			
Bankers Deposit Guaranty and Surety, Topeka	21,381	10,000	46.8
Kansas Casualty, and Surety, Wichita	27,309	5,271	19.3
Ætna Casualty and Surety, Hartford	2,144	.....	....
American Indemnity, Galveston	35	.....	....
American Surety, New York	19,426	15,624	80.4
Employers Liability, London	94	.....	....
Fidelity and Casualty, New York	916	36	3.9
Fidelity and Deposit, Baltimore	13,789	4,797	34.8
Globe Indemnity, Newark	1,410	.....	....
Hartford Accident and Indemnity, Hartford	1,515	.....	....
Iowa Bonding and Casualty, Des Moines	6,073	3,415	56.2
Lion Bonding, Omaha	4,744	.....	....
London and Lancashire, New York	674	—41	....
Maryland Casualty, Baltimore	1,873	116	6.2
Massachusetts Bonding, Boston	2,745	.....	....
National Surety, New York	52,064	21,596	41.5
New Amsterdam Casualty, New York	1,543	774	50.2
Ocean Accident, London	1,060	182	17.2
Southern Surety, Des Moines	2,154	400	18.6
United States Fidelity and Guaranty, Baltimore	15,582	—1,428	....
Totals	176,531	60,742	34.4
Plate Glass.			
Kansas Casualty and Surety, Wichita	20,066	14,572	72.6
Ætna Casualty and Surety, Hartford	10,060	4,798	47.7
Employers Indemnity, Kansas City	1,950	1,388	71.2
Employers Liability, London	1,435	721	50.2
Fidelity and Casualty, New York	7,708	4,475	58.1
Georgia Casualty, Macon	1,031	3,332	323.2
Globe Indemnity, Newark	283	491	173.5
Hartford Accident and Indemnity, Hartford	6,201	1,427	23.0
Lion Bonding, Omaha	27,252	3,732	13.7
Lloyds Plate Glass, New York	19,528	10,582	54.2
Maryland Casualty, Baltimore	15,223	13,074	85.9
Massachusetts Bonding, Boston	6,667	6,892	103.5
New Amsterdam Casualty, New York	215	107	49.8
New Jersey Fidelity and Plate Glass, Newark	14,558	7,878	54.1
New York Plate Glass, New York	12,750	6,578	51.6
Ocean Accident and Guarantee, London	2,984	1,024	34.3
Royal Indemnity, New York	2,282	1,432	62.8
Southern Surety, Des Moines	7,065	9,634	136.4
Travelers Indemnity, Hartford	522	289	55.4
United States Casualty, New York	56	.....	....
United States Fidelity and Guaranty, Baltimore	16,762	7,455	44.5
Western Indemnity, Dallas	1,753	3,274	186.8
Totals	176,451	103,155	58.5
Steam Boiler.			
Employers Liability, London	417	.....	....
Fidelity and Casualty, New York	2,858	284	9.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Kansas—*Cont.*	$	$	%
Hartford Steam Boiler, Hartford	40,542	5,105	12.6
London Guarantee and Accident, London	1,222	.....	....
Maryland Casualty, Baltimore	2,818	110	3.9
Ocean Accident and Guarantee, London	871	.....	....
Royal Indemnity, New York	1,125	.....	....
Travelers Indemnity, Hartford	4,294	.....	....
Totals	54,147	5,499	10.2
Fly-Wheel and Engine Breakage.			
Fidelity and Casualty, New York	1,845	.....	....
Hartford Steam Boiler, Hartford	3,534	3,353	94.9
Maryland Casualty, Baltimore	—136	.....	....
Royal Indemnity, New York	61	.....	....
Totals	5,304	3,353	63.2
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	9,921	5,970	60.2
American Surety, New York	1,696	378	22.3
Continental Casualty, Hammond	3,032	513	16.9
Employers Indemnity, Kansas City	313	160	51.1
Employers Liability, London	2,064	269	13.0
Fidelity and Casualty, New York	9,356	13,933	148.9
Fidelity and Deposit, Baltimore	7,868	3,709	47.1
General Accident, Perth	1,230	2,665	216.7
Georgia Casualty, Macon	451	471	104.4
Globe Indemnity, Newark	537	.....	....
Hartford Accident and Indemnity, Hartford	4,652	1,148	24.7
Iowa Bonding and Casualty, Des Moines	1,600	1,022	63.9
Lion Bonding, Omaha	555	.....	....
London Guarantee and Accident, London	1,470	1,858	126.4
London and Lancashire, New York	3	.....	....
Maryland Casualty, Baltimore	10,272	10,302	100.3
Massachusetts Bonding, Boston	1,015	1,376	135.6
National Surety, New York	22,498	10,230	45.5
New Amsterdam Casualty, New York	271	12	4.4
New Jersey Fidelity and Plate Glass, Newark	148	.....	....
Ocean Accident and Guarantee, London	60,159	34,921	58.0
Preferred Accident, New York	495	263	53.1
Royal Indemnity, New York	4,744	42	.9
Southern Surety, Des Moines	1,780	3,465	194.6
Travelers Indemnity, Hartford	5,969	1,980	33.2
United States Casualty, New York	80	.....	....
United States Fidelity and Guaranty, Baltimore	14,254	9,521	66.8
Western Indemnity, Dallas	198	100	50.5
Totals	166,631	104,308	62.6

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Kentucky.	$	$	%
Accident.			
Kentucky Central Life and Accident, Anchorage	805,446	283,966	35.3
Ætna Casualty and Surety, Hartford	96	.....	....
Ætna Life, Hartford	16,248	2,428	14.9
American Bonding and Casualty, Sioux City	1,081	2,473	228.8
American Liability, Indianapolis	1,110	.....	....
American Reinsurance, Philadelphia	92	.....	....
Columbia Casualty, New York	128	.....	....
Columbian National, Boston	594	135	22.7
Continental Casualty, Hammond	69,202	13,578	19.6
Employers Indemnity, Kansas City*	15,171	1,869	12.3
Employers Liability, London	9,673	3,754	38.8
Equitable Accident, Boston*	1,168	532	45.5
Equitable Life Assurance, New York	3,174	245	7.7
Federal Casualty, Detroit*	1,217	243	20.0
Federal Life, Chicago*	4,459	1,080	24.2
Federal Surety, Davenport*	341	.....	....
Fidelity and Casualty, New York	36,644	4,575	12.5
General Accident, Perth	8,780	3,629	41.3
Globe Indemnity, Newark	753	85	11.3
Hartford Accident and Indemnity, Hartford	1,767	112	6.3
Indemnity Ins. Co. of N. A., Philadelphia	2,236	27	1.2
Inter-Ocean Casualty, Indianapolis*	76,551	23,350	30.5
London Guarantee and Accident, London	2,110	2,617	124.0
Loyal Protective, Boston*	7,516	5,615	74.7
Maryland Assurance, Baltimore	6,640	6,857	103.3
Maryland Casualty, Baltimore	4,162	388	9.3
Masonic Protective, Worcester*	82,320	40,155	48.8
Massachusetts Bonding, Boston*	13,865	5,559	40.1
Metropolitan Casualty, New York	—100	85	....
National Life and Accident, Nashville*	715,975	301,721	42.1
National Life of U. S. A., Chicago*	89,376	30,413	34.0
National Relief, Philadelphia*	1,773	1,039	58.6
New Amsterdam Casualty, New York	112	.....	....
North American Accident, Chicago	26,057	5,501	21.1
Ocean Accident and Guarantee, London	1,055	38	3.6
Ohio State Life, Columbus*	129	4	3.1
Pacific Mutual Life, Los Angeles	41,226	8,309	20.2
Preferred Accident, New York	13,089	5,402	41.3
Provident Life and Accident, Chattanooga*	37,551	17,835	47.5
Red Mens Fraternal Accident, Westfield	288	30	10.4
Reliance Life, Pittsburgh	4,469	522	11.7
Royal Indemnity, New York	5,893	1,547	26.3
Southern Surety, Des Moines*	3,539	767	21.7
Standard Accident, Detroit	63,751	11,092	17.4
Travelers, Hartford	128,984	44,137	34.2

Credit.			
American Credit Indemnity, New York	10,609	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	1,859	79	4.2
Maryland Casualty, Baltimore	1,635	356	21.8
Totals	3,494	435	12.4
Automobile Property Damage.			
Kansas Casualty and Surety, Wichita	30,772	16,844	54.7
Western Auto Indemnity, Ft. Scott	40,460	9,579	23.7
Ætna Casualty and Surety, Hartford	91	11	12.1
Employers Indemnity, Kansas City	3,053	1,804	59.1
Globe Indemnity, Newark	99	25	25.3
London Guarantee and Accident, London	760	2,758	....
Massachusetts Bonding, Boston	156	.....	....
New Amsterdam Casualty, New York	24	.....	....
Preferred Accident, New York	71	206	290.2
Royal Indemnity, New York	15	.....	....
Southern Surety, Des Moines	1,381	2,578	186.7
Standard Accident, Detroit	647	55	8.5
Travelers Indemnity, Hartford	4,578	665	14.5
United States Casualty, New York	68	.....	....
United States Fidelity and Guaranty, Baltimore	2,146	322	15.0
Western Indemnity, Dallas	—7	27	....
Totals	84,314	34,874	41.4
Workmen's Collective.			
Ætna Life, Hartford	62	.....	....
Integrity Mutual Casualty, Chicago	3,777	4,125	109.2
Totals	3,839	4,125	107.4
Live Stock.			
Capital Live Stock, Topeka	31,845	22,318	70.1
Hartford Live Stock, New York	26,684	20,939	78.5
Nebraska Live Stock, Omaha	7,754	2,080	26.8
Totals	66,283	45,337	68.4
Bank Indemnity.			
Bankers Deposit Guaranty and Surety, Topeka	53,807	10,000	18.6
Physicians' Defense.			
Medical Protective, Ft. Wayne	18,215	1,492	8.2
Aggregates (Kansas)	4,190,968	1,240,508	29.6

Travelers Indemnity, Hartford	653	41	6.3
Union Indemnity, New Orleans	4,627	801	17.3
United States Casualty, New York	8,149	1,584	19.4
United States Fidelity and Guaranty, Baltimore	2,170	467	21.5
* Includes health.			
Totals	2,320,910	834,607	36.0
Health.			
Ætna Casualty and Surety, Hartford	70	.....	....
Ætna Life, Hartford	4,096	1,102	26.9
American Bonding and Casualty, Sioux City	381	444	116.5
American Reinsurance, Philadelphia	18	.....	....
Columbia Life, Cincinnati†	1,682	168	10.0
Columbian National, Boston	546	.....	....
Continental Casualty, Hammond	27,108	5,042	18.6
Employers Liability, London	8,765	4,748	54.2
Equitable Life, New York	5,427	945	17.4
Fidelity and Casualty, New York	31,684	15,492	48.9
General Accident, Perth	3,996	1,974	49.4
Globe Indemnity, Newark	214	71	33.2
Hartford Accident and Indemnity, Hartford	873	37	4.2
Indemnity Ins. Co. of N. A., Philadelphia	1,040	.....	....
London Guarantee and Accident, London	642	109	17.0
Maryland Assurance, Baltimore	4,934	6,714	136.1
Maryland Casualty, Baltimore	2,651	451	17.0
Metropolitan Casualty, New York	124	226	182.3
Metropolitan Life, New York	1,360	867	63.8
New Amsterdam Casualty, New York	46	.....	....
Ocean Accident and Guarantee, London	709	143	20.2
Pacific Mutual Life, Los Angeles	14,403	5,341	37.1
Preferred Accident, New York	4,980	1,580	31.7
Reliance Life, Pittsburgh	2,808	1,477	52.6
Royal Indemnity, New York	1,742	322	18.5
Standard Accident, Detroit	9,042	1,837	20.3
Travelers Indemnity, Hartford	42	192	457.2
Travelers, Hartford	9,426	5,319	56.4
Union Indemnity, New Orleans	2,762	130	4.7
United States Casualty, New York	7,046	1,953	27.7
United States Fidelity and Guaranty, Baltimore	1,350	307	22.7
Totals	149,967	56,991	38.0
† Includes Accident.			
Liability.			
Transylvania Casualty, St. Matthews	113,734	34,144	30.0
Ætna Casualty and Surety, Hartford	11,420	8,995	78.8
Ætna Life, Hartford	55,689	26,170	47.0
American Bonding and Casualty, Sioux City	7,593	6,867	90.4
American Reinsurance, Philadelphia	211	.....	....
American Indemnity, Galveston	14,272	3,956	27.7
Columbia Casualty, New York	403	.....	....
Continental Casualty, Hammond	1,777	275	15.5

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Kentucky—*Cont.*	$	$	%
Employers Liability, London	58,652	11,497	19.6
Employers Indemnity, Kansas City	2,946	21	.7
Federal Surety, Davenport	1,034	.....	....
Fidelity and Casualty, New York	65,129	23,701	36.4
Fidelity and Deposit, Baltimore	25	.....	....
General Accident, Perth	45,148	9,405	20.8
Georgia Casualty, Macon	13,248	22,330	168.6
Globe Indemnity, Newark	3,910	2,329	59.6
Hartford Accident and Indemnity, Hartford	16,563	2,894	17.5
Inter-State Casualty, Birmingham	35,323	10,650	30.1
London Guarantee and Accident, London	40,904	20,689	50.6
Maryland Casualty, Baltimore	53,389	21,610	40.5
Massachusetts Bonding, Boston	11,799	8,119	68.8
New Amsterdam Casualty, New York	5,030	387	7.7
New Jersey Fidelity and Plate Glass, Newark	1,994	1,683	84.4
Ocean Accident and Guarantee, London	16,722	7,348	43.9
Preferred Accident, New York	7,224	4,362	60.4
Royal Indemnity, New York	32,852	4,495	13.7
Southern Surety, Des Moines	15,853	5,606	35.4
Standard Accident, Detroit	19,638	8,602	43.8
Travelers, Hartford	16,156	2,383	14.8
Union Indemnity, New Orleans	3,137	80	2.6
United States Casualty, New York	21,361	6,761	12.9
United States Fidelity and Guaranty, Baltimore	12,051	13,339	110.7
Totals	705,178	268,697	38.1
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	51,346	40,196	78.3
Ætna Life, Hartford	201,460	88,875	44.1
Employers Indemnity, Kansas City	6,840	296	4.3
Employers Liability, London	232,927	121,202	52.0
Federal Surety, Davenport	648	27	4.2
Fidelity and Casualty, New York	22,611	6,611	29.2
General Accident, Perth	26,974	9,438	35.0
Georgia Casualty, Macon	26,508	15,680	59.2
Globe Indemnity, Newark	26,287	1,190	4.5
Hartford Accident and Indemnity, Hartford	88,446	38,157	43.1
London Guarantee and Accident, London	220,000	110,021	50.0
Maryland Casualty, Baltimore	291,456	144,210	49.5
Massachusetts Bonding, Boston	22	.....	....
New Amsterdam Casualty, New York	8,075	707	8.8
Ocean Accident and Guarantee, London	140,908	63,097	44.8
Royal Indemnity, New York	43,673	12,357	28.3
Southern Surety, Des Moines	14,058	3,869	27.5
Standard Accident, Detroit	163,460	70,825	43.3
Travelers Indemnity, Hartford	37,042	.....	....

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Kentucky—*Cont.*	$	$	%
Plate Glass.			
Ætna Casualty and Surety, Hartford	8,322	3,463	41.6
American Bonding and Casualty, Sioux City	3,911	3,229	82.6
Columbia Casualty, New York	67	.....	....
Continental Casualty, Hammond	27	.....	....
Employers Liability, London	6,315	2,132	33.8
Federal Surety, Davenport	233	39	16.7
Fidelity and Casualty, New York	21,180	9,948	47.0
Georgia Casualty, Macon	1,954	271	13.9
Globe Indemnity, Newark	993	767	77.2
Hartford Accident and Indemnity, Hartford	3,658	1,420	38.8
Lloyds Plate Glass, New York	10,724	4,564	42.6
Maryland Casualty, Baltimore	12,438	6,009	48.3
Massachusetts Bonding, Boston	5,020	2,548	50.8
Metropolitan Casualty, New York	6,357	4,596	72.3
New Amsterdam Casualty, New York	465	203	43.7
New Jersey Fidelity and Plate Glass, Newark	4,991	2,809	56.3
New York Plate Glass, New York	13,311	6,724	50.5
Ocean Accident and Guarantee, London	1,844	1,025	55.6
Royal Indemnity, New York	11,998	4,346	36.2
Southern Surety, Des Moines	2,348	882	37.6
Travelers Indemnity, Hartford	5,446	2,526	46.4
Union Indemnity, New Orleans	4,477	1,220	27.3
United States Casualty, New York	4,320	1,942	45.0
United States Fidelity and Guaranty, Baltimore	4,763	2,150	45.1
Totals	135,162	62,813	46.5
Steam Boiler.			
Employers Liability, London	4,010	31	.8
Fidelity and Casualty, New York	9,712	1,075	11.1
Hartford Steam Boiler, Hartford	29,721	3,531	11.9
London Guarantee and Accident, London	1,881	425	22.6
Maryland Casualty, Baltimore	9,793	.....	....
Ocean Accident and Guarantee, London	983	393	40.0
Royal Indemnity, New York	2,682	474	17.7
Travelers Indemnity, Hartford	5,854	94	1.6
Totals	64,627	6,023	9.3
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	464	.....	....
Columbia Casualty, New York	126	.....	....
Employers Liability, London	1,570	.....	....
Fidelity and Casualty, New York	1,405	.....	....
Hartford Steam Boiler, Hartford	7,175	.....	....

Travelers, Hartford	60,151	74,288	123.5
Union Indemnity, New Orleans	95	.....	....
United States Casualty, New York	72,695	15,485	21.3
United States Fidelity and Guaranty, Baltimore	119,898	44,328	37.0
Totals	1,855,580	860,859	46.4

Fidelity.

Ætna Casualty and Surety, Hartford	8,704	2,388	27.4
American Bonding and Casualty, Sioux City	1,976	.....	....
American Indemnity, Galveston	333	.....	....
American Surety, New York	44,070	8,441	19.2
Employers Liability, London	725	15	2.1
Fidelity and Casualty, New York	20,318	571	28.1
Fidelity and Deposit, Baltimore	18,016	2,418	13.4
Globe Indemnity, Newark	1,350	.....	....
Guarantee Co. of North America, Montreal	740	130	17.6
Hartford Accident and Indemnity, Hartford	7,594	100	1.3
Maryland Casualty, Baltimore	6,399	8,351	130.5
Massachusetts Bonding, Boston	3,400	444	13.1
National Surety, New York	48,870	10,423	21.3
New Amsterdam Casualty, New York	2,845	776	27.3
Ocean Accident and Guarantee, London	5,129	1,948	38.0
Preferred Accident, New York	1,303	.....	....
Royal Indemnity, New York	14,372	1,223	8.5
Southern Surety, Des Moines	769	262	34.1
United States Fidelity and Guaranty, Baltimore	25,848	4,510	17.4
United States Guarantee, New York	143	.....	....
Totals	212,904	42,000	19.7

Surety.

Ætna Casualty and Surety, Hartford	8,187	—80	....
American Bonding and Casualty, Sioux City	7,242	460	6.4
American Indemnity, Galveston	166	.....	....
American Surety, New York	32,739	—214	....
Employers Indemnity, Kansas City	1,134	.....	....
Employers Liability, London	58	.....	....
Fidelity and Casualty, New York	16,846	666	4.0
Fidelity and Deposit, Baltimore	24,567	.....	....
Globe Indemnity, Newark	7,958	.....	....
Guarantee Co. of North America, Montreal	3	.....	....
Hartford Accident and Indemnity, Hartford	2,757	.....	....
Maryland Casualty, Baltimore	8,457	—220	....
Massachusetts Bonding, Boston	960	.....	....
National Surety, New York	55,657	.....	....
New Amsterdam Casualty, New York	2,849	.....	....
Preferred Accident, New York	1,340	.....	....
Royal Indemnity, New York	3,620	.....	....
Southern Surety, Des Moines	2,966	.....	....
United States Fidelity and Guaranty, Baltimore	89,585	3,547	4.0
Totals	267,091	4,159	1.6

London Guarantee and Accident, London	3,053	.....	....
Maryland Casualty, Baltimore	2,067	517	25.0
Ocean Accident and Guarantee, London	582	.....	....
Royal Indemnity, New York	452	.....	....
Travelers Indemnity, Hartford	491	.....	....
Totals	17,385	517	2.9

Burglary and Theft.

Ætna Casualty and Surety, Hartford	9,010	1,960	21.8
American Bonding and Casualty, Sioux City	69	.....	....
American Reinsurance, Philadelphia	359	.....	....
American Surety, New York	5,745	516	9.0
Columbia Casualty, New York	320	.....	....
Continental Casualty, Hammond	144	.....	....
Employers Liability, London	3,782	1,285	34.0
Federal Surety, Davenport	114	.....	....
Fidelity and Casualty, New York	18,975	5,458	28.8
Fidelity and Deposit, Baltimore	5,238	508	9.7
General Accident, Perth	7,506	1,768	23.6
Georgia Casualty, Macon	246	.....	....
Globe Indemnity, Newark	1,552	1,586	102.2
Hartford Accident and Indemnity, Hartford	4,182	140	3.3
London Guarantee and Accident, London	4,206	593	14.1
Maryland Casualty, Baltimore	18,692	13,224	70.7
Massachusetts Bonding, Boston	1,269	783	61.7
Metropolitan Casualty, New York	915	69	7.5
National Surety, New York	14,176	5,758	40.6
New Amsterdam Casualty, New York	572	.....	....
New Jersey Fidelity and Plate Glass, Newark	1,173	.....	....
Ocean Accident and Guarantee, London	12,731	1,082	8.5
Preferred Accident, New York	1,549	132	8.5
Royal Indemnity, New York	8,919	3,657	41.0
Southern Surety, Des Moines	703	248	35.3
Travelers Indemnity, Hartford	9,679	1,346	13.9
Union Indemnity, New Orleans	1,872	334	17.8
United States Casualty, New York	1,625	315	19.4
United States Fidelity and Guaranty, Baltimore	10,060	2,353	23.4
Totals	145,383	43,115	29.7

Credit.

American Credit Indemnity, New York	14,309	.....	....
Ocean Accident and Guarantee, London	600	.....	....
Totals	14,909	.....	....

Sprinkler.

Ætna Casualty and Surety, Hartford	400	29	7.3
Maryland Casualty, Baltimore	4,844	944	19.5
Totals	5,244	973	18.6

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Kentucky—*Cont.*	$	$	%
Automobile Property Damage.			
Transylvania Casualty, St. Mathews	55,485	26,377	47.5
Ætna Casualty and Surety, Hartford	28,607	15,711	54.9
American Automobile, St. Louis	5,861	1,356	23.1
American Bonding and Casualty, **Sioux City**	3,202	2,874	89.8
American Indemnity, Galveston	8,112	3,755	46.3
Columbia Casualty, New York	91	.....	....
Continental Casualty, Hammond	1,202	359	29.9
Employers Indemnity, Kansas City	1,209	34	2.8
Employers Liability, London	15,976	6,849	42.9
Federal Surety, Davenport	367	22	6.0
Fidelity and Casualty, New York	16,520	10,727	64.9
General Accident, Perth	18,031	7,539	41.8
Georgia Casualty, Macon	4,442	1,348	30.4
Globe Indemnity, Newark	1,539	434	28.2
Hartford Accident and Indemnity, **Hartford**	7,754	1,844	23.8
Inter-State Casualty, Birmingham	16,073	7,263	45.2
London Guarantee and Accident, **London**	11,224	7,828	69.8
Maryland Casualty, Baltimore	18,985	11,870	62.5
Massachusetts Bonding, Boston	3,619	3,583	99.0
New Amsterdam Casualty, New York	2,958	1651	55.8
New Jersey Fidelity and Plate Glass, **Newark**	566	309	54.6
Ocean Accident and Guarantee, **London**	4,819	2,526	52.4
Preferred Accident, New York	3,702	1,043	28.2
Royal Indemnity, New York	15,800	6,888	43.6
Southern Surety, Des Moines	6,486	3,276	50.5
Standard Accident, Detroit	7,765	6,187	79.7
Travelers Indemnity, Hartford	5,400	1,046	19.4
Union Indemnity, New Orleans	1,324	453	34.2
United States Casualty, New York	10,216	6,780	66.4
United States Fidelity and Guaranty, **Baltimore**	2,554	1,589	62.2
Totals	279,889	141,521	50.6
Workmen's Collective.			
Standard Accident, Detroit	1,590	1,023	64.3
Live Stock.			
Capital Live Stock, Topeka	1,705	770	45.2
Hartford Accident and Indemnity, Hartford	5,184	15,270	294.6
Nebraska Live Stock, Omaha	4,308	1,765	41.0
Hartford Live Stock, New York	16,889	1,120	6.6
Totals	28,086	18,925	67.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Louisiana—*Cont.*	$	$	%
New Amsterdam Casualty, New York	.....	1,354	....
Ocean Accident and Guarantee, London	2,355	696	29.6
Pacific Mutual Life, Los Angeles	10,772	2,001	18.6
Royal Indemnity, New York	411	1,263	307.3
Standard Accident, Detroit	10,314	6,435	62.4
Travelers, Hartford	18,939	11,922	62.9
Travelers Indemnity, Hartford	104	45	43.3
United States Casualty, New York	669	105	15.7
United States Fidelity and Guaranty, **Baltimore**	4,671	2,227	47.7
Totals	141,841	70,498	49.7
Liability.			
Southern Casualty, Alexandria	43,137	7,215	16.7
Ætna Casualty and Surety, Hartford	17,027	2,982	17.5
Ætna Life, Hartford	23,950	2,664	11.1
American Indemnity, Galveston	20,902	3,803	18.2
Continental Casualty, Hammond	38,842	6,687	17.2
Employers Indemnity, Kansas City	3,069	25	.8
Employers Liability, London	53,973	9,862	18.3
European Accident, London	2,131	395	18.5
Fidelity and Casualty, New York	37,647	14,761	39.2
Georgia Casualty, Macon	17,471	6,090	34.9
General Accident, Perth	12,060	2,295	19.0
Globe Indemnity, Newark	34,176	4,878	14.3
Hartford Accident and Indemnity, **Hartford**	15,772	10,942	69.4
Home Life and Accident, Fordyce	1,764	.....	....
London and Lancashire Indemnity, New **York**	2,088	100	4.8
London Guarantee and Accident, **London**	6,214	828	13.3
Maryland Casualty, Baltimore	44,765	6,975	15.6
Massachusetts Bonding, Boston	615	394	64.1
New Amsterdam Casualty, New York	.....	10,036	....
Ocean Accident and Guarantee, London	46,927	6,705	14.3
Royal Indemnity, New York	5,458	950	17.4
Southern Surety, Des Moines	22,970	7,784	33.9
Standard Accident, Detroit	31,019	6,985	22.5
Travelers, Hartford	51,822	12,731	24.6
United States Casualty, New York	3,724	295	7.9
United States Fidelity and Guaranty, **Baltimore**	43,856	10,600	24.2
Totals	581,379	136,082	23.4
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	16,237	7,175	44.2
Ætna Life, Hartford	75,119	21,074	28.1
American Indemnity, Galveston	.....	293	....

Title			
Guarantee Bank and Trust, Lexington	3,562	.....	....
Kentucky Title, Louisville	70,874	.....	....
Louisville Title, Louisville	69,644	.....	....
Totals	144,080	.....	....
Aggregates (Kentucky)	6,347,985	2,342,223	36.9
LOUISIANA.			
Accident.			
Ætna Life, Hartford	14,569	2,257	15.5
Continental Casualty, Hammond	55,393	24,214	43.7
Employers Indemnity, Kansas City	22,204	8,636	38.9
Employers Liability, London	27,189	4,462	16.4
Equitable Life, New York	2,335	581	24.9
European Accident, London	9,611	1,498	15.6
Fidelity and Casualty, New York	16,590	1,617	9.7
General Accident, Perth	9,488	6,041	63.7
Globe Indemnity, Newark	3,154	409	12.9
Hartford Accident and Indemnity, Hartford	2,265	319	14.1
London and Lancashire, New York	12,619	2,090	16.6
London Guarantee and Accident, London	1,512	.....	....
Maryland Assurance, Baltimore	6,657	1,080	16.2
Massachusetts Bonding, Boston	9,822	3,470	35.3
Natinoal Casualty, Detroit	6,288	1,658	26.4
National Life of U. S. A., Chicago	168,004	53,084	31.6
North American Accident, Chicago	11,823	2,806	23.7
Ocean Accident and Guarantee, London	7,903	6,168	78.0
Pacific Mutual Life, Los Angeles	27,957	6,067	21.7
Provident Life and Accident, Chattanooga	19,057	6,998	36.7
Royal Indemnity, New York	1,311	138	10.5
Southern Surety, Des Moines	13,103	5,671	43.3
Standard Accident, Detroit	19,426	2,045	10.5
Travelers, Hartford	95,461	22,792	23.9
Travelers Indemnity, Hartford	1,032	26	2.5
United States Casualty, New York	825	309	37.5
United States Fidelity and Guaranty, Baltimore	7,495	1,757	23.4
Totals	573,093	166,193	29.0
Health.			
Ætna Life, Hartford	7,992	2,586	32.4
Continental Casualty, Hammond	33,604	11,696	34.8
Employers Liability, London	13,475	11,172	82.9
Equitable Life, New York	4,105	1,139	27.7
European Accident, London	2,521	719	28.5
Fidelity and Casualty, New York	15,101	4,921	32.6
General Accident Perth	6,023	3,934	65.3
Globe Indemnity, Newark	2,212	608	27.5
Hartford Accident and Indemnity, Hartford	775	146	18.8
London and Lancashire, New York	3,766	1,461	38.8
London Guarantee and Accident, London	245	.....	....
Maryland Assurance, Baltimore	3,787	6,068	160.2
Associated Employers Reciprocal, Chicago	33,078	6,453	19.5
Consolidated Underwriters, Kansas City	212,615	123,696	58.2
Continental Casualty, Hammond	36,094	13,721	38.0
Employers Indemnity, Kansas City	4,273	360	8.4
Employers Liability, London	235,185	88,120	37.5
European Accident, London	249	.....	....
Fidelity and Casualty, New York	14,743	1,584	10.7
Georgia Casualty, Macon	13,441	6,592	49.0
General Accident, Perth	103,501	36,916	35.7
Globe Indemnity, Newark	72,719	19,234	26.4
Hartford Accident and Indemnity, Hartford	50,509	14,467	28.6
Home Life and Accident, Fordyce	70,920	16,192	22.8
London and Lancashire Indemnity, New York	179	23	12.8
London Guarantee and Accident, London	41,627	13,475	32.4
Lumbermen's Reciprocal, Houston	121,941	69,464	57.0
Massachusetts Bonding, Boston	35	57	162.8
Millers Indemnity, Dallas	169,390	63,788	37.7
New Amsterdam Casualty, New York	70,651	77,879	110.2
Ocean Accident and Guarantee, London	94,409	46,858	49.6
Royal Indemnity, New York	14,757	4,682	31.7
Southern Casualty, Alexandria	316,233	165,029	52.2
Southern Surety, Des Moines	93,453	39,682	42.5
Standard Accident, Detroit	41,145	14,981	36.4
Travelers, Hartford	181,980	66,511	36.5
Travelers Indemnity, Hartford	12,524	.....	....
United States Casualty, New York	15,982	6,627	41.5
United States Fidelity and Guaranty, Baltimore	203,596	85,782	42.1
Totals	2,316,585	1,010,725	43.6
Fidelity.			
Ætna Casualty and Surety, Hartford	7,134	183	2.5
American Surety, New York	45,313	3,227	7.1
Fidelity and Deposit, Baltimore	44,402	3,988	9.0
Globe Indemnity, Newark	31,320	2,613	8.3
Maryland Casualty, Baltimore	3,511	936	26.7
National Surety, New York	42,131	9,275	22.0
New Amsterdam Casualty, New York	11,758	1,903	16.2
Royal Indemnity, New York	2,992	9,980	333.6
Southern Surety, Des Moines	2,326	.....	....
United States Fidelity and Guaranty, Baltimore	42,897	9,664	22.5
Totals	233,784	41,769	17.9
Surety.			
Ætna Casualty and Surety, Hartford	6,754	.....	....
American Surety, New York	72,794	1,667	2.3
Fidelity and Deposit, Baltimore	84,024	12,720	15.1
Globe Indemnity, Newark	36,731	203	.6
Maryland Casualty, Baltimore	8,760	.....	....
National Surety, New York	41,745	7,885	18.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Louisiana—*Cont.*	$	$	%
New Amsterdam Casualty, New York	25,962	1,906	7.3
Royal Indemnity, New York	5,812	54	.9
Southern Surety, Des Moines	16,763	1,042	6.2
United States Fidelity and Guaranty, Baltimore	145,479	20,188	13.9
Totals	444,824	45,665	10.3
Plate Glass.			
Ætna Casualty and Surety, Hartford	8,034	4,641	57.8
American Indemnity, Galveston	.....	899	....
Continental Casualty, Hammond	6,677	811	12.1
Employers Liability, London	6,828	3,851	56.4
Fidelity and Casualty, New York	7,760	4,046	52.1
Georgia Casualty, Macon	11,647	7,552	64.8
Globe Indemnity, Newark	3,527	2,058	58.4
Hartford Accident and Indemnity, Hartford	3,156	1,708	54.1
Lloyds Plate Glass, New York	3,461	1,904	55.0
London and Lancashire, New York	486	340	70.0
Maryland Casualty, Baltimore	17,519	10,800	61.6
Massachusetts Bonding, Boston	.....	84	....
New Amsterdam Casualty, New York	4,108	2,481	60.4
New York Plate Glass, New York	9,927	5,877	59.2
Ocean Accident and Guarantee, London	3,503	721	20.6
Royal Indemnity, New York	7,814	4,485	57.4
Southern Surety, Des Moines	4,051	2,833	69.9
Travelers Indemnity, Hartford	1,428	.....	....
United States Fidelity and Guaranty, Baltimore	10,920	4,283	39.2
United States Casualty, New York	881	341	38.7
Totals	111,727	59,715	53.4
Steam Boiler.			
American Surety, New York	9,751	4,266	43.7
Employers Liability, London	2,518	.....	....
European Accident, London	290	.....	....
Fidelity and Casualty, New York	1,792	.....	....
Hartford Steam Boiler	44,734	2,474	5.5
Maryland Casualty, Baltimore	14,189	1,266	8.9
Ocean Accident and Guarantee, London	559	.....	....
Royal Indemnity, New York	627	.....	....
Travelers Indemnity, Hartford	2,272	291	12.8
Totals	76,732	8,297	10.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Louisiana—*Cont.*	$	$	%
Automobile Property Damage.			
Southern Casualty, Alexandria	18,223	11,472	62.9
Ætna Casualty and Surety, Hartford	44,868	19,543	43.6
American Automobile, St. Louis	47,633	27,022	56.7
American Indemnity, Galveston	16,726	9,884	59.1
Continental Casualty, Hammond	26,671	15,407	57.8
Employers Indemnity, Kansas City	2,331	983	42.2
Employers Liability, London	21,373	12,213	57.1
Fidelity and Casualty, New York	8,092	2,558	31.6
Georgia Casualty, Macon	14,892	7,546	50.7
General Accident, Perth	4,376	3,972	90.8
Globe Indemnity, Newark	14,510	9,131	62.9
Hartford Accident and Indemnity, Hartford	10,895	7,311	67.1
Indemnity Company of America, St. Louis	95,556	45,758	47.9
London and Lancashire, New York	1,533	1,306	85.2
London Guarantee and Accident, London	4,455	2,599	58.4
Maryland Casualty, Baltimore	10,543	5,506	52.2
Massachusetts Bonding, Boston	34	164	482.4
New Amsterdam Casualty, New York	.....	4,526	....
Ocean Accident and Guarantee, London	17,895	6,788	37.9
Royal Indemnity, New York	3,101	2,107	68.0
Southern Surety, Des Moines	28,109	14,622	52.0
Travelers Indemnity, Hartford	34,238	13,791	40.3
United States Casualty, New York	2,485	505	20.3
United States Fidelity and Guaranty, Baltimore	23,984	19,375	80.8
Totals	452,523	244,089	53.9
Workmen's Collective.			
Continental Casualty, Hammond	121	295	243.8
Employers Liability, London	223	.....	....
New Amsterdam Casualty, New York	110	1,650	....
Travelers, Hartford	318	.....	....
United States Fidelity and Guaranty, Baltimore	1,450	88	6.1
Totals	2,222	1,933	87.0
Live Stock.			
Hartford Accident and Indemnity, Hartford	2,370	5,425	228.9

Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	1,067	.....	....
Employers Liability, London	112	.....	....
European Accident, London	312	.....	....
Fidelity and Casualty, New York	246	.....	....
Hartford Steam Boiler, Hartford	10,833	3,624	33.5
Maryland Casualty, Baltimore	1,845	.....	....
Ocean Accident and Guarantee, London	183	.....	....
Royal Indemnity, New York	583	2,690	461.5
Standard Accident, Detroit	24,673	10,588	42.9
Travelers Indemnity, Hartford	54	.....	....
Totals	39,908	16,902	42.4
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	5,580	3,403	61.0
American Indemnity, Galveston	544	57	10.5
Continental Casualty, Hammond	1,289	.....	....
Employers Indemnity, Kansas City	2,331	983	42.2
Employers Liability, London	20,309	12,625	62.2
European Accident, London	6,351	2,798	44.1
Fidelity and Casualty, New York	8,607	6,678	77.6
Fidelity and Deposit, Baltimore	3,000	1,901	63.3
Georgia Casualty, Macon	2,243	1,383	61.7
General Accident, Perth	2,371	864	36.4
Globe Indemnity, Newark	7,501	3,061	40.8
Hartford Accident and Indemnity, Hartford	2,678	1,614	60.3
London and Lancashire, New York	950	247	26.0
London Guarantee and Accident, London	1,200	1,121	93.4
Maryland Casualty, Baltimore	2,283	7,855	34.4
Massachusetts Bonding, Boston	86	85	98.8
National Surety, New York	2,066	2,719	131.6
New Amsterdam Casualty, New York	5,852	3,016	51.5
Ocean Accident and Guarantee, London	3,329	739	22.2
Royal Indemnity, New York	4,003	611	15.3
Southern Surety, Des Moines	1,111	57	5.1
Travelers Indemnity, Hartford	11,512	5,064	44.0
United States Casualty, New York	174	2,435	....
United States Fidelity and Guaranty, Baltimore	8,926	3,837	43.0
Totals	124,786	63,153	50.6
Credit.			
American Credity Indemnity, New York	11,138	.....	....
London Guarantee and Accident, London	1,249	.....	....
Ocean Accident and Guarantee, London	400	.....	....
Totals	12,787	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	2,088	267	12.8
Maryland Casualty, Baltimore	2,447	.....	....
Totals	4,535	267	5.9
Auto Fire and Theft.			
American Indemnity, Galveston	.....	1,128	....
Southern Casualty, Alexandria	14,567	6,762	46.4
Totals	14,567	7,890	54.2
Collision.			
Massachusetts Bonding, Boston	.....	753	....
Aggregates (Louisiana)	5,133,663	1,879,356	36.6
MAINE. *Accident.*			
Ætna Life, Hartford	6,208	411	6.6
Boston Casualty, Boston	16	.....	....
Brotherhood Accident, Boston*	1,337	1,135	84.9
Columbian National Life, Boston	44,293	23,217	52.4
Commercial Casualty, Newark	151	19	12.6
Commonwealth Casualty, Philadelphia*	915	135	14.8
Connecticut General, Hartford	1,578	144	9.1
Continental Casualty, Chicago	12,138	3,223	26.6
Eastern Casualty, Boston*	60,371	23,320	38.6
Employers Indemnity, Kansas City	3,272	3,442	105.2
Employers Liability, London	9,339	2,514	26.9
Equitable Accident, Boston*	700	240	34.3
Equitable Life, New York	101	.....	....
Federal Casualty, Detroit*	3,924	1,826	46.5
Fidelity and Casualty, New York	3,772	378	10.0
General Accident, Perth	3,899	965	24.8
Globe Indemnity, Newark	172	50	29.1
Hartford Accident, Hartford	614	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	29	.....	....
Inter-Ocean Casualty, Cincinnati*	1,959	648	33.1
London Guarantee and Accident, London	195	.....	....
London and Lancashire Indemnity, New York	65	.....	....
Loyal Protective, Boston*	40,454	19,754	48.8
Maryland Assurance, Baltimore	1,370	456	33.3
Maryland Casualty, Baltimore	831	25	3.0
Masonic Protective, Worcester*	70,913	32,022	45.1
Massachusetts Accident, Boston*	22,776	10,720	47.1
Massachusetts Bonding, Boston*	19,252	7,951	41.3
National Casualty, Detroit*	1,182	669	56.6
New Amsterdam Casualty, New York	87	.....	....
North American Accident, Chicago*	2,249	1,688	75.0
Ocean Accident and Guarantee, London	1,324	123	9.3
Peerless Casualty, Keene*	44,093	18,507	42.0
Preferred Accident, New York	5,725	590	10.3
Red Men's Fraternal, Westfield*	311	102	32.8
Ridgely Protective, Worcester*	49,067	26,772	54.6
Royal Indemnity, New York	1,882	30	1.6
Standard Accident, Detroit	11,432	2,886	25.3

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Maine—*Cont.*	$	$	%
Travelers Indemnity, Hartford	356	41	11.5
Travelers, Hartford	46,539	22,563	48.5
Union Indemnity, New Orleans	1,133	157	13.9
United States Casualty, New York	1,682	424	25.2
United States Fidelity and Guaranty, Baltimore	2,128	7,020	329.9
Totals	479,949	214,168	44.6
* Includes Health.			
Health.			
Ætna Life, Hartford	2,930	324	11.1
Columbian National Life, Boston	41,198	26,276	63.8
Commercial Casualty, Newark	151	.....	....
Commonwealth Casualty, Philadelphia	.....	210	....
Connecticut General, Hartford	1,179	35	3.0
Continental Casualty, Chicago	12,537	4,824	38.5
Employers Liability, London	7,269	5,372	73.9
Equitable Life, New York	205	.....	....
Fidelity and Casualty, New York	2,461	636	25.8
General Accident, Perth	2,018	830	41.1
Globe Indemnity, Newark	144	368	255.6
Hartford Accident, Hartford	113	15	13.3
London Guarantee and Accident, London	68	.....	....
Maryland Assurance, Baltimore	877	456	52.1
Maryland Casualty, Baltimore	717	5	.7
New Amsterdam Casualty, New York	115	.....	....
Ocean Accident and Guarantee, London	302	459	152.0
Preferred Accident, New York	1,341	342	25.5
Royal Indemnity, New York	954	317	33.2
Standard Accident, Detroit	3,699	4,510	121.9
Travelers Indemnity, Hartford	189	.....	....
Travelers, Hartford	33,704	21,397	63.5
Union Indemnity, New Orleans	1,889	198	10.5
United States Casualty, New York	578	174	30.1
United States Fidelity and Guaranty, Baltimore	1,117	229	20.5
Totals	116,130	66,977	57.7
Liability.			
Ætna Casualty and Surety, Hartford	1,411	1,025	72.6
Ætna Life, Hartford	41,548	7,094	17.1
American Mutual Liability, Boston	21,510	178	.8
Automobile Mutual Liability, Boston	8,588	1,300	15.1
Columbia Casualty, New York	5	.....	....
Continental Casualty, Chicago	323	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Maine—*Cont.*	$	$	%
Fidelity.			
Ætna Casualty and Surety, Hartford	1,585	.....	....
American Surety, New York	13,365	1,343	10.0
Employers Liability, London	2,740	.....	....
Fidelity and Casualty, New York	1,314	.....	....
Fidelity and Deposit, Baltimore	5,423	2,102	38.8
Globe Indemnity, Newark	69	.....	....
Hartford Accident, Hartford	543	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	18	.....	....
London and Lancashire Indemnity, New York	28	.....	....
Maryland Casualty, Baltimore	1,745	.....	....
Massachusetts Bonding, Boston	4,025	.....	....
National Surety, New York	17,721	4,703	26.5
New Amsterdam Casualty, New York	306	.....	....
Ocean Accident and Guarantee, London	170	.....	....
Preferred Accident, New York	79	.....	....
Royal Indemnity, New York	4,463	3	....
United States Fidelity and Guaranty, Baltimore	7,625	2,744	36.0
Totals	61,218	10,896	17.8
Surety.			
Ætna Casualty and Surety, Hartford	1,759	.....	....
American Surety, New York	19,228	—361	....
Employers Liability, London	5	.....	....
Fidelity and Casualty, New York	807	.....	....
Fidelity and Deposit, Baltimore	9,442	.....	....
Globe Indemnity, Newark	—27	.....	....
Hartford Accident, Hartford	583	.....	....
London and Lancashire Indemnity, New York	—18	.....	....
Maryland Casualty, Baltimore	6,472	—40	....
Massachusetts Bonding, Boston	2,964	.....	....
National Surety, New York	13,518	10,695	79.1
New Amsterdam Casualty, New York	2,160	.....	....
Royal Indemnity, New York	4,089	.....	....
Union Indemnity, New Orleans	5	.....	....
United States Fidelity and Guaranty, Baltimore	15,908	140	.9
Totals	76,895	10,435	13.6
Plate Glass.			
Augusta Mutual Plate Glass, Augusta	10,791	1,937	18.0
Ætna Casualty and Surety, Hartford	6,698	3,067	45.8
Employers Liability, London	4,277	1.336	31.2
Fidelity and Casualty, New York	3,187	509	16.0
Globe Indemnity, Newark	1,234	237	19.2

Employers Indemnity, Kansas City	227	.....	....
Employers Liability, London	103,923	12,697	12.2
Federal Mutual Liability, Boston	14,484	588	4.1
Fidelity and Casualty, New York	14,691	2,928	19.9
General Accident, Perth	8,429	1,056	12.5
Globe Indemnity, Newark	10,536	485	4.6
Hartford Accident, Hartford	14,506	1,239	8.5
Liberty Mutual, Boston	6,942	22	.3
London Guarantee and Accident, London	3,303	876	26.5
London and Lancashire Indemnity, New York	5,172	527	10.2
Maryland Casualty, Baltimore	32,423	4,511	13.9
Massachusetts Bonding, Boston	5,556	885	15.9
New Amsterdam Casualty, New York	1,524	.....	....
New Jersey Fidelity and Plate Glass, Newark	468	25	5.3
Ocean Accident and Guarantee, London	13,857	2,524	18.2
Preferred Accident, New York	4,092	747	18.3
Royal Indemnity, New York	26,384	5,058	19.2
Security Mutual Casualty, Chicago	1,738	50	2.9
Standard Accident, Detroit	17,251	1,134	65.7
Travelers, Hartford	56,950	16,353	28.7
Union Indemnity, New Orleans	1,385	1,500	108.3
United States Casualty, New York	1,999	350	17.5
United States Fidelity and Guaranty, Baltimore	22,109	5,941	26.9
Totals	441,987	69,092	15.6
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	1,787	695	38.9
Ætna Life, Hartford	100,995	49,044	48.6
American Mutual Liability, Boston	297,293	98,728	33.2
Employers Indemnity, Kansas City	1,377	774	56.2
Employers Liability, London	353,723	195,031	55.1
Federal Mutual Liability, Boston	80,107	36,985	46.2
Fidelity and Casualty, New York	5,941	3,194	53.8
General Accident, Perth	2,672	644	24.1
Globe Indemnity, Newark	5,476	2,183	39.9
Hartford Accident, Hartford	11,697	4,263	36.4
Liberty Mutual, Boston	63,117	29,703	47.1
London Guarantee and Accident, London	13,288	5,534	41.6
Lumber Mutual Casualty, New York	5,267	2,445	46.4
Maryland Casualty, Baltimore	43,215	24,247	56.1
Massachusetts Bonding, Boston	189	26	13.8
New Amsterdam Casualty, New York	316	103	32.6
Ocean Accident and Guarantee, London	27,275	13,011	47.7
Royal Indemnity, New York	38,208	12,353	32.3
Security Mutual Casualty, Chicago	3,636	1,545	42.5
Standard Accident, Detroit	10,355	3,792	36.6
Travelers Indemnity, Hartford	648	.....	....
Travelers, Hartford	260,722	131,033	50.3
United States Casualty, New York	2,660	575	21.6
United States Fidelity and Guaranty, Baltimore	80,138	49,756	62.1
Totals	1,410,103	665,663	47.2
Hartford Accident, Hartford	816	565	69.2
Lloyds Plate Glass, New York	6,794	1,309	19.3
London and Lancashire Indemnity, New York	75	154	205.3
Maryland Casualty, Baltimore	6,425	2,570	40.0
Massachusetts Bonding, Boston	4,781	3,633	76.0
Massachusetts Plate Glass, Boston	338	.....	....
Metropolitan Casualty, New York	3,524	2,043	58.0
New Amsterdam Casualty, New York	13	4	30.8
New Jersey Fidelity and Plate Glass, Newark	5,167	2,180	42.2
New York Plate Glass, New York	4,464	1,544	34.6
Ocean Accident and Guarantee, London	2,711	1,047	38.8
Royal Indemnity, New York	3,143	1,157	36.8
Travelers Indemnity, Hartford	2,120	989	46.7
Union Indemnity, New Orleans	1,189	58	4.9
United States Casualty, New York	226	74	32.7
United States Fidelity and Guaranty, Baltimore	6,219	1,345	21.6
Totals	74,691	25,754	34.5
Steam Boiler.			
Ætna Casualty and Surety, Hartford	3,353	.....	....
Columbia Casualty, New York	531	.....	....
Employers Liability, London	1,617	3,872	239.4
Fidelity and Casualty, New York	4,754	.....	....
Hartford Steam Boiler, Hartford	22,052	5,956	27.0
London Guarantee and Accident, London	—6	18	....
Maryland Casualty, Baltimore	2,200	645	29.3
Ocean Accident and Guarantee, London	8,780	2,058	23.4
Royal Indemnity, New York	470	691	147.0
Travelers Indemnity, Hartford	4,245	.....	....
Totals	47,996	13,241	27.6
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	4,950	.....	....
Employers Liability, London	1,240	.....	....
Fidelity and Casualty, New York	6,193	3,082	49.8
Hartford Steam Boiler, Hartford	7,217	.....	....
London Guarantee and Accident, London	1,438	.....	....
Maryland Casualty, Baltimore	1,938	.....	....
Ocean Accident, & Guarantee, London	5,117	.....	....
Royal Indemnity, New York	7,162	.....	....
Totals	35,254	3,082	8.7
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	5,172	249	4.8
American Surety, New York	375	.....	....
Employers Liability, London	6,202	620	10.0
Fidelity and Casualty, New York	3,144	150	4.8
Fidelity and Deposit, Baltimore	164	.....	....
General Accident, Perth	299	.....	....
Globe Indemnity, New York	10,177	147	1.4
Hartford Accident, Hartford	2,543	58	2.3
London Guarantee and Accident, London	964	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Maine—Cont.	$	$	%
London and Lancashire Indemnity, New York	28	.....	....
Maryland Casualty, Baltimore	2,072	312	15.1
Massachusetts Bonding, Boston	899	496	55.2
Metropolitan Casualty, New York	5,710	102	1.8
New Amsterdam Casualty, New York	52	.....	....
New Jersey Fidelity and Plate Glass, Newark	35	.....	....
Ocean Accident and Guarantee, London	806	.....	....
Preferred Accident, New York	489	336	68.7
Royal Indemnity, New York	4,687	88	1.9
Travelers Indemnity, Hartford	5,377	.....	....
Union Indemnity, New Orleans	41	.....	....
United States Casualty, New York	265	.....	....
United States Fidelity and Guaranty, Baltimore	3,374	101	3.0
Totals	52,882	2,658	5.0
Credit.			
American Credit, New York	6,168	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	899	97	10.8
Maryland Casualty, Baltimore	874	23	2.6
Totals	1,773	120	6.8
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	12,910	3,265	25.3
American Mutual Liability, Boston‡	3,500	383	10.9
Automobile Mutual Liability, Boston	3,877	942	24.3
Continental Casualty, Hammond	188	129	68.6
Employers Indemnity, Kansas City	34	.....	....
Employers Liability, London	29,447	10,499	35.7
Federal Mutual Liability, Boston	2,511	1,068	42.5
Fidelity and Casualty, New York	2,541	1,751	68.9
General Accident, Perth	3,519	1,106	31.4
Globe Indemnity, New York	4,831	1,503	31.1
Hartford Accident, Hartford	6,850	1,406	20.5
Liberty Mutual, Boston	846	683	80.7
London Guarantee and Accident, London	913	1,215	133.1
London and Lancashire Indemnity, New York	3,247	1,084	33.4
Lumbermen's Mutual Casualty, Chicago	44	.....	....
Maryland Casualty, Baltimore	12,955	9,151	70.6
Massachusetts Bonding, Boston	1,987	298	15.0
New Amsterdam Casualty, New York	599	278	46.4
New Jersey Fidelity and Plate Glass, Newark	149	22	14.8
Ocean Accident and Guarantee, London	4,847	1,645	33.9
Preferred Accident, New York	1,542	669	43.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Maryland—Cont.	$	$	%
London and Lancashire Indemnity, New York	231	31	13.4
Manufacturers Liability, Jersey City	40	.....	....
Metropolitan Casualty, New York	872	225	25.8
New Amsterdam Casualty, New York	6,505	935	14.4
North American Accident, Chicago	13,112	5,012	38.2
Ocean Accident and Guarantee, London	2,979	366	12.3
Pacific Mutual Life, Los Angeles	8,669	1,519	17.5
Preferred Accident, New York	4,307	359	8.3
Reliance Life, Pittsburgh	3,785	1,163	30.7
Royal Indemnity, New York	2,337	691	29.6
Standard Accident, Detroit	25,927	6,336	24.4
Travelers Indemnity, Hartford	1,769	.....	....
Travelers, Hartford	49,233	15,592	31.7
Union Indemnity, New Orleans	8,653	808	9.3
United States Casualty, New York	8,339	2,945	35.3
Zurich General Accident and Liability, Zurich	189	.....	...
Totals	376,945	105,198	27.9
Health.			
Maryland Assurance, Baltimore	11,623	8,875	76.4
Maryland Casualty, Baltimore	6,021	970	16.1
United States Fidelity and Guaranty, Baltimore	14,331	8,345	58.2
Ætna Casualty and Surety, Hartford	462	.....	....
Ætna Life, Hartford	48,400	19,024	39.3
American Bonding and Casualty, Sioux City	269	209	77.7
Columbian National Life, Boston	6,651	2,021	30.4
Columbia Casualty, New York	100	.....	....
Commercial Casualty, Newark	34,808	16,957	48.7
Commonwealth Casualty, Philadelphia*	16,303	5,893	36.2
Connecticut General Life, Hartford	4,179	1,965	47.0
Continental Casualty, Hammond	6,408	3,967	61.9
Equitable Life, New York	6,313	1,712	27.1
Employers Indemnity, Kansas City	562	75	13.3
Employers Liability, London	6,439	5,661	87.9
Fidelity and Casualty, New York	25,858	17,877	69.1
Federal Casualty, Detroit*	4,764	1,130	23.7
General Accident, Perth	12,109	5,280	43.6
Globe Indemnity, Newark	1,605	571	35.7
Hartford Accident and Indemnity, Hartford	736	85	11.5
Indemnity Ins. Co. of N. A., Philadelphia	812	29	3.6
Inter-Ocean Casualty, Cincinnati*	56	163	291.1
London Guarantee and Accident, London	15,916	5,575	35.0
London and Lancashire Indemnity, New York	28	.....	....
Loyal Protective, Boston*	3,016	1,369	45.4
Manufacturers Liability, Jersey City	120	.....	....

Royal Indemnity, New York	11,049	3,896	35.3
Security Mutual Casualty, Chicago	1,097	78	7.1
Standard Accident, Detroit	7,911	2,030	25.7
Travelers Indemnity, Hartford	22,951	9,210	40.1
Union Indemnity, New Orleans	1,167	699	59.8
United States Casualty, New York	917	230	25.1
United States Fidelity and Guaranty, Baltimore	6,228	2,780	44.6
Totals	149,355	56,019	37.5

‡ Includes Collision.

Workmen's Collective.

Employers Liability, London	17,038	10,737	63.0

Live Stock.

Hartford Accident, Hartford	1,311	900	68.7
Hartford Live Stock, New York	3,466	1,072	30.9
Totals	4,777	1,972	41.3

Collision.

Liberty Mutual, Boston	172	.....	....
Massachusetts Bonding, Boston	423	.....	....
Totals	595	.....	....

Physicians' Defense.

Maryland Casualty, Baltimore	546	200	36.6
Aggregates (Maine)	2,977,355	1,151,015	38.7

MARYLAND.

Accident.

Maryland Assurance, Baltimore	19,479	10,111	51.9
Maryland Casualty, Baltimore	10,655	731	6.9
United States Fidelity and Guaranty, Baltimore	14,138	2,693	19.0
Ætna Casualty and Surety, Hartford	895	.....	....
Ætna Life, Hartford	66,600	15,512	23.3
American Bonding and Casualty, Sioux City	264	132	50.0
Columbian National Life, Boston	4,984	328	6.6
Columbia Casualty, New York	94	.....	....
Commercial Casualty, Newark	37,377	11,581	31.0
Connecticut General Life, Hartford	4,723	615	13.0
Continental Casualty, Hammond	6,642	4,188	63.1
Employers Liability, London	8,720	8,413	96.5
Equitable Life, New York	3,215	644	20.0
Fidelity and Casualty, New York	30,300	9,612	31.7
Fraternal Protective, Boston	2,103	624	29.7
General Accident, Perth	16,978	2,535	14.9
Globe Indemnity Co. Newark	1,653	642	38.8
Hartford Accident and Indemnity, Hartford	692	67	9.7
Indemnity Ins. Co. of N. A., Philadelphia	1,786	.....	....
London Guarantee and Accident, London	8,700	788	9.1
Masonic Protective, Worcester*	32,176	13,269	41.2
Massachusetts Accident, Boston*	27,652	8,889	32.1
Massachusetts Bonding, Boston*	62,637	22,472	35.9
Metropolitan Casualty, New York	409	321	78.5
National Casualty, Detroit*	4,993	2,218	44.4
National Life, U. S. A., Chicago	241,132	72,045	29.9
National Life and Accident, Nashville*	29,834	10,356	34.7
National Relief, Philadelphia*	14,328	4,504	31.4
New Amsterdam Casualty, New York	5,409	2,826	52.2
Ocean Accident and Guarantee, London	1,240	1,424	114.8
Pacific Mutual, Los Angeles	9,677	3,880	39.3
Peerless Casualty, Keene*	3,185	2,146	67.4
Preferred Accident, New York	1,121	581	51.8
Red Men's Fraternal Accident, Westfield	1,210	372	30.7
Reliance Life, Pittsburgh	5,066	2,347	46.3
Ridgely Protective, Worcester*	13,437	7,724	57.5
Royal Indemnity, New York	1,252	525	41.9
Southern Surety, Des Moines*	105	203	193.3
Standard Accident, Detroit	19,686	10,651	54.1
Travelers Indemnity, Hartford	1,806	162	9.0
Travelers, Hartford	40,801	16,574	40.6
Union Indemnity, New Orleans	11,594	1,188	10.2
United States Casualty, New York	6,939	2,305	33.2
Zurich General Accident and Liability, Zurich	350	.....	....
Totals	763,928	294,735	38.6

* Includes Accident.

Liability.

Fidelity and Deposit, Baltimore	91	.....	....
Maryland Casualty, Baltimore	135,564	34,670	25.6
United States Fidelity and Guaranty, Baltimore	143,849	63,567	44.2
Ætna Casualty and Surety, Hartford	22,193	8,668	39.1
Ætna Life, Hartford	69,048	22,945	33.2
American Bonding and Casualty, Sioux City	2,741	7,265	265.1
American Indemnity, Galveston	31,079	12,301	39.6
American Mutual Liability, Boston	15,800	2,239	14.2
Columbia Casualty, New York	4,372	7	.2
Commercial Casualty, Newark	19,786	12,503	63.2
Continental Casualty, Hammond	7,037	5,245	74.5
Employers Liability, London	77,944	29,377	37.7
Employers' Indemnity, Kansas City	1,382	1,250	90.4
Federal Mutual Liability, Boston	2,495	75	3.0
Fidelity and Casualty, New York	62,939	17,969	39.1
General Accident, Perth	21,099	15,264	72.3
Georgia Casualty, Macon	36,742	24,619	67.0
Globe Indemnity, Newark	17,838	1,351	7.6
Hartford Accident and Indemnity, Hartford	14,497	6,587	45.4
Indemnity Ins. Co. of N. A., Philadelphia	2,580	.....	....
Liberty Mutual, Boston	10,166	150	1.5
London Guarantee and Accident, London	41,370	4,090	9.9
London and Lancashire Indemnity, New York	8,805	760	8.6
Lumbermen's Mutual Casualty, Chicago	13	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MARYLAND—*Cont.*	$	$	%
Manufacturers Casualty, Philadelphia	2,629	575	21.9
Manufacturers Liability, Jersey City	8,777	812	9.3
Massachusetts Bonding, Boston	8,859	1,064	12.0
New Amsterdam Casualty, New York	66,891	19,216	28.7
New Jersey Fidelity and Plate Glass, Newark	3,598	676	18.8
Norwich Union Indemnity, New York	7,052	850	12.1
Ocean Accident and Guarantee, London	24,252	7,468	30.8
Preferred Accident, New York	13,012	3,021	23.2
Royal Indemnity, New York	45,308	15,093	33.3
Southern Surety, Des Moines	336	6,057	....
Standard Accident, Detroit	64,055	11,198	17.5
Travelers, Hartford	103,415	42,617	41.2
Union Indemnity, New Orleans	6,269	2,819	44.9
United States Casualty, New York	12,899	3,889	30.1
Zurich General Accident and Liability, Zurich	30,664	9,281	30.3
Totals	1,147,446	395,538	34.6
Workmen's Compensation.			
Fidelity and Deposit, Baltimore	.....	4,881	....
Maryland Casualty, Baltimore	390,746	156,324	40.0
United States Fidelity and Guaranty, Baltimore	372,501	151,883	40.8
Ætna Casualty and Surety, Hartford	9,423	3,285	34.9
Ætna Life, Hartford	126,096	33,940	26.9
American Mine Owners Mutual, Huntingdon	15,186	2,303	15.2
American Mutual Liability, Boston	122,796	57,764	47.0
Columbia Casualty, New York	5,959	425	7.1
Commercial Casualty, Newark	15	.....	....
Continental Casualty, Hammond	11,059	5,644	51.0
Employers Indemnity, Kansas City	5,011	1,047	20.9
Employers Liability, London	170,090	68,628	40.4
Federal Mutual Liability, Boston	5,104	2,302	45.1
Fidelity and Casualty, New York	81,152	44,581	54.9
Georgia Casualty, Macon	39	1,358	....
General Accident, Perth	2,677	650	24.3
Globe Indemnity, Newark	28,573	7,769	27.2
Hartford Accident and Indemnity, Hartford	26,969	6,497	24.1
Indemnity Ins. Co. of N. A., Philadelphia	2,333	.....	....
London and Lancashire Indemnity, New York	42	37	88.1
Liberty Mutual, Boston	35,801	16,589	46.3
London Guarantee and Accident, London	140,477	60,021	42.7
Lumbermen's Mutual Casualty, Chicago	2,924	2	....
Manufacturers Liability, Jersey City	46,051	64,083	139.2
Massachusetts Bonding, Boston	86	.....	....
New Amsterdam Casualty, New York	135,937	56,381	41.5
Norwich Union Indemnity, New York	22,271	2,938	13.2
International Fidelity, Jersey City	224	886	395.6
London and Lancashire Indemnity, **New York**	1,257	.....	....
Massachusetts Bonding, Boston	2,269	1,564	68.9
National Surety, New York	35,064	81,182	231.6
New Amsterdam Casualty, **New York**	91,109	—2,875	....
Preferred Accident, New York	315	.....	....
Royal Indemnity, New York	1,600	—350	...
Southern Surety, Des Moines	667	—200	....
Union Indemnity, New Orleans	255	.....	....
Totals	598,111	175,392	29.3
Plate Glass.			
Maryland Casualty, Baltimore	20,870	8,960	42.9
United States Fidelity and Guaranty, Baltimore.	9,009	3,540	39.3
Ætna Casualty and Surety, Hartford	7,646	5,379	70.3
American Bonding and Casualty, Sioux City	1,692	4,625	273.4
American Indemnity, Galveston	—101	1,987	....
Columbia Casualty, New York	570	.....	....
Commercial Casualty, Newark	3,888	2,251	57.9
Continental Casualty, Hammond	10,897	4,258	39.1
Employers Liability, London	3,682	1,891	51.4
Fidelity and Casualty, New York	14,413	4,413	30.6
Georgia Casualty, Macon	3,476	3,380	97.2
Globe Indemnity, Newark	2,820	1,400	49.6
Hartford Accident and Indemnity, Hartford	2,027	717	35.4
Indemnity Ins. Co. of N. A., Philadelphia	588	.....	....
Lloyds Plate Glass, New York	4,492	3,976	88.5
London and Lancashire Indemnity, New York	1,358	1,344	99.0
Massachusetts Bonding, Boston	705	1,256	177.9
Metropolitan Casualty, New York	11,664	6,313	54.1
New Amsterdam Casualty, New York	21,674	12,147	56.0
New Jersey Fidelity and Plate Glass, Newark	8,887	4,502	50.7
New York Plate Glass, New York	33,964	15,343	45.2
Norwich Union Indemnity, New York	713	45	6.3
Ocean Accident and Guarantee, London	1,298	977	75.3
Royal Indemnity, New York	6,023	5,959	98.9
Southern Surety, Des Moines	1	210	....
Travelers Indemnity, Hartford	6,116	1,514	24.8
Union Indemnity, New Orleans	7,011	349	5.0
United States Casualty, New York	14,363	10,390	72.4
Totals	199,747	107,126	53.6
Steam Boiler.			
Maryland Casualty, Baltimore	13,276	105	....

Ocean Accident and Guarantee, London	56,139	21,438	38.2
Royal Indemnity, New York	43,260	19,122	44.2
Southern Surety, Des Moines	626	353	56.4
Standard Accident, Detroit	92,127	32,693	35.3
Travelers Indemnity, Hartford	6,254	.....	....
Travelers, Hartford	267,147	127,056	47.6
Union Indemnity, New Orleans	43	21	48.8
United States Casualty, New York	21,489	6,453	30.0
Zurich General Accident and Liability, Zurich	22,000	5,699	25.9
Totals	2,248,603	962,167	42.8
Fidelity.			
Fidelity and Deposit, Baltimore	69,846	16,734	24.0
Maryland Casualty, Baltimore	32,732	13,171	40.2
United States Fidelity and Guaranty, Baltimore	60,904	15,271	25.1
Ætna Casualty and Surety, Hartford	3,705	299	8.1
American Bonding and Casualty, Sioux City	171	.....	....
American Indemnity, Galveston	465	.....	....
American Surety, New York	11,308	2,965	26.2
Employers Liability, London	1,592	.....	....
Fidelity and Casualty, New York	3,408	—71	....
Globe Indemnity, Newark	21,900	6,123	28.0
Hartford Accident and Indemnity, Hartford	2,701	—61	....
Indemnity Ins. Co. of N. A., Philadelphia	301	.....	....
International Fidelity, Jersey City	20	.....	....
London and Lancashire Indemnity, New York	794	.....	....
Massachusetts Bonding, Boston	2,126	14,786	....
National Surety Co., New York	28,770	4,325	15.0
New Amsterdam Casualty, New York	33,853	4,384	13.0
Preferred Accident, New York	372	.....	....
Royal Indemnity, New York	23,326	3,442	14.8
Southern Surety, Des Moines	10	.....	....
Union Indemnity, New Orleans	591	.....	....
Totals	298,895	81,368	27.2
Surety.			
Fidelity and Deposit, Baltimore	190,836	18,728	9.8
Maryland Casualty, Baltimore	95,189	51,202	53.8
United States Fidelity and Guaranty, Baltimore	127,928	21,159	16.5
Ætna Casualty and Surety, Hartford	3,870	.....	....
American Bonding and Casualty, Sioux City	—232	58	....
American Indemnity, Galveston	204	.....	....
American Surety, New York	14,400	—1,885	....
Columbia Casualty, New York	125	.....	....
Employers Indemnity, Kansas City	23	.....	....
Employers Liability, London	225	.....	....
Fidelity and Casualty, New York	7,596	6,275	82.6
Globe Indemnity, Newark	12,044	—383	....
Hartford Accident and Indemnity, Hartford	13,128	31	.2
Indemnity Ins. Co. of N. A., Philadelphia	15	.....	....
Columbia Casualty, New York	30	.....	....
Employers Liability, London	261	.....	....
Fidelity and Casualty, New York	6,915	53	.8
Globe Indemnity, Newark	123	.....	....
Hartford Steam Boiler, Hartford	35,157	1,212	3.5
London Guarantee and Accident, London	1,440	.....	....
Ocean Accident and Guarantee, London	770	.....	....
Royal Indemnity, New York	1,776	.....	....
Travelers Indemnity, Hartford	2,298	.....	....
Totals	62,046	1,160	1.9
Fly-Wheel and Engine Breakage.			
Maryland Casualty, Baltimore	3,524	.....	....
Ætna Casualty and Surety, Hartford	2,010	.....	....
Fidelity and Casualty, New York	1,514	.....	....
Globe Indemnity, Newark	41	.....	....
Hartford Steam Boiler, New York	7,398	.....	....
London Guarantee and Accident, London	575	.....	....
Royal Indemnity, New York	41	.....	....
Travelers Indemnity, Hartford	246	.....	....
Totals	15,349	.....	....
Burglary and Theft.			
Fidelity and Deposit, Baltimore	32,362	17,633	54.5
Maryland Casualty, Baltimore	40,437	12,131	30.0
United States Fidelity and Guaranty, Baltimore	46,351	16,022	34.6
Ætna Casualty and Surety, Hartford	12,226	7,677	62.8
American Bonding and Casualty, Sioux City	307	1,737	565.7
American Indemnity, Galveston	605	171	28.7
American Surety, New York	3,441	12	.4
Columbia Casualty, New York	976	.....	....
Continental Casualty, Hammond	1,906	225	11.8
Employers Liability, London	9,709	3,232	33.3
Fidelity and Casualty, New York	17,927	4,652	26.0
General Accident, Perth	2,497	649	26.0
Georgia Casualty, Macon	412	175	42.5
Globe Indemnity, Newark	3,988	851	21.3
Hartford Accident and Indemnity, Hartford	3,884	815	21.0
Indemnity Ins. Co. of N. A., Philadelphia	511	.....	....
London and Lancashire Indemnity, New York	1,249	437	35.0
London Guarantee and Accident, London	3,699	80	2.2
Manufacturers Liability, Jersey City†	1,238	190	15.3
Massachusetts Bonding, Boston	1,191	271	22.8
Metropolitan Casualty, New York	2,251	2,384	105.9
National Surety, New York	14,391	2,988	20.8
New Amsterdam Casualty, New York	17,510	6,461	36.9
New Jersey Fidelity and Plate Glass, Newark	1,317	142	10.8
Norwich Union Indemnity, New York	1,167	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MARYLAND—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	4,914	2,465	50.2
Preferred Accident, New York	2,788	496	17.8
Royal Indemnity, New York	6,868	2,244	32.7
Southern Surety, Des Moines	15	.....	....
Travelers Indemnity, Hartford	7,976	2,479	31.1
Union Indemnity, New Orleans	10,112	1,129	11.2
United States Casualty, New York	2,765	990	35.8
Totals	256,990	8,838	34.6
†Theft only.			
Credit.			
American Credit Indemnity, New York	38,062	382	1.0
London Guarantee and Accident, London	7,061	38	....
Ocean Accident and Guarantee, London	22,518	.....	....
Totals	67,641	344	.5
Sprinkler.			
Maryland Casualty, Baltimore	10,709	114	1.1
Ætna Casualty and Surety, Hartford	4,058	1,092	26.9
Totals	14,767	1,206	8.2
Automobile Property Damage.			
Fidelity and Deposit, Baltimore	.....	71	....
Maryland Casualty, Baltimore	50,392	24,864	49.3
United States Fidelity and Guaranty, Baltimore	35,800	25,469	71.1
Ætna Casualty and Surety, Hartford	47,928	25,904	54.0
American Automobile, St. Louis	134,981	68,074	50.4
American Bonding and Casualty, Sioux City	896	3,832	427.7
American Indemnity, Galveston	16,690	13,039	78.1
American Mutual Liability, Boston	4,509	1,255	27.8
Columbia Casualty, New York	1,558	1,080	69.3
Commercial Casualty, Newark	8,145	5,369	65.9
Commonwealth Casualty, Philadelphia	7,831	8,812	112.5
Continental Casualty, Hammond	3,431	5,843	170.3
Employers Indemnity, Kansas City	595	65	10.9
Employers Liability, London	21,408	10,195	47.6
Federal Mutual Liability, Boston	384	.....	....
Fidelity and Casualty, New York	18,340	13,306	72.5
General Accident, Perth	11,369	9,132	80.3
Georgia Casualty, Macon	35,992	22,732	63.2
Globe Indemnity, Newark	9,567	2,492	26.1
Hartford Accident and Indemnity, Hartford	6,326	3,374	53.3
Liberty Mutual, Boston	1,355	8	.6

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MASSACHUSETTS—*Cont.*	$	$	%
Masonic Protective, Worcester*	28,771	11,416	39.7
Massachusetts Accident, Boston*	225,002	83,870	37.3
Massachusetts Bonding, Boston	133,362	68,867	51.6
National Protective, Boston	80	.....	....
Ridgeley Protective, Worcester	6,680	4,544	68.0
Red Mens Fraternal, Westfield*	13,044	5,669	43.6
Ætna Casualty and Surety, Hartford	7,639	18,729	245.2
American Reinsurance, Philadelphia	1,602	....	....
Columbia Casualty, New York	72	.....	....
Connecticut General, Hartford	93,074	21,837	23.5
Commercial Casualty, Newark	5,832	2,037	34.9
Continental Casualty, Hammond	23,053	7,412	32.2
Employers Indemnity, Kansas City*	7,223	1,803	25.0
Employers Liability, London	89,905	37,948	20.1
European General, London	68,167	33,344	48.9
Fidelity and Casualty, New York	98,079	26,907	27.4
Fidelity and Deposit, Baltimore	.....	238	....
General Accident, Perth	51,046	28,694	56.2
Globe Indemnity, Newark	20,184	7,115	35.3
Hartford Accident and Indemnity, Hartford	20,193	18,393	91.1
Indemnity Ins. Co. of N. A. Philadelphia	2,238	255	11.4
London Guarantee and Accident, London	3,255	7,579	232.8
London and Lancashire Indemnity, New York	687	4,285	623.7
Maryland Casualty, Baltimore	4,790	1,211	25.3
Metropolitan Casualty, New York	949	3,846	405.3
New Amsterdam Casualty, New York	6,701	1,737	25.9
North American Accident, Chicago	106,967	64,312	60.1
Zorwegian Globe, Christiania	35,707	5,813	16.3
Norwich Union Indemnity, New York	97	.....	....
Ocean Accident and Guarantee, London	3,972	177	4.5
Peerless Casualty, Keene*	42,446	16,507	38.9
Preferred Accident, New York	76,211	17,523	23.0
Royal Indemnity, New York	24,046	14,406	59.9
Standard Accident, Detroit	52,457	20,284	38.7
Travelers, Hartford	408,907	175,097	42.8
Travelers Indemnity, Hartford	14,078	4,272	30.3
United States Casualty, New York	37,916	12,705	33.5
United States Fidelity and Guaranty, Baltimore	35,287	13,784	39.1
Zurich General, Zurich	46	.....	....
Totals	2,095,229	906,217	43.3
* Includes Health. ** Includes Accident, Health and Liability.			
Health.			
Columbian National Life, Boston	48,918	50,847	104.0

London Guarantee and Accident, London	10,800	2,972	27.5
London and Lancashire, New York	4,967	5,303	106.8
Lumbermen's Mutual Casualty, Chicago	695	4	.6
Manufacturers Liability, Jersey City	3,084	1,163	37.7
Massachusetts Bonding, Boston	2,368	2,772	117.0
New Amsterdam Casualty, New York	20,796	11,069	53.2
New Jersey Fidelity and Plate Glass, Newark	938	457	48.7
Norwich Union Indemnity, New York	2,458	859	34.9
Ocean Accident and Guarantee, London	11,633	5,089	43.7
Preferred Accident, New York	2,466	1,856	75.3
Royal Indemnity, New York	13,442	8,965	66.7
Southern Surety, Des Moines	378	187	49.5
Standard Accident, Detroit	27,282	11,793	43.2
Travelers Indemnity, Hartford	35,883	24,665	68.7
Union Indemnity, New Orleans	3,830	812	21.2
United States Casualty, New York	5,201	3,346	64.3
Zurich General Accident and Liability, Zurich	15,827	5,019	31.7
Totals	579,545	331,247	57.2
Live Stock.			
Maryland Casualty, Baltimore	2,113	.....	....
American Indemnity, Galveston	—86	2,021	...
Hartford Accident and Indemnity, Hartford	3,903	21,022	538.6
Hartford Live Stock, Hartford	16,396	1,875	11.4
Totals	22,326	24,918	111.6
Title.			
Maryland Title Guarantee, Baltimore	92,436	.....	....
Title Guarantee and Trust, Baltimore	212,316	2,634	1.3
Totals	304,752	2,634	.9
Strike.			
Employers Mutual Ins. and Service, Baltimore	813,686	.....	....
Eye Glass.			
Opticians' Mutual Service, Baltimore	765	253	33.1
Collision.			
Liberty Mutual, Boston	26	.....	....
Aggregates (Maryland)	7,771,568	2,572,124	33.1
MASSACHUSETTS.			
Accident.			
Boston Casualty, Boston*	113,510	41,920	3.9
Brotherhood Accident, Boston*	32,051	14,659	45.7
Columbia National Life, Boston*	46,874	28,546	60.9
Eastern Casualty, Boston*	105,395	44,730	42.4
Equitable Accident, Boston*	550	405	73.0
Loyal Protective, Boston*	47,124	33,341	70.8
Ætna Casualty and Surety, Hartford	2,468	897	36.3
American Reinsurance, Philadelphia	1,031	.....	....
Commercial Casualty, Newark	4,801	3,069	63.9
Connecticut General, Hartford	72,964	34,559	47.4
Continental Casualty, Hammond	23,615	9,807	41.5
Employers Liability, London	86,478	45,593	52.7
European General, London	40,804	6,543	16.0
Fidelity and Casualty, New York	109,623	54,271	49.5
General Accident, Perth	25,038	15,372	61.4
Globe Indemnity, Newarkg	16,908	11,248	66.5
Hartford Accident and Indemnity, Hartford	12,844	10,044	78.2
Indemnity Ins. Co. of N. A., Philadelphia	1,484	.....	....
London Guarantee and Accident, London	710	112	15.8
London and Lancashire Indemnity, New York	733	287	39.2
Maryland Casualty, Baltimore	3,919	1,306	33.3
Metropolitan Casualty, New York	764	986	129.1
New Amsterdam Casualty, New York	1,879	2,566	136.6
Norwegian Globe, Christiania	25,824	9,486	36.7
Norwich Union Indemnity, New York	2	.....	....
Ocean Accident and Guarantee, London	996	142	14.3
Preferred Accident, New York	23,124	11,915	51.5
Royal Indemnity, New York	11,488	6,458	56.2
Standard Accident, Detroit	22,588	14,468	64.1
Travelers, Hartford	237,116	585,166	246.8
Travelers Indemnity, Hartford	4,662	1,745	37.4
United States Casualty, New York	35,203	21,314	60.6
United States Fidelity and Guaranty, Baltimore	32,417	19,067	58.8
Zurich General, Zurich	700	.....	....
Totals	849,101	917,268	108.0
Liability.			
American Mutual Liability, Boston	332,736	62,740	18.9
Arrow Mutual Liability, Watertown	1,417	.....	....
Automobile Mutual, Boston	223,644	64,684	28.9
Federal Mutual, Boston	220,700	37,254	16.9
Hotel Mutual Liability, Boston	3,517	6	.2
Liberty Mutual, Boston	294,616	52,068	17.7
Massachusetts Bonding, Boston	180,182	100,137	55.6
Rubber Mutual, Boston	1,611	.....	....
United States Mutual Liability, Quincy	10,111	.....	....
Ætna Casualty and Surety, Hartford	18,169	11,022	60.7
American Reinsurance, Philadelphia	4,769	.....	....
Columbia Casualty, New York	2,914	.....	....
Commercial Casualty, Newark	42,925	10,326	24.1
Continental Casualty, Hammond	17,307	2,478	14.3
Employers Indemnity, Kansas City*	10,263	2,466	24.0
Employers Liability, London	1,953,984	634,299	32.5
European General, London	10,769	.....	....
Fidelity and Deposit, Baltimore	.....	2,772	....
Fidelity and Casualty, New York	124,925	87,909	70.4
General Accident, Perth	204,780	86,560	42.3
Globe Indemnity, Newark	255,810	109,568	42.8

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Massachusetts—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford	45,993	21,286	46.3
Indemnity Ins. Co. of N. A., Philadelphia	98	.....	....
London Guarantee and Accident, London	169,209	53,550	31.6
London and Lancashire, New York	80,348	26,323	32.8
Lumbermen's Mutual, Chicago	338	.....	....
Maryland Casualty, Baltimore	202,227	127,461	63.0
Manufacturers Liability, Jersey City	5,170	115	2.2
New Amsterdam Casualty, New York	48,963	18,704	38.2
Norwegian Globe, New York	2,933	.....	....
Norwich Union Indemnity, New York	1,457	250	17.2
Ocean Accident and Guarantee, London	146,122	49,358	33.8
Preferred Accident, New York	103,404	49,898	48.2
Royal Indemnity, New York	229,646	116,459	50.7
Security Mutual Casualty, Chicago	28,780	3,812	13.2
Service Mutual Liability, Boston	856	.....	....
Standard Accident, Detroit	190,513	99,893	52.4
Travelers Hartford	1,470,305	693,731	47.2
United States Casualty, New York	236,539	126,214	53.4
United States Fidelity and Guaranty, Baltimore	230,696	81,590	35.4
Zurich General, Zurich	171,180	74,436	43.5
Totals	7,279,926	2,807,369	38.6
Workmen's Compensation.			
American Mutual Liability, Boston	1,810,360	722,460	39.9
Arrow Mutual Liability, Watertown	68,744	1,543	2.2
Federal Mutual, Boston	878,474	256,842	29.2
Hotel Mutual Liability, Boston	15,724	3,293	20.9
Liberty Mutual, Boston	3,201,896	1,245,868	38.9
Massachusetts Bonding, Boston	23,081	21,607	93.6
Rubber Mutual, Boston	80,570	22,479	27.9
United States Mutual, Quincy	495,569	143,417	28.9
Ætna Casualty and Surety, Hartford	9,384	2,817	30.0
Continental Casualty, Hammond	299	.....	....
Columbia Casualty, New York	3,596	13	.4
American Reinsurance, Philadelphia	33,115	1,780	53.8
Employers Indemnity, Kansas City	36,185	14,422	39.9
Employers Liability, London	3,056,813	1,304,254	42.7
European General, London	687	.....	....
Fidelity and Casualty, New York	52,817	25,754	48.8
Fidelity and Deposit, Baltimore	.....	2,262	....
General Accident, Perth	135,693	38,535	30.7
Globe Indemnity, Newark	142,522	53,837	37.8
Hartford Accident and Indemnity, Hartford	45,973	19,959	43.4
Indemnity Ins. Co. of N. A., Philadelphia	11	.....	....
London Guarantee and Accident, London	172,237	78,703	45.7

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Massachusetts—*Cont.*	$	$	%
European General, London	11,096	239	2.1
Fidelity and Casualty, New York	23,199	522	2.2
Fidelity and Deposit, Baltimore	137,091	22,736	16.6
Globe Indemnity, Newark	30,847	7,660	24.8
Guarantee Co. of North America, Montreal	414	.....	....
Hartford Accident and Indemnity, Hartford	6,514	20,000	307.0
Indemnity Ins. Co. of N. A., Philadelphia	2	.....	....
International Fidelity, Jersey City	1,735	600	34.6
London and Lancashire Indemnity, New York	13,129	7	....
Maryland Casualty, Baltimore	61,711	—1,786	....
National Surety, New York	136,146	34,195	25.1
New Amsterdam Casualty, New York	36,580	12,871	35.2
Norwegian Globe, Christiania	39,000	31,259	80.2
Preferred Accident, New York	9,488	.....	....
Royal Indemnity, New York	6,477	—709	....
United States Fidelity and Guaranty, Baltimore	124,367	9,474	7.6
United States Guarantee, New York	.....	.....	....
Totals	953,279	98,516	10.3
Plate Glass.			
Massachusetts Bonding, Boston	47,719	22,532	47.2
Massachusetts Plate Glass, Boston	62,225	19,308	31.0
Ætna Casualty and Surety, Hartford	43,160	15,686	36.3
Columbia Casualty, New York	174	.....	....
Commercial Casualty, Newark	9,274	3,790	40.9
Employers Liability, London	26,390	8,735	33.1
Fidelity and Casualty, New York	27,119	14,369	53.0
Globe Indemnity, Newark	25,504	11,910	46.7
Hartford Accident and Indemnity, Hartford	5,036	3,510	69.7
Lloyds Plate Glass, New York	117,414	40,853	34.8
London and Lancashire Indemnity, New York	8,745	3,940	45.1
Maryland Casualty, Baltimore	31,452	12,373	39.3
Metropolitan Casualty, New York	143,772	52,737	36.7
New Amsterdam Casualty, New York	6,455	1,273	19.7
New Jersey Fidelity and Plate Glass, Newark	51,433	28,425	55.3
New York Plate Glass, New York	86,836	35,269	40.6
Norwich Union Indemnity, New York	21	.....	....
Ocean Accident and Guarantee, London	408	.....	....
Royal Indemnity, New York	26,134	10,924	41.8
Travelers Indemnity, Hartford	107,225	38,609	36.0
United States Casualty, New York	19,658	10,238	52.1
United States Fidelity and Guaranty, Baltimore	33,791	20,814	61.6
Totals	879,945	355,295	40.4

London and Lancashire Indemnity, New York	6,658	515	7.7
Maryland Casualty, Baltimore	190,852	96,179	50.4
Manufacturers Liability, Jersey City	16,618	2,061	12.4
New Amsterdam Casualty, New York	41,404	14,833	35.8
Norwegian Globe, Christiania	43,883	19,112	43.6
Norwich Union Indemnity, New York	54	.....	....
Ocean Accident and Guarantee, London	147,564	64,398	43.6
Royal Indemnity, New York	180,680	64,000	35.4
Security Mutual, Chicago	141,398	38,106	26.9
Service Mutual Liability, Boston	48,599	84	.2
Standard Accident, Detroit	156,373	54,089	34.6
Travelers, Hartford	2,147,858	1,022,220	47.6
Travelers Indemnity, Hartford	6,493	.....	....
United States Casualty, New York	188,516	93,123	49.4
United States Fidelity and Guaranty, Baltimore	157,052	111,355	70.9
United States Guarantee, New York	581	.....	....
Zurich General, Zurich	109,460	53,096	48.5
Totals	13,837,793	5,593,016	40.4
Fidelity.			
Massachusetts Bonding, Boston	118,179	10,085	8.5
Ætna Casualty and Surety, Hartford	37,716	3,301	8.7
American Surety, New York	158,962	111	.1
Employers Liability, London	29,738	2,622	8.8
European General, London	37,223	736	2.0
Fidelity and Casualty, New York	27,811	15,941	57.3
Fidelity and Deposit, Baltimore	78,532	2,429	3.1
Globe Indemnity, Newark	20,847	2,804	13.5
Guarantee Co. of North America, Montreal	17,905	696	3.9
Hartford Accident and Indemnity, Hartford	15,087	—281	....
Indemnity Ins. Co. of N. A., Philadelphia	25	.....	....
London and Lancashire Indemnity, New York	6,091	116	1.9
Maryland Casualty, Baltimore	17,403	445	2.5
National Surety, New York	227,075	50,458	22.2
New Amsterdam Casualty, New York	16,050	3,969	24.7
Norwegian Globe, Christiania	25,906	2,203	8.5
Ocean Accident and Guarantee, London	62	.....	....
Preferred Accident, New York	13,266	2,016	15.2
Royal Indemnity, New York	26,508	—795	....
United States Fidelity and Guaranty, Baltimore	75,936	13,266	17.5
United States Guarantee, New York	1,897	.....	....
Totals	952,219	110,122	11.6
Surety.			
Massachusetts Bonding, Boston	112,840	2,424	2.1
Ætna Casualty and Surety, Hartford	61,732	549	.9
American Surety, New York	136,378	—41,676	....
Columbia Casualty, New York	292	.....	....
Employers Indemnity, Kansas City	97	.....	....
Employers Liability, London	4,144	151	3.6
Steam Boiler.			
Ætna Casualty and Surety, Hartford	11,770	.....	....
Columbia Casualty, New York	4,017	.....	....
Employers Liability, London	73,532	1,753	2.4
European General, London	21,557	.....	....
Fidelity and Casualty, New York	19,440	3,706	19.1
Globe Indemnity, Newark	1,260	.....	....
Hartford Steam Boiler, Hartford	211,494	9,434	4.5
Hartford Accident and Indemnity, Hartford	1,193	.....	....
London Guarantee and Accident, London	8,715	.....	....
Maryland Casualty, Baltimore	40,472	2,579	6.4
Mutual Boiler, Boston	75,064	1,615	2.1
Norwegian Globe, Christiania	17,199	.....	....
Ocean Accident and Guarantee, London	43,268	.....	....
Royal Indemnity, New York	12,265	1,788	14.6
Travelers Indemnity, Hartford	77,158	8,473	11.0
Totals	618,404	29,348	4.7
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	53,534	8,792	16.4
Columbia Casualty, New York	6,954	.....	....
Employers Liability, London	88,931	1,047	1.2
European General, London	34,670	.....	....
Fidelity and Casualty, New York	19,200	658	3.4
Hartford Accident and Indemnity, Hartford	1,140	.....	....
Hartford Steam Boiler, Hartford	103,692	7,806	7.5
London Guarantee and Accident, London	10,031	.....	....
Maryland Casualty, Baltimore	23,099	.....	....
Norwegian Globe, Christiania	27,043	.....	....
Ocean Accident and Guarantee, London	76,031	.....	....
Royal Indemnity, New York	23,498	1,279	5.4
Travelers Indemnity, Hartford	13,422	.....	....
Totals	481,245	19,582	40.7
Burglary and Theft.			
Massachusetts Bonding, Boston	35,092	17,530	50.0
Ætna Casualty and Surety, Hartford	54,927	14,297	26.0
American Reinsurance, Philadelphia	2,626	.....	....
American Surety, New York	15,117	12,302	81.4
Columbia Casualty, New York	154	.....	....
Continental Casualty, Hammond	4,095	913	22.3
Employers Liability, London	106,819	58,181	54.5
European General, London	51,312	1,723	3.3
Fidelity and Casualty ,New York	22,806	9,491	41.6
Fidelity and Deposit, Baltimore	8,503	6,411	75.4
General Indemnity Corp. of America, Rochester	572	.....	....
Globe Indemnity, Newark	61,318	15,965	26.0
Hartford Accident and Indemnity, Hartford	5,729	200	3.5
London and Lancashire Indemnity, New York	4,317	189	4.4
London Guarantee and Accident, London	3,059	3	.1
Maryland Casualty, Baltimore	15,405	10,153	65.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Massachusetts—*Cont.*	$	$	%
Manufacturers Liability, Jersey City†	271	.....	....
National Surety, New York	71,284	20,463	28.7
New Amsterdam Casualty, New York	8,445	3,625	42.9
New Jersey Fidelity and Plate Glass, Newark	10,605	9,053	85.4
Norwegian Globe, Christiania	44,851	21,111	47.1
Norwich Union Indemnity, New York	289	.....	....
Ocean Accident and Guarantee, London	8,776	.....	....
Preferred Accident, New York	9,834	2,451	24.9
Royal Indemnity, New York	40,801	16,296	39.9
Travelers Indemnity, Hartford	149,337	35,143	23.5
United States Casualty, New York	15,647	11,462	73.3
United States Fidelity and Guaranty, Baltimore	41,866	34,978	83.5
Totals	**793,857**	**301,940**	**38.0**
†Theft only.			
Credit.			
American Credit Indemnity, New York	**91,134**	**18,372**	**20.2**
London Guarantee and Accidet, London	**75,063**	**2,106**	**2.8**
Ocean Accident and Guarantee, London	**115,453**	**16,103**	**13.9**
Totals	**281,650**	**36,581**	**13.0**
Check Alteration.			
Norwegian Globe, Christiania	**2,798**	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	**32,534**	**24,967**	**76.7**
Maryland Casualty, Baltimore	**19,943**	**11,394**	**57.1**
Totals	**52,477**	**36,361**	**69.5**
Automobile Property Damage.			
American Mutual Liability, Boston†	79,744	24,046	30.2
Automobile Mutual Liability, Boston	72,852	29,697	40.8
Federal Mutual Liability, Boston	27,487	12,425	45.2
Liberty Mutual, Boston	48,712	22,716	46.6
Massachusetts Bonding, Boston	53,049	35,413	66.8
Ætna Casualty and Surety, Hartford	186,009	116,009	62.4
Columbia Casualty, New York	1,000	100	10.0
Commercial Casualty, Newark	12,317	2,103	17.1
Continental Casualty, Hammond	8,849	8,601	97.2
Employers Indemnity, Kansas City	4,366	1,053	24.1
Employers Liability, London	401,551	215,715	53.7
Fidelity and Casualty, New York†	23,417	16,797	71.7
Fidelity and Deposit, Baltimore	.....	88	....
General Accident, Perth	55,269	34,495	62.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Michigan—*Cont.*	$	$	%
Ætna Casualty and Surety, Hartford	798	.....	....
Ætna Life, Hartford	138,677	53,024	38.3
American Bonding and Casualty, Sioux City	1,980	1,115	56.3
American Reinsurance, Philadelphia	1,677	.....	....
Bankers Casualty, Minneapolis	1,188	377	31.7
Business Mens Assurance, Kansas City	33,885	17,105	50.5
Cloverleaf Life and Casualty, Jacksonville	183,024	15,162	8.3
Columbia Casualty, New York	270	1	.4
Columbia National Life	21,883	11,433	52.3
Commonwealth Casualty, Philadelphia	5,074	2,197	43.3
Commercial Casualty, Newark	65	.....	....
Connecticut General, Hartford	28,879	9,664	33.5
Continental Casualty, Hammond	142,756	47,395	33.2
Eastern Casualty, Boston	3,198	1,210	37.8
Employers Indemnity, Kansas City	71,580	68,913	96.3
Employers Liability, London	10,263	3,971	38.7
Equitable Accident, Boston	2,292	749	32.7
Equitable Life, New York	23,982	5,812	24.2
Federal Life, Chicago	28,604	27,112	94.8
Fidelity and Casualty, New York	103,393	83,182	80.5
General Accident, Perth	17,882	7,618	42.6
Globe Indemnity, Newark	45,393	20,131	44.4
Great Western Accident, Des Moines	12,486	5,268	42.2
Hartford Accident and Indemnity, Hartford	5,059	1,194	23.6
Indemnity Ins. Co. of N. A., Philadelphia	902	75	8.3
Integrity Mutual Casualty, Chicago	137	654	477.4
Inter-Ocean Casualty, Cincinnati	19,278	7,854	40.8
Lion Bonding, Omaha	4,808	1,089	22.6
London Guarantee and Accident, London	10,451	9,595	91.8
Loyal Protective, Boston	67,786	45,050	66.5
Maryland Assurance, Baltimore	12,637	12,878	101.9
Maryland Casualty, Baltimore	9,855	1,138	11.5
Masonic Protective, Worcester	75,677	37,948	50.1
Massachusetts Accident, Boston	5,057	2,418	47.8
Massachusetts Bonding, Boston	290,742	119,558	41.1
Metropolitan Casualty, New York	548	144	26.3
Midland Casualty, Milwaukee	20,729	8,357	40.3
National Life and Accident, Nashville	43,068	10,647	24.7
National Life of U. S. A., Chicago	42,263	8,467	20.0
New Amsterdam Casualty, New York	3,969	842	21.2
North American Accident, Chicago	48,596	18,811	38.7
Norwich Union Indemnity, New York	283	.....	....
Ocean Accident and Guarantee, London	23,650	7,558	32.0
Ohio National Life, Cincinnati	9,641	4,548	47.2
Ohio State Life, Columbus	1,454	632	43.5
Old Line Life, Milwaukee	16,556	7,693	46.5
Pacific Mutual Life, Los Angeles	48,875	16,945	34.7

Globe Indemnity, Newark	73,307	44,976	61.4
Hartford Accident and Indemnity, Hartford	17,390	7,132	41.0
Indemnity Ins. Co. of N. A., Philadelphia	22	.....	....
London Guarantee and Accident, London	39,810	15,898	39.9
London and Lancashire, New York	25,863	12,601	48.7
Lumbermens Mutual, Chicago	40,186	4,149	10.3
Maryland Casualty, Baltimore	50,268	35,494	70.6
Manufacturers Liability, Jersey City	2,170	945	43.5
New Amsterdam Casualty, New York	10,217	5,816	56.9
Norwich Union Indemnity, New York	373	275	73.7
Ocean Accident and Guarantee, London	38,974	22,356	57.4
Preferred Accident, New York	38,577	21,863	56.7
Royal Indemnity, New York	64,110	36,329	56.7
Security Mutual Casualty, Chicago	7,793	605	7.7
Standard Accident, Detroit	47,903	28,486	59.5
Travelers Indemnity, Hartford	433,473	280,619	64.8
United States Casualty, New York	75,404	51,017	67.7
United States Fidelity and Guaranty, Baltimore	66,194	31,938	48.3
Zurich General, Zurich	50,867	26,559	52.2
Totals	2,057,523	1,146,316	55.7

†Includes collision.

Workmen's Collective.			
Employers Liability, London	—102	.....	....
Royal Indemnity, New York	179	.....	....
Totals	77	.....	....
Live Stock.			
Hartford Live Stock, Hartford	21,330	14,380	67.4
Title.			
Conveyancers Title, Boston	9,805	.....	....
Massachusetts Title, Boston	12,686	240	1.9
Totals	22,491	240	1.1
Collision.			
Liberty Mutual, Boston	4,594	1,713	37.3
Massachusetts Bonding, Boston	5,364	2,380	44.4
Totals	9,958	4,093	41.1
Aggregates (Massachusetts)	31,189,302	12,376,644	39.7

MICHIGAN.

Accident and Health.			
Federal Casualty, Detroit	62,607	16,845	26.9
General Casualty and Surety, Detroit	3,435	548	16.0
Michigan Mutual Liability, Detroit	15,736	9,778	62.1
National Casualty, Detroit	80,153	29,928	37.3
Peninsular Casualty, Bay City	791	.....	....
Postal Casualty, Grand Rapids	28,496	7,208	26.3
Standard Accident, Detroit	208,431	75,057	36.0
Peerless Casualty, Keene	5,715	2,997	52.4
Preferred Accident, New York	77,646	43,920	56.5
Reliance Life, Pittsburgh	13,969	8,721	62.5
Republic Casualty, Pittsburgh	1,558	562	36.1
Ridgeley Protective, Worcester	78,860	43,280	54.9
Royal Indemnity, New York	31,607	15,558	49.2
Southern Surety, Des Moines	15,676	9,584	61.2
Time Insurance, Milwaukee	9,847	3,579	36.4
Travelers Indemnity, Hartford	7,638	8,721	114.2
Travelers, Hartford	281,155	152,634	54.2
Union Indemnity, New Orleans	20,314	711	3.5
United States Casualty, New York	44,102	17,525	39.7
United States Fidelity and Guaranty, Baltimore	22,491	4,883	21.7
Wisconsin Nationa Life, Oshkosh	16,975	4,866	28.7
Zurich General, Zurich	8,284	128	1.5
Totals	2,676,726	1,162,567	43.4
Liability.			
General Casualty and Surety, Detroit	102,419	9,225	9.0
Michigan Employers, Lansing	35,272	7,431	21.1
Michigan Mutual Liability, Detroit	93,736	20,160	21.5
Standard Accident, Detroit	127,027	31,135	24.5
Ætna Casualty and Surety, Hartford	49,010	16,320	33.3
Ætna Life, Hartford	158,178	34,185	21.6
American Bonding and Casualty, S'oux City	21,675	9,221	42.6
American Indemnity, Galveston	35,945	18,330	51.0
American Mutual Liability, Boston	13,848	2,268	16.4
American Reinsurance, Philadelphia	4,866	.....	....
Columbia Casualty, New York	1,945	.....	....
Continental Casualty, Hammond	34,012	2,304	6.8
Employers Indemnity, Kansas City	9,651	1,075	11.1
Employers Liability, London	122,925	40,163	32.7
Fidelity and Casualty, New York	74,119	18,729	25.3
Fidelity and Deposit, Baltimore	.....	7,813	..
General Accident, Perth	223,744	60,056	26.8
Georgia Casualty, Macon	7,491	6,650	88.8
Globe Indemnity, Newark	39,298	7,253	18.5
Hartford Accident and Indemnity, Hartford	34,151	11,134	32.6
Indemnity Ins. Co. of N. A., Philadelphia	57	25	43.9
Integrity Mutual Casualty, Chicago	1,108	.....	....
Interstate Casualty, Birmingham	23,360	288	12.3
Iowa Bonding and Casualty, Des Moines	613	35	5.7
Liberty Mutual, Boston	102	.....	....
London and Lancashire, New York	28,690	10,650	37.1
London Guarantee and Accident, London	61,954	10,946	17.6
Lumbermen's Mutual, Chicago	667	28	4.2
Manufacturers Casualty, Philadelphia	5,311	1,793	33.8
Maryland Casualty, Baltimore	76,120	11,166	14.7
Massachusetts Bonding, Boston	45,770	14,049	30.7
New Amsterdam Casualty, New York	4,744	710	15.0
New Jersey Fidelity and Plate Glass, Newark	1,660	.....	....
Norwich Union, New York	613	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MICHIGAN—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	71,343	6,668	9.3
Preferred Accident, New York	24,455	2,944	120.4
Republic Casualty, Pittsburgh	21,656	6,721	31.0
Royal Indemnity, New York	242,149	46,081	19.0
Southern Surety, Des Moines	42,820	11,514	26.9
Travelers, Hartford	326,984	62,133	19.0
Union Indemnity, New Orleans	8,566	.....	....
United States Casualty, New York	16,649	1,295	7.9
United States Fidelity and Guaranty, Baltimore	150,585	19,707	13.1
Western Casualty, Chicago	297	.....	....
Zurich General, Zurich	182,459	36,927	20.2
Totals	2,528,043	547,132	21.6
Workmen's Compensation.			
Furniture Mutual, Grand Rapids	110,786	73,927	66.8
General Casualty and Surety, Detroit	305,874	116,052	37.9
Michigan Employers, Lansing	273,540	135,490	49.5
Michigan Mutual Liability, Detroit	2,161,852	909,509	42.1
Standard Accident, Detroit	282,348	87,481	31.0
Ætna Casualty and Surety, Hartford	3,996	897	22.4
Ætna Life, Hartford	573,049	235,361	58.5
American Bonding and Casualty, Sioux City	193	3,017	....
American Indemnity, Galveston	.....	965	....
American Mutual Liability, Boston	304,559	152,284	50.0
American Reinsurance, Philadelphia	18,592	.....	....
Columbia Casualty, New York	3,168	308	9.7
Continental Casualty, Hammond	114,647	44,389	38.7
Employers Indemnity, Kansas City	16,317	1,697	10.4
Employers Liability, London	351,494	125,030	35.6
Employers Mutual Liability, Wausau	57,013	22,585	39.6
Fidelity and Casualty, New York	178,230	82,613	46.4
Fidelity and Deposit, Baltimore	.....	3,628	....
General Accident, Perth	884,766	314,593	35.6
Georgia Casualty, Macon	2,438	351	14.4
Globe Indemnity, Newark	100,302	42,890	42.7
Hartford Accident and Indemnity, Hartford	44,919	19,344	43.1
Indemnity Ins. Co. of N. A., Philadelphia	20	.....	....
Integrity Mutual Casualty, Chicago	29,899	7,245	24.2
Iowa Bonding and Casualty, Des Moines	4,389	1,354	30.8
Liberty Mutual, Boston	1,846	100	5.4
London and Lancashire, New York	767	152	19.8
London Guarantee and Accident, London	331,161	115,301	34.8
Lumbermen's Mutual, Chicago	161,773	73,129	45.2
Maryland Casualty, Baltimore	306,398	78,941	32.3
Massachusetts Bonding, Boston	660	4,510	683.1

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MICHIGAN—*Cont.*	$	$	%
American Indemnity, Galveston	1,335	1,464	109.6
American Surety, New York	77,907	2,648	3.4
Columbia Casualty, New York	75	.....	....
Employers Indemnity, Kansas City	115	.....	....
Employers Liability, London	1,197	5,000	417.7
Fidelity and Casualty, New York	25,583	14,199	55.5
Fidelity and Deposit, Baltimore	167,759	—6,056	....
Globe Indemnity, Newark	27,511	4,628	16.8
Guarantee Co. of North America, Montreal	15,114	2,036	13.5
Hartford Accident and Indemnity, Hartford	10,597	2,850	26.9
Indemnity Ins. Co. of N. A., Philadelphia	644	.....	....
Iowa Bonding and Casualty, Des Moines	11,602	.....	....
Lion Bonding and Surety, Omaha	17,446	.....	....
London and Lancashire, New York	6,502	.....	....
Maryland Casualty, Baltimore	43,040	92	2.1
Massachusetts Bonding, Boston	34,380	—1,018	....
National Surety, New York	127,245	13,886	10.9
New Amsterdam Casualty, New York	26,909	—27	....
Preferred Accident, New York	6,125	.....	....
Republic Casualty, Pittsburgh	12	.....	....
Royal Indemnity, New York	10,848	.....	....
Southern Surety, Des Moines	243,912	1,081	.4
Union Indemnity, New Orleans	59	.....	....
United States Fidelity and Guaranty, Baltimore	166,583	23,814	14.3
Totals	1,130,137	93,042	82.3
Plate Glass.			
General Casualty and Surety, Detroit	44,472	30,495	68.6
Michigan Employers, Lansing	1,189	160	13.5
Ætna Casualty and Surety, Hartford	25,907	13,029	50.3
American Bonding and Casualty, Sioux City	2,352	834	35.5
American Indemnity, Galveston	79	3,542	....
Columbia Casualty, New York	727	.....	....
Central Casualty, Hammond	1,035	737	71.2
Employers Liability, London	12,972	6,622	51.0
Fidelity and Casualty, New York	50,568	40,291	79.7
Georgia Casualty, Macon	5,448	3,620	66.4
Globe Indemnity, Newark	9,125	9,620	105.4
Hartford Accident and Indemnity, Hartford	2,873	2,463	85.8
Iowa Bonding and Casualty, Des Moines	59	.....	....
Lion Bonding and Surety, Omaha	129,341	37,012	28.6
Lloyds Plate Glass, New York	28,315	19,757	69.8
London and Lancashire, New York	3,603	3,539	98.2
Maryland Casualty, Baltimore	29,416	18,969	64.5
Massachusetts Bonding, Boston	122,203	101,807	83.3

New Amsterdam Casualty, New York	12,606	5,877	46.6
Norwich Union, New York	110	.....	....
Ocean Accident and Guarantee, London	184,275	73,901	40.1
Republic Casualty, Pittsburgh	20,636	9,131	44.3
Royal Indemnity, New York	166,168	51,303	30.9
Southern Surety, Des Moines	176,139	83,359	47.3
Travelers Indemnity, Hartford	417	.....	....
Travelers, Hartford	1,009,708	389,717	38.3
United States Casualty, New York	34,198	7,585	22.2
United States Fidelity and Guaranty, Baltimore	272,850	58,660	21.5
Western Casualty, Chicago	9,868	4,648	47.1
Zurich General, Zurich	384,916	198,475	51.6
Totals	8,896,887	3,535,799	39.7
Fidelity.			
General Casualty and Surety, Detroit	15,571	1,183	7.6
Peninsular Casualty, Bay City	97	.....	....
Ætna Casualty and Surety, Hartford	21,488	9,604	44.7
American Bonding and Casualty, Sioux City	5,392	583	10.8
American Indemnity, Galveston	744	.....	....
American Surety, New York	110,751	22,447	20.3
Columbia Casualty, New York	182	.....	....
Employers Liability, London	8,437	5,769	68.4
Fidelity and Casualty, New York	38,766	5,510	14.2
Fidelity and Deposit, Baltimore	112,135	40,316	36.0
Globe Indemnity, Newark	11,160	766	6.9
Guarantee Co. of North America, Montreal	5,333	.....	....
Hartford Accident and Indemnity, Hartford	34,782	7,002	20.1
Indemnity Ins. Co. of N. A., Philadelphia	5	.....	....
International Fidelity, Jersey City	1,385	549	39.6
Iowa Bonding and Casualty, Des Moines	1,702	.....	....
Lion Bonding and Surety, Omaha	4,460	778	17.4
London and Lancashire, New York	1,453	.....	....
Maryland Casualty, Baltimore	10,757	10	....
Massachusetts Bonding, Boston	10,566	2,696	25.5
National Surety, New York	148,320	64,183	43.3
New Amsterdam Casualty, New York	12,569	3,670	29.2
Ocean Accident and Guarantee, London	9,298	—30	....
Preferred Accident, New York	5,979	735	12.3
Republic Casualty, Pittsburgh	1,021	.....	....
Royal Indemnity, New York	70,001	18,580	26.5
Southern Surety, Des Moines	7,213	3,861	53.5
Union Indemnity, New Orleans	243	.....	....
United States Fidelity and Guaranty, Baltimore	58,384	49,729	85.2
Totals	708,194	237,941	33.6
Surety.			
General Casualty and Surety, Detroit	46,905	15,740	33.6
Ætna Casualty and Surety, Hartford	48,402	3,025	6.2
American Bonding and Casualty, Sioux City	12,330	9,680	78.5
Metropolitan Casualty, New York	26,610	20,124	75.6
New Amsterdam Casualty, New York	6,258	3,724	59.5
New Jersey Fidelity and Plate Glass, Newark	4,484	5,145	114.7
New York Plate Glass, New York	28,788	43,697	151.8
Ocean Accident and Guarantee, London	17,497	12,925	73.9
Republic Casualty, Pittsburgh	3,370	5,182	153.8
Royal Indemnity, New York	38,536	20,670	53.6
Southern Surety, Des Moines	9,011	8,783	97.5
Travelers Indemnity, Hartford	40,994	28,591	69.7
Union Indemnity, New Orleans	4,113	1,064	25.9
United States Casualty, New York	4,690	2,745	58.5
United States Fidelity and Guaranty, Baltimore	42,469	22,940	54.0
Totals	696,504	468,087	67.2
Steam Boiler.			
Ætna Casualty and Surety, Hartford	438	.....	....
Columbia Casualty, New York	480	.....	....
Employers Liability, London	13,899	832	6.0
Fidelity and Casualty, New York	19,092	696	3.6
Globe Indemnity, Newark	1,991	1,115	56.0
Hartford Steam Boiler, Hartford	86,415	33,005	38.2
London Guarantee and Accident, London	4,354	545	12.5
Maryland Casualty, Baltimore	88,846	3,312	3.7
Ocean Accident and Guarantee, London	11,254	2,896	25.7
Royal Indemnity, New York	7,269	86	1.2
Travelers Indemnity, Hartford	47,999	7,588	158.1
Totals	202,037	50,075	24.8
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	4,594	.....	....
Maryland Casualty, Baltimore	5,997	.....	....
London Guarantee and Accident, London	291	.....	....
Ocean Accident and Guarantee, London	9,715	459	4.7
Totals	20,597	459	2.2
Burglary and Theft.			
General Casualty and Surety, Detroit	8,562	2,935	34.3
Ætna Casualty and Surety, Hartford	49,620	10,230	20.6
American Bonding and Casualty, Sioux City	2,154	2,551	118.5
American Indemnity, Galveston	1,178	1,007	85.5
American Re-insurance, Philadelphia	4,484	47	1.1
American Surety, New York	19,157	4,798	25.1
Columbia Casualty, New York	1,068	.....	....
Continental Casualty, Hammond	4,392	2,041	46.5
Employers Liability, London	41,050	25,027	60.9
Fidelity and Casualty, New York	68,017	52,322	76.9
Fidelity and Deposit, Baltimore	32,288	5,019	15.5
Georgia Casualty, Macon	1,500	1,356	90.4
General Accident, Perth	30,182	36,557	121.1
Globe Indemnity, Newark	19,024	3,550	18.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MICHIGAN—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford	12,746	4,618	36.2
Indemnity Ins. Co. of N. A., Philadelphia	20	.....	....
Interstate Casualty, Birmingham	484	.....	....
Iowa Bonding and Casualty, Des Moines	509	15	2.9
Lion Bonding and Surety, Omaha	689	960	139.3
London and Lancashire, New York	7,021	10,844	154.4
London Guarantee and Accident, London	16,361	9,084	55.5
Maryland Casualty, Baltimore	39,112	24,479	62.6
Massachusetts Bonding, Boston	27,938	5,189	18.6
Metropolitan Casualty, New York	1,898	22	1.2
National Surety, New York	35,237	10,219	29.0
New Amsterdam Casualty, New York	2,473	224	9.1
New Jersey Fidelity and Plate Glass, Newark	3,155	134	4.2
Norwich Union, New York	2,892	.....	....
Ocean Accident and Guarantee, London	33,861	14,830	43.8
Preferred Accident, New York	9,906	7,533	76.0
Republic Casualty, Pittsburgh	9,476	4,632	48.9
Royal Indemnity, New York	56,967	62,107	109.0
Southern Surety, Des Moines	2,402	159	6.6
Travelers Indemnity, Hartford	147,825	46,514	31.5
Union Indemnity, New Orleans	2,001	142	7.1
United States Casualty, New York	9,134	8,344	91.4
United States Fidelity and Guaranty, Baltimore	108,813	40,336	37.1
Totals	813,596	397,825	48.9
Credit.			
American Credit Indemnity, St. Louis	95,660	44,130	46.1
London Guarantee and Accident, London	41,868	42,446	101.4
Ocean Accident and Guarantee, London	17,638	.....	....
Totals	155,166	86,576	55.8
Sprinkler.			
Ætna Casualty and Surety, Hartford	12,703	7,639	60.1
Maryland Casualty, Baltimore	12,057	1,884	15.6
Totals	24,760	9,523	38.5
Automobile Property Damage.			
General Casualty and Surety, Detroit	96,732	53,201	55.0
Michigan Employers, Lansing	5,653	5,120	90.6
Michigan Mutual Liability, Detroit	69,219	30,531	44.1
Standard Accident, Detroit	91,772	46,564	61.6
United Automobile, Grand Rapids	168,172	42,554	25.3
Ætna Casualty and Surety, Hartford	103,091	53,327	51.7

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MINNESOTA.	$	$	%
Accident.			
Bankers Casualty, Minneapolis	113,971	39,050	34.3
Merchants Life and Casualty, Minneapolis	92,891	30,999	33.4
North American Life and Casualty, Minneapolis	22,517	5,809	25.8
Travelers Equitable, Minneapolis*	175,946	81,268	46.2
Ætna Casualty and Surety, Hartford	10	.....	....
Ætna Life, Hartford	102,047	41,366	40.5
American Old Line, Lincoln	2,583	106	4.1
Bankers Accident, Des Moines	9,279	2,700	29.1
Business Mens Assurance, Kansas City	4,343	1,191	27.4
Clover Leaf Life and Casualty, Jacksonville*	6,848	1,382	20.2
Columbia Casualty, New York	703	.....	....
Commonwealth Casualty, Philadelphia*	7,018	1,496	21.3
Connecticut General, Hartford	13,195	100	.8
Continental Casualty, Hammond	86,169	42,110	48.9
Employers Indemnity, Kansas City*	9,185	6,197	67.5
Employers Liability, London	28,126	14,768	52.5
Eastern Casualty, Boston*	176	10	5.7
Equitable Accident, Boston	39	.....	....
Equitable Life, New York	13,122	3,212	24.5
Federal Casualty, Detroit	31,879	15,586	48.9
Federal Surety, Davenport*	840	48	5.7
Fidelity and Casualty, New York	36,993	10,781	29.1
General Accident, Perth	8,556	1,113	13.0
Globe Indemnity, Newark	20,396	3,518	17.3
Great Western, Des Moines	22,173	6,788	30.6
Hartford Accident and Indemnity, Hartford	3,184	169	5.3
Inter-Ocean Casualty, Indianapolis*	6,325	2,625	41.5
Indemnity Ins. Co. of N. A., Philadelphia	2,224	376	16.9
Integrity Mutual Casualty, Chicago	712	148	20.8
Lincoln Accident, Lincoln	92,086	2,392	2.6
London Guarantee and Accident, London	9,893	10,982	111.0
Loyal Protective, Boston*	10,665	6,040	56.6
Metropolitan Casualty, New York	2,456	813	33.1
Maryland Casualty, Baltimore	4,158	1,671	40.2
Masonic Protective, Worcester*	46,964	25,750	54.8
Massachusetts Bonding, Boston*	40,333	12,440	30.8
National Casualty, Detroit*	95,759	40,146	41.9
National Life U. S. A., Chicago	20,232	4,746	23.5
New Amsterdam Casualty, New York	884	59	6.7
North American Accident, Chicago	36,752	18,927	51.5
Ocean Accident and Guarantee, London	10,236	7,825	76.5
Old Line Life, Milwaukee	350	41	11.7
Pacific Mutual, Los Angeles	47,678	9,967	20.9
Preferred Accident, New York	34,718	11,601	33.4
Reliance Life, Pittsburgh	13,340	2,487	18.6

American Automobile, St. Louis	210,697	89,327	42.4
American Bonding and Casualty, Sioux City	15,157	26,155	185.8
American Indemnity, Galveston	19,404	12,292	63.4
American Mutual Liability, Boston	5,690	3,760	66.1
Columbia Casualty, New York	2,813	3,781	134.1
Continental Casualty, Hammond	23,126	9,049	39.1
Employers Indemnity, Kansas City	14,093	4,320	30.7
Fidelity and Casualty, New York	30,612	19,025	62.1
General Accident, Perth	105,207	66,262	63.0
Georgia Casualty, Macon	4,611	7,997	173.4
Globe Indemnity, Newark	21,351	11,651	54.6
Hartford Accident and Indemnity, Hartford	10,310	4,349	42.2
Indemnity Company of America, St. Louis	189,473	113,307	59.8
Indemnity Ins. Co. of N. A., Philadelphia	11	.....	....
Integrity Mutual Casualty, Chicago	1,903	173	9.1
Interstate Casualty, Birmingham	22,531	11,701	51.9
Iowa Bonding and Casualty, Des Moines	711	1,118	157.2
Liberty Mutual, Boston	10	.....	....
Lion Bonding and Surety, Omaha	27,747	6,238	22.5
London Guarantee and Accident, London	39,615	16,862	42.6
London and Lancashire, New York	23,413	10,559	45.1
Lumbermen's Mutual, Chicago	7,734	1,184	15.3
Maryland Casualty, Baltimore	38,715	20,468	52.9
Massachusetts Bonding, Boston	12,043	5,068	42.1
New Amsterdam Casualty, New York	3,563	952	26.7
New Jersey Fidelity and Plate Glass, Newark	885	80	9.0
Norwich Union, New York	1,303	.....	....
Ocean Accident and Guarantee, London	34,332	15,516	45.2
Preferred Accident, New York	11,687	5,594	47.9
Republic Casualty, Pittsburgh	25,251	20,685	81.9
Royal Indemnity, New York	58,290	27,679	47.5
Southern Surety, Des Moines	26,395	21,189	80.3
Travelers Indemnity, Hartford	158,513	114,918	72.5
Union Indemnity, New Orleans	5,425	674	12.4
United States Casualty, New York	7,673	2,724	35.5
United States Fidelity and Guaranty, Baltimore	84,280	59,837	71.0
Totals	1,863,859	1,004,930	53.9
Live Stock.			
Peninsular Casualty, Bay City	66,800	42,355	63.4
Hartford Accident and Indemnity, Hartford	2,383	172	7.2
Hartford Live Stock, Hartford	8,137	.....	....
Kaskaskia Live Stock, Shelbyville	4,066	2,196	54.0
Totals	81,386	44,723	54.9
Physicians' Defense.			
Medical Protective, Fort Wayne	38,156	1,892	5.0
Aggregates (Michigan)	19,836,048	7,640,571	38.5

Ridgely Protective, Worcester*	10,726	10,066	93.8
Royal Indemnity, New York	2,140	412	19.3
Southern Surety, Des Moines*	3,893	3,148	80.9
Standard Accident, Detroit	55,656	7,216	13.0
Travelers, Hartford	185,313	46,649	25.2
Union Indemnity, New Orleans	3,328	1,313	39.5
United States Casualty, New York	3,114	1,839	59.1
United States Fidelity and Guarantee, Baltimore	19,144	2,263	11.8
Zurich General, Zurich	269	.....	....
Totals	1,571,546	541,709	34.5

* Includes Health.

Health.			
North American Life and Casualty, Minneapolis	22,373	9,214	41.2
Ætna Life, Hartford	53,763	21,720	40.4
Bankers Accident, Des Moines	.....	1,579	....
Business Mens Assurance	4,704	2,340	49.7
Continental Casualty, Hammond	48,264	19,502	40.5
Connecticut General, Hartford	9,922	2,613	26.3
Columbia Casualty, New York	399	.....	....
Employers Liability, London	25,591	18,705	73.1
Equitable Life, New York	23,075	6,436	27.9
Fidelity and Casualty, New York	28,382	11,419	40.2
General Accident, Perth	7,567	1,917	25.3
Globe Indemnity, Newark	19,113	13,073	68.4
Great Western, Des Moines	21,979	10,910	49.6
Hartford Accident and Indemnity, Hartford	1,953	518	26.5
Indemnity Ins. Co. of N. A., Philadelphia	760	420	55.3
Integrity Mutual Casualty, Chicago	507	260	51.3
London Guarantee and Accident, London	4,864	2,309	47.5
Maryland Casualty, Baltimore	3,593	784	21.8
Metropolitan Casualty, New York	1,861	3,458	185.8
New Amsterdam Casualty, New York	250	527	210.8
Ocean Accident and Guarantee, London	2,279	112	4.9
Pacific Mutual, Los Angeles	33,824	21,797	64.5
Preferred Accident, New York	6,579	3,775	57.4
Reliance Life, Pittsburgh	12,031	4,096	34.0
Royal Indemnity, New York	2,023	1,069	52.8
Standard Accident, Detroit	18,427	9,112	49.5
Travelers, Hartford	53,334	31,604	59.3
Union Indemnity, New Orleans	940	.....	....
United States Casualty, New York	1,474	2,521	171.1
United States Fidelity and Guaranty, Baltimore	17,386	4,521	26.0
Zurich General, Zurich	24	.....	....
Totals	427,341	206,311	48.3
Liability.			
North American Life and Casualty, Minneapolis	2,836	6,172	217.7
Ætna Casualty and Surety, Hartford	24,180	7,063	29.2
Ætna Life, Hartford	75,275	25,485	33.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Minnesota—*Cont.*	$	$	%
American Indemnity, Galveston	7,736	4,246	54.9
American Mutual Liability, Boston	2,799	67	2.4
Columbia Casualty, New York	1,752	53	3.0
Continental Casualty, Hammond	12,671	2,885	22.8
Employers Indemnity, Kansas City	15,637	11,985	76.7
Employers Liability, London	95,380	40,693	42.7
Federal Surety	268	.....	....
Fidelity and Casualty, New York	108,204	32,083	29.7
General Accident, Perth	64,959	28,201	43.4
Georgia Casualty, Macon	21,957	35,705	162.6
Globe Indemnity, Newark	93,279	56,034	60.1
Hardware Mutual Casualty, Stevens Pt.	6,320	617	9.7
Hartford Accident and Indemnity, Hartford	97,618	26,126	26.8
Indemnity Ins. Co. of N. A., Philadelphia	182	.....	....
Integrity Mutual Casualty, Chicago	8,564	1,178	13.8
Iowa Bonding and Casualty, Des Moines	7,182	1,546	21.5
Iowa Mutual Liability, Cedar Rapids	10,472	860	8.2
Kansas Casualty and Surety, Wichita	59,769	38,750	64.8
London Guarantee and Accident, London	105,172	30,834	29.3
Lumbermens Mutual, Chicago	1,064	18	1.7
Maryland Casualty, Baltimore	51,096	39,016	76.4
Massachusetts Bonding, Boston	125	.....	....
New Jersey Fidelity and Plate Glass, Newark	5,362	2,409	44.9
New Amsterdam Casualty, New York	14,924	2,249	15.1
Norwich Union Indemnity, New York	1,726	519	30.1
Ocean Accident and Guarantee, London	128,315	54,663	42.6
Preferred Accident, New York	17,105	16,882	98.7
Republic Casualty, Pittsburgh	145	.....	....
Royal Indemnity, New York	45,736	10,776	23.6
Southern Surety, Des Moines	33,686	2,698	8.0
Standard Accident, Detroit	30,635	11,106	36.3
Travelers, Hartford	109,187	35,562	32.6
Union Indemnity, New Orleans	1,963	120	6.1
United States Casualty, New York	18,824	15,994	85.0
United States Fidelity and Guaranty, Baltimore	137,703	43,691	31.7
Western Casualty, Chicago	2,075	59	2.8
Zurich General, Zurich	11,658	7,548	64.7
Totals	1,433,541	593,893	41.4
Workmen's Compensation.			
Gopher Mutual, Duluth	201,965	92,423	45.8
Ætna Casualty and Surety, Hartford	1,939	913	47.1
Ætna Life, Hartford	240,747	104,046	43.2
American Mutual Liability, Boston	13,477	3,425	25.4
Columbia Casualty, New York	247	.....	....

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Minnesota—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	1,223	.....	....
Republic Casualty, Pittsburgh	187	.....	....
Royal Indemnity, New York	10,594	1,183	11.2
Southern Surety, Des Moines	2,299	115	5.0
Union Indemnity, New Orleans	60	.....	....
United States Fidelity and Guaranty, Baltimore	55,305	1,651	3.0
Totals	539,155	153,357	28.4
Surety.			
Ætna Casualty and Surety, Hartford	68,471	3,758	5.5
American Indemnity, Galveston	249	278	112.0
American Surety, New York	56,075	.....	....
Columbia Casualty, New York	250	.....	....
Employers Liability, London	2,007	3,900	194.3
Federal Surety	212	.....	....
Fidelity and Deposit, Baltimore	88,408	19,918	22.5
Fidelity and Casualty, New York	12,875	3,161	24.5
Guarantee Co. of North America, Montreal	11	.....	....
Globe Indemnity, Newark	24,317	12,412	51.0
Hartford Accident and Indemnity, Hartford	84,812	34,050	40.1
Iowa Bonding, Des Moines	17,909	14,663	81.9
Kansas Casualty and Surety, Wichita	20,989	750	3.6
Massachusetts Bonding, Boston	11,714	2,015	17.2
Maryland Casualty, Baltimore	84,478	13,285	15.7
National Surety, New York	130,907	34,557	26.4
New Amsterdam Casualty, New York	6,551	10,916	166.6
Republic Casualty, Pittsburgh	316	.....	....
Royal Indemnity, New York	32,422	16,764	51.7
Southern Surety, Des Moines	79,669	1,750	2.2
Union Indemnity, New Orleans	12	.....	....
United States Fidelity and Guaranty, Baltimore	75,875	64,022	84.4
Totals	798,529	236,199	29.6
Plate Glass.			
American Indemnity, Galveston	48	682	....
Ætna Casualty and Surety, Hartford	17,140	7,786	45.4
Continental Casualty, Hammond	4,887	129	2.6
Columbia Casualty, New York	413	.....	....
Employers Liability, London	6,204	5,873	94.7
Employers Indemnity, Kansas City	15,216	8,575	56.4
Federal Surety	368	.....	....
Fidelity and Casualty, New York	16,172	12,019	74.3
Georgia Casualty, Macon	1,556	2,178	140.0
Globe Indemnity, Newark	24,945	12,655	50.7
Hardware Mutual Casualty, Stevens Pt.	5,304	1,694	31.9

Continental Casualty, Hammond	74,568	35,652	47.8
Employers Indemnity, Kansas City	19,138	18,892	98.7
Employers Liability, London	225,946	108,601	48.1
Employers Mutual Liability, Wausau	116,346	53,154	45.7
Federal Surety	895	8	.9
Fidelity and Casualty, New York	132,566	60,093	45.3
Fidelity and Deposit, Baltimore	.....	395	....
General Accident, Perth	200,727	102,033	50.8
Georgia Casualty, Macon	19,042	9,021	47.4
Globe Indemnity, Newark	164,827	103,052	62.5
Hardware Mutual Casualty, Stevens Pt.	10,594	443	4.2
Hartford Accident and Indemnity, Hartford	169,551	79,937	47.2
Integrity Mutual Casualty, Chicago	276,869	144,526	52.2
Iowa Bonding and Casualty, Des Moines	19,227	5,898	30.7
Iowa Mutual Liability, Cedar Rapids	9,369	8,607	91.9
London Guarantee and Accident, London	396,996	164,452	41.4
Lumbermen's Mutual, Chicago	36,858	20,585	55.9
Maryland Casualty, Baltimore	237,572	144,780	60.9
Massachusetts Bonding, Boston	.....	444	....
New Amsterdam New York	22,703	7,110	31.3
Norwich Union Indemnity, New York	3,577	506	14.1
Ocean Accident and Guarantee, London	342,639	181,932	53.1
Republic Casualty, Pittsburgh	500	.....	....
Royal Indemnity, New York	41,186	32,625	79.2
Southern Surety, Des Moines	66,352	37,642	56.7
Standard Accident, Detroit	20,459	7,236	35.4
Travelers, Hartford	333,846	155,849	46.7
Travelers Indemnity, Hartford	611	.....	....
United States Fidelity and Guaranty, Baltimore	233,646	5,331	23.7
United States Casualty, New York	26,706	13,575	50.8
Union Indemnity, New Orleans	77	51	66.2
Western Casualty, Chicago	84,579	67,944	80.3
Zurich General, Zurich	68,778	48,524	70.5
Totals	3,815,125	1,869,678	49.0

Fidelity.

American Indemnity, Galveston	89	.....	....
American Surety, New York	55,827	24,029	43.0
Ætna Casualty and Surety, Hartford	11,507	2,529	21.9
Employers Liability, London	2,820	599	21.2
Federal Surety	332	.....	....
Fidelity and Deposit, Baltimore	46,288	11,999	25.9
Fidelity and Casualty, New York	10,489	2,338	22.3
Guarantee Co. of North America, Montreal	1,408	.....	....
Globe Indemnity, Newark	11,098	7,569	68.2
Hartford Accident and Indemnity, Hartford	116,890	56,838	48.6
Iowa Bonding, Des Moines	4,551	.....	....
Kansas Casualty and Surety, Wichita	1,262	.....	....
Massachusetts Bonding, Boston	13,185	39	.3
Maryland Casualty, Baltimore	7,792	947	12.1
National Surety, New York	180,301	37,101	20.6
New Amsterdam Casualty, New York	5,648	6,420	113.7
Hartford Accident and Indemnity, Hartford	10,431	5,655	54.2
Kansas Casualty and Surety, Wichita	5,070	4,264	84.1
Lloyds Plate Glass, New York	21,833	13,063	59.8
Massachusetts Bonding, Boston	4,348	5,375	123.6
Maryland Casualty, Baltimore	9,958	8,162	82.0
Metropolitan Casualty, New York	12,665	11,431	90.3
New York Plate Glass, New York	14,191	14,979	105.6
New Jersey Fidelity and Plate Glass, Newark	12,231	7,496	61.3
New Amsterdam, New York	8,436	6,154	73.0
Norwich Union Indemnity, New York	1,900	6	.3
Ocean Accident and Guarantee, London	19,773	7,800	39.5
Royal Indemnity, New York	9,668	3,497	36.2
Southern Surety, Des Moines	5,255	5,244	99.9
Travelers Indemnity, Hartford	18,579	10,005	53.8
Union Indemnity, New Orleans	10,621	884	8.3
United States Casualty, New York	3,298	3,290	99.8
United States Fidelity and Guaranty, Baltimore	31,831	23,245	73.0
Totals	292,341	182,141	62.3

Steam Boiler.

Employers Liability, London	6,885	.....	....
Fidelity and Casualty, New York	27,429	34,420	125.5
Globe Indemnity, Newark	1,408	.....	....
Hartford Steam Boiler, Hartford	45,638	307	.7
London Guarantee and Accident, London	6,536	.....	....
Maryland Casualty, Baltimore	7,901	106	1.3
Ocean Accident and Guarantee, London	9,251	.....	....
Royal Indemnity, New York	2,038	218	10.7
Travelers Indemnity, Hartford	14,482	1,676	11.5
Totals	121,568	36,727	30.2

Fly-Wheel and Engine Breakage.

Employers Liability, London	1.282	.....	....
Globe Indemnity, Newark	2,868	.....	....
Hartford Steam Boiler, Hartford	2,375	.....	....
London Guarantee and Accident, London	323	.....	....
Totals	6,848	.....	....

Burglary and Theft.

Ætna Casualty and Surety, Hartford	22,409	10,481	46.8
American Indemnity, Falveston	620	50	8.1
American Surety, New York	6,210	1,541	24.8
Columbia Casualty, New York	620	.....	....
Continental Casualty, Hammond	8,921	8,996	100.9
Employers Liability, London	19,531	22,022	112.8
Employers Indemnity, Kansas City	1,913	890	46.5
Federal Surety, Davenport	1,213	.....	....
Fidelity and Deposit, Baltimore	12,604	1,993	15.8
Fidelity and Casualty, New York	28,677	9,046	31.5
General Accident, Perth	3,648	2,188	60.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MINNESOTA—*Cont.*	$	$	%
Georgia Casualty, Macon	734	500	68.1
Globe Indemnity, Newark	16,053	4,773	29.7
Hartford Accident and Indemnity, Hartford	40,715	15,845	38.9
Iowa Bonding, Des Moines	3,518	296	8.4
Kansas Casualty and Surety, Wichita	4,295	1,534	35.7
London Guarantee and Accident, London	3,979	1,753	44.1
Massachusetts Bonding, Boston	21,259	9,835	46.3
Maryland Casualty, Baltimore	16,217	10,639	65.6
Metropolitan Casualty, New York	2,065	2,367	114.6
National Surety, New York	97,137	40,927	42.1
New Amsterdam Casualty, New York	6,422	3,679	57.3
New Jersey Fidelity and Plate Glass, Newark	5,295	2,324	43.9
Norwich Union Indemnity, New York	3,102	41	1.3
Ocean Accident and Guarantee, London	15,501	7,928	51.2
Preferred Accident, New York	7,374	8,503	115.3
Republic Casualty, Pittsburgh	232	.....	....
Royal Indemnity, New York	26,173	24,434	93.4
Southern Surety, Des Moines	2,823	3,860	136.7
Travelers Indemnity, Hartford	25,721	22,061	85.8
Union Indemnity, New Orleans	1,272	1,373	108.0
United States Casualty, New York	1,687	753	44.6
United States Fidelity and Guaranty, Baltimore	90,374	46,235	51.2
Totals	498,314	266,867	53.6
Credit.			
American Credit Indemnity, New York	43,060	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	9,680	4,477	46.2
Maryland Casualty, Baltimore	3,253	2,337	71.9
Totals	12,933	6,814	52.7
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	34,240	17,697	51.7
American Farmers	6,652	23	.3
American Automobile, St. Louis	98,409	65,431	66.5
American Indemnity, Galveston	2,072	2,354	13.61
American Mutual Liability, Boston	611	645	105.6
Automobile Insurance Assn.	33,755	5,171	15.3
Columbia Casualty, New York	897	1,052	117.3
Continental Casualty, Hammond	398	66	16.6
Employers Indemnity, Kansas City	8,538	8,003	93.7
Employers Liability, London	22,468	16,664	74.2
Federal Surety	79	.....	....
Fidelity and Casualty, New York	8,865	4,176	47.1
General Accident, Perth	25,844	15,741	60.9
Georgia Casualty, Macon	8,626	10,478	121.5
Globe Indemnity, Newark	36,000	25,808	69.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MISSISSIPPI.	$	$	%
Accident.			
Ætna Casualty and Surety, Hartford	39	.....	....
Ætna Life, Hartford	10,935	3,523	32.2
American National, Galveston	6,038	914	15.1
Continental Casualty, Hammond	53,515	16,249	30.4
Employers Liability, London	.....	—3	....
Equitable Life, New York	479	215	44.9
Fidelity and Casualty, New York	9,154	4,361	47.6
Fidelity and Deposit, Baltimore	.....	25	....
Globe Indemnity, Newark	50	.....	....
Hartford Accident and Indemnity, Hartford	554	25	4.5
Interstate Life and Accident, Chattanooga	6,431	1,118	17.4
Maryland Assurance, Baltimore	9,652	2,684	27.8
Maryland Casualty, Baltimore	5,716	293	5.1
Masonic Protective, Worcester	17,013	11,328	66.6
National Life of U. S. A., Chicago	50,994	17,311	33.9
National Casualty, Detroit*	915	407	44.5
New Amsterdam, Casualty New York	538	6,250	....
North American Accident, Chicago	11,945	2,155	18.0
Ocean Accident and Guarantee, London	6	.....	....
Pacific Mutual Life, Los Angeles	20,145	8,943	44.4
Provident Life and Accident, Chattanooga	22,964	6,516	28.4
Royal Indemnity, New York	470	259	55.1
Standard Accident, Detroit	3,468	7,978	34.0
Travelers, Hartford	3,046	781	25.6
Union Indemnity, New Orleans	9,931	9,227	92.9
United States Casualty, New York	4,553	1,575	34.6
United States Fidelity and Guaranty, Baltimore	17,003	2,816	16.6
Totals	285,554	104,950	36.8
*Accident and Health.			
Health.			
Ætna Life, Hartford	9,099	3,932	43.2
American National, Galveston	6,038	914	15.1
Continental Casualty, Hammond	28,268	14,446	51.1
Employers Liability, London	.....	58	....
Equitable Life, New York	479	215	44.9
Fidelity and Casualty, New York	9,874	2,117	21.4
Hartford Accident and Indemnity, Hartford	274	71	25.9
Interstate Life and Accident, Chattanooga	9,003	5,246	58.3
Maryland Assurance, Baltimore	7,497	6,580	87.8
Maryland Casualty, Baltimore	5,115	644	12.6
New Amsterdam Casualty, New York	125	147	117.6
Ocean Accident and Guarantee, London	14	.....	....
Pacific Mutual Life, Los Angeles	8,229	2,196	26.7
Royal Indemnity, New York	460	67	14.6
Standard Accident, Detroit	11,504	6,831	59.4

Hartford Accident and Indemnity, Hartford	21,712	13,832	63.7
International Indemnity, Los Angeles	80,146	24,180	30.2
International Automobile	88,912	22,048	24.8
Interstate Liability, Rock Rapids	17,419	3,058	17.6
Integrity Mutual Casualty, Chicago	17,204	9,821	57.1
Iowa Bonding, Des Moines	1,869	865	46.3
Indemnity Co. of North America, St. Louis	39,318	24,685	62.8
Iowa Mutual Liability, Cedar Rapids	†7,264	1,903	26.2
Kansas Casualty and Surety, Wichita	42,511	30,582	72.0
London Guarantee and Accident, London	12,898	8,199	63.6
Lumbermens Mutual, Chicago	8,840	3,485	39.4
Maryland Casualty, Baltimore	15,612	16,529	105.9
Massachusetts Bonding, Boston	4	.....	....
New Amsterdam Casualty, New York	4,125	355	8.6
New Jersey Fidelity and Plate Glass, Newark	1,492	942	63.1
Norwich Union Indemnity, New York	339	78	23.0
Ocean Accident and Guarantee, London	24,478	15,996	65.3
Preferred Accident, New York	5,881	5,384	91.5
Republic Casualty, Pittsburgh	59	.....	....
Royal Indemnity, New York	20,815	12,400	59.6
Southern Surety, Des Moines	11,323	3,961	35.0
Standard Accident, Detroit	8,177	2,762	33.8
Travelers Indemnity, Hartford	§27,205	15,639	57.5
Union Automobile, Liu oln	13,170	104	.8
Union Indemnity, New Orleans	539	120	22.3
United States Casualty, New York	3,900	2,246	57.6
United States Fidelity and Guaranty, Baltimore	45,910	57,974	126.3
Zurich General, Zurich	1,308	1,008	77.1
Totals	817,520	454,211	55.7

§ Includes Engine and Fly-wheel and Live Stock.
† Includes Automobile Theft.

Workmen's Collective.

Integrity Mutual Casualty, Chicago	7,732	4,999	64.7
London Guarantee and Accident, London	4,897	2,687	54.9
Totals	12,629	7,686	60.9

Live Stock.

Capital Live Stock, Topeka	12,542	3,846	30.7
Farmers Live Stock, Des Moines	98,492	43,032	43.7
Kaskaskia Live Stock, Shelbyville	2,601	650	25.0
Hartford Accident and Indemnity, Hartford	9,346	5,802	62.1
Hartford Live Stock, New York	25,394	5,000	19.7
Nebraska Live Stock, Lincoln	.....	1,639	....
Totals	148,375	59,969	40.4

Title.

Real Estate Title, Minneapolis	3,741	.....	....

Physicians' Defense.

Medical Protective, Ft. Wayne	31,083	27,434	88.3
Aggregates (Minnesota)	10,573,649	4,642,996	43.9

Travelers, Hartford	190	55	28.9
Union Indemnity, New Orleans	1,636	422	25.8
United States Casualty, New York	4,814	1,602	33.3
United States Fidelity and Guaranty, Baltimore	10,749	8,397	78.1
Totals	113,368	53,940	47.6

Liability.

Ætna Casualty and Surety, Hartford	1,039	.....	....
Ætna Life, Hartford	50,555	9,953	19.7
American Indemnity, Galveston	1,836	50	2.7
Continental Casualty, Hammond	2,868	.....	....
Employers Liability, London	40,176	16,397	40.8
Fidelity and Casualty, New York	11,766	2,776	23.6
Georgia Casualty, Macon	4,099	16	.4
Globe Indemnity, Newark	2,911	17	.6
Hartford Accident and Indemnity, Hartford	10,654	2,116	19.9
Home Life and Accident, Fordyce	21,955	6,664	30.4
Maryland Casualty, Baltimore	159,562	71,402	44.8
New Amsterdam Casualty, New York	22,239	23,804	107.0
Ocean Accident and Guarantee, London	5,154	3,223	62.5
Royal Indemnity, New York	11,092	724	6.5
Southern Casualty, Des Moines	19,398	37,321	192.4
Standard Accident, Detroit	167	711	425.7
Travelers, Hartford	3,904	1,198	30.7
Union Indemnity, New Orleans	82,212	25,850	31.4
United States Casualty, New York	12,551	91	.7
United States Fidelity and Guaranty, Baltimore	161,356	87,220	54.1
Totasl	625,494	289,535	46.3

Workmen's Compensation.

Liberty Mutual	214	59	27.6
Ocean Accident and Guarantee, London	40	42	105.0
Totals	254	101	39.8

Fidelity.

Ætna Casualty and Surety, Hartford	960	.....	....
American Indemnity, Galveston	254	.....	....
American Surety, New York	15,939	1,544	1.0
Employers Liability, London	72	.....	....
Fidelity and Casualty, New York	1,402	.....	....
Fidelity and Deposit, Batimore	19,592	2,182	11.1
Hartford Accident and Indemnity, Hartford	148	.....	....
Maryland Casualty, Baltimore	2,684	—23	....
National Surety, New York	1,142	3,615	316.6
New Amsterdam Casualty, New York	4,354	364	8.4
Ocean Accident and Guarantee, London	54	.....	....
Royal Indemnity, New York	2,983	.....	....
Southern Surety, Des Moines	31	.....	....
Union Indemnity, New Orleans	1,562	104	6.7
United States Fidelity and Guaranty, Baltimore	113,372	6,220	5.5
Totals	164,549	14,006	8.5

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Mississippi—*Cont.*	$	$	%
Surety.			
Ætna Casualty and Surety, Hartford	3,261	1,877	57.6
American Indemnity, Galveston	670	.....	....
American Surety, New York	18,284	29	.2
Employers Liability, London	113	1,564	....
Fidelity and Casualty, New York	2,842	.....	....
Fidelity and Deposit, Baltimore	12,694	—1,730	....
Hartford Accident and Indemnity, Hartford	1,938	.....	....
Maryland Casualty, Baltimore	10,701	—297	....
National Surety, New York	13,125	37,854	288.4
New Amsterdam Casualty, New York	7,998	2,190	27.4
Royal Indemnity, New York	768	52	6.8
Southern Surety, Des Moines	825	4,488	....
Union Indemnity, New Orleans	2,953	.....	....
United States Fidelity and Guaranty, Baltimore	195,424	16,803	8.6
Totals	271,596	62,830	23.1
Plate Glass.			
Ætna Casualty and Surety, Hartford	6,733	2,361	35.1
American Indemnity, Galveston	11	783	....
Employers Liability, London	2,766	700	25.3
Fidelity and Casualty, New York	7,041	4,106	58.3
Georgia Casualty, Macon	18	.....	....
Globe Indemnity, Newark	99	177	178.8
Hartford Accident and Indemnity, Hartford	1,204	359	29.8
Maryland Casualty, Baltimore	8,620	5,492	63.7
New Amsterdam Casualty, New York	—379	1,350	....
Ocean Accident and Guarantee, London	1,266	493	38.9
Royal Indemnity, New York	4,018	2,639	65.7
Union Indemnity, New Orleans	7,188	2,981	41.5
United States Casualty, New York	7,415	2,055	27.7
United States Fidelity and Guaranty, Baltimore	15,676	12,122	77.3
Totals	61,676	35,618	57.8
Steam Boiler.			
Employers Liability, London	1,508	.....	....
Fidelity and Casualty, New York	2,320	.....	....
Hartford Steam Boiler, Hartford	20,391	4,039	19.8
Maryland Casualty, Baltimore	10,086	1,519	15.1
Ocean Accident and Guarantee, London	—30	.....	....
Royal Indemnity, New York	852	.....	....
Totals	35,127	5,558	15.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Mississippi—*Cont.*	$	$	%
Standard Accident, Detroit	103	—9	....
Union Indemnity, New Orleans	15,883	4,741	29.9
United States Casualty, New York	2,393	882	36.9
United States Fidelity and Guaranty, Baltimore	26,948	12,763	47.4
Totals	132,105	71,661	54.3
Workmen's Collective.			
Ætna Life, Hartford	174	197	113.2
Employers Liability, London	—228	59	....
Home Life and Accident, Fordyce	12,455	6,012	48.3
Maryland Casualty, Baltimore	13,968	9,397	67.3
New Amsterdam Casualty, New York	3,607	2,417	67.0
Southern Casualty, Alexandria	31,242	25,423	81.4
Union Indemnity, New Orleans	21,416	9,279	43.3
United States Fidelity and Guaranty, Baltimore	33,773	17,698	52.4
Totals	116,406	70,482	60.6
Live Stock.			
Hartford Accident and Indemnity, Hartford	737	630	85.5
Hartford Live Stock, New York	5,390	1,150	21.3
Totals	6,127	1,780	29.1
Aggregates (Mississippi)	1,892,847	733,774	38.8
Missouri.			
Accident.			
Employers Indemnity Corp., Kansas City	43,517	45,407	104.3
Ætna Casualty and Surety, Hartford	226	.....	....
American Reinsurance, Philadelphia	1,828	287	15.7
Bankers Accident, Des Moines	48,965	10,334	21.1
Brotherhood Accident, Boston	1,262	2,088	165.5
Commonwealth Casualty, Philadelphia	*12,891	3,952	30.7
Continental Casualty, Hammond	145,658	68,371	47.0
Employers Liability, London	13,765	12,185	88.5
Equitable Accident, Boston	10,178	6,678	65.6
Federal Casualty, Detroit	27,941	10,433	37.3
Fidelity and Casualty, New York	104,618	43,263	41.4
General Accident, Perth	30,034	16,145	53.7
Globe Indemnity, New York	6,823	3,824	56.0
Great Western Accident, Des Moines	24,962	7,855	31.5
Hartford Accident and Indemnity, Hartford	11,566	1,356	11.7
Indemnity Ins. Co. of N. A., Philadelphia	9,123	218	2.4
Inter-Ocean Casualty, Indianapolis	21,882	8,669	39.6
Lion Bonding and Surety, Omaha	*49,688	23,741	47.8
London Guarantee and Accident, London	13,189	588	4.4

Fly-Wheel and Engine Breakage.			
Fidelity and Casualty, New York	132	.....	....
Hartford Steam Boiler, Hartford	5,681	725	12.8
Maryland Casualty, Baltimore	1,749	.....	....
Royal Indemnity, New York	153	.....	....
Totals	7,715	725	9.4
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	3,279	799	24.4
American Indemnity, Galveston	21	.....	....
American Surety, New York	1,557	311	20.0
Continental Casualty, Hammond	47	.....	....
Employers Liability, London	1,327	180	13.6
Fidelity and Casualty, New York	3,488	1,509	43.3
Fidelity and Deposit, Baltimore	3,526	211	6.0
Globe Indemnity, Newark	362	787	217.4
Hartford Accident and Indemnity, Hartford	806	75	9.3
Maryland Casualty, Baltimore	6,928	823	11.9
New Amsterdam Casualty, New York	702	.....	....
Ocean Accident and Guarantee, London	662	1,171	176.9
Royal Indemnity, New York	1,769	60	3.4
Union Indemnity, New Orleans	1,386	4	.3
United States Casualty, New York	949	22	2.3
United States Fidelity and Guaranty, Baltimore	38,566	14,018	36.4
Totals	65,375	19,970	30.6
Credit.			
American Credit Indemnity, New York	2,476	.....	....
National Surety, New York	3,762	619	16.5
Totals	6,238	619	9.9
Sprinkler.			
Ætna Casualty and Surety, Hartford	—211	.....	....
Maryland Casualty, Baltimore	1,474	1,999	135.6
Totals	1,263	1,999	158.3
Automobile and Teams Property Damage.			
Ætna Casualty and Surety, Hartford	19,097	8,397	44.0
American Indemnity, Galveston	622	553	88.9
Continental Casualty, Hammond	160	.....	....
Employers Liability, London	6,396	579	9.1
Fidelity and Casualty, New York	3,418	4,082	119.4
Georgia Casualty, Macon	418	.....	....
Globe Indemnity, Newark	1,097	114	10.4
Hartford Accident and Indemnity, Hartford	8,397	775	9.2
Maryland Casualty, Baltimore	12,364	8,654	70.0
New Amsterdam Casualty, New York	—2,069	1,450	....
Ocean Accident and Guarantee, London	358	1,299	362.8
Royal Indemnity, New York	5,278	1,958	37.1
Southern Casualty, Alexandria	31,242	25,423	81.4
Loyal Protective, Boston	14,164	7,721	54.5
Maryland Casualty, Baltimore	9,152	856	9.3
Masonic Protective, Worcester	91,997	54,309	59.0
Merchants Life and Casualty, Minneapolis	68	159	233.8
Metropolitan Casualty, New York	4,522	2,054	45.4
Midland Casualty, Green Bay	7,897	7,446	94.3
National Relief Assurance, Philadelphia	15,002	8,059	53.7
New Amsterdam Casualty, New York	8,599	9,053	105.3
North American Accident, Chicago	44,909	13,482	30.0
Ocean Accident and Guarantee, London	31,590	8,948	28.3
Preferred Accident, New York	12,842	4,127	32.1
Ridgely Protective, Worcester	21,364	11,110	52.0
Royal Indemnity, New York	3,775	706	18.7
Standard Accident, Detroit	102,853	30,084	29.3
Travelers Indemnity, Hartford	6,599	583	8.8
Union Indemnity, New Orleans	206	49	23.8
United States Casualty, New York	17,130	4,531	26.4
United States Fidelity and Guaranty, Baltimore	15,535	10,157	65.3
Western Indemnity, Dallas	2,515	1,283	51.0
Zurich General, Zurich	6,429	717	11.2
Totals	995,264	440,828	44.3

* Includes Health

Health.			
Ætna Casualty and Surety, Hartford	90	.....	....
Bankers Accident, Des Moines	.....	12,642	....
Continental Casualty, Hammond	104,994	35,449	33.8
Employers Liability, London	6,215	3,415	54.9
Fidelity and Casualty, New York	86,834	60,270	69.4
General Accident, Perth	6,654	6,013	90.4
Globe Indemnity, New York	2,242	2,610	116.4
Great Western Accident, Des Moines	23,460	15,368	65.5
Hartford Accident and Indemnity, Hartford	3,806	420	11.0
Indemnity Ins. Co. of N. A., Philadelphia	1,812	100	5.5
London Guarantee and Accident, London	2,279	135	5.9
Maryland Casualty, Baltimore	2,557	162	6.3
Massachusetts Bonding, Boston	103,217	51,584	50.0
Metropolitan Casualty, New York	840	627	74.6
Midland Casualty, Green Bay	7,897	.....	....
National Casualty, Detroit	24,267	8,001	33.0
New Amsterdam Casualty, New York	2,100	960	45.7
Ocean Accident and Guarantee, London	10,025	3,616	36.1
Preferred Accident, New York	4,124	1,246	30.2
Royal Indemnity, New York	540	267	49.4
Southern Surety, Des Moines	146,993	67,887	46.2
Standard Accident, Detroit	22,808	12,726	55.8
Travelers, Hartford	974	88	9.3
Union Indemnity, New Orleans	305	25	8.2
United States Casualty, New York	6,538	2,234	34.2
United States Fidelity and Guaranty, Baltimore	3,163	3,458	109.3
Western Indemnity, Dallas	872	3,304	378.9
Zurich General, Zurich	1,556	274	17.6
Totals	577,162	292,881	50.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Missouri—*Cont.*	$	$	%
Liability.			
Employers Indemnity Corp., Kansas City	113,236	68,189	60.2
Ætna Casualty and Surety, Hartford	43,785	60,773	138.8
American Indemnity, Galveston	40,484	20,389	50.4
American Reinsurance, Philadelphia	272	.....	....
Continental Casualty, Hammond	49,380	26,962	54.6
Employers Indemnity, London	377,265	239,651	63.5
Fidelity and Casualty, New York	124,024	62,039	50.0
Fidelity and Deposit, Baltimore	.....	92	....
General Accident, Perth	41,260	39,029	94.6
Georgia Casualty, Macon	172,097	174,089	101.2
Globe Indemnity, New York	124,653	45,436	36.5
Hartford Accident and Indemnity, Hartford	104,269	55,459	53.2
Indemnity Ins. Co. of N. A., Philadelphia	88	.....	....
Interstate Casualty, Birmingham	9,845	7,630	77.5
Iowa Bonding and Casualty, Des Moines	90,795	38,099	42.0
London Guarantee and Accident, London	163,579	50,445	30.8
London and Lancashire, New York	8,827	4,992	56.5
Maryland Casualty, Baltimore	520,469	323,259	62.1
Massachusetts Bonding, Boston	15,301	7,968	52.0
New Amsterdam Casualty, New York	72,507	52,093	71.8
Ocean Accident and Guarantee, London	626,235	276,860	44.2
Preferred Accident, New York	1,525	741	48.6
Royal Indemnity, New York	18,445	8,259	44.8
Southern Surety, Des Moines	122,468	52,597	43.0
Standard Accident, Detroit	397,586	301,243	75.8
Union Indemnity, New Orleans	6,266	71	1.1
United States Casualty, New York	67,103	21,625	32.2
United States Fidelity and Guaranty, Baltimore	407,598	293,006	71.9
Western Indemnity, Dallas	23,849	55,944	234.6
Zurich General, Zurich	325,450	178,512	54.8
Totals	4,068,661	2,465,452	60.6
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	2,279	433	19.0
American Reinsurance, Philadelphia	603	.....	....
Georgia Casualty, Macon	2,886	141	4.9
Hartford Accident and Indemnity, Hartford	4,353	1,510	34.7
London Guarantee and Accident, London	2,817	471	16.7
Ocean Accident and Guarantee, London	3,850	1,023	26.5
Royal Indemnity, New York	19,897	11,400	57.3
Standard Accident, Detroit	219,957	.....	....
United States Casualty, New York	1,023	81	.8
United States Fidelity and Guaranty, Baltimore	1,172	81	.7
Totals	258,837	15,140	5.9
Missouri—*Cont.*	$	$	%
Travelers Indemnity, Hartford	16,766	14,525	86.6
Union Indemnity, New Orleans	6,719	3,745	55.7
United States Casualty, New York	7,384	3,918	53.1
United States Fidelity and Guaranty, Baltimore	38,457	28,778	74.8
Western Indemnity, Dallas	13,558	17,591	129.8
Totals	533,646	310,428	58.2
Steam Boiler.			
Employers Liability, London	708	565	79.8
Fidelity and Casualty, New York	17,296	1,239	7.2
Globe Indemnity, New York	802	.....	....
Hartford Steam Boiler, Hartford	65,227	5,825	8.9
London Guarantee and Accident, London	912	.....	....
Maryland Casualty, Baltimore	10,319	1,353	13.1
Ocean Accident and Guarantee, London	9,070	698	7.7
Royal Indemnity, New York	931	155	16.6
Travelers Indemnity, Hartford	14,692	2,987	20.3
Totals	119,957	12,822	10.7
Burglary and Theft.			
American General Indemnity, Joplin	39	.....	....
Employers Indemnity, Kansas City	856	75	8.8
Ætna Casualty and Surety, Hartford	99,895	55,331	55.4
American Indemnity, Galveston	1,458	1,010	69.3
American Reinsurance, Philadelphia	6,567	3,613	55.0
American Surety, New York	23,940	6,605	27.6
Continental Casualty, Hammond	11,545	11,600	100.5
Employers Liability, London	25,046	18,328	72.8
Fidelity and Casualty, New York	90,543	82,762	91.4
Fidelity and Deposit, Baltimore	20,305	16,007	78.8
General Accident, Perth	23,297	4,527	19.4
Georgia Casualty, Macon	3,039	2,313	76.1
Globe Indemnity, New York	13,986	9,920	70.9
Hartford Accident and Indemnity, Hartford	42,352	21,666	51.1
Iowa Bonding and Casualty, Des Moines	33,577	20,740	61.8
Lion Bonding and Surety, Omaha	8,103	2,862	35.3
London Guarantee and Accident, London	8,097	1,797	22.2
London and Lancashire Indemnity, New York	1,357	2,467	181.8
Maryland Casualty, Baltimore	63,665	36,869	57.9
Massachusetts Bonding, Boston	14,044	18,372	130.8
Metropolitan Casualty, New York	5,955	3,096	52.0
National Surety, New York	39,206	30,965	79.0
New Amsterdam Casualty, New York	15,607	19,532	125.1
New Jersey Fidelity and Plate Glass, Newark	22,880	14,950	65.3
Ocean Accident and Guarantee, London	68,889	42,148	61.2

Fidelity and Surety.			
American General Indemnity, Joplin	209	.....	....
Employers Indemnity, Kansas City	7,503	264	3.5
Ætna Casualty and Surety, Hartford	142,936	30,189	21.1
American Indemnity, Galveston	1,986	.....	....
American Surety, New York	161,846	22,221	13.7
Employers Liability, London	3,768	.....	....
Fidelity and Casualty, New York	46,552	11,810	25.4
Fidelity and Deposit, Baltimore	186,055	45,399	24.4
Globe Indemnity, New York	31,095	1,426	4.6
Guarantee Co. of North America, Montreal	2,633	777	29.5
Hartford Accident and Indemnity, Hartford	48,145	9,486	19.7
Indemnity Ins. Co. of N. A., Philadelphia	511	.....	....
Iowa Bonding and Casualty, Des Moines	21,448	2,205	10.3
Lion Bonding and Surety, Omaha	28,232	31,181	110.4
London and Lancashire Indemnity, New York	2,835	.....	....
Maryland Casualty, Baltimore	45,796	9,098	19.9
Massachusetts Bonding, Boston	42,270	11,468	27.1
National Surety, New York	100,301	63,778	63.6
New Amsterdam Casualty, New York	27,976	10,172	36.4
Ocean Accident and Guarantee, London	23,374	9,267	39.6
Preferred Accident, New York	10,793	158	1.5
Royal Indemnity, New York	3,438	1,020	29.7
Southern Surety, Des Moines	89,437	21,319	23.8
United States Fidelity and Guaranty, Baltimore	317,509	74,047	23.3
Totals	1,346,648	355,276	26.4
Plate Glass.			
American General Indemnity, Joplin	24,638	527	2.1
Employers Indemnity, Kansas City	6,408	3,256	50.8
Ætna Casualty and Surety, Hartford	36,854	22,386	60.7
American Indemnity, Galveston	.....	177	....
Continental Casualty, Hammond	3,049	325	10.6
Employers Liability, London	16,071	15,292	95.2
Fidelity and Casualty, New York	34,092	18,376	53.9
Georgia Casualty, Macon	1,645	1,937	117.7
Globe Indemnity, New York	3,218	2,506	77.9
Hartford Accident and Indemnity, Hartford	10,821	9,260	85.6
Iowa Bonding and Casualty, Des Moines	131	5	3.8
Lion Bonding and Surety, Omaha	122,555	39,723	32.4
Lloyds Plate Glass, New York	24,262	19,827	81.7
London and Lancashire Indemnity, New York	740	665	89.9
Maryland Casualty, Baltimore	17,682	10,448	59.0
Massachusetts Bonding, Boston	8,753	9,774	111.7
Metropolitan Casualty, New York	35,190	20,595	58.5
New Amsterdam Casualty, New York	10,287	6,547	63.7
New Jersey Fidelity and Plate Glass, Newark	26,747	18,313	68.5
New York Plate Glass, New York	35,465	23,420	66.0
Ocean Accident and Guarantee, London	17,165	7,648	44.6
Royal Indemnity, New York	6,280	4,692	74.7
Southern Surety, Des Moines	8,709	6,172	70.9
Preferred Accident, New York	4,282	2,189	51.1
Royal Indemnity, New York	23,443	13,099	55.9
Southern Surety, Des Moines	4,792	4,594	95.9
Travelers Indemnity, New York	103,460	57,968	56.0
Union Indemnity, New Orleans	3,342	1,499	44.9
United States Casualty, New York	7,167	3,828	53.4
United States Fidelity and Guaranty, Baltimore	127,436	125,279	98.3
Western Indemnity, Dallas	5,067	2,599	51.3
Totals	923,237	638,610	69.2
Credit.			
American Credit Indemnity, New York	66,540	4,280	6.4
Ocean Accident and Guarantee, London	4,935	127	2.6
London Guarantee and Accident, London	8,104	252	3.1
Totals	79,579	4,659	5.9
Sprinkler.			
Ætna Casualty and Surety, Hartford	16,239	4,284	26.4
Maryland Casualty, Baltimore	43,670	14,471	33.1
Totals	59,909	18,755	31.3
Automobile Property Damage.			
American Automobile, St. Louis	444,130	226,360	51.0
American General Indemnity, Joplin	20,451	1,122	5.5
Employers Indemnity, Kansas City	47,501	12,324	25.9
Indemnity Company of America, St. Louis	322,961	351,184	108.7
Ætna Casualty and Surety, Hartford	209,669	109,954	52.4
American Indemnity, Galveston	36,578	20,485	56.0
Continental Casualty, Hammond	23,109	12,468	53.9
Employers Liability, London	19,566	10,863	55.5
Fidelity and Casualty, New York	11,113	4,083	36.7
General Accident, Perth	3,602	2,449	68.0
Georgia Casualty, Macon	31,535	20,253	64.2
Globe Indemnity, New York	2,790	1,047	37.5
Hartford Accident and Indemnity, Hartford	12,815	3,533	27.6
Indemnity Ins. Co. of N. A., Philadelphia	21	.....	....
Interstate Casualty, Birmingham	6,181	3,119	50.5
Iowa Bonding and Casualty, Des Moines	34,372	16,764	48.8
Lion Bonding and Surety, Omaha	4,430	7,403	167.1
London Guarantee and Accident, London	15,775	7,668	48.6
London & Lancashire Indemnity, New York	6,182	3,648	59.0
Maryland Casualty, Baltimore	101,867	60,305	58.9
Maryland Motor Car, Wilmington	36,852	11,308	30.7
Massachusetts Bonding, Boston	1,255	1,284	102.3
New Amsterdam Casualty, New York	8,263	1,083	13.1
Ocean Accident and Guarantee, London	42,055	13,502	32.1
Preferred Accident, New York	640	781	122.0
Royal Indemnity, New York	3,674	1,815	49.4
Southern Surety, Des Moines	15,598	10,812	69.3

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Missouri—*Cont.*	$	$	%
Standard Accident, Detroit	63,589	36,697	57.7
Travelers Indemnity, Hartford	21,804	12,538	57.5
Union Indemnity, New Orleans	2,058	216	10.5
United States Casualty, New York	7,617	2,597	34.1
United States Fidelity and Guaranty, Baltimore	83,815	51,109	61.0
Western Indemnity, Dallas	3,700	12,493	337.7
Zurich General, Zurich	14,417	6,960	48.3
Totals	1,659,985	1,038,227	62.5
Workmen's Collective.			
Maryland Casualty, Baltimore	1,526	.....	....
Standard Accident, Detroit	.....	423	....
Totals	1,526	423	27.7
Live Stock.			
Capital Live Stock, Topeka	23,488	23,012	98.0
Hartford Live Stock, New York	63,599	21,644	34.0
Totals	87,087	44,656	51.3
Physicians' Liability.			
Medical Protective, Ft. Wayne	44,691	37,013	82.8
Miscellaneous.			
Ætna Casualty and Surety, Hartford	4,452	367	8.2
American Indemnity, Galveston	68	.....	....
Fidelity and Casualty, New York	3,187	52	1.6
Georgia Casualty, Macon	247	.....	....
Globe Indemnity, New York	839	.....	....
Hartford Accident and Indemnity, Hartford	571	.....	....
Hartford Steam Boiler, Hartford	6,351	.....	....
Kaskaskia Live Stock, Shelbyville	2,951	.....	....
London Guarantee and Accident, London	8,104	.....	....
Massachusetts Bonding, Boston	95	.....	....
Ocean Accident and Guarantee, London	4,935	.....	....
Royal Indemnity, New York	8	.....	....
Travelers Indemnity, Hartford	2,046	.....	....
United States Casualty, New York	166	8	4.8
Totals	34,020	427	1.3
Aggregates (Missouri)	10,790,209	5,675,597	52.6
Montana.			
Accident.			
Western Accident and Indemnity, Helena	.....	426	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Montana—*Cont.*	$	$	%
Liability.			
Western Accident and Indemnity, Helena	5,019	435	8.7
Ætna Casualty and Surety, Hartford	11,248	2,812	25.0
Ætna Life, Hartford	41,512	18,343	44.2
Continental Casualty, Hammond	47	.....	....
Employers Liability, London	5,561	35	.6
Fidelity and Casualty, New York	1,718	.....	....
Hartford Accident and Indemnity, Hartford	7,858	1,085	13.8
Integrity Mutual, Chicago	205	.....	....
London Guarantee and Accident, London	12,354	125	1.0
Maryland Casualty, Baltimore	6,307	713	11.3
Massachusetts Bonding, Boston	3,470	239	6.9
Ocean Accident and Guarantee, London	4,383	109	2.5
Royal Indemnity, New York	22,435	2,193	9.8
Standard Accident, Detroit	4,633	409	8.8
Travelers, Hartford	1,690	13	.8
United States Casualty, New York	7,091	1,500	21.2
United States Fidelity and Guaranty, Baltimore	34,087	5,986	17.6
Totals	169,618	33,997	20.0
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	18	.....	....
Ætna Life, Hartford	71,795	29,860	41.6
Continental Casualty, Hammond	434	400	92.2
Fidelity and Casualty, New York	1,002	.....	....
Hartford Accident and Indemnity, Hartford	2,311	99	4.3
Integrity Mutual, Chicago	4,329	2,013	46.5
London Guarantee and Accident, London	40,831	15,242	37.3
Maryland Casualty, Baltimore	16,738	9,898	59.1
Ocean Accident and Guarantee, London	—344	32	....
Royal Indemnity, New York	18,868	8,808	46.7
Standard Accident, Detroit	91	.....	....
United States Casualty, New York	116	.....	....
United States Fidelity and Guaranty, Baltimore	24,374	8,928	36.6
Totals	180,563	75,280	41.7
Fidelity.			
Western Accident and Indemnity, Helena	3,298	.....	....
Ætna Casualty and Surety, Hartford	3,934	1,125	28.6
American Surety, New York	22,976	1,822	7.9
Employers Liability, London	346	.....	....
Fidelity and Casualty, New York	1,564	.....	....
Fidelity and Deposit, Baltimore	24,328	34	.1

Ætna Casualty and Surety, Hartford	138	126	91.3
Ætna Life, Hartford	10,044	1,986	19.8
Continental Casualty, Hammond	49,344	19,673	39.9
Employers Liability, London	1,779	469	26.4
Equitable Life, New York	1,410	463	32.8
Federal Life, Chicago*	3,852	2,415	62.7
Fidelity and Casualty, New York	1,353	70	5.2
Hartford Accident and Indemnity, Hartford	729	46	6.3
Lion Bonding and Surety, Omaha*	8,727	3,171	36.3
London Guarantee and Accident, London	553	63	11.4
Loyal Protective, Boston*	1,741	961	55.2
Maryland Assurance, Baltimore	1,029	341	33.1
Maryland Casualty, Baltimore	444	.....	....
Masonic Protective, Worcester*	26,472	14,693	55.5
Massachusetts Bonding, Boston*	32,233	22,587	70.1
Merchants Life and Casualty, Minneapolis*	3,343	1,082	32.4
Mutual Benefit Health and Accident, Omaha*	59,261	21,933	37.0
National Casualty, Detroit*	5,415	1,339	24.7
National Life of U. S. A., Chicago*	2,190	591	27.0
North American Accident, Chicago	15,078	4,909	32.6
Ocean Accident and Guarantee, London	1,278	.....	....
Pacific Mutual, Los Angeles	20,417	6,590	32.3
Preferred Accident, New York	13,780	1,217	8.8
Royal Indemnity, New York	3,493	6,804	194.8
Standard Accident, Detroit	23,060	3,691	16.0
Travelers, Hartford	14,245	1,519	10.6
United States Casualty, New York	1,132	.....	....
United States Fidelity and Casualty, Baltimore	6,726	1,179	17.5
Western Casualty, Denver*	8,275	3,135	37.9
Totals	317,541	121,479	38.3

* Includes Health.

Health.

Ætna Life, Hartford	4,655	3,853	82.8
Continental Casualty, Hammond	18,061	4,546	25.2
Employers Liability, London	420	135	32.1
Equitable Life, New York	1,637	1,052	64.3
Fidelity and Casualty, New York	1,999	.....	....
Hartford Accident and Indemnity, Hartford	347	150	43.2
London Guarantee and Accident, London	253	83	32.8
Maryland Insurance, Baltimore	899	1,035	115.1
Maryland Casualty, Baltimore	443	.....	....
Ocean Accident and Guarantee, London	77	133	172.7
Pacific Mutual, Los Angeles	3,642	1,778	49.1
Preferred Accident, New York	8,897	3,898	43.8
Royal Indemnity, New York	1,664	3,007	180.7
Standard Accident, Detroit	8,801	1,663	18.9
Travelers, Hartford	2,181	58	2.6
United States Casualty, New York	689	45	6.5
United States Fidelity and Guaranty, Baltimore	3,587	1,013	28.2
Totals	58,252	22,449	38.5

Hartford Accident and Indemnity, Hartford	1,713	.....	....
Lion Bonding and Surety, Omaha	1,927	.....	....
Maryland Casualty, Baltimore	1,382	—1,214	....
Massachusetts Bonding, Boston	2,321	27	1.2
National Surety, New York	33,040	13,576	41.1
Ocean Accident and Guarantee, London	43	.....	....
Royal Indemnity, New York	1,512	.....	....
United States Fidelity and Guaranty, Baltimore	27,085	5,234	19.3
Totals	125,469	20,604	16.5

Surety.

Western Accident and Indemnity, Helena	25,846	5,292	20.5
Ætna Casualty and Surety, Hartford	14,822	—1,250	....
American Surety, New York	35,517	2,981	8.4
Fidelity and Casualty, New York	2,904	.....	....
Fidelity and Deposit, Baltimore	39,466	513	1.3
Hartford Accident and Indemnity, Hartford	4,418	.....	....
Lion Bonding and Surety, Omaha	6,408	.....	....
Maryland Casualty, Baltimore	11,369	329	2.9
Massachusetts Bonding, Boston	4,688	.....	....
National Surety, New York	36,325	3,760	10.3
Royal Indemnity, New York	10,643	.....	....
United States Fidelity and Guaranty, Baltimore	76,451	4,183	5.5
Totals	268,857	15,808	5.9

Plate Glass.

Western Accident and Indemnity, Helena	5,453	3,202	58.7
Ætna Casualty and Surety, Hartford	8,618	4,455	51.7
Fidelity and Casualty, New York	465	3,107	668.2
Hartford Accident and Indemnity, Hartford	2,310	1,166	50.5
Lion Bonding and Surety, Omaha	2,348	1,714	73.0
Lloyds Plate Glass, New York	13,636	7,549	55.4
Maryland Casualty, Baltimore	11,550	6,901	59.7
Massachusetts Bonding, Boston	4,104	1,093	26.6
New York Plate Glass, New York	7,204	5,077	70.5
Ocean Accident and Guarantee, London	57	.....	....
Royal Indemnity, New York	15,194	10,581	69.6
United States Casualty, New York	4,059	.....	....
United States Fidelity and Guaranty, Baltimore	22,022	4,983	22.6
Totals	97,020	49,828	51.4

Steam Boiler.

Fidelity and Casualty, New York	2,142	.....	....
Hartford Steam Boiler, Hartford	5,958	1,179	19.8
Maryland Casualty, Baltimore	352	.....	....
Royal Indemnity, New York	813	.....	....
Totals	9,265	1,179	12.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MONTANA—*Cont.*	$	$	%
Burglary and Theft.			
Western Accident and Indemnity, Helena	908	144	15.9
Ætna Casualty and Surety, Hartford	3,953	5,623	142.2
American Surety, New York	2,362	.....	....
Employers Liability, London	46	.....	....
Fidelity and Casualty, New York	490	.....	....
Fidelity and Deposit, Baltimore	4,597	2,057	44.7
Hartford Accident and Indemnity, Hartford	270	4	1.5
Lion Bonding and Surety, Omaha	—9	523	....
London Guarantee and Accident, London	447	328	73.4
Maryland Casualty, Baltimore	1,146	1,550	135.3
Massachusetts Bonding, Boston	786	413	52.5
National Surety, New York	3,518	820	23.3
Ocean Accident and Guarantee, London	1,339	87	6.5
Royal Indemnity, New York	3,892	2,137	54.9
United States Fidelity and Guaranty, Baltimore	5,308	1,677	31.6
Totals	28,783	15,363	53.4
Sprinkler.			
Ætna Casualty and Surety, Hartford	400	856	214.0
Maryland Casualty, Baltimore	253	25	9.9
Totals	653	881	134.9
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	23,935	17,300	72.3
Continental Casualty, Hammond	17	.....	....
Employers Liability, London	123	141	114.6
Hartford Accident and Indemnity, Hartford	4,115	5,733	139.3
Integrity Mutual, Chicago	332	81	24.4
Lion Bonding and Surety, Omaha	6,011	2,259	37.6
London Guarantee and Accident, London	2,119	341	16.1
Maryland Casualty, Baltimore	1,662	2,068	124.4
Massachusetts Bonding, Boston	744	235	31.6
Ocean Accident and Guarantee, London	527	291	55.2
Royal Indemnity, New York	10,650	5,865	55.1
Standard Accident, Detroit	1,915	251	13.1
United States Casualty, New York	307	45	14.7
United States Fidelity and Guaranty, Baltimore	12,964	4,100	31.6
Totals	65,421	38,710	59.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	2,434	16,090	661.0

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEBRASKA—*Cont.*	$	$	%
Masonic Protective, Worcester	52,454	26,866	51.2
Merchants Life and Casualty, Minneapolis	1,090	917	84.1
Metropolitan Casualty, New York	1,221	1,027	84.1
National Life of U. S. A., Chicago	34,646	8,637	24.9
National Travelers Beneficial, Des Moines	47,689	23,125	48.5
New Amsterdam Casualty, New York	1,789	4,248	237.5
North American Accident, Chicago	12,143	3,830	31.5
Ocean Accident and Guarantee, London	2,061	254	12.3
Pacific Mutual Life, Los Angeles	8,298	2,082	25.1
Preferred Accident, New York	32,306	23,060	71.4
Red Mens Fraternal, Westfield	82	.....	....
Ridgely Protective, Worcester	6,135	1,782	29.0
Royal Indemnity, New York	1,237	650	52.5
Reliance Life, Pittsburgh	2,424	462	19.1
Southern Surety, Des Moines	4,175	1,391	33.3
Standard Accident, Detroit	28,884	7,346	25.4
Travelers, Hartford	11,951	35,878	300.2
Travelers Indemnity, Hartford	3,042	270	8.9
Union Indemnity, New Orleans	868	3	.4
United States Casualty, New York	3,646	550	15.1
United States Fidelity and Guaranty, Baltimore	7,830	50	.6
Totals	2,537,171	1,138,984	44.9
Liability.			
Ætna Casualty and Surety, Hartford	4,939	100	2.0
Ætna Life, Hartford	19,727	3,764	19.1
American Bonding and Casualty, Sioux City	3,795	.....	....
American Casualty, Reading	7,183	7,324	102.0
Continental Casualty, Chicago	7,569	502	6.6
Employers Indemnity, Kansas City	6,181	492	8.0
Employers Liability, Boston	36,671	12,040	32.8
European General Reinsurance, London	2,308	.....	....
Fidelity and Casualty, New York	3,241	7,193	221.9
General Accident, Perth	27,513	4,883	17.7
Georgia Casualty, Macon	9,175	23,089	251.7
Globe Indemnity, New York	28,389	7,645	26.9
Hartford Accident and Indemnity, Hartford	1,089	.....	....
Integrity Mutual Casualty, Chicago	6,423	1,481	23.1
Iowa Bonding and Casualty, Des Moines	2,366	.....	....
London Guarantee and Accident, London	122,980	37,778	30.7
Lumbermens Mutual Casualty, Chicago	5	.....	....
Maryland Casualty, Baltimore	20,681	5,548	26.8
Massachusetts Bonding, Boston	9,158	459	5.0
New Amsterdam Casualty, New York	26,346	12,413	47.1
New Jersey Fidelity and Plate Glass, Newark	1,868	9,673	517.8

Miscellaneous.			
Massachusetts Bonding, Boston	718	205	28.6
Aggregates (Montana)	1,324,594	411,873	31.1
NEBRASKA.			
Accident and Health.			
American Old Line, Lincoln	84,313	22,045	26.1
Central Health, Lincoln	24,764	9,990	40.3
Clergy Casualty, Omaha	18,920	124	.7
Federal, Lincoln	81,303	19,678	24.2
Great American Accident, Omaha	28,748	2,488	8.7
Lincoln Accident and Life, Lincoln	90,905	43,442	47.8
Lion Accident and Casualty, Omaha	67,309	.....	....
Lion Bonding and Surety, Omaha	13,234	44,713	338.0
Mutual Benefit, Health and Accident, Omaha	249,577	77,101	30.9
National Accident, Lincoln	153,546	31,363	20.4
Old Line, Lincoln	30,992	18,375	59.3
Physicians Casualty, Omaha	120,244	64,347	53.5
Physicians Health, Omaha	102,986	80,681	78.3
Pioneer, Lincoln	85,173	30,761	36.1
Travelers Health, Omaha	262,356	138,465	52.8
Union Life and Accident, Lincoln	13,274	37,690	283.9
United States Insurance, Lincoln	99,943	2,776	2.8
Western Travelers, Omaha	69,980	57,830	82.6
Woodmen Accident, Lincoln	29,384	12,821	43.6
World Accident, Omaha	24,657	11,576	46.9
Ætna Life, Hartford	24,947	9,223	37.0
American Bonding and Casualty, Sioux City	1,760	.....	....
American Casualty, Reading	248	100	40.3
Bankers Accident, Des Moines	36,654	14,941	40.8
Business Men's Assurance, Kansas City	29,918	21,273	71.1
Cloverleaf Life and Casualty, Jacksonville	416	40	9.6
Continental Casualty, Hammond	189,922	126,393	66.5
Employers Indemnity, Kansas City	36,015	9,179	25.5
Employers Liability, Boston	7,989	4,153	52.0
Equitable Accident, Boston	110	541	491.8
Equitable Life, New York	5,029	529	10.5
European General Reinsurance, London	30,226	.....	....
Federal Life, Chicago	114	23	20.2
Fidelity and Casualty, New York	2,699	529	19.6
Fraternal Protective, Pittsburgh	188	110	58.5
General Accident, Perth	1,042	439	42.1
Globe Indemnity, New York	8,546	3,311	38.7
Great Western Accident, Des Moines	94,197	38,047	40.4
Hartford Accident and Indemnity, Hartford	314	2,527	804.9
Integrity Mutual Casualty, Chicago	285	.....	....
Inter Ocean Casualty, Springfield	257	21	8.2
Inter State Business Mens, Des Moines	65,087	37,006	56.8
London Guarantee and Accident, London	60,344	14,663	24.3
Loyal Protective, Boston	2,394	1,145	47.8
Maryland Casualty, Baltimore	693	63	9.1
Massachusetts Bonding, Boston	22,198	6,034	27.2
Ocean Accident and Guarantee, London	39,401	24,497	62.2
Preferred Accident, New York	5,246	12,618	240.5
Royal Indemnity, New York	5,814	447	7.7
Southern Surety, Des Moines	4,540	8,645	190.4
Standard Accident, Detroit	4,385	178	4.1
Travelers, Hartford	32,964	10,801	32.8
Union Indemnity, New Orleans	108	.....	....
United States Casualty, New York	155	.....	....
United States Fidelity and Casualty, Baltimore	26,495	7,758	29.3
Western Casualty, Chicago	2,311	.....	....
Totals	369,026	199,328	54.0
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	521	240	46.1
Ætna Life, Hartford	29,073	8,043	27.7
American Bonding and Casualty, Sioux City	28	.....	....
Continental Casualty, Hammond	7,764	6,272	80.8
Employers Indemnity, Kansas City	12,624	2,212	17.5
Employers Liability, London	122,283	52,565	43.0
Fidelity and Casualty, New York	1,879	147	7.8
General Accident, Perth	83,714	26,076	31.2
Georgia Casualty, Macon	36,025	18,468	51.3
Globe Indemnity, New York	37,677	15,900	42.2
Hartford Accident and Indemnity, Hartford	3,529	308	8.7
Integrity Mutual Casualty, Chicago	165,423	70,750	42.8
Iowa Bonding and Casualty, Des Moines	7,803	2,338	30.0
London Guarantee and Accident, London	287,431	104,246	36.3
Lumbermen's Mutual Casualty, Chicago	738	.....	....
Maryland Casualty, Baltimore	78,855	18,771	23.8
Massachusetts Bonding, Boston	.....	25	....
New Amsterdam Casualty, New York	68,887	25,595	37.2
Ocean Accident and Guarantee, London	146,414	74,415	50.8
Royal Indemnity, New York	7,266	836	11.5
Southern Surety, Des Moines	23,015	14,221	61.8
Standard Accident, Detroit	7,025	1,388	19.8
Travelers, Hartford	118,708	38,903	32.8
Travelers Indemnity, Hartford	255	.....	....
United States Casualty, New York	835	1,168	139.8
United States Fidelity and Guaranty, Baltimore	70,677	33,148	46.9
Western Casualty, Chicago	29,498	.....	....
Totals	1,347,947	516,035	38.3
Fidelity.			
Lion Bonding and Surety, Omaha	26,360	3,196	12.1
Ætna Casualty and Surety, Hartford	2,142	7	.3
American Bonding and Casualty, Sioux City	4,624	.....	....
American Surety, New York	29,710	14,288	48.1
Employers Liability, London	82	.....	....
European General Reinsurance, London	5,488	.....	....
Fidelity and Casualty, New York	2,912	5,923	203.4
Fidelity and Deposit, Baltimore	21,328	1,069	5.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Nebraska—*Cont.*	$	$	%
Globe Indemnity, New York	3,858	159	4.1
Hartford Accident and Indemnity, Hartford	3,465	—50	....
Iowa Bonding and Surety, Des Moines	551	.....	....
London and Lancashire Indemnity, New York	227	.....	....
Maryland Casualty, Baltimore	1,758	2,579	146.7
Massachusetts Bonding, Boston	13,559	2,169	16.0
National Surety, New York	41,469	5,096	12.3
New Amsterdam Casualty, New York	20,095	346	1.7
Preferred Accident, New York	550	.....	....
Royal Indemnity, New York	1,002	.....	....
Southern Surety, Des Moines	1,132	235	20.8
United States Fidelity and Guaranty, Baltimore	12,157	1,952	16.1
Totals	192,469	36,967	19.2
Surety.			
Lion Bonding and Surety, Omaha	75,601	—1,140	....
Ætna Casualty and Surety, Hartford	4,665	400	8.6
American Bonding and Casualty, Sioux City	10,314	.....	....
American Indemnity, Galveston	131	.....	....
American Surety, New York	23,816	9,664	40.6
Employers Liability, London	292	.....	....
European General Reinsurance, London	3,456	.....	....
Fidelity and Casualty, New York	3,663	145	3.9
Fidelity and Deposit, Baltimore	14,079	—1,649	....
Globe Indemnity, New York	26,921	4,188	15.6
Hartford Accident and Indemnity, Hartford	914	.....	....
Iowa Bonding and Casualty, Des Moines	13,788	1,634	11.9
London and Lancashire Indemnity, New York	1,365	6,641	486.5
Maryland Casualty, Baltimore	7,795	3,576	45.9
Massachusetts Bonding, Boston	31,672	3,744	11.8
National Surety, New York	30,760	14,658	47.7
New Amsterdam Casualty, New York	8,070	.....	....
Preferred Accident, New York	3,640	.....	....
Royal Indemnity, New York	1,883	.....	....
Southern Surety, Des Moines	39,096	—1,166	....
Union Indemnity, New Orleans	33	.....	....
United States Fidelity and Guaranty, Baltimore	39,308	31,025	78.9
Totals	341,262	71,720	21.0
Plate Glass.			
National Plate Glass, Falls City	1,314	1,078	82.0
Ætna Casualty and Surety, Hartford	2,258	2,132	94.4
American Bonding and Casualty, Sioux City	1,194	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Nebraska—*Cont.*	$	$	%
American Surety, New York	2,843	483	17.0
Continental Casualty, Hammond	297	418	140.7
Employers Liability, London	5,753	5,547	96.4
Employers Indemnity, Kansas City	—90	7	....
Fidelity and Casualty, New York	994	.....	....
European General Reinsurance, London	33,504	.....	....
Fidelity and Deposit, Baltimore	8,102	3,375	41.7
General Accident, Perth	1,985	225	11.3
Georgia Casualty, Macon	892	386	43.3
Globe Indemnity, New York	6,599	7,057	106.9
Hartford Accident and Indemnity, Hartford	441	114	25.9
Iowa Bonding and Casualty, Des Moines	2,733	639	23.4
London Guarantee and Accident, London	34,389	24,245	70.5
Maryland Casualty, Baltimore	4,044	466	11.5
Massachusetts Bonding, Boston	17,356	16,380	94.4
Metroplitan Casualty, New York	1,010	218	21.6
National Surety, New York	45,346	21,174	46.7
New Amsterdam Casualty, New York	6,225	8,463	135.9
New Jersey Fidelity and Plate Glass, Newark	1,790	2,991	167.1
Ocean Accident and Guarantee, London	2,581	27,019	....
Preferred Accident, New York	3,634	2,786	76.7
Royal Indemnity, New York	7,810	4,158	53.2
Southern Surety, Des Moines	498	233	46.8
Travelers Indemnity, Hartford	10,655	5,200	48.8
Union Indemnity, New Orleans	1,179	30	2.5
United States Casualty, New York	155	141	91.0
United States Fidelity and Guaranty, Baltimore	15,695	5,072	32.0
Totals	232,651	153,069	65.8
Credit.			
American Credit Indemnity, St. Louis	11,239	.....	....
London Guarantee and Accident, London	1,538	.....	....
Totals	12,777	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	2,490	488	19.6
Maryland Casualty, Baltimore	1,132	409	36.1
Totals	3,622	897	24.8
Automobile Property Damage.			
Bankers Automobile, Lincoln	136,396	72,080	52.8
National Automobile, Lincoln	108,716	38,043	35.0
Lion Bonding and Surety, Omaha	88,344	23,371	26.3
Union Automobile, Omaha	175,938	66,340	37.7

American Casualty, Reading	1,998	1,892	94.7
Continental Casualty, Hammond	496	.....	....
Emplyers Indemnity, Kansas City	2,066	948	45.9
Employers Liability, London	2,624	3,017	115.0
Fidelity and Casualty, New York	4,138	3,983	191.0
Georgia Casualty, Macon	1,039	1,989	19.1
Globe Indemnity, New York	5,985	6,185	103.3
Hartford Accident and Indemnity, Hartford	—238	99	....
Lion Bonding and Surety, Omaha	59,299	8,306	14.0
Lloyds Plate Glass, New York	3,525	2,402	68.1
Maryland Casualty, Baltimore	1,244	1,691	135.9
Massachusetts Bonding, Boston	1,682	1,471	87.5
Metropolitan Casualty, New York	12,022	6,641	55.2
New Amsterdam Casualty, New York	3,519	1,093	31.1
New Jersey Fidelity and Plate Glass, Newark	10,874	12,709	116.9
New York Plate Glass, New York	5,943	4,824	81.2
Ocean Accident and Guarantee, London	6,723	4,058	60.4
Royal Indemnity, New York	1,178	443	37.6
Southern Surety, Des Moines	1,749	2,054	117.4
Travelers Indemnity, Hartford	1,815	1,648	90.8
Union Indemnity, New Orleans	3,036	703	23.2
United States Casualty, New York	38	242	637.0
United States Fidelity and Guaranty, Baltimore	4,135	3,174	76.8
Totals	139,656	72,742	52.1
Steam Boiler.			
Employers Liability, London	1,382	163	11.8
European General Reinsurance, London	249	.....	....
Fidelity and Casualty, New York	11,689	1,018	8.7
Globe Indemnity, New York	2,000	167	8.3
Hartford Steam Boiler, Hartford	21,556	6,122	28.4
London Guarantee and Accident, London	2,157	.....	....
Maryland Casualty, Baltimore	516	.....	....
Ocean Accident and Guarantee, London	802	.....	....
Royal Indemnity, New York	633	79	12.5
Travelers Indemnity, Hartford	3,738	.....	....
Totals	44,722	7,549	16.9
Fly-Wheel and Engine Breakage.			
European General Reinsurance, London	11	.....	....
Fidelity and Casualty, New York	—45	.....	....
Travelers Indemnity, Hartford	141	.....	....
Totals	107	.....	....
Burglary and Theft.			
Lion Bonding and Surety, Omaha	6,208	14,827	222.7
Ætna Casualty and Surety, Hartford	7,126	1,930	27.1
American Bonding and Casualty, Sioux City	1,094	.....	....
American Casualty, Reading	1,040	354	34.0
American Reinsurance Philadelphia	763	131	17.2
Ætna Casualty and Surety, Hartford	5,837	1,544	26.5
American Automobile, St. Louis	6,364	1,427	22.4
American Bonding and Casualty, Sioux City	621	.....	....
American Casualty, Reading	4,635	2,202	47.5
Continental Casualty, Hammond	2,780	1,104	39.7
Employers Indemnity, Kansas City	4,483	639	14.3
Employers Liability, London	6,611	5,700	86.2
Fidelity and Casualty, New York	1,022	25	2.4
General Accident, Perth	3,751	2,425	64.7
Georgia Casualty, Macon	1,271	1,454	114.4
Globe Indemnity, New York	9,605	8,467	88.2
Hartford Accident and Indemnity, Hartford	178	5	2.8
Integrity Mutual Casualty, Chicago	5,282	1,698	32.2
International Indemnity, Los Angeles	20,306	7,268	35.8
Iowa Bonding and Casualty, Des Moines	887	698	78.7
London Guarantee and Accident, London	35,139	17,946	51.1
Maryland Casualty, Baltimore	1,816	537	29.6
Maryland Motor Car, Wilmington	4,508	2,149	47.7
Massachusetts Bonding, Boston	2,906	1,148	39.5
New Amsterdam Casualty, New York	5,489	4,254	72.7
New Jersey Fidelity and Plate Glass, Newark	394	332	84.3
Ocean Accident and Guarantee, London	5,282	3,508	66.4
Preferred Accident, New York	1,657	1,134	68.4
Royal Indemnity, New York	2,403	525	21.8
Southern Surety, Des Moines	1,124	1,987	176.8
Standard Accident, Detroit	1,500	319	21.3
Travelers Indemnity, Hartford	10,017	3,284	32.8
Union Indemnity, New Orleans	7	7	100.0
United States Casualty, New York	85	50	58.8
United States Fidelity and Guaranty, Baltimore	3,649	2,125	58.2
Western Automobile Indemnity, Ft. Scott	724	30	4.1
Totals	660,087	273,725	41.5
Workmen's Collective.			
Integrity Mutual Casualty, Chicago	3,095	1,566	50.6
Live Stock.			
American Live Stock, Omaha	115,481	44,423	38.5
Nebraska Live Stock, Omaha	36,525	22,540	61.7
Capital Live Stock, Topeka	11,149	25,895	232.3
Farmers Live Stock, Des Moines	8,442	6,223	73.7
Hartford Accident and Indemnity, Hartford	14,983	22,541	150.5
Hartford Live Stock, New York	13,110	2,165	16.5
Totals	199,690	123,787	62.0
Physicians' Defense.			
Maryland Casualty, Baltimore	.....	1,596	....
Aggregates (Nebraska)	6,084,287	2,596,399	42.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Nevada.	$	$	%
Accident.			
Columbian National Life, Boston	93	.....	....
Continental Casualty, Hammond	22,736	5,540	24.4
Employers Liability, London	613	250	40.8
Equitable Life, New York	342	.....	....
Hartford Accident and Indemnity, Hartford	146	.....	....
Maryland Casualty, Baltimore	17	.....	....
Massachusetts Bonding, Boston	*10,153	3,384	33.3
National Casualty, Detroit	*1,726	651	37.7
North American Accident, Chicago	6,718	2,215	33.0
Occidental Life, Los Angeles	527	51	9.7
Order of Railway Employees, San Francisco	.....	*3,473	....
Pacific Mutual, Los Angeles	8,079	3,812	47.2
Standard Accident, Detroit	102	.....	....
Travelers, Hartford	438	.....	....
United States Casualty, New York	151	.....	....
United States Fidelity and Guaranty, Baltimore	347	.....	....
Western Casualty, Denver	*83	.....	....
Totals	52,270	19,378	37.1
* Includes Health.			
Health.			
Columbian National, Boston	66	.....	....
Continental Casualty, Hammond	17,458	3,014	17.3
Employers Liability, London	290	.....	....
Equitable Life, New York	142	.....	....
Hartford Accident and Indemnity, Hartford	50	.....	....
Occidental Life, Los Angeles	359	25	7.0
Pacific Mutual, Los Angeles	1,513	476	31.5
Standard Accident, Detroit	67	.....	....
Travelers, Hartford	81	.....	....
United States Casualty, New York	109	.....	....
United States Fidelity and Guaranty, Baltimore	—25	.....	....
Totals	20,110	3,515	17.5
Liability.			
Ætna Casualty and Surety, Hartford	19	.....	....
American Indemnity, Galveston	131	.....	....
Continental Casualty, Hammond	153	.....	....
Employers Liability, London	606	.....	....
Hartford Accident and Indemnity, Hartford	319	4	1.2
Maryland Casualty, Baltimore	536	150	28.0
Massachusetts Bonding, Boston	10	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Nevada—*Cont.*	$	$	%
Fidelity and Deposit, Baltimore	11	.....	....
Hartford Accident and Indemnity, Hartford	76	.....	....
Maryland Casualty, Baltimore	98	.....	....
Massachusetts Bonding, Boston	5	.....	....
National Surety, New York	881	.....	....
United States Fidelity and Guaranty, Baltimore	1,566	.....	....
Totals	2,849	312	11.0
Sprinkler.			
Ætna Casualty and Surety, Hartford	139	.....	....
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	13	65	500.0
American Indemnity, Galveston	56	.....	....
Continental Casualty, Hammond	23	.....	....
Employers Liability, London	96	.....	....
Hartford Accident and Indemnity, Hartford	9	50	555.6
Hartford Steam Boiler and Inspection, Hartford	26	.....	....
Maryland Casualty, Baltimore	149	.....	....
Massachusetts Bonding, Boston	4	.....	....
United States Casualty, New York	.....	7	....
United States Fidelity and Guaranty, Baltimore	243	.....	....
Totals	619	122	19.7
Live Stock.			
Hartford Live Stock, New York	6,493	1,535	23.6
Hartford Accident and Indemnity, Hartford	2,489	100	4.0
Totals	8,982	1,635	18.2
Aggregates (Nevada)	136,800	42,145	30.8
New Hampshire.			
Accident and Health	$	$	%
Peerless Casualty, Keene	15,640	5,379	34.4
Ætna Casualty and Surety, Hartford	18	.....	....
Ætna Life, Hartford	12,473	1,508	12.1
Boston Casualty, Boston	3,460	1,118	32.3
Brotherhood Accident, Boston	2,666	1,751	65.8
Commonwealth Casualty, Philadelphia	767	38	4.9
Connecticut General, Hartford	7,886	855	10.8
Continental Casualty, Hammond	15,421	6,067	39.3
Eastern Casualty, Boston	11,858	4,098	34.6
Employers Liability, London	1,777	925	52.1

Standard Accident, Detroit	35	.....	....
United States Casualty, New York	361	.....	....
United States Fidelity and Guaranty, Baltimore	2,097	.....	....
Totals	4,267	154	3.6
Workmen's Compensation.			
Hartford Accident and Indemnity, Hartford	376	238	63.3
Fidelity.			
Ætna Casualty and Surety, Hartford	164	.....	...
American Indemnity, Galveston	72	.....	....
American Surety, New York	3,285	.....	....
Fidelity and Deposit, Baltimore	3,225	.....	....
Hartford Accident and Indemnity, Hartford	278	.....	....
Maryland Casualty, Baltimore	252	.....	....
Massachusetts Bonding, Boston	173	.....	....
National Surety, New York	3,705	23	.6
United States Fidelity and Guaranty, Baltimore	4,599	279	6.1
Totals	15,753	302	1.9
Surety.			
Ætna Casualty and Surety, Hartford	355	.....	....
American Indemnity, Galveston	614	.....	....
American Surety, New York	3,661	.....	....
Fidelity and Deposit, Baltimore	3,977	.....	....
Hartford Accident and Indemnity, Hartford	180	.....	....
Maryland Casualty, Baltimore	197	.....	....
Massachusetts Bonding, Boston	—5	.....	....
National Surety, New York	9,276	7,544	81.3
United States Fidelity and Guaranty, Baltimore	5,472	6,981	127.6
Totals	23,727	14,525	61.2
Plate Glass.			
Ætna Casualty and Surety, Hartford	175	.....	....
Lloyds Plate Glass, New York	3,560	1,544	43.4
Maryland Casualty, Baltimore	56	126	225.0
Massachusetts Bonding, Boston	18	.....	....
New York Plate Glass, New York	1,121	294	26.2
United States Fidelity and Guaranty, Baltimore	1,575	.....	....
Totals	6,505	1,964	30.2
Steam Boiler.			
Hartford Steam Boiler and Inspection, Hartford	1,020	.....	....
Fly-Wheel and Engine Breakage.			
Maryland Casualty, Baltimore	183	.....	....
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	82	.....	....
American Surety, New York	130	312	240.0
Equitable Accident, Boston	3,226	922	28.6
Equitable Life, New York	615	323	52.5
Federal Casualty, Detroit	4,472	710	15.9
Federal Life, Chicago	9	.....	....
Fidelity and Casualty, New York	3,715	825	22.2
General Accident, Perth	13,521	4,876	36.1
Globe Indemnity, Newark	1,162	.....	....
Hartford Accident and Indemnity, Hartford	1,591	.....	....
Inter-Ocean Casualty, Cincinnati	39	.....	....
London and Lancashire Indemnity, New York	61	.....	....
London Guarantee and Accident, London	387	.....	....
Loyal Protective, Boston	29,887	16,517	55.3
Maryland Assurance, Baltimore	1,163	1,072	92.2
Masonic Protective, Worcester	10,536	3,601	34.2
Massachusetts Accident, Boston	37,478	15,835	42.3
Massachusetts Bonding, Boston	40,722	10,839	26.6
Metropolitan Casualty, New York	148	208	140.5
National Casualty, Detroit	3,029	1,084	35.8
National Life of U. S. A., Chicago	184	196	106.5
National Relief, Philadelphia	4,660	1,314	28.2
New Amsterdam Casualty, New York	79	.....	....
North American Accident, Chicago	4,002	1,240	31.0
Ocean Accident and Guarantee, London	1,955	440	22.5
Ridgely Protective, Worcester	3,247	2,777	85.5
Royal Indemnity, New York	3,573	1,178	33.0
Standard Accident, Detroit	1,516	196	12.9
Travelers Indemnity, Hartford	517	130	25.1
Travelers, Hartford	40,256	20,564	51.1
United States Casualty, New York	2,324	62	2.7
United States Fidelity and Guaranty, Baltimore	3,715	1,849	49.8
Totals	289,755	108,497	37.4
Liability.			
Ætna Casualty and Surety, Hartford	2,384	339	14.2
Ætna Life, Hartford	52,748	33,911	64.3
American Mutual Liability, Boston	23,150	19,680	85.0
Employers Liability, London	102,005	19,726	19.3
Federal Mutual Liability, Boston	4,173	1,237	29.6
Fidelity and Casualty, New York	10,724	11,448	106.7
General Accident, Perth	3,915	503	12.8
Globe Indemnity, Newark	2,520	400	15.9
Hartford Accident and Indemnity, Hartford	37,792	22,537	59.6
Liberty Mutual, Boston	3,122	87	2.8
London and Lancashire Indemnity, New York	8,656	1,075	12.4
London Guarantee and Accident, London	15,095	6,059	40.1
Maryland Casualty, Baltimore	23,216	7,915	34.1
Massachusetts Bonding, Boston	6,952	4,123	59.3
New Amsterdam Casualty, New York	168	.....	....
New Jersey Fidelity and Plate Glass, Newark	1,057	97	9.2
Ocean Accident and Guarantee, London	20,961	12,789	61.0
Royal Indemnity, New York	6,691	200	29.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New Hampshire—*Cont.*	$	$	%
Standard Accident, Detroit	1,771	49	2.8
Travelers, Hartford	132,740	40,048	30.2
United States Casualty, New York	1,900	14	.7
United States Fidelity and Guaranty, Baltimore	20,559	6,537	31.8
Totals	482,299	188,774	39.1
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	810	571	70.5
Ætna Life, Hartford	52,827	31,627	59.9
American Mutual Liability, Boston	190,834	27,363	14.3
Employers Liability, London	255,362	104,460	40.9
Federal Mutual Liability, Boston	54,723	14,338	26.2
General Accident, Perth	1,602	75	4.7
Globe Indemnity, Newark	979	—2	....
Hartford Accident and Indemnity, Hartford	41,706	28,347	68.0
Liberty Mutual, Boston	15,034	7,497	49.9
London Guarantee and Accident, London	21,642	6,283	29.0
Lumber Mutual Casualty, New York	3,817	7,920	208.0
Maryland Casualty, Baltimore	12,466	5,928	47.6
Ocean Accident and Guarantee, London	32,651	24,030	73.6
Royal Indemnity, New York	49	.....	....
Standard Accident, Detroit	9,632	1,878	19.5
Travelers Indemnity, Hartford	225	.....	....
Travelers, Hartford	206,519	85,511	41.4
United States Casualty, New York	5,095	429	8.4
United States Fidelity and Guaranty, Baltimore	10,275	2,296	22.3
Totals	916,248	348,551	38.0
Fidelity and Surety.			
Ætna Casualty and Surety, Hartford	4,940	.....	....
American Indemnity, Galveston	32	.....	....
American Surety, New York	25,415	45	.2
Employers Liability, London	279	.....	...
Fidelity and Casualty, New York	2,962	.....	....
Fidelity and Deposit, Baltimore	25,249	3,148	12.5
Globe Indemnity, Newark	558	.....	....
Hartford Accident and Indemnity, Hartford	8,334	.....	....
London and Lancashire Indemnity, New York	170	.....	....
Maryland Casualty, Baltimore	24,148	—75	....
Massachusetts Bonding, Boston	10,512	738	7.0
National Surety, New York	23,349	245	1.1
New Amsterdam Casualty, New York	359	.....	....
Ocean Accident and Guarantee, London	863	.....	....
Royal Indemnity, New York	5,148	.....	....
United States Fidelity and Guaranty, Baltimore	26,122	6,117	23.4
Totals	158,440	10,218	6.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New Hampshire—*Cont.*	$	$	%
Sprinkler.			
Ætna Casualty and Surety, Hartford	3,212	640	19.9
Maryland Casualty, Baltimore	532	249	46.8
Totals	3,744	889	23.7
Automobile and Teams Property Damage.			
Ætna Casualty and Surety, Hartford	13,376	5,246	39.2
American Mutual Liability, Boston	3,836	781	20.4
Employers Liability, London	17,287	5,977	34.6
Federal Mutual, Boston	369	529	143.4
Fidelity and Casualty, New York	3,273	856	26.2
General Accident, Perth	1,537	478	31.1
Globe Indemnity, Newark	820	244	29.8
Hartford Accident and Indemnity, Hartford	12,911	4,449	34.5
Liberty Mutual, Boston	413	34	8.2
London and Lancashire Indemnity, New York	4,292	1,996	46.5
Maryland Casualty, Baltimore	9,639	6,653	69.0
Massachusetts Bonding, Boston	2,369	1,085	45.8
New Amsterdam Casualty, New York	9	.....	....
New Jersey Fidelity and Plate Glass, Newark	387	171	44.2
Ocean Accident and Guarantee, London	7,670	3,846	50.1
Royal Indemnity, New York	3,355	1,096	32.7
Standard Accident, Detroit	502	35	7.0
Travelers Indemnity, Hartford	45,026	21,304	47.3
United States Casualty, New York	351	25	7.1
United States Fidelity and Guaranty, Baltimore	7,061	2,368	33.5
Totals	134,483	57,173	42.5
Aggregates (New Hampshire)	2,131,368	728,701	34.2
New Jersey.			
Accident.			
Commercial Casualty, Newark	85,548	20,713	24.2
Manufacturers Liability, Jersey City	1,643	243	14.8
Ætna Casualty and Surety Hartford	624	85	13.6
Ætna Life, Hartford	110,935	52,612	47.4
American Reinsurance, Philadelphia	8,074	50	6.2
American Casualty, Reading*	15,310	6,672	43.6
Brotherhood Accident, Boston*	15,766	8,402	53.3
Columbia Casualty, New York	272	....	....
Columbian National, Boston	5,370	784	14.6
Commonwealth Casualty, Philadelphia*	33,396	13,241	39.6
Connecticut General, Hartford	31,280	15,173	48.5

Plate Glass.			
Ætna Casualty and Surety, Hartford	2,380	1,636	68.7
Employers Liability, London	2,996	877	29.3
Fidelity and Casualty, New York	3,160	1,494	47.3
Globe Indemnity, Newark	25	26	104.0
Hartford Accident and Indemnity, Hartford	1,325	1,189	89.7
Lloyds Plate Glass, New York	7,199	1,942	27.0
London and Lancashire Indemnity, New York	1,069	64	6.0
Maryland Casualty, Baltimore	2,554	266	10.4
Massachusetts Bonding, Boston	4,876	1,979	40.6
Metropolitan Casualty, New York	874	291	33.3
New Jersey Fidelity and Plate Glass, Newark	295	151	51.2
New York Plate Glass, New York	—30	156	....
Ocean Accident and Guarantee, London	316	.....	....
Royal Indemnity, New York	1,107	767	69.3
Travelers Indemnity, Hartford	3,584	1,121	31.3
United States Fidelity and Guaranty, Baltimore	4,521	807	17.9
Totals	36,261	12,766	35.2
Steam Boiler.			
Employers Liability, London	3,527	.....	....
Fidelity and Casualty, New York	5,138	.....	....
Hartford Steam Boiler, Hartford	7,995	.....	....
London Guarantee and Accident, London	575	.....	....
Maryland Casualty, Baltimore	1,758	.....	....
Mutual Boiler, Boston	10,483	.....	....
Ocean Accident and Guarantee, London	24,109	375	1.6
Royal Indemnity, New York	4,335	29	.7
Travelers Indemnity, Hartford	8,807	.....	....
Totals	66,727	404	.6
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	4,098	.....	....
American Surety, New York	1,106	.....	....
Employers Liability, London	2,552	261	10.2
Fidelity and Casualty, New York	2,631	44	1.7
Fidelity and Deposit, Baltimore	490	100	20.4
Globe Indemnity, Newark	3,236	250	7.7
Hartford Accident and Indemnity, Hartford	1,323	5	.4
London and Lancashire Indemnity, New York	58	.....	....
London Guarantee and Accident, London	748	.....	....
Maryland Casualty, Baltimore	554	.....	....
Massachusetts Bonding, Boston	1,488	328	22.0
National Surety, New York	3,069	.....	....
New Amsterdam Casualty, New York	99	.....	....
New Jersey Fidelity and Plate Glass, Newark	202	.....	....
Ocean Accident and Guarantee, London	639	.....	....
Royal Indemnity, New York	1,811	124	6.8
Travelers Indemnity, Hartford	16,224	67	.4
United States Casualty, New York	125	.....	....
United States Fidelity and Guaranty, Baltimore	2,968	250	8.4
Totals	43,421	1,429	3.3
Continental Casualty, Hammond	36,606	13,125	35.8
Eastern Casualty, New York*	3,868	612	15.8
Employers Indemnity, Kansas City	964	234	24.1
Employers Liability, London	15,591	5,762	36.9
Equitable Accident, Boston*	55	16	29.1
Equitable Life, New York	11,823	1,819	15.4
Federal Casualty, Detroit	540	177	32.8
Fidelity and Casualty, New York	114,017	19,604	17.2
General Accident, Perth	23,064	7,281	31.6
Globe Indemnity, New York	26,481	3,624	13.7
Hartford Accident and Indemnity, Hartford	8,546	438	5.1
Indemnity Ins. Co. of N. A., Philadelphia	3,894	.....	....
Inter-Ocean Accident, Indianapolis*	32	.....	....
London Guarantee and Accident, London	10,257	1,178	11.5
London and Lancashire Indemnity, New York	1,537	463	30.1
Loyal Protective, Boston*	8,728	5,507	63.1
Maryland Casualty, Baltimore	7,650	1,105	14.4
Masonic Protective, Boston*	93,812	36,653	39.1
Massachusetts Accident, Boston*	697	218	31.3
Massachusetts Bonding, Boston*	48,042	14,755	30.7
Metropolitan Casualty, New York	28	83	296.4
National Casualty, Detroit*	16,286	7,105	43.6
National Life, Montpelier	.....	121	....
National Relief, Philadelphia*	40,933	11,191	29.1
New Amsterdam Casualty, New York	9,335	1,477	15.8
North American Accident, Chicago	14,047	3,988	28.4
Norwich Union Indemnity, New York	238	.....	....
Ocean Accident and Guarantee, London	19,128	3,048	15.9
Pacific Mutual, Los Angeles	28,141	6,217	22.1
Preferred Accident, New York	23,856	7,359	30.8
Red Mens Fraternal, Westfield*	5,064	1,684	33.2
Republic Casualty, Pittsburgh	—49	80	....
Ridgely Protective, Worcester*	4,485	2,798	62.4
Royal Indemnity, New York	13,171	1,165	8.8
Southern Surety, Des Moines*	16	44	275.0
Standard Accident, Detroit	12,758	3,990	31.3
Travelers Indemnity, Hartford	5,841	8,657	148.2
Travelers, Hartford	281,744	101,578	36.0
Union Indemnity, New Orleans	7,224	1,032	14.3
United States Casualty, New York	6,597	2,894	43.9
United States Fidelity and Guaranty, Baltimore	17,932	4,229	23.6
Zurich General, Zurich	486	.....	....
Totals	1,231,687	401,290	32.6

* Includes Health.

Health.			
Commercial Casualty, Newark	61,698	32,762	53.1
Manufacturers Liability Jersey City	6,148	327	5.3
Ætna Casualty and Surety, Hartford	517	.....	....
Ætna Life, Hartford	65,793	24,762	37.6
American Reinsurance, Philadelphia	8,129	.....	....
Columbia Casualty, New York	93	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued*.

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New Jersey—*Cont.*	$	$	%
Columbian National, Boston	7,313	2,181	29.3
Connecticut General, Hartford	17,846	6,872	38.5
Continental Casualty, Hammond	35,607	20,418	57.3
Employers Liability, Kansas City	9,181	3,567	38.9
Equitable Life, New York	16,220	4,159	27.5
Fidelity and Casualty, New York	137,869	71,098	51.6
General Accident, Perth	15,246	11,337	74.3
Globe Indemnity, New York	19,423	11,392	58.6
Hartford Accident and Indemnity, Hartford	5,839	1,407	24.1
Indemnity Ins. Co. of N. A., Philadelphia	1,680	.....	....
London Guarantee and Accident, London	3,760	764	20.3
London and Lancashire Indemnity, New York	514	233	45.3
Maryland Casualty, Baltimore	6,857	920	13.4
Metropolitan Casualty, New York	80	65	81.2
Metropolitan Life, New York	2,518	541	21.5
New Amsterdam Casualty, New York	4,197	3,026	72.1
Norwich Union Indemnity, New York	170	32	18.8
Ocean Accident and Guarantee, London	8,373	3,105	37.1
Pacific Mutual, Los Angeles	25,059	16,539	66.0
Preferred Accident, New York	5,156	1,666	32.3
Republic Casualty, New York	—67	814	....
Royal Indemnity, New York	5,754	1,364	23.7
Standard Accident, Detroit	8,508	2,399	28.2
Travelers Indemnity, Hartford	1,552	343	22.1
Travelers, Hartford	85,675	51,574	60.2
Union Indemnity, New Orleans	7,714	3,064	39.7
United States Casualty, New York	3,825	4,706	123.0
United States Fidelity and Guaranty, Baltimore	12,497	2,634	21.1
Zurich General, Zurich	315	.....	....
Totals	591,060	284,073	48.1
Liability.			
Commercial Casualty, Newark	374,317	113,332	30.2
Manufacturers Liability, Jersey City	123,618	37,470	30.3
New Jersey Fidelity and Plate Glass, Newark	75,218	26,653	35.4
New Jersey Manufacturers Casualty, Trenton	121,328	6,998	57.7
Ætna Casualty and Surety, Hartford	123,080	22,844	18.6
Ætna Life, Hartford	347,854	101,131	29.1
Allied Mutuals Liability, New York	5	.....	....
American Casualty, Reading	51,930	16,839	32.4
American Indemnity, Galveston	37,905	8,790	23.2
American Mutual Liability, Boston	84,079	14,417	17.1
American Reinsurance, Philadelphia	19,307	6	....
Columbia Casualty, New York	2,648	75	.3
Commonwealth Casualty, Philadelphia	215,038	200,529	98.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New Jersey—*Cont.*	$	$	%
Continental Casualty, Hammond	21,510	4,645	21.6
Employers Indemnity, Kansas City	38,019	5,492	15.3
Employers Liability, London	321,979	165,235	51.3
Employers Mutual, New York	37,791	24,804	65.6
Federal Mutual Liability, Boston	4,193	191	4.5
Fidelity and Casualty, New York	194,789	64,990	33.4
Fidelity and Deposit, Baltimore	.....	1,172	....
General Accident, Perth	31,612	12,647	40.0
General Casualty, Macon	6,059	6,371	105.2
Globe Indemnity, New York	271,851	90,902	33.4
Hartford Accident and Indemnity, Hartford	170,020	50,843	29.9
Indemnity Ins. Co. of N. A., Philadelphia	5,557	.....	....
London Guarantee and Accident, London	166,269	83,574	50.3
London and Lancashire Indemnity, New York	7,747	3,074	42.0
Liberty Mutual, Boston	197,672	77,699	39.3
Lumber Mutual, New York	35,232	10,123	28.7
Lumbermen's Mutual, Chicago	4,732	469	9.9
Manufacturers Casualty, Philadelphia	2,837	285	10.0
Maryland Casualty, Baltimore	258,105	120,104	46.5
Massachusetts Bonding	3,974	4,459	112.2
New Amsterdam Casualty, New York	105,680	44,986	42.6
Norwich Union Indemnity, New York	18,445	2,100	11.4
Ocean Accident and Guarantee, London	505,021	246,184	48.7
Republic Casualty, Pittsburgh	51,821	32,087	61.9
Royal Indemnity, New York	293,937	160,326	54.5
Security Mutual Casualty, Chicago	36,628	15,057	41.1
Southern Surety, Des Moines	87	.....	....
Standard Accident, Detroit	107,836	46,010	42.7
Travelers, Hartford	984,983	429,930	43.7
Travelers Indemnity, Hartford	11,511	.....	....
Union Indemnity, New Orleans	1,492	.....	....
United States Casualty, New York	43,360	29,678	68.4
United States Fidelity and Guaranty, Baltimore	206,684	89,417	43.3
Utica Mutual, Utica	1,624	111	6.8
Utilities Mutual, New York	909	166	18.2
Western Casualty, Chicago	27,926	5,855	21.0
Zurich General, Zurich	109,900	44,316	40.3
Totals	7,157,248	3,001,407	41.9
Fidelity.			
International Fidelity, Jersey City	142,202	35,098	24.7
Ætna Casualty and Surety, Hartford	22,241	5,850	26.3
American Indemnity, Galveston	694	.....	....
American Surety, New York	135,057	—4,009	....
Employers Liability, London	1,268	499	39.4

Continental Casualty, Hammond	26,897	7,271	27.0
Employers Indemnity, Kansas City	11,820	1,948	16.5
Employers Liability, London	193,651	73,256	37.8
Employers Mutual, New York	6,787	548	8.1
Federal Mutual Liability, Boston	16,275	.....	....
Fidelity and Casualty, New York	207,164	65,339	31.5
Fidelity and Deposit, Baltimore	.....	2,246	....
General Accident, Perth	89,301	28,958	32.4
Georgia Casualty, Macon	45,539	55,155	121.1
Globe Indemnity, New York	220,500	57,445	26.0
Hartford Accident and Indemnity, Hartford	176,769	80,565	45.6
Indemnity Ins. Co. of N. A., Philadelphia	9,847	.....	....
Interstate Casualty, Birmingham	112,192	23,879	21.3
Liberty Mutual, Boston	20,717	659	3.2
London Guarantee and Accident, London	141,230	59,014	41.8
London and Lancashire Indemnity, New York	33,114	7,901	23.9
Lumber Mutual, New York	8,854	897	10.1
Lumbermen's Mutual, Chicago	542	.....	....
Manufacturers Casualty, Philadelphia	6,042	2,578	42.7
Maryland Casualty, Baltimore	147,263	57,706	39.2
Massachusetts Bonding, Boston	41,455	49,536	119.5
New Amsterdam Casualty, New York	114,357	18,052	15.8
Norwich Union Indemnity, New York	37,639	4,779	12.7
Ocean Accident and Guarantee, London	211,632	41,520	19.6
Preferred Accident, New York	98,213	30,776	31.3
Republic Casualty, Pittsburgh	31,592	4,101	13.0
Royal Indemnity, New York	161,928	38,438	23.7
Security Mutual, Chicago	7,685	215	2.8
Southern Surety, Des Moines	352	675	191.7
Standard Accident, Detroit	70,585	23,687	33.6
Travelers, Hartford	565,731	117,007	20.7
Union Indemnity, New Orleans	10,548	549	5.2
United States Casualty, New York	61,157	27,581	45.1
United States Fidelity and Guaranty, Baltimore	174,934	41,907	24.0
Utica Mutual, Utica	193	.....	....
Utilities Mutual, New York	536	.....	....
Western Casualty, Chicago	949	.....	....
Zurich General, Zurich	159,333	48,734	30.6
Totals	4,799,662	1,521,996	31.7
Workmen's Compensation.			
Commercial Casualty, Newark	320,192	108,289	33.8
Manufacturers Liability, Jersey City	645,917	304,559	47.2
New Jersey Fidelity and Plate Glass, Newark	350	.....	....
New Jersey Manufacturers Casualty, Trenton	894,653	359,470	40.2
Ætna Casualty and Surety, Hartford	24,198	11,441	47.3
Ætna Life, Hartford	515,334	163,902	31.8
Allied Mutuals, Liability, New York	204	36	17.6
American Casualty, Reading	10	.....	....
American Mutual Liability, Boston	441,214	180,345	40.9
American Reinsurance, Philadelphia	24,992	.....	....
Columbia Casualty, New York	388	62	16.0
Fidelity and Casualty, New York	30,361	12,917	42.5
Fidelity and Deposit, Baltimore	53,150	11,481	21.6
Globe Indemnity, New York	12,583	183	1.4
Guarantee Co. of North America, Montreal	1,284	.....	....
Hartford Accident and Indemnity, Hartford	9,599	333	3.5
Indemnity Ins. Co. of N. A., Philadelphia	1,431	.....	....
London and Lancashire Indemnity, New York	600	.....	....
Maryland Casualty, Baltimore	14,278	3,725	26.1
Massachusetts Bonding, Boston	9,274	.....	....
National Surety, New York	139,908	54,545	39.0
New Amsterdam Casualty, New York	11,967	680	5.7
Ocean Accident and Guarantee, London	1,817	.....	....
Preferred Accident, New York	12,868	4,924	38.3
Republic Casualty, Pittsburgh	54	.....	....
Royal Indemnity, New York	12,765	—232	....
Southern Surety, Des Moines	109	.....	....
United States Fidelity and Guaranty, Baltimore	52,338	22,128	42.3
United States Guarantee, New York	978	41	4.2
Totals	666,829	148,164	22.2
Surety.			
International Fidelity, Jersey City	30,944	18,863	61.0
Ætna Casualty and Surety, Hartford	59,524	4,630	7.8
American Indemnity, Galveston	2,463	13,415	544.3
American Surety, New York	141,536	15,477	10.9
Columbia Casualty, New York	147	.....	....
Employers Indemnity, New York	37	.....	....
Fidelity and Casualty, New York	58,006	1,264	21.8
Fidelity and Deposit, Baltimore	134,208	21,587	16.1
Globe Indemnity, New York	75,053	996	1.3
Guarantee Co. of North America, Montreal	48	.....	....
Hartford Accident and Indemnity, Hartford	17,875	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	551	.....	....
London and Lancashire Indemnity, New York	7,851	1,128	14.4
Maryland Casualty, Baltimore	25,326	17,434	68.8
Massachusetts Bonding, Boston	46,536	.....	....
National Surety, New York	265,602	21,895	8.2
New Amsterdam Casualty, New York	22,022	.....	....
Preferred Accident, New York	14,290	.....	....
Republic Casualty, Pittsburgh	40	.....	....
Royal Indemnity, New York	6,747	.....	....
Southern Surety, Des Moines	6,596	.....	....
Union Indemnity, New Orleans	350	.....	....
United States Fidelity and Guaranty, Baltimore	96,792	838	.9
United States Guarantee, New York	3,259	.....	....
Totals	1,015,802	117,528	11.6
Plate Glass.			
Commercial Casualty, Newark	88,769	23,516	26.5
New Jersey Fidelity and Plate Glass, Newark	141,148	56,040	39.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums
New Jersey—*Cont.*	$	$	%
Ætna Casualty and Surety, Hartford	32,723	15,766	48.2
American Casualty, New York	35,242	24,589	69.7
American Indemnity, Galveston	—100	345	....
Columbia Casualty, New York	144	.....	....
Continental Casualty, Hammond	10,346	2,635	25.5
Employers Liability, London	5,093	1,934	38.0
Fidelity and Casualty, New York	37,840	15,175	40.1
Fidelity and Deposit, Baltimore	.....	273	....
Georgia Casualty, Macon	8,652	1,764	20.4
Globe Indemnity, New York	25,886	11,746	45.7
Hartford Accident and Indemnity, Hartford	6,790	2,746	40.4
Indemnity Ins. Co. of N. A., Philadelphia	115	.....	....
Lloyds Plate Glass, New York	44,681	16,224	36.3
London and Lancashire Indemnity, New York	17,644	9,695	54.9
Maryland Casualty, Baltimore	24,581	10,515	42.8
Massachusetts Bonding, Boston	27,502	18,123	65.9
Metropolitan Casualty, New York	67,994	18,219	26.8
New Amsterdam Casualty, New York	57,269	26,243	45.8
New York Plate Glass, New York	65,247	29,397	45.0
Norwich Union Indemnity, New York	1,905	476	25.0
Ocean Accident and Guarantee, London	29,762	13,184	44.3
Republic Casualty, Pittsburgh	25,030	6,234	24.9
Royal Indemnity, New York	24,199	8,539	35.3
Southern Surety, Des Moines	125	.....	....
Travelers Indemnity, Hartford	30,838	13,446	43.6
Union Indemnity, New Orleans	8,246	3,758	45.6
United States Casualty, New York	13,458	8,965	66.6
United States Fidelity and Guaranty, Baltimore	28,376	13,157	46.3
Totals	859,508	352,704	41.0
Steam Boiler.			
Columbia Casualty, New York	715	.....	....
Employers Liability, London	8,410	143	1.7
Fidelity and Casualty, New York	21,134	2,447	11.6
Globe Indemnity, New York	9,371	926	9.9
Hartford Steam Boiler, Hartford	106,337	4,077	3.8
London Guarantee and Accident, London	8,569	.....	....
Maryland Casualty, Baltimore	13,665	600	4.4
Mutual Boiler, Boston	5,793	.....	....
Ocean Accident and Guarantee, London	15,644	1,228	7.8
Preferred Accident, New York	45,109	25,862	57.3
Royal Indemnity, New York	7,071	314	4.4
Travelers Indemnity, Hartford	31,945	37	....
Totals	273,765	35,633	13.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New Jersey—*Cont.*	$	$	%
Credit.			
American Credit Indemnity, New York	31,378	60,659	193.3
London Guarantee and Accident, London	7,475	—1,770	....
Ocean Accident and Guarantee, London	16,325	406	....
Totals	55,178	58,.83	106.0
Sprinkler.			
Ætna Casualty and Surety, Hartford	12,454	5,177	41.6
Maryland Casualty, Baltimore	6,729	—701	....
Totals	19,183	4,476	23.3
Automobile Property Damage.			
Manufacturers Liability, Jersey City	9,482	7,410	78.1
New Jersey Fidelity and Plate Glass, Newark	23,510	4,700	20.0
Ætna Casualty and Surety, Hartford	67,042	9,921	14.8
American Casualty, Reading	2,938	1,134	38.6
American Indemnity, Galveston	134	.....	....
American Reinsurance, Philadelphia	1,680	.....	....
American Surety, New York	41,277	6,973	16.9
Columbia Casualty, New York	636	.....	....
Continental Casualty, Hammond	992	90	9.1
Employers Liability, London	25,088	10,314	41.1
Fidelity and Casualty, New York	64,606	11,419	17.7
Fidelity and Deposit, Baltimore	38,679	9,743	25.2
General Accident, Perth	1,672	903	54.0
Georgia Casualty, Macon	567	.....	....
Globe Indemnity, New York	73,608	30,880	42.0
Hartford Accident and Indemnity, Hartford	32,072	12,127	37.8
Indemnity Ins. Co. of N. A., Philadelphia	2,458	.....	....
London Guarantee and Accident, London	22,573	3,156	14.0
London and Lancashire Indemnity, New York	4,033	2,494	61.8
Maryland Casualty, Baltimore	34,853	8,064	23.1
Massachusetts Bonding, Boston	10,104	7,547	74.7
Metropolitan Casualty, New York	4,226	2,081	49.2
National Surety, New York	102,945	22,343	21.7
New Amsterdam Casualty, New York	42,671	10,948	25.6
Norwich Union Indemnity, New York	5,436	172	3.2
Ocean Accident and Guarantee, London	34,599	7,022	20.3
Republic Casualty, Pittsburgh	5,678	2,530	44.6
Royal Indemnity, New York	43,561	31,538	72.4
Southern Surety, Des Moines	—388	40	....
Travelers Indemnity, Hartford	100,668	29,405	29.2

Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	1,589	260	16.3
Employers Liability, London	9,645	.....	....
Fidelity and Casualty, New York	8,744	.....	....
Globe Indemnity, New York	329	581	176.6
Hartford Steam Boiler, Hartford	18,148	352	1.9
London Guarantee and Accident, London	1,986	.....	....
Maryland Casualty, Baltimore	4,132	.....	....
Ocean Accident and Guarantee, London	3,401	.....	....
Royal Indemnity, New York	1,061	11	1.0
Travelers Indemnity, Hartford	18,189	204	1.1
Totals	67,224	1,408	2.1
Burglary and Theft.			
New Jersey Fidelity and Plate Glass, Newark	23,510	4,700	20.0
Manufacturers Liability, Jersey City	9,482	7,410	78.1
Ætna Casualty and Surety, Hartford	67,042	9,921	14.8
American Indemnity, Galveston	134	.....	....
American Casualty, New York	2,938	1,134	38.6
American Reinsurance, Philadelphia	1,680	.....	....
American Surety, New York	41,277	6,973	16.9
Columbia Casualty, New York	636	.....	....
Continental Casualty, Hammond	992	90	9.1
Employers Liability, London	25,087	10,314	41.1
Fidelity and Casualty, New York	65,606	11,419	17.4
Fidelity and Deposit, Baltimore	38,679	9,743	25.2
General Accident, Perth	1,672	903	54.0
Georgia Casualty, Macon	568	.....	....
Globe Indemnity, New York	73,609	30,880	42.0
Hartford Accident and Indemnity, Hartford	32,072	12,127	37.8
Indemnity Ins. Co. of N. A., Philadelphia	2,458	.....	....
London Guarantee and Accident, London	22,573	3,156	14.0
London and Lancashire Indemnity, New York	4,033	2,494	61.8
Maryland Casualty, Baltimore	34,853	8,064	23.1
Massachusetts Bonding, Boston	10,103	7,546	74.7
Metropolitan Casualty, New York	4,226	2,081	49.2
National Surety, New York	102,945	22,343	21.7
New Amsterdam Casualty, New York	42,670	10,947	25.6
Norwich Union Indemnity, New York	5,436	172	3.2
Ocean Accident and Guarantee, London	34,599	7,022	20.3
Republic Casualty, Pittsburgh	5,679	2,530	44.6
Royal Indemnity, New York	43,561	31,538	72.4
Southern Surety, Des Moines	—387	400	....
Travelers Indemnity, Hartford	100,668	29,405	29.2
Union Indemnity, New Orleans	7,247	1,959	27.0
United States Casualty, New York	13,574	4,807	35.4
United States Fidelity and Guaranty, Baltimore	76,679	14,119	18.4
Totals	894,903	253,838	28.4
United States Casualty, New York	13,574	4,807	35.4
United States Fidelity and Guaranty, Baltimore	76,679	14,119	18.4
Union Indemnity, New Orleans	7,247	1,959	27.0
Totals	894,903	253,838	28.4
Live Stock.			
Hartford Accident and Indemnity, Hartford	4,862	1,310	26.9
Aggregates (New Jersey)	18,531,814	6,436,148	34.7
NEW MEXICO.			
Accident and Health.			
Occidental Life, Abuquerque	7,390	1,734	23.5
American National, Galveston	373	83	22.3
Commonwealth Casualty, Philadelphia	6,217	3,504	56.4
Continental Casualty, Hammond	19,678	7,180	36.5
Equitable Life, New York	1,175	289	24.6
Fidelity and Casualty, New York	2,360	300	12.7
London Guarantee and Accident, London	661	62	9.4
Maryland Assurance, Baltimore	495	.....	....
Maryland Casualty, Baltimore	96	.....	....
Massachusetts Bonding, Boston	1,342	1,305	96.5
National Casualty, Detroit	6,348	1,869	29.4
North American Accident, Chicago	3,418	442	12.9
Ocean Accident and Guarantee, London	1,081	239	22.1
Pacific Mutual, Los Angeles	42,865	11,883	27.7
Standard Accident, Detroit	81	.....	....
Travelers, Hartford	3,580	31	.9
United States Casualty, New York	1,229	205	16.7
United States Fidelity and Guaranty, Baltimore	710	971	136.6
Western Casualty, Denver	11,659	3,146	27.0
Western Indemnity, Dallas	608	225	37.0
Totals	111,366	33,468	30.0
Liability.			
Continental Casualty, Hammond	268	.....	....
Fidelity and Casualty, New York	1,988	50	2.5
Kansas Casualty and Surety, Wichita	676	350	51.8
London Guarantee and Accident, London	2,447	.....	....
Maryland Casualty, Baltimore	1,129	750	66.4
New Jersey Fidelity and Plate Glass, Newark	65	.....	....
Ocean Accident and Guarantee, London	2,220	150	6.7
United States Casualty, New York	585	300	51.3
United States Fidelity and Guaranty, Baltimore	3,490	553	15.8
Western Indemnity, Dallas	1,636	.....	....
Totals	14,504	2,153	14.8

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New Mexico—*Cont.*	$	$	%
Workmen's Compensation.			
Continental Casualty, Hammond	1,033	7	.7
Interstate Casualty, Birmingham	74,513	38,542	51.7
London Guarantee and Accident, London	11,495	9,107	79.2
Maryland Casualty, Baltimore	19,239	6,010	31.2
Ocean Accident and Guarantee, London	17,234	3,708	21.5
Standard Accident, Detroit	330	7	2.1
Travelers, Hartford	198	.....	....
United States Fidelity and Guaranty, Baltimore	12,550	526	4.2
Western Indemnity, Dallas	23,168	5,168	22.3
Totals	159,760	63,075	39.5
Fidelity.			
American Surety, New York	10,515	—315	....
Fidelity and Deposit, Baltimore	5,743	.....	....
Maryland Casualty, Baltimore	391	.....	....
National Surety, New York	26,712	1,492	5.6
United States Fidelity and Guaranty, Baltimore	16,080	—571	....
Totals	59,441	606	1.0
Surety.			
American Surety, New York	49,118	.....	....
Fidelity and Deposit, Baltimore	7,017	444	6.3
Kansas Casualty and Surety, Wichita	222	.....	....
Maryland Casualty, Baltimore	3,127	498	15.9
National Surety, New York	21,415	6,123	28.6
United States Fidelity and Guaranty, Baltimore	24,944	2,304	9.2
Totals	105,843	9,369	8.8
Plate Glass.			
Continental Casualty, Hammond	70	.....	....
Fidelity and Casualty, New York	1,415	207	14.7
Kansas Casualty and Surety, Wichita	204	118	57.8
Lloyds Plate Glass, New York	3,095	787	25.4
Maryland Casualty, Baltimore	3,870	2,183	56.4
Metropolitan Casualty, New York	6,400	2,659	41.5
New Jersey Fidelity and Plate Glass, Newark	7,553	3,832	50.7
New York Plate Glass, New York	4,059	1,399	34.5
Ocean Accident and Guarantee, London	1,580	410	25.9
United States Fidelity and Guaranty, Baltimore	466	582	124.9
Western Indemnity, Dallas	2,127	715	33.6
Totals	30,839	12,892	41.8

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New York—*Cont.*	$	$	%
New Amsterdam Casualty, New York	92,340	16,538	17.9
Norwich Union Indemnity, New York	1,257	45	3.6
Preferred Accident, New York	260,384	114,408	43.9
Royal Indemnity, New York	39,527	21,995	55.7
United States Casualty, New York	85,347	35,017	41.0
Ætna Casualty, Hartford	13,847	1,020	7.4
Ætna Life, Hartford	674,616	241,118	35.8
American Reinsurance, Philadelphia	31,260	96	.3
Brotherhood Accident and Health, Boston	87,228	38,744	44.4
Commercial Casualty, Newark	128,215	56,847	44.3
Continental Casualty, Hammond	191,750	62,581	32.6
Employers Indemnity, Kansas City	7,081	4,720	66.7
Employers Liability, London	63,071	11,642	18.5
European, Accident, London	257,688	55,086	21.4
Equitable Accident, Boston	4,041	2,442	60.4
Federal Casualty, Detroit	51,015	16,743	32.8
Fidelity and Deposit, Baltimore	.....	174	....
General Accident, Perth	93,731	30,852	32.9
Great Western Accident, Des Moines	6,429	1,301	20.2
Hartford Accident and Indemnity, Hartford	33,060	3,285	9.9
Indemnity Co. of North America, Philadelphia	37,642	2,620	7.0
London Guarantee and Accident, London	21,750	7,960	36.6
Manufacturers Liability, Jersey City	687	19	2.8
Maryland Casualty, Baltimore	36,227	5,865	16.2
Masonic Protective, Worcester	306,428	139,133	45.4
Massachusetts Accident, Boston	98,720	38,488	39.0
Massachusetts Bonding, Boston	285,558	129,822	45.5
National Casualty, Detroit	124,739	51,497	41.3
North American Accident, Chicago	214,042	74,216	34.7
Norwegian Globe, Christiania	134,760	54,347	40.3
Ocean Accident and Guarantee, London	76,584	20,565	26.9
Pacific Mutual, Los Angeles	139,162	44,816	32.2
Ridgely Protective, Worcester	107,479	62,684	58.3
Standard Accident, Detroit	199,102	125,767	63.2
Travelers, Hartford	1,034,360	340,766	33.0
Travelers Indemnity, Hartford	30,348	3,917	12.9
Union Indemnity, New Orleans	81,888	10,389	12.7
United States Fidelity and Guaranty, Baltimore	57,064	21,140	37.1
Zurich General Accident, Zurich	1,261	—113	....
Totals	5,652,566	2,061,697	36.5
Health.			
Columbia Casualty, New York	1,342	17	1.3
Fidelity and Casualty, New York	487,202	295,518	60.7
Globe Indemnity, New York	96,083	90,818	94.5

Steam Boiler.			
Fidelty and Casualty, New York	210	.....	....
Hartford Steam Boiler, Hartford	5,475	2,012	36.8
London Guarantee and Accident, London	1,200	.....	....
Maryland Casualty, Baltimore	—966	.....	....
Totals	5,919	2,012	34.0
Fly-Wheel and Engine Breakage.			
Hartford Steam Boiler, Hartford	534	.....	....
Maryland Casualty, Baltimore	1,753	.....	....
Totals	2,287	.....	....
Burglary and Theft.			
American Surety, New York	216	.....	....
Continental Casualty, Hammond	29	.....	....
Fidelity and Casualty, New York	900	.....	....
Fidelity and Deposit, Baltimore	1,392	152	10.9
London Guarantee and Accident, London	35	.....	....
Maryland Casualty, Baltimore	1,500	.....	....
Massachusetts Bonding, Boston	89	.....	....
National Surety, New York	4,908	.....	....
New Jersey Fidelity and Plate Glass, Newark	210	153	72.9
Ocean Accident and Guarantee, London	337	.....	....
United States Fidelity and Guaranty, Baltimore	5,481	1,334	24.3
Western Indemnity, Dallas	43	.....	....
Totals	15,140	1,639	10.8
Sprinkler.			
Maryland Casualty, Baltimore	134	.....	....
Automobile Property Damage.			
Continental Casualty, Hammond	59	.....	....
Fidelity and Casualty, New York	176	108	61.4
Kansas Casualty, Wichita	124	39	31.4
London Guarantee and Accident, London	899	146	16.2
Maryland Casualty, Baltimore	1,753	.....	....
New Jersey Fidelity and Plate Glass, Newark	14	.....	....
Ocean Accident and Guarantee, London	583	22	3.8
United States Fidelity and Guaranty, Baltimore	857	—48	....
Western Indemnity, Dallas	553	12	2.2
Totals	5,118	279	5.5
Aggregates (New Mexico)	510,351	126,379	24.8
NEW YORK.			
Accident.			
Columbia Casualty, New York	2,173	.....	....
Fidelity and Casualty, New York	432,186	157,089	36.4
Globe Indemnity, New York	82,784	35,690	43.1
London and Lancashire, New York	2,606	302	11.6
Metropolitan, New York	23,129	20,064	86.7
London and Lancashire, New York	1,869	482	25.8
Metropolitan Casualty, New York	13,246	16,128	121.8
New Amsterdam Casualty, New York	17,727	13,304	75.0
Norwich Union Indemnity, New York	360	5	1.4
Preferred Accident, New York	92,336	51,321	55.6
Royal Indemnity, New York	17,946	9,000	50.2
United States Casualty, New York	74,500	44,840	60.2
Ætna Casualty, Hartford	5,058	739	14.6
Ætna Life, Hartford	289,390	133,868	46.3
American Reinsurance, Philadelphia	35,228	.....	....
Continental Casualty, Hammond	184,484	69,330	37.6
Commercial Casualty, Newark	103,872	61,330	59.0
Employers Liability, London	47,892	19,745	41.2
Fidelity and Deposit, Baltimore	.....	819	....
General Accident, Perth	93,791	37,797	40.3
Great Western, Des Moines	5,883	2,411	41.0
Hartford Accident and Indemnity, Hartford	16,381	6,201	37.9
Indemnity Co. of North America, Philadelphia	21,219	2,517	11.9
London Guarantee and Accident, London	10,637	6,512	61.2
Loyal Protective, Boston	103,013	50,728	49.2
Maryland Casualty, Baltimore	41,813	12,619	30.2
Manufacturers Liability, Jersey City	2,501	.....	.....
Norwegian Globe, Christiania	151,199	142,121	94.0
Ocean Accident and Guarantee, London	42,737	26,885	62.9
Pacific Mutual, Los Angeles	121,053	61,064	50.4
Red Mens Fraternal, Westfield	4,910	1,171	23.9
Standard, Detroit	97,671	53,316	54.6
Travelers, Hartford	529,226	351,453	66.4
Travelers Indemnity, Hartford	8,760	5,647	64.5
United States Fidelity and Guaranty, Baltimore	58,620	46,348	79.1
Union Indemnity, New Orleans	96,944	8,149	8.4
Zurich General Accident, Zurich	83	.....	....
Totals	3,113,521	1,661,765	53.4
Liability.			
Columbia Casualty, New York	53,429	5,398	10.1
Fidelity and Casualty, New York	855,006	298,347	34.9
Globe Indemnity, New York	1,091,164	309,738	28.4
London and Lancashire, New York	359,855	156,633	43.5
National Auto Casualty, New York	195,250	58,572	30.0
New Amsterdam, New York	580,550	237,335	40.9
Norwich Union, New York	153,195	31,580	26.4
Preferred Accident, New York	779,277	235,818	30.3
Royal Indemnity, New York	951,205	372,249	39.1
United States Casualty, New York	452,535	125,705	47.6
Ætna Casualty and Surety, Hartford	428,713	189,950	44.3
Ætna Life, Hartford	1,689,742	704,516	41.7
American Mutual Liability, Boston	211,158	25,729	12.2
American Reinsurance, Philadelphia	68,379	6,084	8.9
American Indemnity, Galveston	6,805	689	10.1
Auto Mutual Liability, Boston	2,222	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued,*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New York—*Cont.*	$	$	%
Commercial Casualty, Newark	1,135,455	478,095	42.1
Continental Casualty, Hammond	325,981	121,504	37.3
Employers Liability, London	1,894,485	772,540	40.8
Employers Indemnity, Kansas City	13,902	.....	....
European Accident, London	181,780	12,344	6.8
Federal Mutual Liability, Boston	26,371	1,239	4.7
Fidelity and Deposit, Baltimore	—9	31,599	....
General Accident, Perth	737,815	324,755	44.0
Hartford Accident and Indemnity, **Hartford**	558,363	118,043	21.1
Indemnity Co. of North America, **Philadelphia**	57,824	405	.7
London Guarantee and Accident, **London**	923,016	367,269	39.8
Manufacturers Liability, Trenton	141,870	30,308	21.4
Maryland Casualty, Baltimore	1,012,520	532,483	52.6
Massachusetts Bonding, Boston	503,181	439,755	87.4
New Jersey Fidelity and Plate Glass, **Newark**	339,347	209,980	61.9
Norwegian Globe, Christiania	94,355	13,884	14.7
Ocean Accident and Guarantee, **London**	650,585	290,204	44.6
Security Mutual Casualty, Chicago	19,967	8,942	44.8
Standard Accident, Detroit	593,335	202,201	34.1
Travelers, Hartford	3,522,137	1,428,478	40.6
Union Indemnity, New Orleans	260,031	12,355	4.8
United States Fidelity and Guaranty, **Baltimore**	1,154,606	687,318	59.5
Western Casualty, Chicago	1,394	50	3.6
Zurich General Accident, Zurich	939,253	391,517	41.7
Totals	23,078,764	9,258,890	40.1
Workmen's Compensation.			
Columbia Casualty, New York	12,822	457	3.6
Fidelity and Casualty, New York	1,349,580	573,038	42.5
Globe Indemnity, New York	881,414	357,840	40.6
London and Lancashire, New York	67,635	21,897	32.4
New Amsterdam Casualty, New **York**	602,437	285,785	47.4
Norwich Union, New York	67,051	12,237	18.3
Royal Indemnity, New York	973,483	403,616	41.5
United States Casualty, New York	461,304	201,432	43.7
Ætna Casualty and Surety, Hartford	147,604	113,018	76.6
Ætna Life, Hartford	3,198,077	1,308,564	40.9
American Mutual Liability, Boston	2,533,830	1,061,671	41.9
American Reinsurance, Philadelphia	62,554	.....	....
Commercial Casualty, Newark	237,243	65,990	27.8
Continental Casualty, Hammond	211,812	79,069	37.3
Employers Liability, London	3,624,401	1,781,197	49.2
Employers Indemnity, Kansas City	36,495	.....	....
European Accident, London	5,055	.....	....
Federal Mutual Liability, Boston	106,798	16,967	51.9
Fidelity and Deposit, Baltimore	.....	6,417	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New York—*Cont.*	$	$	%
Globe Indemnity, New York	239,224	47,829	20.0
London and Lancashire, New **York**	66,604	1,734	2.6
National Surety, New York	1,743,747	438,430	25.1
New Amsterdam Casualty, New **York**	176,983	16,100	9.1
Preferred Accident, New York	64,204	53,180	82.8
Royal Indemnity, New York	240,599	45,988	19.1
United States Guarantee, New **York**	85,554	19,233	22.5
Ætna Casualty and Surety, Hartford	932,636	284,520	30.6
American Indemnity, Galveston	12,250	760	6.2
Employers Liability, London	3,323	.....	....
Employers Indemnity, Kansas City	12,910	.....	....
European Accident, London	99,972	12,033	12.0
Fidelity and Deposit, Baltimore	762,234	53,219	7.0
Guarantee Co. of North America, Montreal	5,026	5,714	113.7
Hartford Accident and Indemnity, Hartford	112,982	—1,449	....
Indemnity Co. of North America, Philadelphia	38,453	.....	.....
International Fidelity, Jersey City	4,990	.....	....
Maryland Casualty, Baltimore	203,787	35,179	17.3
Massachusetts Bonding, Boston	128,798	11,232	87.2
Norwegian Globe, Christiania	104,531	62,787	60.1
Ocean Accident and Guarantee, London	38	.....	....
Union Indemnity, New Orleans	7,966	.....	....
United States Fidelity and Guaranty, Baltimore	586,513	92,566	15.8
Totals	6,743,704	1,300,169	19.3
Plate Glass.			
Columbia Casualty, New York	7,386	279	3.8
Fidelity and Casualty, New York	279,318	127,953	45.8
Globe Indemnity, New York	144,926	83,232	57.4
Lloyds Plate Glass, New York	494,682	171,334	34.6
London and Lancashire, New York	60,972	52,428	86.0
Metropolitan Casualty, New York	482,037	219,034	45.5
New Amsterdam Casualty, New York	322,921	139,575	43.2
New York Plate Glass, New York	944,655	389,444	41.2
Norwich Union, New York	18,456	3,431	18.6
Royal Indemnity, New York	128,404	93,763	73.0
United States Casualty, New York	84,697	44,961	53.1
Ætna Casualty and Surety, Hartford	212,908	80,931	38.0
Commercial Casualty, Newark	141,136	65,956	46.7
Continental Casualty, Hammond	3,752	627	16.7
Employers Liability, London	102,884	62,858	61.1
Fidelity and Deposit, Baltimore	.....	219	....
Hartford Accident and Indemnity, Hartford	152,393	72,561	47.6
Indemnity Co. of North America, Philadelphia	5,267	.....	....
Maryland Casualty, Baltimore	179,437	77,890	43.4

General Accident, Perth	314,382	117,993	37.5
Hartford Accident and Indemnity, Hartford	657,001	278,328	42.4
Indemnity Co. of North America, Philadelphia	25,188	11	....
Liberty Mutual, Boston	809,681	205,986	25.4
London Guarantee and Accident, London	1,486,503	796,782	53.6
Manufacturers Liability, Trenton	1,755,063	815,001	46.4
Maryland Casualty, Baltimore	1,673,927	955,220	57.1
Massachusetts Bonding, Boston	93,660	52,278	55.8
Norwegian Globe, Christiania	303,024	143,890	47.5
Ocean Accident and Guarantee, London	1,288,983	592,404	46.0
Security Mutual Casualty, Chicago	128,641	31,429	24.4
Standard, Detroit	820,688	373,453	45.5
Travelers, Hartford	7,575,291	3,003,730	39.6
Travelers Indemnity, Hartford	119,683	.....	....
Union Indemnity, New Orleans	9,375	519	5.5
United States Fidelity and Guaranty, Baltimore	1,542,503	748,891	48.5
United States Mutual Liability, Quincy	—19,471	1,090	....
Western Casualty, Chicago	75,064	24,966	33.3
Zurich General Accident, Zurich	783,919	304,918	38.9
Totals	34,022,700	14,736,084	43.3
Fidelity.			
American Surety, New York	557,473	160,467	28.8
Columbia Casualty, New York	317	.....	....
Fidelity and Casualty, New York	240,829	50,802	21.1
Globe Indemnity, New York	164,319	60,752	37.0
London and Lancashire, New York	13,114	3,340	25.5
National Surety, New York	961,853	297,923	31.0
New Amsterdam Casualty, New York	103,126	57,029	55.3
Preferred Accident, New York	191,157	97,622	51.1
Royal Indemnity, New York	149,062	56,057	37.6
United States Guarantee, New York	145,776	35,875	24.6
Ætna Casualty, Hartford	250,916	55,001	21.9
American Indemnity, Galveston	5,840	156	2.7
Employers Liability, London	34,835	8,801	25.3
European Accident, London	292,345	110,580	37.8
Fidelity and Deposit, Baltimore	196,726	33,949	17.3
Guarantee Co. of North America, Montreal	29,045	10,390	35.8
Hartford Accident and Indemnity, Hartford	115,125	23,102	20.1
Indemnity Co., of North America, Philadelphia	3,090	.....	....
International Fidelity, Jersey City	70	.....	....
Maryland Casualty, Baltimore	88,411	10,300	11.7
Massachusetts Bonding, Boston	37,165	7,095	19.1
Norwegian Globe, Christiania	103,151	53,328	51.7
Ocean Accident and Guarantee, London	23,185	607	2.6
Union Indemnity, New Orleans	2,763	.....	....
United States Fidelity and Guaranty, Baltimore	284,370	79,818	28.1
Totals	3,994,063	1,212,994	30.4
Surety.			
American Surety, New York	742,301	64,056	8.6
Capital City Surety, Albany	3,626	13,451	371.0
Columbia Casualty, New York	3,214	.....	....
Fidelity and Casualty, New York	361,239	43,607	12.1
Massachusetts Bonding, Boston	182,487	71,425	39.1
New Jersey Fidelity and Plate Glass, Newark	139,191	69,694	50.1
Norwegian Globe, Christiania	—5	1,298	....
Ocean Accident and Guarantee, London	49,409	23,204	47.0
Travelers Indemnity, Hartford	247,691	111,826	45.1
Union Indemnity, New Orleans	84,809	17,623	20.8
United States Fidelity and Guaranty, Baltimore	134,200	64,824	48.3
Totals	4,604,013	2,046,370	44.5
Steam Boiler.			
Columbia Casualty, New York	15,128	.....	....
Fidelity and Casualty, New York	65,468	10,922	16.7
Globe Indemnity, New York	16,821	931	5.5
Royal Indemnity, New York	32,742	1,094	33.4
Ætna Casualty and Surety, Hartford	95	.....	....
Employers Liability, London	19,791	1,495	7.6
European Accident, London	7,616	292	3.8
Hartford Steam Boiler, Hartford	265,603	17,824	6.7
Indemnity Co. of North America, Philadelphia	1,425	.....	....
London Guarantee and Accident, London	32,975	5,184	15.7
Maryland Casualty, Baltimore	50,603	3,485	6.9
Norwegian Globe, Christiania	16,464	1,516	9.2
Ocean Accident and Guarantee, London	57,564	1,995	3.5
Travelers Indemnity, Hartford	114,347	12,754	11.2
Totals	696,642	57,492	8.2
Fly-Wheel and Engine Breakage.			
Fidelity and Casualty, New York	23,862	1,670	7.0
Globe Indemnity, New York	3,270	.....	....
Royal Indemnity, New York	8,091	1,289	15.9
Ætna Casualty and Surety, Hartford	15,734	.....	....
American Reinsurance, Philadelphia	1,322	.....	....
Employers Liability, London	1,248	1,290	103.4
European Accident, London	5,613	659	11.7
Hartford Steam Boiler, Hartford	60,616	12,334	20.4
London Guarantee and Accident, London	10,426	61	.6
Maryland Casualty, Baltimore	—658	8,062	....
Norwegian Globe, Christiania	7,544	2,901	38.5
Ocean Accident and Guarantee, London	25,231	699	2.8
Travelers Indemnity, Hartford	14,483	3,805	26.3
Totals	176,782	32,770	18.5
Burglary and Theft.			
American Surety, New York	194,931	50,704	26.0
Columbia Casualty, New York	10,262	2,671	26.0
Fidelity and Casualty, New York	277,356	142,280	51.3
General Indemnity, Rochester	18,243	.....	....
Globe Indemnity, New York	284,324	123,926	43.6
London and Lancashire, New York	30,197	14,767	48.9
Metropolitan Casualty, New York	48,693	44,172	90.7
National Auto Casualty, New York	195,250	58,572	30.0
National Surety, New York	659,617	298,002	45.2

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New York—*Cont.*	$	$	%
New Amsterdam Casualty, New York	232,044	125,167	53.9
Norwich Union, New York	35,664	8,966	25.1
Preferred Accident, New York	277,246	141,236	50.9
Royal Indemnity, New York	204,479	118,638	58.0
United States Casualty, New York	74,302	38,928	52.4
Ætna Casualty and Surety, Hartford	380,279	105,321	27.7
American Reinsurance, Philadelphia	60,140	69,178	115.0
Continental Casualty, Hammond	12,345	3,488	28.3
Employers Liability, London	107,166	57,738	53.9
European Accident, London	655,042	122,817	18.7
Fidelity and Deposit, Baltimore	170,637	68,785	40.3
General Accident, Perth	30,199	20,429	67.6
Hartford Accident and Indemnity, Hartford	173,569	63,984	36.9
Indemnity Co. of North America, Philadelphia	9,989	57	.6
London Guarantee and Accident, London	117,989	61,793	52.4
Manufacturers Liability, Jersey City	4,722	7,961	168.6
Maryland Casualty, Baltimore	221,050	88,235	39.9
Massachusetts Bonding, Boston	229,208	98,333	42.9
New Jersey Fidelity and Plate Glass, Newark	20,580	8,722	42.4
Norwegian Globe, Christiania	548,098	185,308	33.8
Ocean Accident and Guarantee, London	119,054	56,674	47.6
Travelers Indemnity, Hartford	357,125	116,184	32.5
Union Indemnity, New Orleans	162,688	24,682	15.2
United States Fidelity and Guaranty, Baltimore	452,907	210,780	46.5
Western Casualty, Denver	76,458	25,016	32.7
Totals	6,451,843	2,563,514	39.7
Credit.			
American Credit, New York	279,754	77,773	27.8
United States Indemnity, New York	250,334	204,089	81.5
London Guarantee and Accident, London	357,461	123,674	34.6
Ocean Accident and Guarantee, London	501,223	88,159	17.6
Totals	1,388,772	493,695	35.5
Check Alteration.			
Norwegian Globe, Christiania	9,468	35	.4
Sprinkler.			
Ætna Casualty and Surety, Hartford	187,128	104,578	55.9
Maryland Casualty, Baltimore	200,718	131,440	65.5
Totals	387,846	236,018	60.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New York—*Cont.*	$	$	%
Marine.			
American Indemnity, Galveston	—1,644	50,755	....
Collision.			
Liberty Mutual, Boston	3,793	1,912	50.4
Massachusetts Bonding, Boston	5,669	2,552	45.0
Physicians' Liability.			
Maryland Casualty, Baltimore	6,124	5,907	96.5
Workmen's Compensation—Mutuals.			
Allied Mutuals, New York	800,449	316,519	39.5
Bakers Mutual, New York	100,263	28,862	28.8
Central Mutual, Albany	54,698	30,315	55.4
Coal Merchants Mutual, Albany	114,837	33,298	29.0
Employers Mutual, New York	1,138,906	372,832	32.7
Empire State Mutual, New York	54,376	4,181	76.9
Exchange Mutual Indemnity, Buffalo	334,484	82,692	24.7
Interboro Mutual Indemnity, New York	257,569	112,293	43.6
Jamestown Mutual, Jamestown	74,982	6,770	9.0
Lumber Mutual, New York	756,598	297,268	39.3
Mutual Casualty, New York	101,020	23,444	23.2
New York Printers and Bookbinders, New York	121,082	34,663	28.6
State Fund, New York	3,798,305	1,931,965	50.8
Utica Mutual, Utica	1,666,269	666,949	40.0
Utilities Mutual, New York	466,401	113,750	24.4
Totals	9,840,239	4,055,801	41.2
Liability—Mutuals.			
Allied Mutuals, New York	57,638	11,917	20.7
Central Mutual, Albany	7,361	15,036	204.3
Empire State Mutual, New York	1,950	.....	....
Employers Mutual, New York	157,816	12,490	7.9
Exchange Mutual Indemnity, New York	97,666	35,973	36.8
Interboro Mutual Indemnity, Buffalo	179,735	68,174	37.9
Lumber Mutual Casualty, New York	52,407	3,992	76.2
Merchants Mutual Auto Liability, New York	236,458	80,496	34.0
Motor Car Indemnity, New York	163,140	35,837	22.0
Mutual Casualty, New York	12,469	958	7.7
New York Motorists, New York	15,157	.....	....
Utica Mutual, Utica	70,343	7,912	11.2
Utilities Mutual, New York	184,445	23,126	12.5
Totals	1,236,585	295,911	23.9

Automobile Property Damage.			
Columbia Casualty, New York	12,574	1,695	13.5
Fidelity and Casualty, New York	208,370	155,736	74.7
Globe Indemnity, New York	339,084	195,984	57.8
London and Lancashire, New York	79,135	62,828	79.4
National Auto Casualty, New York	115,466	72,646	62.9
New Amsterdam Casualty, New York	163,754	98,100	59.9
Norwich Union, New York	60,146	34,917	58.0
Preferred Accident, New York	374,308	147,402	39.4
Royal Indemnity, New York	274,819	130,075	47.3
United States Casualty, New York	116,589	56,363	48.3
Ætna Casualty and Surety, Hartford	842,035	635,964	75.5
American Indemnity, Galveston	289	15	5.2
American Mutual Liability, Boston	65,517	23,834	36.4
Auto Mutual Liability, Boston	680	140	20.6
Commercial Casualty, Newark	297,477	144,348	48.5
Continental Casualty, Hammond	82,997	48,108	58.0
Employers Indemnity, Kansas City	1,339	357	26.7
Employers Liability, London	322,561	192,530	59.7
Federal Mutual Liability, Boston	705	387	54.9
Fidelity and Deposit, Baltimore	.....	454	....
General Accident, Perth	212,780	126,164	59.3
Hartford Accident and Indemnity, Hartford	173,034	73,406	42.4
Indemnity Co. of North America, Philadelphia	16,550	809	4.9
Liberty Mutual, Boston	15,596	13,368	85.7
London Guarantee and Accident, London	219,752	119,369	54.3
Manufacturers Liability, Trenton	38,795	16,986	43.8
Maryland Casualty, Baltimore	280,916	165,138	58.8
Massachusetts Bonding, Boston	59,819	32,465	54.3
New Jersey Fidelity and Plate Glass, Newark	53,465	22,030	41.2
Ocean Accident and Guarantee, London	172,566	90,848	52.7
Security Mutual, Chicago	6,493	1,589	24.5
Standard, Detroit	155,074	68,138	43.9
Travelers Indemnity, Hartford	940,194	495,801	52.7
Union Indemnity, New Orleans	74,777	15,385	20.6
United States Fidelity and Guaranty, Baltimore	217,146	134,420	61.9
Zurich General Accident, Zurich	218,778	149,370	68.3
Totals	6,213,580	3,527,169	56.8
Workmen's Collective.			
London Guarantee and Accident, London	—188	.....	....
Travelers, Hartford	49	.....	....
United States Casualty, New York	9,651	425	4.4
Totals	9,512	425	4.5
Live Stock.			
Hartford Live Stock, New York	232,347	93,288	40.1
Hartford Accident and Indemnity, Hartford	—13,695	51,599	....
Totals	218,652	144,887	66.3

Automobile Collision—Mutuals.			
Employers Mutual, New York	2,075	134	6.5
Exchange Mutual Indemnity, Buffalo	4,226	3,602	85.2
Lumber Mutual Casualty, New York	4,421	820	18.5
New York Motorists Mutual Casualty, New York	5,439	1,133	20.8
Utica Mutual, Utica	9,124	1,252	13.7
Utilities Mutual, New York	656	.....	....
Totals	25,941	6,941	26.8
Auto. Property Damage—Mutuals.			
Allied Mutuals, New York	3,328	421	12.6
Central Mutual, Albany	2,493	1,833	73.5
Employers Mutual, New York	157,816	12,490	7.9
Exchange Mutual Indemnity, Buffalo	27,043	12,382	45.8
Interboro Mutual Indemnity, New York	64,764	19,394	29.9
Lumber Mutual Casualty, New York	11,556	4,232	36.6
Merchants Mutual Auto Liability, Buffalo	55,322	22,201	40.1
Motor Car Mutual, New York	26,986	13,844	51.3
Mutual Casualty, New York	830	30	3.6
New York Motorists Mutual Casualty, New York	3,629	15	.4
Utica Mutual, Utica	15,780	9,110	57.7
Utilities Mutual, New York	7,961	5,557	69.8
Totals	377,508	101,509	26.9
Auto Theft—Mutual.			
Merchants Mutual Auto Liability, Buffalo	2,652	.....	....
Aggregates (New York)	108,259,295	43,855,262	40.5
NORTH CAROLINA.			
Accident.	$	$	%
Ætna Life, Hartford	17,762	5,703	32.1
American National, Galveston	57,753	4,102	7.1
Columbian National, Boston	250	14	5.6
Continental Casualty, Hammond	57,617	25,348	44.0
Employers Indemnity, Kansas City	*1,216	4,536	373.1
Employers Liability, London	6,057	2,480	40.9
Equitable Life, New York	5,816	300	5.2
Federal Life, Chicago	*3,058	.....	....
Fidelity and Casualty, New York	3,385	693	8.3
General Accident, Perth	8,338	2,291	27.5
Hartford Accident and Indemnity, Hartford	1,081	1,414	130.8
London Guarantee and Accident, London	1,823	78	4.3
Maryland Assurance, Baltimore	13,645	5,858	42.9
Massachusetts Bonding, Boston	*26,792	14,102	52.6
National Casualty, Detroit	*10,528	2,647	25.1
National Life of U. S. A., Chicago	*12,917	4,608	35.7
New Amsterdam Casualty, New York	9,496	1,067	11.2
North American Accident, Chicago	5,675	1,174	20.7
Ocean Accident and Guarantee, London	1,491	120	8.0
Pacific Mutual, Los Angeles	11,951	1,307	10.9
Provident Life and Accident, Chattanooga	62,302	27,548	44.2

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
North Carolina—*Cont.*	$	$	%
Preferred Accident, New York	2,762	674	24.4
Reliance Life, Pittsburgh	2,818	405	14.4
Royal Indemnity, New York	4,369	1,065	24.4
Standard Accident, Detroit	50,904	14,803	29.1
Travelers, Hartford	16,600	25,072	151.0
Travelers Indemnity, Hartford	282	.....	....
United States Casualty, New York	7,890	1,361	17.2
United States Fidelity and Guaranty, Baltimore	7,509	1,223	16.3
Totals	417,086	149,993	36.0
* Includes Health.			
Health.			
Ætna Life, Hartford	16,905	8,311	49.2
American National, Galveston	57,753	31,102	53.9
Columbian National, Boston	247	231	93.5
Continental Casualty, Hammond	23,946	14,885	62.2
Employers Liability, London	8,065	3,726	46.2
Equitable Life, New York	10,309	1,994	19.3
Fidelity and Casualty, New York	7,472	3,989	53.4
General Accident, Perth	7,347	5,062	68.9
Hartford Accident and Indemnity, Hartford	1,071	439	41.0
London Guarantee and Accident, London	2,198	493	22.4
Maryland Assurance, Baltimore	14,278	11,993	84.0
New Amsterdam Casualty, New York	6,581	6,278	95.4
Ocean Accident and Guarantee, London	1,194	927	77.6
Pacific Mutual Life, Los Angeles	10,408	2,319	22.3
Preferred Accident, New York	1,973	1,421	72.0
Reliance Life, Pittsburgh	3,115	1,447	46.5
Royal Indemnity, New York	5,059	2,256	44.6
Standard Accident, Detroit	37,987	23,497	61.9
Travelers, Hartford	11,115	5,571	50.1
Travelers Indemnity, Hartford	52	25	48.1
United States Casualty, New York	11,660	6,365	54.6
United States Fidelity and Guaranty, Baltimore	9,768	4,591	47.0
Totals	248,503	136,922	55.1
Liability.			
Ætna Casualty and Surety, Hartford	13,867	2,084	15.0
Ætna Life, Hartford	122,788	24,399	19.9
American Mutual Liability, Boston	35,093	15,425	44.0
Employers Indemnity, Kansas City	4,571	124	2.7
Employers Liability, London	109,975	33,819	30.7
Fidelity and Casualty, New York	104,174	26,090	25.0
General Accident, Perth	15,905	2,701	17.0
Georgia Casualty, Macon	122,038	49,565	40.6

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
North Carolina—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford	3,905	914	23.4
Lloyds Plate Glass, New York	3,037	1,557	51.3
Maryland Casualty, Baltimore	16,558	7,665	46.3
Massachusetts Bonding, Boston	4,879	3,480	71.3
New Amsterdam Casualty, New York	2,681	1,082	40.4
New York Plate Glass, New York	9,719	6,159	63.3
Ocean Accident and Guarantee, London	3,247	1,073	33.0
Royal Indemnity, New York	5,322	2,580	48.5
Travelers Indemnity, Hartford	1,214	639	62.6
United States Casualty, New York	6,070	3,733	61.5
United States Fidelity and Guaranty, Baltimore	11,983	5,307	44.3
Totals	92,230	42,324	45.9
Steam Boiler.			
Fidelity and Casualty, New York	7,607	35	.5
Hartford Steam Boiler, Hartford	41,170	966	2.3
Maryland Casualty, Baltimore	13,162	.....	....
Ocean Accident and Guarantee, London	1,391	644	46.3
Royal Indemnity, New York	1,614	.....	....
Travelers Indemnity, Hartford	922	.....	....
Totals	65,875	1,645	2.5
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	294	.....	....
Employers Liability, London	170	.....	....
Fidelity and Casualty, New York	2,434	.....	....
Hartford Steam Boiler, Hartford	15,189	.....	....
Maryland Casualty, Baltimore	13,409	176	1.3
Ocean Accident and Guarantee, London	950	.....	...
Royal Indemnity, New York	2,680	.....	....
Totals	35,126	176	.5
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	3,632	220	6.1
American Surety, New York	3,423	.....	....
Employers Liability, London	1,881	152	8.1
Fidelity and Casualty, New York	4,783	242	5.1
Fidelity and Deposit, Baltimore	11,928	1,704	14.3
General Accident, Perth	62	.....	....
Georgia Casualty, Macon	36	.....	....
Hartford Accident and Indemnity, Hartford	3,861	15	.4
London Guarantee and Accident, London	599	.....	....
Maryland Casualty, Baltimore	19,229	2,950	15.3
Massachusetts Bonding, Boston	1,102	80	7.3
National Surety, New York	9,720	1,077	11.1

Hartford Accident and Indemnity, Hartford	[illegible]	401	2.2
Liberty Mutual, Boston	15,398	3,674	23.9
London Guarantee and Accident, London	11,663	2,619	22.5
Maryland Casualty, Baltimore	26,118	2,739	10.5
Massachusetts Bonding, Boston	401,952	134,325	33.4
New Amsterdam Casualty, New York	9,050	631	6.9
Ocean Accident and Guarantee, London	54,943	13,482	24.5
Royal Indemnity, New York	8,173	2,294	28.1
Standard Accident, Detroit	15,524	1,470	9.4
Travelers, Hartford	14,032	613	4.4
United States Casualty, New York	128,749	49,762	38.7
United States Fidelity and Guaranty, Baltimore	171,991	57,400	33.4
	122,669	30,453	24.8
Totals	1,564,429	469,555	30.0
Workmen's Compensation.			
Hartford Accident and Indemnity, Hartford	2	241	....
Fidelity.			
Ætna Casualty and Surety, Hartford	3,505	2,599	74.2
American Surety, New York	19,529	2,218	11.4
Employers Liability, London	47	.....	....
Fidelity and Casualty, New York	6,176	5,517	89.3
Fidelity and Deposit, Baltimore	27,317	9,316	34.1
Hartford Accident and Indemnity, Hartford	1,679	.....	....
Maryland Casualty, Baltimore	6,469	.....	....
Massachusetts Bonding, Boston	4,330	400	9.2
National Surety, New York	31,578	3,617	11.4
New Amsterdam Casualty, New York	3,189	1,151	36.1
Ocean Accident and Guarantee, London	362	.....	....
Royal Indemnity, New York	6,440	.....	....
United States Fidelity and Guaranty, Baltimore	30,412	—643	....
Totals	141,033	24,175	17.1
Surety.			
Ætna Casualty and Surety, Hartford	4,458	—41	....
American Surety, New York	21,988	3,627	16.5
Fidelity and Casualty, New York	10,480	.....	....
Fidelity and Deposit, Baltimore	38,566	3,165	8.2
Hartford Accident and Indemnity, Hartford	1,043	149	14.3
Maryland Casualty, Baltimore	34,455	344	10.0
Massachusetts Bonding, Boston	20,634	.....	....
National Surety, New York	79,573	2,878	36.2
New Amsterdam Casualty, New York	17,504	612	3.5
Royal Indemnity, New York	1,171	.....	....
United States Fidelity and Guaranty, Baltimore	46,040	4,467	9.7
Totals	275,912	15,201	5.5
Plate Glass.			
Ætna Casualty and Surety, Hartford	4,854	2,358	48.6
Employers Liability, London	1,623	899	55.4
Fidelity and Casualty, New York	12,493	3,704	29.6
Georgia Casualty, Macon	4,645	1,176	25.3
New Amsterdam Casualty, New York	1[illegible]01	63	5.2
Ocean Accident and Guarantee, London	2,018	.....	....
Royal Indemnity, New York	1,790	.....	....
Travelers Indemnity, Hartford	5,172	.....	....
United States Casualty, New York	9,011	4	....
United States Fidelity and Guaranty, Baltimore	15,433	7,892	51.1
Totals	94,881	14,399	15.2
Credit.			
American Credit Indemnity, New York	58,772	6,179	10.5
London Guarantee and Accident, London	22,265	—4,310	....
Ocean Accident and Guarantee, London	2,450	.....	....
Totals	83,487	1,869	2.2
Sprinkler.			
Ætna Casualty and Surety, Hartford	994	18	1.8
Maryland Casualty, Baltimore	1,148	165	14.4
Totals	1,142	183	8.5
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	26,062	10,603	40.8
American Automobile, St. Louis	28,077	7,542	26.9
American Mutual Liability, Boston	593	356	60.0
Employers Indemnity, Kansas City	937	84	8.9
Employers Liability, London	4,516	2,376	94.4
Fidelity and Casualty, New York	12,023	3,373	28.1
General Accident, Perth	8,712	5,324	61.1
Georgia Casualty, Macon	19,082	13,112	68.7
Hartford Accident and Indemnity, Hartford	3,516	1,738	49.4
Liberty Mutual, Boston	110	34	30.9
London Guarantee and Accident, London	4,272	2,310	54.1
Maryland Casualty, Baltimore	33,106	18,269	55.2
Massachusetts Bonding, Boston	2,822	659	23.4
New Amsterdam Casualty, New York	5,009	6,111	122.0
Ocean Accident and Guarantee, London	821	551	67.1
Royal Indemnity, New York	1,939	846	43.6
Standard Accident, Detroit	1,691	203	12.0
Travelers Indemnity, Hartford	11,654	4,634	39.8
United States Casualty, New York	7,439	1,847	24.8
United States Fidelity and Guaranty, Baltimore	13,855	13,257	95.7
Totals	186,236	93,229	50.1
Includes Collision.			
Workmen's Collective.			
Employers Liability, London	69	.....	....
United States Casualty, New York	525	994	189.3
Totals	594	994	167.3
Live Stock.			
Capital Live Stock, Topeka	9,581	2,525	26.4
Hartford Accident and Indemnity, Hartford	2,668	.....	....
Totals	12,249	2,525	20.6
Aggregates (North Carolina)	3,813,191	953,431	25.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
North Dakota.	$	$	%
Accident.			
Middle West Trust, Valley City	2,405	167	6.9
North Dakota Casualty,	11,307	342	3.0
Ætna Casualty and Surety, Hartford	8	.....	....
Ætna Life, Hartford	14,928	18,525	124.1
American Bonding and Casualty, Sioux City*	4,118	193	4.7
American Old Line, Lincoln	250	.....	....
Bankers Casualty, Minneapolis	72,245	27,053	37.4
Continental Casualty, Hammond	11,835	3,825	32.3
Commonwealth Casualty, Philadelphia	7,013	830	11.8
Cloverleaf Life and Casualty, Jacksonville	1,277	231	18.1
Fidelity and Casualty, New York	16,310	3,377	20.7
Employers Indemnity, Kansas City*	3,887	166	4.3
Equitable Life, New York	261	.....	....
Great Western Accident, Des Moines	214	59	27.6
Guarantee Fund Life,	41,034	2,000	4.9
Hartford Accident and Indemnity, Hartford	139	.....	....
Interstate Business Mens,*	21,989	6,378	29.0
Lincoln Accident, Lincoln*	117,973	12,012	10.2
Lion Bonding and Surety, Omaha	329	114	34.7
Loyal Protective, Boston	5,060	5,199	102.8
Maryland Casualty, Baltimore*	1,684	326	19.4
Masonic Protective, Worcester*	19,080	9,690	50.8
Massachusetts Bonding, Boston	4,025	1,337	33.2
Merchants Life and Casualty, Minneapolis*	32,197	6,992	21.7
National Casualty, Detroit*	49,889	16,588	33.3
National Life of U. S. A., Chicago	545	47	8.6
North American Accident, Chicago	5,525	1,202	21.8
North American Life and Casualty, Minneapolis	1,866	630	33.8
Ocean Accident and Guarantee, London*	2,054	120	5.8
Old Line Insurance, Milwaukee	5,128	855	16.7
Pacific Mutual Life, Los Angeles	11,552	4,388	38.0
Reliance Life, Pittsburgh	400	17	4.3
Royal Indemnity, New York*	230	55	....
Standard Accident, Detroit	5,092	547	10.7
Travelers Equitable, Minneapolis	12,642	8,762	69.3
Travelers, Hartford	12,565	1,933	15.4
Union Life and Accident, Lincoln*	71,225	1,770	2.5
United States Casualty, New York	6,345	445	7.0
United States Fidelity and Guaranty, Baltimore	2,568	323	12.6
Totals	577,194	136,498	23.6
* Includes Health.			
Health.			
Ætna Casualty and Surety, Hartford	11	.....	....
Ætna Life, Hartford	11,853	7,344	62.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
North Dakota—*Cont.*	$	$	%
Massachusetts Bonding, Boston	1,788	.....	....
National Surety, New York	18,760	7,235	38.6
New Amsterdam Casualty, New York	1,107	.....	....
Southern Surety, Des Moines	10	.....	....
United States Fidelity and Guaranty, Baltimore	7,062	—3,254	....
Totals	158,311	52,249	33.0
* Includes Surety.			
Surety.			
Middle West Trust, Valley City	4,536	6,800	149.9
Northern Trust, Fargo	48,819	11,146	22.8
Northwestern Trust, Grand Forks	9,641	1,043	10.8
North Dakota Bankers, Fargo	1,744	.....	....
Ætna Casualty and Surety, Hartford	664	6,628	998.2
Fidelity and Deposit, Baltimore	12,457	—67	....
Fidelity and Casualty, New York	3,793	.....	....
Hartford Accident and Indemnity, Hartford	490	.....	....
Iowa Bonding and Casualty, Des Moines	2,998	.....	....
Lion Bonding and Surety, Omaha	—749	.....	....
National Surety, New York	12,971	10,551	81.4
New Amsterdam Casualty, New York	295	—250	....
Southern Surety, Des Moines	2,311	.....	....
United States Fidelity and Guaranty, Baltimore	13,948	—1,651	....
Totals	113,918	34,200	30.0
Plate Glass.			
Ætna Casualty and Surety, Hartford	5,551	2,507	45.2
American Bonding, Sioux City	2,430	2,268	93.2
Fidelity and Casualty, New York	11,577	4,247	36.7
Hardware Mutual Casualty, Stevens Point	1,226	130	10.6
Hartford Accident and Indemnity, Hartford	129	47	36.7
Lion Bonding and Surety, Omaha	2	.....	....
Lloyds Plate Glass, New York	3,761	1,637	43.5
Maryland Casualty, Baltimore	7,270	4,275	58.8
Massachusetts Bonding, Boston	636	418	65.7
New Amsterdam Casualty, New York	43	28	65.1
New York Plate Glass, New York	788	512	65.0
Ocean Accident and Guarantee, London	1,728	796	46.1
United States Casualty, New York	2,658	1,082	40.7
United States Fidelity and Guaranty, Baltimore	5,968	2,884	48.3
Totals	43,767	20,831	47.6

Commonwealth Casualty, Philadelphia	.....	1,251	....
Continental Casualty, Hammond	6,903	3,146	45.6
Fidelity and Casualty, New York	21,534	12,221	56.8
Equitable Life, New York	340	.....	....
Great Western Accident, Des Moines	167	84	50.3
North American Life and Casualty, Minneapolis	1,867	559	29.9
Old Line Insurance, Milwaukee	142	.....	....
Pacific Mutual, Los Angeles	5,229	1,317	25.2
Reliance Life, Pittsburgh	414	324	78.3
Royal Indemnity, New York	102	55	53.9
Pacific Mutual Life, Los Angeles	5,229	1,317	25.2
Travelers, Hartford	2,633	337	12.8
United States Casualty, New York	3,886	1,043	26.8
United States Fidelity and Guaranty, Baltimore	2,162	719	33.3
Totals	62,472	29,717	47.6
Liability.			
Ætna Casualty and Surety, Hartford	179	.....	....
Ætna Life, Hartford	12,601	6,918	54.9
American Bonding, Sioux City	1,668	1,410	84.5
Employers Indemnity, Kansas City	317	.....	....
Fidelity and Casualty, New York	44,011	5,903	13.4
Hardware Mutual Casualty, Stevens Point	437	.....	....
Hartford Accident and Indemnity, Hartford	1,902	41	2.2
Iowa Bonding and Casualty, Des Moines	994	69	6.9
New Amsterdam Casualty, New York	19	.....	....
North American Life and Casualty, Minneapolis	74	241	325.7
Ocean Accident and Guarantee, London	4,803	1,976	41.1
Royal Indemnity, New York	19	.....	....
Southern Surety, Des Moines	25	.....	....
Standard Accident, Detroit	61	34	55.7
Travelers, Hartford	507	5	1.0
United States Casualty, New York	5,367	109	2.0
United States Fidelity and Guaranty, Baltimore	15,908	632	3.9
Totals	88,892	17,338	19.5
Fidelity.			
Dakota Trust, Fargo*	67,815	36,679	54.1
Middle West Trust, Valley City	2,405	167	6.9
North Dakota Bankers, Fargo	1,981	.....	....
Northwestern Trust, Grand Forks	18,495	315	1.7
Ætna Casualty and Surety, Hartford	946	2,017	213.2
American Bonding, Sioux City	6,682	.....	....
American Surety, New York	15,810	3,726	23.6
Employers Indemnity, Kansas City	24	.....	....
Fidelity and Casualty, New York	2,905	2,091	72.0
Fidelity and Deposit, Baltimore	6,873	3,130	45.5
Hartford Accident and Indemnity, Hartford	1,067	.....	....
Iowa Bonding, Des Moines	37	.....	....
Lion Bonding, Omaha	17	.....	....
Maryland Casualty, Baltimore	4,527	143	3.2

Steam Boiler.			
Fidelity and Casualty, New York	8,976	4,567	50.9
Hartford Steam Boiler, Hartford	1,765	.....	....
Maryland Casualty, Baltimore	876	.....	....
Ocean Accident and Guarantee, London	421	.....	....
Totals	12,038	4,567	37.9
Fly-Wheel.			
Fidelity and Casualty, New York	241	.....	....
Maryland Casualty, Baltimore	19	.....	....
Totals	260	.....	....
Burglary and Theft.			
North Dakota Bankers, Fargo	11,159	5,366	48.1
Ætna Casualty and Surety, Hartford	1,645	499	30.3
American Bonding, Sioux City	1,743	213	12.2
American Surety, New York	497	.....	....
Continental Casualty, Hammond	44	.....	....
Employers Indemnity, Kansas City	525	.....	....
Fidelity and Casualty, New York	5,666	1,201	21.2
Fidelity and Deposit, Baltimore	177	.....	....
Hartford Accident and Indemnity, Hartford	1,067	.....	....
Iowa Bonding, Des Moines	85	.....	....
Lion Bonding, Omaha	349	.....	....
Maryland Casualty, Baltimore	4,393	3,118	71.0
Massachusetts Bonding, Boston	27	.....	....
National Surety, New York	4,325	5,839	135.0
New Amsterdam Casualty, New York	23	.....	....
Ocean Accident, London	1,651	14,135	856.1
United States Casualty, New York	530	314	59.3
United States Fidelity and Guaranty, Baltimore	2,951	91	3.1
Totals	36,857	30,776	83.5
Sprinkler.			
Ætna Casualty and Surety, Hartford	1,280	3,425	267.6
Maryland Casualty, Baltimore	2,296	31,388	....
Totals	3,576	34,813	973.6
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	4,021	921	22.9
American Bonding, Sioux City	512	518	101.2
Employers Indemnity, Kansas City	6	70	.....
Fidelity and Casualty, New York	7,463	4,749	63.6
Hardware Mutual Casualty, Stevens Point	743	475	63.9
Hartford Accident and Indemnity, Hartford	113	39	34.5
Iowa Bonding, Des Moines	704	108	15.3
Lion Bonding, Omaha	347	570	164.3

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
North Dakota—*Cont.*	$	$	%
Maryland Casualty, Baltimore	4,014	2,496	62.2
New Amsterdam Casualty, New York	7	.....	....
Ocean Accident and Guarantee, London	212	86	40.6
Royal Indemnity, New York	6	.....	....
Standard Accident, Detroit	17	.....	....
United States Casualty, New York	1,914	688	35.9
United States Fidelity and Guaranty, Baltimore	2,721	667	24.5
Totals	22,800	11,387	49.9
Live Stock.			
Capital Live Stock, Topeka	3,464	725	20.9
Hartford Accident and Indemnity, Hartford	2,595	1,665	64.2
Hartford Live Stock, Hartford	3,943	75	1.9
Iowa Live Stock, Des Moines	11,088	10,560	95.2
Totals	21,090	13,025	61.8
Aggregates (North Dakota)	1,141,175	385,401	33.8
Ohio.			
Accident.			
Ætna Casualty and Surety, Hartford	2,954	296	10.0
Ætna Life, Hartford	283,113	72,557	25.6
American Casualty, Reading*	47,703	14,894	31.2
American Liability, Indianapolis*	35,021	11,444	32.7
Brotherhood Accident, Boston	26,183	12,746	48.7
Clover Leaf Life and Casualty, Jacksonville	123,175	51,054	41.5
Commonwealth Casualty, Philadelphia*	56,583	17,519	31.0
Continental Casualty, Hammond	113,796	31,726	27.9
Eastern Casualty, Boston*	2,078	1,298	62.5
Federal Casualty, Detroit*	22,823	8,823	38.7
Federal Life, Chicago*	36,906	6,207	16.8
Fidelity and Casualty, New York	93,450	24,499	26.2
Globe Indemnity, New York	35,822	19,020	53.1
General Accident, Perth	98,678	33,557	34.0
Great Western Accident, Des Moines	1,993	710	35.6
Employers Liability, London	28,150	7,162	25.4
European Accident, London	45,651	6,903	15.1
Equitable Life, New York	12,144	393	3.2
Hartford Accident and Indemnity, Hartford	21,551	3,884	18.0
Inter-Ocean Casualty, Indianapolis*	110,647	36,683	33.2
London and Lancashire Indemnity, New York	99	.....	....
London Guarantee and Accident, London	7,679	1,967	25.6
Loyal Protective, Boston*	46,224	22,352	48.4
Maryland Casualty, Baltimore	21,301	8,554	40.2
Metropolitan Casualty, New York	5,752	6,615	115.0
Midland Casualty, Chicago	11,404	4,475	39.3

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
North Dakota—*Cont.*	$	$	%
Travelers Indemnity, Hartford	5,797	4,977	85.9
Travelers, Hartford	163,037	102,371	62.8
United States Casualty, New York	15,070	7,354	48.8
United States Fidelity and Guaranty, Baltimore	16,458	8,724	53.0
Totals	2,466,341	1,005,008	40.7
* Accident and Health.			
Liability.			
Ætna Casualty and Surety, Hartford	198,194	86,757	43.8
Ætna Life, Hartford	617,311	297,457	48.2
American Casualty, Reading	45,133	12,357	27.4
American Indemnity, Galveston	390	286	73.3
Commonwealth Casualty, Philadelphia	13,104	5,277	40.3
Continental Casualty, Chicago	77,553	30,587	39.4
Employers Liability, London	311,874	84,555	27.1
European Accident, London	30,227	10,668	35.3
Fidelity and Deposit, Baltimore	.....	4,502	....
Fidelity and Casualty, New York	307,671	130,785	42.5
Georga Casualty, Macon	58,279	30,271	31.9
General Accident, Perth	196,506	78,900	40.2
Globe Indemnity, New York	265,333	116,709	44.0
Hartford Accident and Indemnity, Hartford	214,944	74,259	34.5
London and Lancashire Indemnity, New York	69,069	15,602	22.6
London Guarantee and Accident, London	143,157	41,661	29.1
Maryland Casualty, Baltimore	218,746	120,161	54.9
Massachusetts Bonding, Boston	50,821	15,427	30.3
Michigan Employers Casualty, Detroit	523	248	47.4
New Amsterdam Casualty, New York	63,433	22,122	34.9
Ocean Accident and Guarantee, London	302,645	102,891	34.0
Preferred Accident, New York	83,855	62,705	74.8
Republic Casualty, Pittsburgh	20,575	15,508	75.4
Royal Indemnity, New York	321,967	109,318	34.0
Southern Surety, Des Moines	20,930	6,107	29.2
Standard Accident, Detroit	212,312	63,598	29.9
Travelers, Hartford	903,512	336,630	37.3
United States Casualty, New York	61,886	31,717	51.3
United States Fidelity and Guaranty, Baltimore	310,024	113,489	36.6
Zurich General, Zurich	102,132	31,473	30.8
Totals	5,222,106	2,052,027	39.3
Workmen's Compensation.			
Ætna Life, Hartford	676,330	255,402	37.8
Georgia Casualty, Macon	57	.....	....
Globe Indemnity, New York	8	1,022	....
European Accident, London	511	.....	....
General Accident, Perth	14,961	6,059	40.5

National Relief, Philadelphia*	86,242	37,612	43.6
New Amsterdam, New York	17,772	3,456	19.4
North American Accident, Chicago	118,029	33,029	28.0
Ocean Accident and Guarantee, London	37,425	20,636	55.1
Pacific Mutual Life, Los Angeles	118,083	31,360	26.6
Preferred Accident, New York	58,679	18,863	32.1
Republic Casualty, Pittsburgh	398	.....	....
Reliance Life, Pittsburgh	9,014	6,280	69.6
Royal Indemnity, New York	17,292	5,698	33.0
Standard Accident, Detroit	135,381	40,830	30.2
Travelers Indemnity, Hartford	15,903	1,576	9.9
Travelers, Hartford	520,934	180,973	34.7
United States Casualty, New York	34,063	5,194	15.2
United States Fidelity and Guaranty, Baltimore	19,519	4,526	23.2
Totals	2,479,614	795,371	32.1

* Includes Health.

Health.

Columbia Life, Cincinnati*	10,922	2,496	22.9
Columbus Mutual Life, Columbus*	65,998	24,447	37.0
General City Life, Dayton*	16,751	4,664	27.8
Ohio State Life, Columbus*	69,636	26,730	38.4
Ætna Casualty and Surety, Hartford	1,159	50	4.3
Ætna Life, Hartford	107,268	51,511	48.0
Continental Casualty, Hammond	88,087	30,402	34.5
Fidelity and Casualty, New York	57,863	27,177	47.0
Globe Indemnity, New York	26,328	13,859	52.6
General Accident, Perth	46,133	21,574	46.8
Great Western, Des Moines	1,905	1,266	66.5
Equitable Life, New York	19,730	3,181	16.1
Employers Liability, London	16,314	10,269	62.9
European Accident, London	24,791	7,940	32.0
Hartford Accident and Indemnity, Hartford	11,144	3,365	30.2
Kentucky Central Life and Accident, Anchorage*	271,678	91,168	33.6
London Guarantee and Accident, London	3,174	1,980	62.4
Maryland Casualty, Baltimore	13,312	828	6.2
Masonic Protective, Worcester*	146,275	63,798	43.6
Massachusetts Accident, Boston*	18,760	6,636	35.4
Massachusetts Bonding, Boston*	25,165	12,336	49.0
Metropolitan Casualty, New York	1,394	1,092	78.3
Midland Casualty, Chicago	11,404	4,475	39.3
National Life of U. S. A., Chicago*	300,174	111,036	37.0
National Life and Accident, Nashville*	740,784	292,288	39.5
New Amsterdam Casualty, New York	7,337	3,247	44.3
Ocean Accident and Guarantee, London	15,493	7,323	47.3
Pacific Mutual Life, Los Angeles	71,929	21,170	29.4
Preferred Accident, New York	13,559	7,480	55.2
Reliance Life, Pittsburgh	5,448	3,026	55.5
Republic Casualty, Pittsburgh	195	29	14.9
Royal Indemnity, New York	6,279	2,885	46.0
Southern Surety, Des Moines*	19,160	7,118	37.2
Srandard Accident, Detroit	30,430	14,736	48.4
Hartford Accident and Indemnity, Hartford	19,650	12,040	61.3
London Guarantee and Accident, London	17	1,575	....
Maryland Casualty, Baltimore	68	.....	....
Ocean Accident and Guarantee, London	.....	2,617	....
Royal Indemnity, New York	155,473	53,114	34.2
Standard Accident, Detroit	2,857	867	30.3
Travelers, Hartford	317,601	171,696	54.0
United States Fidelity and Guaranty, Baltimore	12	1,460	....
Totals	1,187,545	505,852	42.6

Fidelity.

American Guaranty, Columbus	15,489	1,186	7.7
Ætna Casualty and Surety, Hartford	38,739	6,718	17.3
American Indemnity, Galveston	459	.....	....
American Surety, New York	155,834	39,435	25.3
Employers Liability, London	20,129	4,443	22.1
European Accident, London	34,613	19,603	56.6
Fidelity and Casualty, New York	58,958	7,490	12.7
Fidelity and Deposit, Baltimore	115,602	25,035	21.7
Globe Indemnity, New York	23,656	6,941	29.3
Hartford Accident and Indemnity, Hartford	24,172	18,130	79.5
London and Lancashire Indemnity, New York	1,752	.....	....
Maryland Casualty, Baltimore	30,379	6,098	20.1
Massachusetts Bonding, Boston	25,165	12,336	49.0
National Surety, New York	181,340	31,795	17.5
New Amsterdam Casualty, New York	15,076	2,854	18.9
Ocean Accident and Guarantee, London	4,281	16	.4
Preferred Accident, New York	5,097	5,259	103.2
Republic Casualty, Pittsburgh	2,622	509	19.4
Royal Indemnity, New York	35,827	1,769	4.9
Southern Surety, Des Moines	5,640	269	4.8
United States Fidelity and Guaranty, Baltimore	85,501	19,751	23.1
Totals	880,331	209,637	23.8

Surety.

American Guaranty, Columbus	46,762	24,520	52.4
Ætna Casualty and Surety, Hartford	183,375	57,178	31.2
American Indemnity, Galveston	2,308	2,275	98.6
American Surety, New York	242,824	44,242	18.2
Fidelity and Deposit, Baltimore	263,196	144,008	54.7
Fidelity and Casualty, New York	92,575	27,295	29.5
Globe Indemnity, New York	72,124	54,518	75.6
Employers Liability, London	2,042	5,071	248.3
European Accident, London	39,193	7,919	20.2
Hartford Accident and Indemnity, Hartford	38,007	18,666	49.1
London and Lancashire Indemnity, New York	16,215	31,977	197.2
Maryland Casualty, Baltimore	264,538	43,855	16.6
Massachusetts Bonding, Boston	33,107	12,930	39.1
National Surety, New York	241,082	45,416	18.8
New Amsterdam, New York	48,117	25,017	52.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Ohio—*Cont.*	$	$	%
Preferred Accident, New York	31,234	30,868	98.8
Republic Casualty, Pittsburgh	14,658	4,664	31.8
Royal Indemnity, New York	89,784	45,157	50.3
Southern Surety, Des Moines	77,827	21,952	28.2
United States Fidelity and Guaranty, Baltimore	295,209	33,373	11.3
Totals	2,094,177	680,901	32.5
Plate Glass.			
Ætna Casualty and Surety, Hartford	23,230	9,591	41.3
American Casualty, Reading	41,975	18,632	44.4
American Indemnity, Galveston	.....	243	....
Fidelity and Casualty, New York	61,498	29,343	47.7
Georgia Casualty, Macon	3,729	1,566	42.0
Globe Indemnity, New York	65,050	31,288	48.1
Employers Liability, London	22,897	10,779	47.0
Hartford Accident and Indemnity, Hartford	18,055	5,934	32.9
Lloyds Plate Glass, New York	80,852	33,403	41.3
London and Lancashire Indemnity, New York	7,374	2,901	39.3
Maryland Casualty, Baltimore	47,998	21,001	43.8
Massachusetts Bonding, Boston	48,821	22,577	46.2
Metropolitan Casualty, New York	65,482	28,852	44.1
New Amsterdam Casualty, New York	26,822	11,277	42.0
New Jersey Fidelity and Plate Glass, Newark	41,663	15,405	37.0
New York Plate Glass, New York	49,498	19,136	38.7
Ocean Accident and Guarantee, London	25,495	10,105	39.6
Republic Casualty, Pittsburgh	15,989	11,466	71.7
Royal Indemnity, New York	29,552	15,296	51.7
Southern Surety, Des Moines	3,964	2,512	63.4
Travelers Indemnity, Hartford	80,117	34,486	43.0
United States Casualty, New York	7,846	3,640	46.4
United States Fidelity and Guaranty, Baltimore	60,289	18,652	30.9
Totals	828,196	358,085	43.2
Steam Boiler.			
Fidelity and Casualty, New York	56,735	6,896	12.2
Globe Indemnity, New York	8,311	5,720	68.8
Employers Liability, London	2,599	.....	....
European Accident, London	1,899	.....	....
Hartford Steam Boiler, Hartford	175,007	16,544	9.4
London Guarantee and Accident, London	12,811	.....	....
Maryland Casualty, Baltimore	15,913	979	6.2
Ocean Accident and Guarantee, London	14,060	.....	....
Royal Indemnity, New York	5,161	309	6.0
Travelers Indemnity, Hartford	61,660	7,358	11.9
Totals	354,156	37,806	10.7

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Ohio—*Cont.*	$	$	%
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	304,473	169,365	55.6
American Automobile, St. Louis	391,618	154,377	39.4
American Casualty, Reading	27,246	12,070	44.3
American Indemnity, Galveston	99	236	238.4
American Guaranty, Columbus	101,885	43,860	43.1
Continental Casualty, Hammond	41,031	23,430	57.1
Fidelity and Deposit, Baltimore	.....	42	....
Fidelity and Casualty, New York	131,399	57,530	43.8
Georgia Casualty, Macon	28,591	12,749	44.6
Globe Indemnity, New York	106,056	50,439	47.6
Employers Liability, London	96,014	47,196	49.2
General Accident, Perth	87,171	45,728	52.5
Hartford Accident and Indemnity, Hartford	101,454	59,358	58.5
Indemnity Co. of America, St. Louis	47,404	50,543	106.6
London and Lancashire Indemnity, New York	31,499	14,840	47.1
London Guarantee and Accident, London	40,584	19,811	48.8
Maryland Casualty, Baltimore	123,206	58,058	47.1
Massachusetts Bonding, Boston	10,605	4,237	40.0
New Amsterdam Casualty, New York	36,818	19,917	54.1
Ocean Accident and Guarantee, London	124,044	76,446	61.6
Preferred Accident, New York	39,241	17,200	43.8
Republic Casualty, Pittsburgh	15,380	7,287	47.4
Royal Indemnity, New York	131,291	59,705	45.5
Southern Surety, Des Moines	9,775	4,847	49.6
Travelers Indemnity, Hartford	428,569	233,449	54.5
United States Casualty, New York	31,641	23,657	74.8
United States Fidelity and Guaranty, Baltimore	148,502	89,434	60.2
Zurich General, Zurich	36,414	10,341	28.4
Totals	2,672,010	1,366,152	51.1
Live Stock.			
Capital Live Stock, Chicago	10,365	4,041	39.0
Hartford Live Stock, New York	118,589	41,040	34.6
Kaskaskia Live Stock, Kaskaskia	37,032	17,533	47.3
Standard Live Stock, Indianapolis	22,309	8,575	38.4
Totals	188,295	71,189	37.8
Check Draft Indemnity.			
United States Fidelity and Guaranty, Baltimore	558	.....	....
Physicians Liability.			
Maryland Casualty, Baltimore	15	.....	....
Aggregates (Ohio)	20,047,271	7,798,275	38.9

Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	5,432	.....	....
Fidelity and Casualty, New York	17,325	287	1.7
Globe Indemnity, New York	63	.....	....
Hartford Steam Boiler, Hartford	72,716	5,348	7.4
Ocean Accident and Guarantee, London	11,758	1,878	16.0
Travelers, Hartford	931	2,561	275.1
Totals	108,225	10,074	9.3
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	68,952	34,782	50.4
American Casualty, Reading	3,458	4,117	11.6
American Indemnity, Galveston	13	254	....
American Surety, New York	43,325	26,294	60.7
American Guaranty, Columbus	7,273	3,293	45.3
Continental Casualty, Hammond	3,946	1,112	28.2
Fidelity and Casualty, New York	121,506	83,174	68.4
Fidelity and Deposit, Baltimore	44,499	39,048	87.8
Georgia Casualty, Macon	1,436	113	7.9
Globe Indemnity, New York	49,112	19,642	40.0
Employers Liability, London	34,982	15,064	43.1
European Accident, London	107,592	71,601	66.6
General Accident, Perth	13,884	5,498	39.6
Hartford Accident and Indemnity, Hartford	29,131	12,627	43.3
London and Lancashire Indemnity, New York	9,797	9	.1
London Guarantee and Accident, London	25,336	5,090	20.1
Maryland Casualty, Baltimore	68,204	61,214	89.7
Massachusetts Bonding, Boston	16,203	7,703	47.5
Metropolitan Casualty, New York	5,090	4,540	89.2
National Surety, New York	71,982	24,936	34.6
New Amsterdam Casualty, New York	17,900	4,277	23.9
New Jersey Fidelity and Plate Glass, Newark	7,721	2,857	37.0
Ocean Accident and Guarantee, London	53,025	31,539	59.5
Preferred Accident, New York	15,126	7,220	47.8
Republic Casualty, Pittsburgh	5,389	2,934	54.5
Royal Indemnity, New York	45,650	24,196	53.0
Southern Surety, Des Moines	2,463	1,694	68.8
Travelers Indemnity, Hartford	209,544	52,618	25.1
United States Casualty, New York	10,031	662	6.6
United States Fidelity and Guaranty, Baltimore	131,036	75,076	57.3
Totals	1,223,696	623,184	50.9
Credit.			
American Credit Indemnity, New York	111,814	14,610	13.1
London Guarantee and Accident, London	52,644	13,027	24.7
Ocean Accident and Guarantee, London	153,952	47,913	31.1
Totals	318,410	75,550	23.7
Sprinkler.			
Ætna Casualty and Surety, Hartford	11,276	3,726	33.1
Maryland Casualty, Baltimore	12,310	3,713	30.2
Totals	23,586	7,439	31.5

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Accident.			
Ætna Casualty and Surety, Hartford	136	.....	....
Ætna Life, Hartford	15,064	2,281	15.1
American National, Galveston	1,740	559	32.1
American Old Line, Lincoln	933	788	84.5
Brotherhood Accident, Boston	2,702	1,285	47.6
Employers Indemnity, Kansas City	71,590	20,263	28.3
Federal Casualty, Detroit	751	190	25.3
Fidelity and Casualty, New York	6,263	1,123	17.9
Hartford Accident and Indemnity, Hartford	424	.....	....
Inter-Ocean Casualty, Indianapolis	3,584	1,393	38.9
Loyal Protective, Boston*	6,773	2,734	40.4
Maryland Casualty, Baltimore*	8,322	764	9.2
Masonic Protective, Worcester*	91,134	56,363	61.8
Massachusetts Bonding, Boston*	25,977	12,417	47.8
National Casualty, Detroit*	10,276	4,253	41.4
National Life and Accident, Nashville*	169,418	68,393	40.4
National Life of U. S. A., Chicago*	11,669	3,775	32.3
New Amsterdam Casualty, New York	452	36	8.0
North American Accident, Chicago	18,229	5,534	30.4
Ocean Accident and Guarantee, London*	1,402	194	13.8
Pacific Mutual, Los Angeles	31,512	9,188	29.2
Reliance Life, Pittsburgh	4,003	700	17.5
Royal Indemnity, New York	1,484	68	4.6
Standard Accident, Detroit	27,794	6,367	22.9
Travelers, Hartford	34,933	19,416	55.6
United States Casualty, New York	3,488	530	15.2
United States Fidelity and Guaranty, Baltimore	7,150	4,852	67.9
Totals	557,203	223,466	40.1

* Includes Health.

Health.			
Ætna Life, Hartford	9,355	4,783	51.1
American National, Galveston	1,740	1,360	78.2
Fidelity and Casualty, New York	4,480	1,768	39.5
Hartford Accident and Indemnity, Hartford	240	.....	....
New Amsterdam Casualty, New York	254	179	70.5
Pacific Mutual, Los Angeles	7,692	2,380	30.9
Reliance Life, Pittsburgh	3,327	1,427	42.9
Royal Indemnity, New York	745	297	39.9
Standard Accident, Detroit	19,304	8,593	44.5
United States Casualty, New York	3,482	1,696	48.7
Travelers, Hartford	26,664	6,122	23.0
United States Fidelity and Guaranty, Baltimore	6,406	2,012	31.4
Totals	83,589	30,617	36.6
Liability.			
Ætna Casualty and Surety, Hartford	22,694	3,546	15.6
Ætna Life, Hartford	47,469	8,037	16.9
American Indemnity, Galveston	12,236	7,395	60.4
Employers Indemnity, Kansas City	2,069	460	22.2
Fidelity and Casualty, New York	20,854	8,908	42.7
Hartford Accident, and Indemnity, Hartford	7,053	2,745	38.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Oklahoma—*Cont.*	$	$	%
Kansas Casualty and Surety, Wichita	37,972	6,568	17.3
London and Lancashire Indemnity, New York	1,466	.....	....
Maryland Casualty, Baltimore	50,726	14,180	28.0
Massachusetts Bonding, Boston	1,501	1,573	10.5
New Amsterdam Casualty, New York	7,021	6,568	93.6
Ocean Accident and Guarantee, London	20,251	3,470	17.1
Royal Indemnity, New York	4,735	7	.1
Standard Accident, Detroit	15,476	153	1.0
Travelers, Hartford	8,446	7,013	83.0
United States Casualty, New York	4,077	25	.6
United States Fidelity and Guaranty, Baltimore	29,936	11,679	39.0
Totals	293,982	82,327	28.0
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	1,544	349	22.6
Ætna Life, Hartford	382,152	230,658	60.4
Continental Casualty, Hammond	10,176	2,816	27.7
Employers Indemnity, Kansas City	8,453	1,781	21.1
Fidelity and Casualty, New York	43,844	24,970	57.0
Fidelity and Deposit, Baltimore	.....	534	....
General Accident, Perth	3,289	8	.2
Globe Indemnity, New York	2,213	157	7.1
Hartford Accident and Indemnity, Hartford	8,645	5,916	68.4
London and Lancashire Indemnity, New York	2,968	91	3.1
London Guarantee and Accident, London	57,526	12,767	22.2
Maryland Casualty, Baltimore	319,302	172,172	53.9
New Amsterdam Casualty, New York	84,558	276,644	32.7
Ocean Accident and Guarantee, London	80,483	2,368	32.8
Royal Indemnity, New York	111	346	311.7
Southern Surety, Des Moines	189,640	86,463	45.6
Travelers Indemnity, Hartford	1,079	.....	....
Travelers, Hartford	62,489	29,981	48.0
United States Casualty, New York	15,508	2,330	15.0
United States Fidelity and Guaranty, Baltimore	222,533	119,217	53.6
Totals	1,496,513	744,568	49.8
Fidelity.			
Ætna Casualty and Surety, Hartford	15,092	6,540	43.3
American Indemnity, Galveston	1,656	135	8.2
American Surety, New York	51,419	15,011	29.2
Fidelity and Casualty, New York	2,927	1,924	65.7
Fidelity and Deposit, Baltimore	21,448	2,323	10.8
Hartford Accident and Indemnity, Hartford	1,633	1,112	68.1
London and Lancashire, New York	1,018	100	9.8
Maryland Casualty, Baltimore	6,767	2,125	31.4
Massachusetts Bonding, Boston	7,512	2,809	37.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Oklahoma—*Cont.*	$	$	%
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	15,756	13,175	83.6
American Indemnity, Galveston	658	100	15.2
American Surety, New York	7,275	4,476	61.5
Fidelity and Casualty, New York	2,953	8,917	301.9
Fidelity and Deposit, Baltimore	4,699	2,581	54.9
Hartford Accident and Indemnity, Hartford	1,888	427	22.6
Kansas Casualty and Surety, Wichita	1,900	810	42.6
Maryland Casualty, Baltimore	17,307	8,947	51.7
Massachusetts Bonding, Boston	2,484	177	7.1
National Surety, New York	32,234	27,934	86.7
New Amsterdam Casualty, New York	6,450	2,222	34.5
Ocean Accident and Guarantee, London	14,976	5,734	38.3
Royal Indemnity, New York	2,661	3,305	124.2
United States Casualty, New York	2,361	460	19.5
United States Fidelity and Guaranty, Baltimore	44,741	23,393	52.3
Totals	158,343	102,658	64.8
Sprinkler.			
Ætna Casualty and Surety, Hartford	1,934	337	17.4
Maryland Casualty, Baltimore	482	361	74.9
Totals	2,416	698	28.9
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	38,000	16,415	43.2
American Indemnity, Galveston	8,831	3,613	40.9
Fidelity and Casualty, New York	1,134	1,649	145.4
Hartford Accident and Indemnity, Hartford	2,392	485	20.3
Kansas Casualty and Surety, Wichita	33,782	16,022	47.4
London and Lancashire Indemnity, New York	539	1,334	247.5
Maryland Casualty, Baltimore	8,710	1,884	21.6
Massachusetts Bonding, Boston	274	241	88.0
New Amsterdam Casualty, New York	2,322	1,091	47.0
Ocean Accident and Guarantee, London	6,990	1,651	23.6
Royal Indemnity, New York	1,401	157	11.9
Standard Accident, Detroit	20,430	4,732	23.2
United States Casualty, New York	4,087	381	9.3
United States Fidelity and Guaranty, Baltimore	14,256	6,189	43.4
Totals	143,148	55,854	39.0
Workmen's Collective.			
Travelers, Hartford	2,003	816	40.7

National Surety, New York	51,855	22,426	43.3
New Amsterdam Casualty, New York	16,782	12,450	74.2
Ocean Accident and Guarantee, London	22	45	204.5
Royal Indemnity, New York	156	.....	....
United States Fidelity and Guaranty, Baltimore	48,376	17,745	36.7
Totals	226,723	84,745	37.4
Surety.			
Ætna Casualty and Surety, Hartford	42,705	14,509	34.0
American Indemnity, Galveston	12,846	677	5.3
American Surety, New York	81,566	325	.4
Fidelity and Casualty, New York	26,531	2,480	9.3
Fidelity and Deposit, Baltimore	46,025	264	.6
Hartford Accident and Indemnity, Hartford	5,216	1,309	25.1
Kansas Casualty and Surety, Wichita	2,095	.....	....
London and Lancashire Indemnity, New York	7,587	3,088	40.7
Maryland Casualty, Baltimore	32,579	2,338	7.2
Massachusetts Bonding, Boston	20,057	2,599	13.0
National Surety, New York	79,140	8,944	11.3
New Amsterdam Casualty, New York	29,604	4,923	16.6
Royal Indemnity, New York	60	318	530.0
United States Fidelity and Guaranty, Baltimore	241,865	33,338	13.8
Totals	627,876	75,112	12.0
Plate Glass.			
Ætna Casualty and Surety, Hartford	16,227	11,259	69.4
American Indemnity, Galveston	.....	23	....
Fidelity and Casualty, New York	312	5,819	....
Kansas Casualty and Surety, Wichita	3,927	4,711	120.0
Maryland Casualty, Baltimore	17,777	19,886	111.9
Massachusetts Bonding, Boston	8,489	6,005	70.7
New Amsterdam Casualty, New York	10,634	10,433	98.1
New York Plate Glass, New York	38,579	35,131	91.0
Ocean Accident and Guarantee, London	12,143	3,891	32.0
Royal Indemnity, New York	3,898	2,070	53.1
United States Casualty, New York	613	2,108	....
United States Fidelity and Guaranty, Baltimore	20,986	17,215	82.0
Totals	133,585	118,551	88.8
Steam Boiler.			
Fidelity and Casualty, New York	1,839	2,115	115.0
Hartford Steam Boiler, Hartford	28,795	2,368	8.2
Maryland Casualty, Baltimore	9,900	.....	....
Ocean Accident and Guarantee, London	5,975	.....	....
Totals	46,509	4,483	9.6
Fly-Wheel and Engine Breakage.			
Fidelity and Casualty, New York	1,589	.....	....
Hartford Steam Boiler, Hartford	3,523	.....	....
Maryland Casualty, Baltimore	26	.....	....
Ocean Accident and Guarantee, London	104	.....	....
Totals	5,242	.....	....
Live Stock.			
Hartford Live Stock, Hartford	21,134	16,019	75.8
Kaskaskia Live Stock, Shelbyville	4,085	1,743	42.7
Totals	25,219	17,762	70.4
Aggregates (Oklahoma)	3,802,351	1,541,657	40.5
OREGON.			
Accident.			
Oregon Surety and Casualty, Portland	20,267	7,613	37.6
Ætna Casualty and Surety, Hartford	597	11	1.8
Ætna Life, Hartford	53,272	10,747	20.2
Columbia Casualty, New York	120	.....	....
Continental Casualty, Hammond	42,992	21,849	50.8
Employers Indemnity, Kansas City	12,380	14,179	114.5
Employers Liability, London	2,588	545	21.1
Fidelity and Casualty, Newark	4,430	3,140	70.9
General Accident, Perth	13,211	4,043	30.6
Globe Indemnity, Newark	6,156	3,230	52.5
Hartford Accident and Indemnity, Hartford	4,877	716	14.7
Lion Bonding and Surety, Omaha	299	.....	....
London Guarantee and Accident, London	581	28	4.8
Maryland Assurance, Baltimore	2,680	1,444	53.9
Maryland Casualty, Baltimore	1,675	817	48.8
Massachusetts Bonding, Boston	17,178	6,829	39.7
National Casualty, Detroit	5,612	1,507	26.9
National Life of U. S. A., Chicago	6,813	2,347	34.4
New Amsterdam Casualty, New York	592	1,019	172.1
North American Accident, Chicago	15,690	5,731	36.5
Norwich Union Indemnity, New York	8	.....	....
Occidental Life, Los Angeles	11,004	6,783	61.7
Ocean Accident and Guarantee, London	4,279	3,297	77.1
Pacific Mutual Life, Los Angeles	22,405	4,829	21.6
Preferred Accident, New York	2,219	528	23.8
Reliance Life, Pittsburgh	3,193	415	13.0
Royal Indemnity, New York	2,922	1,541	52.7
Southern Surety, Des Moines	3,503	.....	....
Standard Accident, Detroit	14,694	3,173	21.6
Travelers Indemnity, Hartford	747	5,966	798.6
Travelers, Hartford	67,410	30,374	45.1
United States Casualty, New York	2,042	386	18.9
United States Fidelity and Guaranty, Baltimore	6,572	24,922	379.2
West Coast Life, San Francisco	382	100	26.2
Totals	353,391	168,110	47.6
Health.			
Oregon Surety and Casualty, Portland	20,267	7,613	37.6
Ætna Casualty and Surety, Hartford	118	.....	....
Ætna Life, Hartford	14,412	3,082	21.4
Columbia Casualty, New York	67	.....	....
Continental Casualty, Hammond	70,338	47,612	67.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Oregon—*Cont.*	$	$	%
Employers Indemnity, Kansas City	18,114	9,608	53.0
Employers Liability, London	2,138	752	35.2
Fidelity and Casualty, New York	1,851	251	13.6
General Accident, Perth	8,079	3,962	49.0
Globe Indemnity, Newark	4,505	3,105	68.9
Hartford Accident and Indemnity, Hartford	2,832	1,089	38.5
Lion Bonding and Surety, Omaha	216	114	52.8
London Guarantee and Accident, London	619	.....	....
Maryland Assurance, Baltimore	727	584	80.3
Maryland Casualty, Baltimore	216	.....	....
Massachusetts Bonding, Boston	8,828	3,502	39.7
National Casualty, Detroit	4,064	1,091	26.8
National Life of U. S. A., Chicago	5,581	2,869	51.4
New Amsterdam Casualty, New York	93	.....	....
North American Accident, Chicago	10,460	4,690	44.8
Occidental Life, Los Angeles	5,873	3,939	67.1
Ocean Accident and Guarantee, London	718	39	5.4
Pacific Mutual Life, Los Angeles	12,407	5,841	47.1
Preferred Accident, New York	338	199	58.9
Reliance Life, Pittsburgh	1,682	998	59.3
Royal Indemnity, New York	564	263	46.6
Southern Surety, Des Moines	1,501	.....	....
Standard Accident, Detroit	7,798	4,136	53.0
Travelers Indemnity, Hartford	137	.....	....
Travelers, Hartford	14,001	5,188	37.1
United States Casualty, New York	1,202	730	60.7
United States Fidelity and Guaranty, Baltimore	3,058	1,286	42.1
Western Union Life, Spokane	3,824	1,103	28.8
West Coast Life, San Francisco	382	384	100.5
Totals	227,010	114,031	50.2
Liability.			
Oregon Surety and Casualty, Portland	47,231	10,416	22.1
Ætna Casualty and Surety, Hartford	13,327	7,136	83.1
Ætna Life, Hartford	199,169	110,746	55.6
American Automobile, St. Louis	22,918	13,035	56.9
American Indemnity, Galveston	6,231	200	3.2
Columbia Casualty, New York	2,040	.....	....
Continental Casualty, Hammond	20,631	9,280	45.0
Employers Indemnity, Kansas City	493	.....	....
Employers Liability, London	46,917	17,007	36.2
Fidelity and Casualty, New York	22,644	11,196	49.4
General Accident, Perth	67,182	17,795	26.5
Georgia Casualty, Macon	8,643	2,929	33.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Oregon—*Cont.*	$	$	%
Lloyds Plate Glass, New York	7,268	3,065	42.2
London and Lancashire Indemnity, New York	2,943	1,993	67.7
Maryland Casualty, Baltimore	6,911	2,471	35.8
Metropolitan Casualty, New York	3,587	1,776	49.5
New Amsterdam Casualty, New York	4,055	2,555	63.0
New Jersey Fidelity and Plate Glass, Newark	1,758	228	13.0
New York Plate Glass, New York	6,078	3,293	54.2
Norwich Union Indemnity, New York	988	.....	....
Ocean Accident and Guarantee, London	1,356	1,088	80.2
Royal Indemnity, New York	3,928	3,193	81.3
Southern Surety, Des Moines	3,231	542	16.8
Travelers Indemnity, Hartford	4,507	2,040	45.3
United States Casualty, New York	—1	.....	....
United States Fidelity and Guaranty, Baltimore	4,533	3,178	70.1
Totals	94,790	38,342	40.4
Steam Boiler.			
Employers Liability, London	118	.....	....
Fidelity and Casualty, New York	3,557	.....	....
Hartford Steam Boiler, Hartford	23,653	10,187	43.1
London Guarantee and Accident, London	1,568	.....	....
Maryland Casualty, Baltimore	2,227	.....	....
Ocean Accident and Guarantee, London	1,528	.....	....
Royal Indemnity, New York	1,507	.....	....
Travelers Indemnity, Hartford	6,206	.....	....
Totals	40,365	10,187	25.2
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	9,529	4,580	48.1
American Surety, New York	2,023	10	.5
Columbia Casualty, New York	311	.....	....
Continental Casualty, Hammond	6,352	1,307	20.6
Employers Indemnity, Kansas City	452	.....	....
Employers Liability, London	8,689	626	7.2
Fidelity and Casualty, New York	7,383	2,115	28.6
Fidelity and Deposit, Baltimore	12,085	3,315	27.4
General Accident, Perth	5,673	3,296	58.1
Georgia Casualty, Macon	—5	.....	....
Globe Indemnity, Newark	919	358	39.0
Hartford Accident and Indemnity, Hartford	4,674	1,353	28.9
Lion Bonding and Surety, Omaha	225	.....	....
London Guarantee and Accident, London	1,051	434	41.3
London and Lancashire Indemnity, New York	58	.....	....
Maryland Casualty, Baltimore	4,213	1,109	26.3

Globe Indemnity, Newark	8,123	263	32.4
Hartford Accident and Indemnity, Hartford	41,840	6,524	15.6
London Guarantee and Accident, London	14,688	2,439	16.6
London and Lancashire Indemnity, New York	23,904	6,471	27.1
Maryland Casualty, Baltimore	56,175	21,105	37.6
Massachusetts Bonding, Boston	2,915	181	6.2
New Amsterdam Casualty, New York	18,599	6,386	34.3
New Jersey Fidelity and Plate Glass, Newark	2,074	105	5.1
Norwich Union Indemnity, New York	2,114	.....	....
Ocean Accident and Guarantee, London	88,224	33,127	37.5
Preferred Accident, New York	18,090	2,398	13.3
Royal Indemnity, New York	31,403	24,772	78.9
Southern Surety, Des Moines	9,501	6,002	63.2
Standard Accident, Detroit	539	83	15.4
Travelers, Hartford	44,717	15,396	34.4
United States Casualty, New York	1,060	2,516	237.4
United States Fidelity and Guaranty, Baltimore	23,078	5,374	23.3
Totals	844,472	332,879	39.4
Fidelity and Surety.			
Oregon Surety and Casualty, Portland	12,184	25,041	205.6
Ætna Casualty and Surety, Hartford	40,462	9,603	23.7
American Indemnity, Galveston	984	.....	....
American Surety, New York	123,261	14,309	11.6
Employers Indemnity, Kansas City	164	.....	....
Fidelity and Deposit, Baltimore	135,967	12,124	8.9
Hartford Accident and Indemnity, Hartford	21,259	1,378	6.5
Lion Bonding and Surety, Omaha	6,765	.....	....
London and Lancashire Indemnity, New York	303	.....	....
Maryland Casualty, Baltimore	14,073	3,100	22.0
Massachusetts Bonding, Boston	274	8,261	301.5
National Surety, New York	121,310	32,077	26.4
New Amsterdam Casualty, New York	21,300	—3,375	....
Ocean Accident and Guarantee, London	166	.....	....
Royal Indemnity, New York	273	.....	....
Southern Surety, Des Moines	79	.....	....
United States Fidelity and Guaranty, Baltimore	110,388	31,163	28.2
Totals	609,212	133,681	21.9
Plate Glass.			
Oregon Surety and Casualty, Portland	3,600	1,719	47.8
Ætna Casualty and Surety, Hartford	11,123	3,561	32.0
Columbia Casualty, New York	2,271	.....	....
Continental Casualty, Hammond	1,022	19	1.9
Employers Indemnity, Kansas City	14	.....	....
Employers Liability, London	543	745	137.2
Fidelity and Casualty, New York	10,547	3,523	33.4
Georgia Casualty, Macon	624	1,266	202.9
Globe Indemnity, Newark	254	.....	....
Hartford Accident and Indemnity, Hartford	21,259	1,378	64.8
Lion Bonding and Surety, Omaha	9,983	402	4.0
Massachusetts Bonding, Boston	43	.....	....
Metropolitan Casualty, New York	326	.....	....
National Surety, New York	17,532	2,441	13.9
New Amsterdam Casualty, New York	1,294	6	.5
New Jersey Fidelity and Plate Glass, Newark	2,101	69	3.3
Norwich Union Indemnity, New York	1,179	.....	....
Ocean Accident and Guarantee, London	3,844	3,566	92.8
Royal Indemnity, New York	8,372	2,797	33.4
Southern Surety, Des Moines	1,356	784	57.8
Travelers Indemnity, Hartford	12,513	6,064	48.5
United States Casualty, New York	16	.....	....
United States Fidelity and Guaranty, Baltimore	8,877	780	8.8
Totals	121,082	35,009	28.9
Sprinkler.			
Ætna Casualty and Surety, Hartford	1,963	2,496	127.2
Maryland Casualty, Baltimore	2,872	1,016	35.4
Totals	4,835	3,512	72.6
Automobile Property Damage.			
Oregon Surety and Casualty, Portland	26,849	15,051	56.1
Ætna Casualty and Surety, Hartford	23,984	11,896	49.6
American Automobile, St. Louis	10,414	5,435	52.2
American Indemnity, Galveston	1,863	1,519	81.5
Columbial Casualty, New York	801	183	22.8
Continenta Casualty, Hammond	7,699	2,281	29.6
Employers Indemnity, Kansas City	378	41	10.8
Employers Liabiilty, London	1,493	897	60.1
Fideilty and Casualty, New York	3,776	2,042	54.1
General Accident, Perth	27,038	17,758	65.7
Georgia Casualty, Macon	2,055	1,118	54.4
Globe Indemnity, Newark	3,075	1,192	38.8
Hartford Accident and Indemnity, Hartford	12,671	9,238	72.9
International Indemnity,	3,633	180	5.0
Lion Bonding and Surety, Omaha	14,563	598	4.1
London Guarantee and Accident, London	1,018	349	34.3
London and Lancashire Indemnity, New York	12,281	7,612	62.0
Maryland Casualty, Baltimore	2,626	1,347	51.3
Massachusetts Bonding, Boston	355	52	14.6
New Amsterdam Casualty, New York	3,518	764	21.7
New Jersey Fidelity and Plate Glass, Newark	813	136	16.7
Norwich Union Indemnity, New York	603	406	67.3
Ocean Accident and Guarantee, London	12,979	5,571	42.9
Preferred Accident, New York	4,749	1,416	29.8
Royal Indemnity, New York	10,016	12,146	121.1
Southern Surety, Des Moines	2,322	2,031	87.5
Standard Accident, Detroit	89	11	12.4
Travelers Indemnity, Hartford	16,278	9,391	57.7
United States Casualty, New York	—13	206	....
United States Fidelity and Guaranty, Baltimore	3,328	1,910	57.4
Totals	211,253	112,779	53.4

MISCELLANEOUS INSURANCE BY STATES—*Continued*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Oregon—*Cont.*	$	$	%
Miscellaneous.			
American Credit Indemnity, New York	23,558	.....	....
Fidelity and Casualty, New York	34	.....	....
Hartford Live Stock, Hartford	24,913	10,638	42.7
Hartford Steam Boiler, Hartford	56	.....	....
London Guarantee and Accident, London	1,292	411	31.8
Maryland Casualty, Baltimore	25,252	17,926	71.1
Massachusetts Bonding, Boston	446	532	119.3
United States Fidelity and Guaranty, Baltimore	381	.....	....
Totals	75,932	29,506	38.9
Aggregates (Oregon)	2,582,343	978,034	37.9
Pennsylvania.			
Accident.			
American Casualty, Reading	162,359	68,234	42.0
American Reinsurance, Huntingdon	9,989	2	...
Commonwealth Casualty, Philadelphia	139,178	39,793	28.6
Co-operative Casualty, Lancaster	163,711	124,865	76.3
Indemnity Ins. Co. of N. A., Philadelphia	15,384	1,080	7.0
National Relief, Philadelphia	130,501	47,057	36.1
Reliance Life, Pittsburgh	24,442	7,146	29.2
Republic Casualty, Pittsburgh	420	25	6.0
Standard Life, Pittsburgh	29,107	13,510	46.4
Ætna Life, Hartford	371,147	127,406	34.3
Ætna Casualty and Surety, Hartford	6,042	.....	....
Brotherhood Accident, Boston	102,753	55,660	54.2
Columbian National Life, Boston	16,276	4,768	29.3
Columbia Casualty, New York	1,248	125	10.0
Commercial Casualty, Newark	130,262	29,089	22.3
Continental Casualty, Hammond	194,289	57,898	29.8
Connecticut General, Hartford	86,691	13,849	16.0
Eastern Casualty, Boston	10,484	4,379	41.8
Employers Indemnity, Kansas City	10,776	5,330	49.5
Employers Liability, London	34,537	5,401	15.6
Equitable Accident, Boston	146	68	46.6
European Accident, London	82,365	9,934	12.1
Federal Casualty, Detroit	47,460	15,663	33.0
Federal Life, Chicago	21,212	9,328	44.0
Fidelity and Casualty, New York	95,718	30,796	32.2
General Accident, Perth	93,838	30,229	32.2
General Casualty and Liability, Detroit	100	.....	....
Globe Indemnity, Newark	26,962	10,708	39.7
Hartford Accident and Indemnity, Hartford	7,009	1,812	25.8
Inter-Ocean Casualty, Indianapolis	37,615	11,071	29.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Pennsylvania—*Cont.*	$	$	%
General Casualty and Surety, Detroit	70	.....	....
Globe Indemnity, Newark	24,829	13,645	54.9
Hartford Accident and Indemnity, Hartford	3,095	556	18.0
London Guarantee and Accident, London	12,411	7,957	64.1
London and Lancashire Indemnity, New York	1,901	2,400	126.3
Maryland Casualty, Baltimore	23,344	3,803	16.3
Metropolitan Casualty, New York	2,113	2,572	121.7
Midland Casualty, Milwaukee	2,651	461	17.4
New Amsterdam Casualty, New York	5,777	6,744	116.8
Norwegian Globe, Christiania	27,801	15,146	54.5
Ocean Accident and Guarantee, London	13,729	7,225	52.6
Pacific Mutual, Los Angeles	42,937	15,911	37.1
Preferred Accident, New York	20,132	7,070	35.1
Royal Indemnity, New York	9,605	6,325	65.8
Standard Accident, Detroit	53,555	22,187	41.4
Travelers Indemnity, Hartford	3,841	2,847	74.1
Travelers, Hartford	246,362	142,394	57.8
Union Indemnity, New Orleans	39,262	6,798	17.3
United States Casualty, New York	41,563	23,027	55.4
United States Fidelity and Guaranty, Baltimore	17,183	4,125	24.0
Zurich General, Zurich	175	50	28.6
Totals	1,389,186	665,845	47.9
Liability.			
American Casualty, Reading	100,856	27,958	27.7
American Reinsurance, Huntingdon	15,722	.....	....
Commonwealth Casualty, Philadelphia	126,982	46,645	36.7
Eureka Casualty, Philadelphia	82	.....	....
Indemnity Ins. Co. of N. A., Philadelphia	28,184	117	.4
Manufacturers Casualty, Philadelphia	107,588	30,589	28.4
Penn. Manufacturers Casualty, Philadelphia	262,705	43,508	16.6
Republic Casualty, Pittsburgh	53,153	25,741	28.4
Ætna Life, Hartford	517,597	129,786	25.1
Ætna Casualty, and Surety, Hartford	222,942	67,327	30.6
American Indemnity, Galveston	55,899	13,907	24.9
Columbia Casualty, New York	8,829	3	....
Commercial Casualty, Newark	193,128	109,098	56.5
Continental Casualty, Hammond	96,712	40,220	41.6
Employers Indemnity, Kansas City	3,786	496	13.1
Employers Liability, London	438,327	119,618	27.3
European Accident, London	18,440	435	2.4
Fidelity and Casualty, New York	291,113	117,868	40.5
Fidelity and Deposit, Baltimore	.....	7,639	....
General Accident, Perth	211,615	44,428	21.0

Loyal Protective, Boston	36,691	16,244	44.3
London Guarantee and Accident, London	19,679	3,016	15.3
London and Lancashire Indemnity, New York	1,635	962	58.8
Massachusetts Bonding, Boston	333,949	137,705	41.2
Maryland Casualty, Baltimore	33,928	6,001	17.7
Metropolitan Casualty, New York	4,768	2,352	49.3
Massachusetts Accident, Boston	24,259	12,688	52.3
Masonic Protective, Worcester	245,956	69,706	28.3
Metropolitan Life, New York	4,217	900	21.3
Midland Casualty, Milwaukee	2,651	461	17.4
National Life and Accident, Nashville	17,060	4,521	26.5
National Casualty, Detroit	52,852	17,272	32.7
National Life of U. S. A., Chicago	274,968	69,026	25.1
New Amsterdam, New York	10,370	3,793	36.6
North American Accident, Chicago	48,813	16,627	34.1
Norwegian Globe, Christiania	33,187	12,874	38.8
Norwich Union Indemnity, New York	43	38	88.4
Ocean Accident and Guarantee, London	25,225	2,737	10.9
Pacific Mutual, Los Angeles	60,309	14,997	24.9
Peerless Casualty, Keene	14,448	6,596	45.7
Provident Life and Accident, Chattanooga	54,604	24,220	44.4
Preferred Accident, New York	75,051	32,691	43.6
Red Men's Fraternal, Westfield	13,378	4,700	35.1
Ridgeley Protective, Worcester	52,036	33,831	65.0
Royal Indemnity, New York	14,630	3,171	21.7
Southern Surety, Des Moines	58,050	29,504	50.8
Standard Accident, Detroit	116,372	40,857	35.1
Travelers Indemnity, Hartford	17,615	2,514	14.3
Travelers, Hartford	601,117	178,869	29.8
Union Indemnity, New Orleans	70,239	4,029	57.4
United States Casualty, New York	47,555	14,348	30.2
United States Fidelity and Guaranty, Baltimore	23,377	6,461	27.6
Zurich General, Zurich	343	.....	....
Totals	4,441,396	1,497,937	33.7
Health.			
American Reinsurance, Huntingdon	8,717	.....	....
Indemnity, Ins. Co. of N. A., Philadelphia	5,208	126	2.4
Reliance Life, Pittsburgh	21,501	11,677	54.3
Republic Casualty, Pittsburgh	568	956	168.3
Standard Life, Pittsburgh	12,284	8,484	69.1
Ætna Life, Hartford	161,541	73,407	45.4
Ætna Casualty and Surety, Hartford	1,213	.....	....
Columbian National Life, Boston	18,115	11,577	63.9
Columbia Casualty, New York	1,025	300	29.3
Commercial Casualty, Newark	99,463	52,844	53.1
Connecticut General, Hartford	65,801	39,949	60.7
Continental Casualty, Hammond	187,737	64,916	34.6
Employers Liability, London	21,576	9,329	43.2
European Accident, London	47,090	13,233	28.1
Fidelity and Casualty, New York	89,676	62,580	69.7
General Accident, Perth	55,335	25,224	45.6
General Casualty and Surety, Detroit	2,499	.....	....
Globe Indemnity, Newark	299,616	91,649	30.6
Georgia Casualty, Macon	81,240	85,236	104.9
Hartford Accident and Indemnity, Hartford	182,133	98,140	53.9
London Guarantee and Accident, London	317,454	133,074	41.9
London and Lancashire Indemnity, New York	55,175	20,966	38.0
Maryland Casualty, Baltimore	584,589	266,780	45.6
Massachusetts Bonding, Boston	88,241	34,744	39.4
Manufacturers Casualty, Jersey City	8,142	777	9.5
New Amsterdam Casualty, New York	63,267	21,101	33.4
New Jersey Fidelity and Plate Glass, Newark	7,142	2,360	33.1
New Jersey Manufacturers Casualty, Trenton	1,397	.....	....
Norwegian Globe, Christiania	11,821	.....	....
Norwich Union Indemnity, New York	17,552	4,338	24.7
Ocean Accident and Guarantee, London	354,418	77,579	21.9
Preferred Accident, New York	163,215	84,312	51.7
Royal Indemnity, New York	274,896	92,206	33.5
Southern Surety, Des Moines	20,789	16,502	79.4
Standard Accident, Detroit	286,045	139,887	48.9
Travelers, Hartford	1,096,021	304,195	27.8
Union Indemnity, New Orleans	58,067	3,699	6.4
United States Casualty, New York	140,235	62,394	44.5
United States Fidelity and Guaranty, Baltimore	245,734	66,277	27.0
Western Casualty, Chicago	1,468	.....	....
Zurich General, Zurich	61,149	15,703	25.7
Totals	7,175,945	2,448,304	34.1
Workmen's Compensation.			
American Casualty, Reading	55,529	17,851	32.2
American Reinsurance, Huntingdon	181,549	.....	....
Eureka Casualty, Philadelphia	256,308	69,706	27.2
Indemnity Ins. Co. of N. A., Philadelphia	4,261	16	.4
Manufacturers Casualty, Philadelphia	211,883	62,194	29.3
Penn. Manufacturers Casualty, Philadelphia	2,401,175	820,050	34.2
Republic Casualty, Pittsburgh	74,779	17,613	23.6
Ætna Life, Hartford	1,359,557	481,551	35.4
Ætna Casualty and Surety, Hartford	189,169	111,655	59.0
Columbia Casualty, New York	736	.....	....
Commercial Casualty, Newark	30,932	9,988	32.3
Continental Casualty, Hammond	203,178	84,529	41.6
Employers Indemnity, Kansas City	6,691	888	13.3
Employers Liability, London	923,942	364,193	39.4
European Accident, London	3,424	.....	....
Fidelity and Casualty, New York	364,201	136,317	37.4
Fidelity and Deposit, Baltimore	.....	5,253	....
General Accident, Perth	76,222	21,639	28.8
Globe Indemnity, Newark	388,819	113,393	28.4
Georgia Casualty, Macon	—870	1,184	....
Hartford Accident and Indemnity, Hartford	367,267	140,362	38.2
London Guarantee and Accident, London	578,763	212,750	36.6
London and Lancashire Indemnity, New York	4,068	1,411	34.7
Maryland Casualty, Baltimore	1,302,255	533,490	41.0

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Pennsylvania—*Cont.*	$	$	%
Massachusetts Bonding, Boston	268	1,509	563.0
Manufacturers Liability, Jersey City	59,091	21,561	36.5
New Amsterdam Casualty, New York	72,308	29,838	41.3
New Jersey Manufacturers Casualty, Trenton	11,820	1,774	14.7
Norwich Union Indemnity, New York	4,148	747	18.0
Norwegian Globe, Christiania	122,795	42,118	34.3
Ocean Accident and Guarantee, London	722,499	278,476	38.5
Royal Indemnity, New York	295,113	102,263	34.6
Southern Surety, Des Moines	24,489	14,401	58.8
Standard Accident, Detroit	600,820	231,010	38.6
Travelers, Hartford	2,913,276	931,198	32.0
Travelers Indemnity, Hartford	77,106	.....	....
Union Indemnity, New Orleans	338	30	8.9
United States Casualty, New York	296,361	68,719	23.2
United States Fidelity and Guaranty, Baltimore	500,155	134,465	26.9
Western Casualty, Chicago	29,402	7,535	25.6
Zurich General, Zurich	15,490	6,606	42.6
Totals	14,728,317	5,078,303	34.5
Fidelity.			
Indemnity Ins. Co. of N. A., Philadelphia	4,241	.....	....
Pennsylvania Surety, Harrisburg	11,211	67	.6
Republic Casualty, Pittsburgh	9,005	.....	....
Ætna Casualty and Surety, Hartford	67,736	12,604	18.6
American Indemnity, Galveston	991	.....	....
American Surety, New York	280,158	66,918	23.9
Columbia Casualty, New York	18	.....	....
Employers Liability, London	11,517	45	.4
European Accident, London	64,943	14,940	23.0
Fidelity and Casualty, New York	88,974	12,237	13.8
Fidelity and Deposit, Baltimore	134,341	3,765	2.8
Globe Indemnity, Newark	52,485	6,492	12.4
Guarantee Co. of North America, Montreal	79,108	11,784	14.9
Hartford Accident and Indemnity, Hartford	36,110	1,660	4.6
International Fidelity, Jersey City	2,694	.....	....
London and Lancashire Indemnity, New York	1,371	.....	....
Maryland Casualty, Baltimore	44,155	5,076	11.5
Massachusetts Bonding, Boston	14,187	4,196	29.6
National Surety, New York	224,058	122,791	54.8
New Amsterdam Casualty, New York	21,282	3,975	18.7
Norwegian Globe, Christiania	45,451	4,320	9.5
Ocean Accident and Guarantee, London	10,166	571	5.6
Preferred Accident, New York	19,287	5,508	28.6
Royal Indemnity, New York	64,532	6,704	10.4
Southern Surety, Des Moines	.....	62	....

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Pennsylvania—*Cont.*	$	$	%
Globe Indemnity, Newark	73,729	22,681	30.8
Georgia Casualty, Macon	8,288	4,383	52.9
General Casualty and Surety, Detroit	2,584	362	14.0
Hartford Accident and Indemnity, Hartford	26,664	14,146	53.1
Lloyds Plate Glass, New York	58,700	24,494	41.7
London and Lancashire Indemnity, New York	9,469	3,642	38.5
Maryland Casualty, Baltimore	103,692	45,484	43.9
Massachusetts Bonding, Boston	51,345	27,043	52.7
Metropolitan Casualty, New York	108,288	48,747	45.0
New Amsterdam Casualty, New York	17,267	9,669	56.0
New York Plate Glass, New York	171,885	77,442	45.1
New Jersey Fidelity and Plate Glass, Newark	52,426	22,829	43.6
Norwegian Globe, Christiania	.....	324	....
Norwich Union Indemnity, New York	1,901	638	33.6
Ocean Accident and Guarantee, London	27,712	13,604	49.1
Royal Indemnity, New York	45,351	19,813	43.7
Southern Surety, Des Moines	2,522	2,045	81.1
Travelers Indemnity, Hartford	72,110	22,017	30.5
Union Indemnity, New Orleans	35,922	6,922	19.3
United States Casualty, New York	19,934	9,924	49.8
Unired States Fidelity and Guaranty, Baltimore	36,282	16,587	45.7
Totals	1,341,647	576,327	43.0
Steam Boiler.			
American Casualty, Reading	3,882	96	2.5
Indemnity Ins. Co. of N. A., Philadelphia	673	.....	....
Ætna Casualty and Surety, Hartford	4,668	.....	....
Employers Liability, London	4,810	.....	....
European Accident, London	3,593	165	4.6
Fidelity and Casualty, New York	55,492	44,687	80.5
Globe Indemnity, Newark	7,531	668	8.9
Hartford Steam Boiler, Hartford	314,985	25,413	8.1
London Guarantee and Accident, London	14,752	189	1.3
Maryland Casualty, Baltimore	45,501	766	1.7
New Amsterdam Casualty, New York	9,782	3,730	38.1
Norwegian Globe, Christiania	5,200	888	17.1
Ocean Accident and Guarantee, London	24,542	273	1.1
Royal Indemnity, New York	9,084	3,128	34.4
Travelers Indemnity, Hartford	41,242	3,160	7.7
Totals	546,737	83,163	15.2
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	17,323	61	.4
Columbia Casualty, New York	888	.....	....

Union Indemnity, New Orleans	291	.....	....
United States Fidelity and Guaranty, Baltimore	157,548	49,699	31.5
United States Guarantee, New York	9,006	5,176	57.5
Totals	1,454,866	338,590	23.3
Surety.			
Indemnity Ins. Co. of N. A., Philadelphia	5,828	.....	....
Pennsylvania Surety, Harrisburg	7,621	.....	....
Republic Casualty, Pittsburgh	20,781	29,817	143.5
Ætna Casualty and Surety, Hartford	187,355	137,253	73.3
American Indemnity, Galveston	4,885	4,455	91.2
American Surety, New York	338,359	12,730	37.6
Columbia Casualty, New York	225	.....	....
Employers Indemnity, Kansas City	167	.....	....
Employers Liability, London	917	54	5.9
European Accident, London	45,681	16,379	35.9
Fidelity and Casualty, New York	110,374	41,940	38.0
Fidelity and Deposit, Baltimore	275,686	57,989	21.0
Globe Indemnity, Newark	148,844	127,633	85.8
Guarantee Co. of North America, Montreal	9,399	.....	....
Hartford Accident and Indemnity, Hartford	64,685	7,629	11.8
International Fidelity, Jersey City	18,440	.....	....
London and Lancashire Indemnity, New York	1,902	81,179	....
Maryland Casualty, Baltimore	72,601	1,924	2.7
Massachusetts Bonding, Boston	26,985	1,002	3.7
National Surety, New York	290,541	171,134	58.9
New Amsterdam Casualty, New York	41,818	26,722	63.9
Norwegian Globe, Christiania	64,788	73,821	113.9
Ocean Accident and Guarantee, London	125	.....	....
Preferred Accident, New York	32,456	.....	....
Royal Indemnity, New York	52,358	3,552	6.8
Union Indemnity, New Orleans	500	.....	....
United States Fidelity and Guaranty, Baltimore	338,919	162,551	48.0
United States Guarantee, New York	37,828	89	.2
Totals	2,200,068	957,853	43.5
Plate Glass.			
American Casualty, Reading	56,838	26,086	45.9
Indemnity Ins. Co. of N. A., Philadelphia	2,798	.....	....
Republic Casualty, Pittsburgh	15,163	7,468	49.2
United States Plate Glass, Philadelphia	104,104	55,557	53.4
Ætna Casualty and Surety, Hartford	69,994	26,827	38.3
American Indemnity, Galveston	.....	723	....
Columbia Casualty, New York	1,595	.....	....
Continental Casualty, Hammond	9,022	1,443	16.0
Commercial Casualty, Newark	44,243	18,988	42.9
Employers Liability, London	23,413	8,443	36.1
Employers Indemnity, Kansas City	2,090	194	9.3
Fidelity and Casualty, New York	86,316	37,768	43.7
Fidelity and Deposit, Baltimore	.....	39	....
Employers Liability, London	1,328	.....	....
European Accident, London	2,459	.....	....
Fidelity and Casualty, New York	17,067	1,468	8.6
Globe Indemnity, Newark	179	.....	....
Hartford Steam Boiler, Hartford	93,292	25,038	26.8
Maryland Casualty, Baltimore	—832	741	....
Norwegian Globe, Christiania	1,288	.....	....
Ocean Accident and Guarantee, London	7,709	321	4.2
Royal Indemnity, New York	3,413	4,742	138.9
Travelers Indemnity, Hartford	7,531	4,313	57.3
London Guarantee and Accident, London	1,982	.....	....
Totals	153,537	36,684	23.9
Credit.			
American Credit Indemnity, New York	270,628	1,940	.2
London Guarantee and Accident, London	225,324	6,310	2.8
Ocean Accident and Guarantee, London	81,079	38,824	48.0
Totals	577,031	47,074	8.2
Sprinkler.			
Ætna Casualty and Surety, Hartford	31,598	14,035	44.4
Maryland Casualty, Baltimore	40,379	20,378	50.5
Totals	71,977	34,413	47.8
Burglary and Theft.			
American Casualty, Reading	7,377	3,183	43.2
American Reinsurance, Huntingdon	6,595	22,299	338.1
Indemnity Ins. Co. of N. A., Philadelphia	5,574	.....	....
Republic Casualty, Pittsburgh	3,648	30,524	836.7
Ætna Casualty and Surety, Hartford	102,398	27,720	27.1
American Indemnity, Galveston	222	65	29.3
American Surety, New York	80,748	2,705	3.4
Columbia Casualty, New York	2,138	.....	....
Employers Liability, London	62,543	25,728	41.1
Continental Casualty, Hammond	2,561	1,196	46.7
Employers Indemnity, St. Louis	74	.....	....
European Accident, London	146,621	39,323	26.8
Fidelity and Casualty, New York	66,048	48,969	74.1
Fidelity and Deposit, Baltimore	38,531	10,690	27.7
General Accident, Perth	21,609	10,112	46.8
General Indemnity, Rochester	2,378	.....	....
General Casualty and Surety, Detroit	354	.....	....
Globe Indemnity, Newark	91,168	21,363	23.4
Georgia Casualty, Macon	703	826	117.5
Hartford Accident and Indemnity, Hartford	42,858	14,887	34.7
London Guarantee and Accident, London	43,966	18,010	41.0
London and Lancashire Indemnity, New York	5,993	642	10.7
Maryland Casualty, Baltimore	180,501	77,456	42.9
Massachusetts Bonding, Boston	10,910	4,992	45.8
Manufacturers Liability, Jersey City	189	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Pennsylvania—*Cont.*	$	$	%
Metropolitan Casualty, New York	14,645	13,888	94.8
National Surety, New York	84,643	28,726	34.0
New Jersey Fidelity and Plate Glass, Newark	3,498	2,727	78.0
Norwegian Globe, Christiania	110,927	23,760	21.4
Norwich Union Indemnity, New York	3,144	1,270	40.4
Ocean Accident and Guarantee, London	50,186	11,724	23.4
Preferred Accident, New York	49,733	14,940	30.1
Royal Indemnity, New York	54,282	32,125	59.2
Southern Surety, Des Moines	—2,752	503	....
Travelers Indemnity, Hartford	228,638	25,444	11.1
Union Indemnity, New Orleans	16,445	290	1.8
United States Casualty, New York	23,338	3,280	14.1
United States Fidelity and Guaranty, Baltimore	112,407	50,966	45.3
Totals	1,674,716	567,053	33.9
Automobile Property Damage.			
American Casualty, Reading	61,782	28,123	45.5
Commonwealth Casualty, Philadelphia	28,679	14,198	49.5
Indemnity Ins. Co. of N. A., Philadelphia	6,643	825	12.4
Manufacturers Casualty, Philadelphia	33,214	11,225	33.8
Penn. Manufacturers Casualty, Philadelphia	145,638	57,643	39.6
Republic Casualty, Pittsburgh	63,624	49,596	77.9
Ætna Casualty and Surety, Hartford	438,929	216,104	49.2
American Indemnity, Galveston	2,450	10,135	413.7
Columbia Casualty, New York	3,043	317	10.4
Commercial Casualty, Newark	133,496	102,490	76.8
Continental Casualty, Hammond	54,977	24,158	43.9
Employers Indemnity, Kansas City	4,739	968	20.4
Employers Liability, London	166,047	71,561	43.1
Fidelity and Casualty, New York	117,025	79,224	67.7
Fidelity and Deposit, Baltimore	.....	137	....
General Accident, Perth	101,618	54,448	53.6
General Casualty and Surety, Detroit	2,730	64	2.3
Globe Indemnity, Newark	127,304	71,416	56.1
Georgia Casualty, Macon	61,296	62,719	102.3
Hartford Accident and Indemnity, Hartford	84,997	62,572	73.6
London Guarantee and Accident, London	121,213	90,846	74.9
London and Lancashire Indemnity, New York	23,331	18,295	78.4
Maryland Casualty, Baltimore	215,641	142,231	66.0
Massachusetts Bonding, Boston	24,730	12,481	50.5
Manufacturers Liability, Jersey City	1,586	1,024	64.6
New Amsterdam Casualty, New York	43,129	31,612	73.3
New Jersey Fidelity and Plate Glass, Newark	2,708	1,059	39.1
Norwich Union Indemnity, New York	4,035	493	12.2
Ocean Accident and Guarantee, London	123,550	58,025	47.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Rhode Island—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford	1,847	185	10.0
Indemnity Ins. Co. of N. A., Philadelphia	213	.....	....
London and Lancashire, New York	147	.....	....
London Guarantee and Accident, London	1,814	257	14.2
Loyal Protective, Boston*	7,194	4,971	69.1
Manufacturers Liability, Jersey City	42	.....	....
Maryland Assurance, Baltimore	1,873	1,145	61.1
Maryland Casualty, Baltimore	1,499	46	3.1
Masonic Protective, Worcester*	14,521	6,110	42.1
Massachusetts Accident, Boston*	29,520	10,855	36.8
Massachusetts Bonding, Boston*	4,315	1,598	37.0
Metropolitan Casualty, New York	159	.....	....
New Amsterdam Casualty, New York	504	382	75.8
Norwich Union Indemnity, New York	12	.....	....
North American Accident, Chicago	3,764	493	13.1
Ocean Accident and Guarantee, London	672	.....	....
Pacific Mutual, Los Angeles	5,759	852	14.8
Peerless Casualty, Keene*	5,029	1,385	27.5
Preferred Accident, New York	4,544	596	13.1
Royal Indemnity, New York	8,856	7,202	81.3
Standard Accident, Detroit	2,463	794	32.2
Travelers, Hartford	56,185	29,312	52.2
Travelers Indemnity, Hartford	2,333	232	9.9
Union Indemnity, New Orleans	6,957	850	12.2
United States Casualty, New York	1,077	146	13.6
United States Fidelity and Guaranty, Baltimore	1,464	228	15.6
Totals	257,073	102,616	39.9
* Includes Health.			
Health.			
Ætna Life, Hartford	11,557	5,970	51.7
Columbian National, Boston	7,865	2,718	34.6
Columbia Casualty, New York	40	.....	....
Commercial Casualty, Newark	4,786	1,892	39.5
Connecticut General, Hartford	2,431	705	29.0
Continental Casualty, Hammond	11,797	5,824	49.4
Employers Liability, London	4,139	2,110	51.0
Equitable Life, New York	6,005	756	12.6
Fidelity and Casualty, New York	15,432	7,411	48.0
General Accident, Perth	1,714	666	38.9
Globe Indemnity, Newark	1,947	1,481	76.1
Hartford Accident and Indemnity, Hartford	594	98	16.5
Indemnity Ins. Co. of N. A., Philadelphia	52	.....	....
London and Lancashire, New York	140	.....	....
London Guarantee and Accident, London	1,914	999	52.2

Preferred Accident, New York	78,779	58,054	73.7
Royal Indemnity, New York	100,179	63,232	63.2
Southern Surety, Des Moines	11,739	11,264	96.0
Standard Accident, Detroit	154,880	96,553	62.3
Travelers Indemnity, Hartford	473,706	238,333	50.3
Union Indemnity, New Orleans	21,616	4,327	20.0
United States Casualty, New York	40,132	24,820	61.9
United States Fidelity and Guaranty, Baltimore	91,320	39,784	43.6
Zurich General, Zurich	22,580	14,587	64.6
Totals	3,193,094	1,824,943	57.2
Workmen's Collective.			
Travelers, Hartford	—192	.....	....
Collision.			
Massachusetts Bonding, Boston	1,052	414	39.4
Live Stock.			
Capital Live Stock, Topeka	1,479	150	10.1
Hartford Accident and Indemnity, Hartford	1,910	17,900	937.2
Hartford Live Stock, Hartford	58,682	13,017	22.2
Kaskaskia Live Stock, Kaskaskia	1,603	400	25.0
Totals	63,674	31,467	49.4
Physicians' Defense.			
Maryland Casualty, Baltimore	2,490	5,500	220.9
Medical Protective, Ft. Wayne	51,247	1,488	2.9
Totals	53,737	6,988	13.0
Check Draft Indemnity.			
Norwegian Globe, Christiania	6,500	.....	....
Aggregates (Pennsylvania)	39,073,288	14,112,195	36.1
RHODE ISLAND.			
Accident.			
Ætna Life, Hartford	32,708	9,397	28.7
Ætna Casualty and Surety, Hartford*	111	.....	....
Boston Casualty, Boston*	803	760	94.7
Brotherhood Accident, Boston*	989	525	53.1
Columbia Casualty, New York	169	.....	....
Columbia National, Boston	11,836	11,102	93.8
Commonwealth Casualty, Philadelphia*	637	188	29.5
Commercial Casualty, Newark	5,333	1,243	23.3
Connecticut General, Hartford	2,926	595	20.3
Continental Casualty, Hammond	11,925	3,567	29.9
Employers Liability, London	5,549	779	14.0
Equitable Life, New York	3,760	766	20.4
Fidelity and Casualty, New York	11,151	893	8.0
General Accident, Perth	3,327	902	27.1
Globe Indemnity, Newark	3,086	4,260	138.0
Manufacturers Liability, Jersey City	127	.....	....
Maryland Assurance, Baltimore	945	210	22.2
Maryland Casualty, Baltimore	852	134	15.7
Metropolitan Casualty, New York	55	240	436.4
New Amsterdam, New York	332	126	38.0
Ocean Accident and Guarantee, London	285	.....	....
Pacific Mutual, Los Angeles	4,204	2,277	54.2
Preferred Accident, New York	1,216	571	47.0
Royal Indemnity, New York	4,849	5,169	106.6
Standard Accident, Detroit	146	.....	....
Travelers, Hartford	36,151	35,423	98.0
Travelers Indemnity, Hartford	1,258	1,641	130.4
Union Indemnity, New Orleans	8,520	366	4.3
United States Casualty, New York	1,054	1,315	124.8
United States Fidelity and Guaranty, Baltimore	1,365	.....	....
Totals	131,782	78,102	59.3
Liability.			
Ætna Life, Hartford	72,775	20,168	27.7
Ætna Casualty and Surety, Hartford	17,514	4,861	27.8
American Mutual Liability, Boston	65,837	9,853	15.0
Columbia Casualty, New York	6,804	.....	....
Commercial Casualty, Newark	8,930	1,328	14.9
Continental Casualty, Hammond	9,323	10,566	113.4
Employers Liability, London	105,009	27,974	26.6
Federal Mutual Liability, Boston	31,740	6,672	21.0
Fidelity Casualty, New York	33,818	12,264	36.3
Fidelity and Deposit, Baltimore	.....	1,255	....
General Accident, Perth	21,410	18,292	85.4
Globe Indemnity, Newark	51,157	23,419	45.8
Hartford Accident and Indemnity, Hartford	44,199	8,914	20.2
Indemnity Ins. Co. of N. A., Philadelphia	6	.....	....
Liberty Mutual, Boston	15,527	2,036	13.1
London Guarantee and Accident, London	38,110	15,284	40.1
London and Lancashire Indemnity, New York	10,200	1,151	11.3
Manufacturers' Liability, Jersey City	7,559	692	9.2
Maryland Casualty, Baltimore*	51,201	19,504	3 8
Massachusetts Bonding, Boston	23,868	11,627	48.7
New Amsterdam Casualty, New York	19,312	3,986	20.6
Norwich Union Indemnity, New York	3,987	300	7.5
New Jersey Fidelity and Plate Glass, Newark	190	.....	....
Ocean Accident and Guarantee, London	16,363	3,038	18.6
Preferred Accident, New York	33,656	9,616	28.6
Royal Indemnity, New York	73,483	23,022	31.3
Standard Accident, Detroit	35,284	10,297	29.2
Travelers, Hartford	183,056	84,607	46.2
Union Indemnity, New Orleans	16,937	765	4.5
United States Casualty, New York	6,438	2,885	44.8
United States Fidelity and Guaranty, Baltimore	24,273	3,019	12.4
Zurich General, Zurich	44,588	18,320	41.1
Totals	1,072,554	355,805	33.2

* Includes Physicians' Defense.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Rhode Island—*Cont.*	$	$	%
Workmen's Compensation.			
Ætna Life, Hartford	69,269	21,233	30.7
Ætna Casualty and Surety, Hartford	974	510	52.4
American Mutual Liability, Boston	333,485	107,023	32.1
Columbia Casualty, New York	2,461	522	21.2
Commercial Casualty, Newark	290	.....	....
Continental Casualty, Hammond	6,408	1,675	26.1
Employers Liability, London	224,337	70,490	31.4
Federal Mutual Liability, Boston	125,655	42,663	34.0
Fidelity and Casualty, New York	27,675	9,848	35.6
General Accident, Perth	4,097	4,123	100.6
Globe Indemnity, Newark	10,276	5,883	57.2
Hartford Accident and Indemnity, Hartford	25,872	8,681	33.6
Indemnity Ins. Co. of N. A., Philadelphia	10	.....	....
Liberty Mutual, Boston	141,467	51,740	36.6
London Guarantee and Accident, London	30,684	10,578	34.5
London and Lancashire Indemnity, New York	222	9	4.1
Manufacturers Liability, Jersey City	51,027	35,533	69.7
Maryland Casualty, Baltimore	40,298	15,920	39.5
Massachusetts Bonding, Boston	281	788	280.5
New Amsterdam Casualty, New York	24,800	7,366	29.7
Norwich Union Indemnity, New York	2,898	306	10.6
Ocean Accident and Guarantee, London	17,564	7,024	40.0
Royal Indemnity, New York	67,822	26,513	39.1
Standard Accident, Detroit	7,740	1,512	19.5
Travelers, Hartford	247,967	98,966	39.9
Travelers Indemnity, Hartford	308	.....	....
United States Casualty, New York	5,695	3,064	53.8
United States Mutual Liability, Quincy	428	36	8.4
United States Fidelity and Guaranty, Baltimore	16,220	7,051	43.5
Zurich General, Zurich	27,885	6,335	22.7
Totals	1,514,115	545,392	36.0
Fidelity.			
Ætna Casualty and Surety, Hartford	3,555	.....	....
American Surety, New York	21,759	576	2.7
Employers Liability, London	269	.....	....
Fidelity and Casualty, New York	662	929	140.3
Fidelity and Deposit, Baltimore	7,715	5,210	67.6
Globe Indemnity, Newark	1,157	1,436	124.1
Guarantee Co. of North America, Montreal	101	.....	....
Hartford Accident and Indemnity, Hartford	439	.....	....
London and Lancashire, New York	15	.....	....
Massachusetts Bonding, Boston	2,976	.....	....
Maryland Casualty, Baltimore	344	.....	....
National Surety, New York	23,286	2,207	9.5
New Amsterdam, New York	1,861	325	17.5

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Rhode Island—*Cont.*	$	$	%
Steam Boiler.			
Ætna Casualty and Surety, Hartford	4,275	.....	....
Columbia Casualty, New York	855	.....	....
Employers Liability, London	8,365	1,639	19.6
Fidelity and Casualty, New York	3,095	.....	....
Globe Indemnity, Newark	380	.....	....
Hartford Steam Boiler, Hartford	45,653	1,348	2.9
London Guarantee and Accident, London	3,072	.....	....
Maryland Casualty, Baltimore	7,499	.....	....
Mutual Boiler, Boston	9,846	1,189	12.1
Ocean Accident and Guarantee, London	11,875	.....	....
Royal Indemnity, New York	4,815	.....	....
Travelers Indemnity, Hartford	4,380	.....	....
Totals	104,110	4,176	4.0
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	12,150	.....	....
Employers Liability, London	10,763	1,233	11.5
Fidelity and Casualty, New York	3,614	6,764	187.2
Globe Indemnity, Newark	148	.....	....
Hartford Steam Boiler, Hartford	9,649	1,161	12.0
London Guarantee and Accident, London	2,139	.....	....
Maryland Casualty, Baltimore	4,198	.....	....
Ocean Accident and Guarantee, London	8,985	.....	....
Royal Indemnity, New York	13,149	.....	....
Travelers Indemnity, Hartford	1,141	.....	....
Totals	65,936	9,158	13.9
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	9,920	3,881	39.1
American Surety, New York	5,046	14,698	291.3
Columbia Casualty, New York	337	104	30.9
Continental Casualty, Hammond	22	.....	....
Employers Liability, London	10,369	4,676	45.1
Fidelity and Casualty, New York	9,184	1,361	14.8
Fidelity and Deposit, Baltimore	351	48	13.7
General Accident, Perth	360	19	5.3
General Indemnity, Rochester	92	.....	....
Globe Indemnity, Newark	4,684	1,037	22.3
Hartford Accident and Indemnity, Hartford	4,710	485	10.3
London & Lancashire Indemnity, New York	478	.....	....
London Guarantee and Accident, London	3,466	915	26.4
Manufacturers Liability, Jersey City	599	5	.9
Maryland Casualty, Baltimore	5,383	966	17.9
Massachusetts Bonding, Boston	2,444	1,395	57.1

Ocean Guarantee and Accident, London	527	69	13.1
Preferred Accident, New York	1,644	.....	....
Royal Indemnity, New York	18,047	693	3.8
Southern Surety, Des Moines	214	.....	....
United States Fidelity and Guaranty, Baltimore	6,033	165	2.7
Totals	90,604	11,610	12.8
Surety.			
Ætna Casualty and Surety, Hartford	13,834	75	.6
American Surety, New York	42,192	—138	....
Fidelity and Casualty, New York	—127	.....	....
Fidelity and Deposit, Baltimore	10,965	.....	....
Globe Indemnity, Newark	4,583	.....	....
Hartford Accident and Indemnity, Hartford	264	.....	....
London and Lancashire Indemnity, New York	478	.....	....
Maryland Casualty, Baltimore	4,102	5,011	122.2
Massachusetts Bonding, Boston	3,546	.....	....
National Surety, New York	6,944	.....	....
New Amsterdam Casualty, New York	1,171	—234	....
Preferred Accident, New York	633	.....	....
Royal Indemnity, New York	12,745	.....	....
Southern Surety, Des Moines	7,056	13,500	191.4
United States Fidelity and Guaranty, Baltimore	11,629	.....	....
United States Guaranty, New York	416	.....	....
Totals	120,431	18,214	15.1
Plate Glass.			
Ætna Casualty and Surety, Hartford	7,340	3,366	45.9
Commercial Casualty, Newark	498	7	1.4
Employers Liability, London	1,269	451	35.5
Columbia Casualty, New York	297	.....	....
Fidelity and Casualty, New York	5,733	4,769	83.2
Globe Indemnity, Newark	1,920	374	19.5
Hartford Accident and Indemnity, Hartford	4,234	864	20.4
Lloyds Plate Glass, New York	10,103	6,465	64.0
London and Lancashire Indemnity, New York	735	155	21.1
Maryland Casualty, Baltimore	3,407	1,908	56.0
Massachusetts Bonding, Boston	5,276	4,429	83.9
Massachusetts Plate Glass, Boston	101	.....	....
Metropolitan Casualty, New York	6,835	2,310	33.8
Mutual Plate Glass, Unionville	3,384	1,916	56.6
New Amsterdam Casualty, New York	3,357	1,246	37.1
New Jersey Fidelity and Plate Glass, Newark	13,010	5,600	43.0
New York Plate Glass, New York	9,089	5,911	65.0
Norwich Union Indemnity, New York	452	.....	....
Ocean Accident and Guarantee, London	44	.....	....
Royal Indemnity, New York	3,404	2,039	59.9
Travelers Indemnity, Hartford	706	116	16.4
Union Indemnity, New Orleans	13,947	3,198	22.9
United States Casualty, New York	218	128	58.7
United States Fidelity and Guaranty, Baltimore	631	428	67.8
Totals	95,990	45,680	47.6
Metropolitan Casualty, New York	788	.....	....
National Surety, New York	12,590	4,311	34.2
New Amsterdam Casualty, New York	925	.....	....
New Jersey Fidelity and Plate Glass, Newark	548	.....	....
Norwich Union Indemnity, New York	285	.....	....
Ocean Accident and Guarantee, London	1,897	780	41.1
Preferred Accident, New York	3,040	1,186	39.0
Royal Indemnity, New York	9,166	5,063	55.2
Travelers Indemnity, Hartford	5,296	466	8.8
Union Indemnity, New Orleans	1,770	10	.6
United States Casualty, New York	605	.....	....
United States Fidelity and Guaranty, Baltimore	4,823	796	16.5
Totals	99,178	42,202	42.6
Credit.			
American Credit Indemnity, New York	10,908	.....	....
London Guarantee and Accident, London	14,192	14	.1
Ocean Accident and Guarantee, London	4,675	.....	....
Totals	29,775	14	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	6,845	5,242	76.6
Maryland Casualty, Baltimore	2,356	3,571	151.5
Totals	9,201	8,813	95.8
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	28,449	17,358	61.0
American Mutual Liability, Boston	19,798	5,139	26.0
Columbia Casualty, New York	2,737	76	2.8
Commercial Casuaty, Newark	3,252	1,332	41.0
Continental Casualty, Hammond	3,168	3,748	118.3
Employers Liability, London	26,488	8,216	22.5
Federal Mutual Liability, Boston	5,116	2,673	52.3
Fidelity and Casualty, New York	8,556	6,177	72.2
General Accident, Perth	6,857	2,383	34.8
Globe Indemnity, Newark	18,107	7,551	41.7
Hartford Accident and Indemnity, Hartford	15,854	7,482	47.2
Lumbermen's Mutual, Chicago	3,352	75	2.2
Liberty Mutual, Boston	3,267	993	30.4
London Guarantee and Accident, London	10,629	5,065	47.7
London and Lancashire Indemnity, New York	5,280	1,488	28.2
Manufacturers Liability, Jersey City	1,831	957	52.3
Norwich Union Indemnity, New York	1,916	10	.5
Maryland Casualty, Baltimore	15,993	7,628	47.7
Massachusetts Bonding, Boston	6,620	4,224	63.8
New Amsterdam Casualty, New York	4,945	2,675	54.1
New Jersey Fidelity and Plate Glass, Newark	68	.....	....
Ocean Accident and Guarantee, London	3,490	2,258	64.7
Preferred Accident, New York	11,717	4,748	40.5
Royal Indemnity, New York	20,521	6,454	31.5
Standard Accident, Detroit	13,020	5,847	44.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Rhode Island—*Cont.*	$	$	%
Travelers Indemnity, Hartford	69,966	31,978	45.7
Union Indemnity, New Orleans	6,497	1,452	22.4
United States Casualty, New York	2,064	853	41.3
United States Fidelity and Guaranty, Baltimore	6,126	1,855	30.3
Zurich General, Zurich	14,299	13,124	91.8
Totals	339,983	153,819	45.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	719	.....	....
Hartford Live Stock, New York	1,099	.....	....
Totals	1,818	.....	....
Aggregates (Rhode Island)	3,932,550	1,375,601	35.0
South Carolina.			
Accident.			
Ætna Life, Hartford	8,043	910	11.3
American National, Galveston	48,712	3,711	7.6
Benefit Assn. of Ry. Employees, Chicago	12,285	3,767	30.7
Continental Casualty, Hammond	16,810	9,959	59.2
Employers Liability, London	2,404	373	15.5
Fidelity and Casualty, New York	9,498	4,818	50.7
General Accident, Perth	6,532	4,572	70.0
Hartford Accident and Indemnity, Hartford	1,373	84	6.1
Loyal Protective, Boston	157	58	36.9
Maryland Casualty, Boston	4,107	146	3.5
Masonic Protective, Worcester	71,081	46,937	66.0
Massachusetts Bonding, Boston	36,712	20,484	55.8
Metropolitan Casualty, New York	443	23	5.2
New Amsterdam Casualty, New York	322	.....	....
North American Accident, Chicago	12,974	2,295	17.7
Ocean Accident and Guarantee, London	1,236	41	3.3
Pacific Mutual, Los Angeles	23,772	7,081	29.8
Preferred Accident, New York	2,329	285	12.2
Provident Life and Accident, Chattanooga	130,398	44,814	34.4
Reliance Life, Pittsburgh	1,219	439	36.0
Royal Indemnity, New York	1,066	31	2.9
Standard Accident, Detroit	16,808	5,644	33.6
United States Casualty, New York	9,800	834	8.5
United States Fidelity and Guaranty, Baltimore	7,964	1,939	24.3
Totals	426,055	159,245	37.4
Health.			
Gulf and Atlantic, Columbia	1,580	845	53.5

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
South Carolina—*Cont.*	$	$	%
New Amsterdam Casualty, New York	585	.....	....
Ocean Accident and Guarantee, London	456	.....	....
Royal Indemnity, New York	351	.....	....
United States Fidelity and Guaranty, Baltimore	17,369	238	1.4
Totals	101,047	24,616	24.4
Surety.			
Gulf and Atlantic, Columbia	8,916	500	5.6
Ætna Casualty and Surety, Hartford	2,795	.....	....
American Surety, New York	24,830	.....	....
Employers Liability, London	21	.....	....
Fidelity and Casualty, New York	1,634	.....	....
Fidelity and Deposit, Baltimore	34,829	—297	....
Globe Indemnity, Newark	2,426	.....	....
Hartford Accident and Indemnity, Hartford	3,571	.....	....
Maryland Casualty, Baltimore	5,108	1,639	32.1
Massachusetts Bonding, Boston	5,234	.....	....
National Surety, New York	24,070	4,031	16.7
New Amsterdam Casualty, New York	1,987	.....	....
Royal Indemnity, New York	65	.....	....
United States Fidelity and Guaranty, Baltimore	30,399	—4,469	....
Totals	145,885	1,404	.9
Plate Glass.			
Ætna Casualty and Surety, Hartford	3,175	736	23.2
Employers Liability, London	2,336	1,941	83.1
Fidelity and Casualty, New York	8,478	2,994	35.3
Georgia Casualty, Macon	2,855	614	21.5
Hartford Accident and Indemnity, Hartford	3,094	957	30.9
Lloyds Plate Glass, New York	6,679	1,953	44.8
Maryland Casualty, Baltimore	12,730	5,316	41.8
Massachusetts Bonding, Boston	1,777	1,249	70.3
Metropolitan Casualty, New York	10,975	3,000	27.3
New Amsterdam Casualty, New York	1,019	.....	....
New York Plate Glass, New York	5,602	3,681	65.7
Ocean Accident and Guarantee, London	2,209	781	35.4
United States Casualty, New York	5,870	2,910	49.6
United States Fidelity and Guaranty, Baltimore	8,947	4,757	53.2
Totals	75,746	30,889	40.8
Steam Boiler.			
Fidelity and Casualty, New York	3,541	3,097	87.5

Ætna Life, Hartford	7,467	2,031	39.3
American National, Galveston	48,712	25,885	53.1
ContinentalCasualty, Hammond	12,786	7,413	58.0
Employers Liability, London	1,649	445	27.0
Fidelity and Casualty, New York	12,390	4,049	32.7
General Accident, Perth	6,258	5,332	85.2
Hartford Accident and Indemnity, Hartford	1,227	864	70.4
Maryland Casualty, Baltimore	5,283	585	11.1
Metropolitan Casualty, New York	311	146	46.9
New Amsterdam Casualty, New York	114	64	56.1
Ocean Accident and Guarantee, London	1,097	745	67.9
Pacific Mutual, Los Angeles	15,396	8,540	55.5
Preferred Accident, New York	1,198	237	19.8
Reliance Life, Pittsburgh	1,662	695	41.8
Royal Indemnity, New York	1,068	155	14.5
Standard Accident, Detroit	5,248	2,147	40.9
United States Casualty, New York	12,130	5,244	43.2
United States Fidelity and Guaranty, Baltimore	8,555	4,689	54.8
Totals	144,131	71,011	49.3
Liability.			
Ætna Casualty and Surety, Hartford	239	.....	....
Ætna Life, Hartford	18,451	789	4.3
Employers Indemnity, Kansas City	1,698	1,039	61.2
Employers Liability, London	42,261	10,303	24.4
Fidelity and Casualty, New York	14,585	8,456	58.0
Fidelity and Deposit, Baltimore	.....	647	....
General Accident, Perth	19,286	1,650	8.6
Georgia Casualty, Macon	55,254	16,749	30.3
Globe Indemnity, Newark	2,255	92	4.0
Hartford Accident and Indemnity, Hartford	8,189	944	11.5
Maryland Casualty, Baltimore	156,691	54,801	35.0
Massachusetts Bonding, Boston	12,963	1,036	8.0
New Amsterdam Casualty, New York	7,350	101	13.7
Ocean Accident and Guarantee, London	6,148	1,206	19.6
Preferred Accident, New York	8,825	1,297	14.7
Royal Indemnity, New York	10,007	2,330	23.3
Standard Accident, Detroit	878	.....	....
United States Casualty, New York	239,751	60,549	25.2
United States Fidelity and Guaranty, Baltimore	86,464	29,708	34.4
Totals	691,295	191,797	27.7
Fidelity.			
Ætna Casualty and Surety, Hartford	3,607	—100	....
American Surety, New York	27,331	5,933	21.7
Employers Liability, London	—5	.....	....
Fidelity and Casualty, New York	1,571	370	23.5
Fidelity and Deposit, Baltimore	19,717	9,316	47.3
Hartford Accident and Indemnity, Hartford	2,222	.....	....
Maryland Casualty, Baltimore	4,096	1,227	30.0
Massachusetts Bonding, Boston	1,807	.....	....
National Surety, New York	21,941	7,632	34.8
Hartford Steam Boiler, Hartford	27,632	2,234	8.1
Maryland Casualty, Baltimore	3,986	67	1.7
Ocean Accident and Guarantee, London	280	.....	....
Totals	35,439	5,398	15.2
Fly-Wheel and Engine Breakage.			
Fidelity and Casualty, New York	1,217	.....	....
Hartford Steam Boiler, Hartford	15,934	6,598	41.4
Maryland Casualty, Baltimore	5,093	.....	....
Ocean Accident and Guarantee, London	2,618	.....	....
Royal Indemnity, New York	521	.....	....
Totals	25,383	6,598	26.0
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	1,323	157	11.9
American Surety, New York	1,037	866	83.5
Employers Liability, London	1,334	154	11.5
Fidelity and Casualty, New York	4,506	53	1.2
Fidelity and Deposit, Baltimore	2,734	195	7.1
General Accident, Perth	574	4,805	837.1
Georgia Casualty, Macon	440	.....	....
Hartford Accident and Indemnity, Hartford	1,910	33	1.7
Maryland Casualty, Baltimore	5,583	12	.2
Massachusetts Bonding, Boston	485	15	3.1
Metropolitan Casualty, New York	287	410	142.8
National Surety, New York	4,849	1,961	40.4
New Amsterdam Casualty, New York	782	.....	....
Ocean Accident and Guarantee, London	1,468	.....	....
Preferred Accident, New York	452	494	109.3
Royal Indemnity, New York	—4,177	.....	....
United States Casualty, New York	4,670	3,443	73.7
United States Fidelity and Guaranty, Baltimore	8,905	1,262	14.2
Totals	37,162	13,860	37.3
Credit.			
American Credit Indemnity, New York	16,169	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	419	.....	....
Maryland Casualty, Baltimore	181	.....	....
Totals	600	.....	....
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	3,813	3,385	88.8
Employers Indemnity, Kansas City	367	50	13.6
Employers Liability, London	2,018	989	49.0
Fidelity and Casualty, New York	6,692	2,077	31.0
General Accident, Perth	8,880	3,980	44.8
Georgia Casualty, Macon	18,443	7,988	43.3
Globe Indemnity, Newark	1,270	573	45.1

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
South Carolina—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford	2,421	816	33.7
Maryland Casualty, Baltimore	7,633	4,103	53.7
Massachusetts Bonding, Boston	10,296	5,404	52.5
New Amsterdam Casualty, New York	2,014	70	3.5
Ocean Accident and Guarantee, London	1,351	1,186	87.8
Preferred Accident, New York	3,014	2,171	72.0
Royal Indemnity, New York	4,160	1,099	26.4
Standard Accident, Detroit	248	35	14.1
United States Casualty, New York	22,549	11,194	49.6
United States Fidelity and Guaranty, Baltimore	15,571	9,616	61.8
Totals	110,739	54,735	49.4
Workmen's Collective.			
Maryland Casualty, Baltimore	198	.....	....
United States Casualty, New York	283	1,500	530.1
Totals	481	1,500	311.8
Live Stock.			
Capital Live Stock, Topeka	29,986	11,068	36.9
Hartford Accident and Indemnity, Hartford	4,605	5,175	112.4
Totals	34,591	16,243	47.0
Aggregates (South Carolina)	1,936,530	577,296	29.8
South Dakota.			
Accident and Health.			
Ætna Life, Hartford	15,180	7,673	50.5
American Old Line, Lincoln	27,887	6,998	25.1
Bankers Casualty, Minneapolis	17,601	5,850	33.2
Business Mens Assurance, Kansas City	27,259	10,867	39.9
Central Business Mens, Chicago	15,622	4,073	26.1
Commonwealth Casualty, Philadelphia	1,873	613	32.7
Continental Casualty, Hammond	4,076	2,033	49.9
Equitable Life, New York	1,367	149	10.9
Federal Insurance, Chicago	20,437	273	1.3
Federal Life, Chicago	1,868	221	11.8
General Accident, Perth	10	.....	....
Great Western Accident, Des Moines	20,534	8,353	40.7
Hartford Accident and Indemnity, Hartford	144	50	34.7
Integrity Mutual Casualty, Chicago	194	75	38.7
Interstate Business Mens, Des Moines	28,145	19,954	70.9
Lincoln Accident, Lincoln	77,127	23,443	30.4
Lion Bonding and Surety, Omaha	411	239	58.2
Loyal Protective, Boston	1,219	708	63.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
South Dakota—*Cont.*	$	$	%
Fidelity.			
Ætna Casualty and Surety, Hartford	98	.....	....
American Surety, New York	8,140	2,361	29.0
Fidelity and Deposit, Baltimore	2,898	4,045	139.6
Hartford Accident and Indemnity, Hartford	512	.....	....
Interstate Surety, Redfield	‡104,378	67,939	65.1
Iowa Bonding and Casualty, Des Moines	242	.....	....
Lion Bonding and Surety, Omaha	101	.....	....
Maryland Casualty, Baltimore	2,729	.....	....
National Surety, New York	15,621	13,218	84.6
New Amsterdam Casualty, New York	5	.....	....
Royal Indemnity, New York	12	.....	....
United States Fidelity and Guaranty, Baltimore	16,010	707	4.4
Western Surety, Sioux Falls	‡37,999	17,946	47.2
Totals	188,750	106,219	56.3
‡ Includes Surety.			
Surety.			
Ætna Casualty and Surety, Hartford	2	.....	....
American Indemnity, Galveston	84	.....	....
American Surety, New York	11,167	174	1.6
Fidelity and Deposit, Baltimore	5,220	50	9.6
Hartford Accident and Indemnity, Hartford	564	.....	....
Iowa Bonding and Casualty, Des Moines	3,392	.....	....
Lion Bonding and Surety, Omaha	3,718	.....	....
Maryland Casualty, Baltimore	7,490	244	3.3
National Surety, New York	23,587	.....	....
United States Fidelity and Guaranty, Baltimore	37,963	732	1.9
Totals	93,191	1,201	1.3
Plate Glass.			
Western Surety, Sioux Falls	27,674	17,946	64.9
Massachusetts Bonding, Boston	309	437	141.4
Hartford Accident and Indemnity, Hartford	28	.....	....
Interstate Surety, Redfield	16,223	8,838	54.5
Lion Bonding and Surety, Omaha	180	.....	....
Maryland Casualty, Baltimore	8,613	4,999	58.0
United States Fidelity and Guaranty, Baltimore	8,308	5,998	72.2
Totals	61,337	38,220	62.3
Steam Boiler.			
Hartford Steam Boiler, Hartford	3,985	.....	....
Maryland Casualty, Baltimore	681	156	22.9
Totals	4,666	156	3.3

Masonic Mutual Accident, Boston	2,310	1,394	60.3
Maryland Assurance, Baltimore	4,357	1,302	29.9
Merchants Life and Casualty, Minneapolis	20,791	4,931	23.7
Mutual Benefit Health and Accident, Springfield	96,958	32,039	33.0
Maryland Casualty, Baltimore	2,691	433	16.1
Massachusetts Bonding, Boston	7,017	1,492	21.3
National Accident, New York	1,745	773	44.3
National Casualty, Detroit	29,969	9,587	32.0
National Life of U. S. A., Chicago	221	3	1.4
North American Accident, Chicago	11,801	2,185	18.5
North American Life and Casualty, Minneapolis	4,339	2,649	61.1
Old Line Insurance	16,908	2,345	13.9
Pacific Mutual, Los Angeles	31,655	9,459	29.9
Reliance Life, Pittsburgh	118	677	573.8
Royal Indemnity, New York	20	.....	....
Standard Accident, Detroit	18,069	1,673	9.3
Travelers Equitable, Minneapolis	13,412	4,955	36.9
Travelers, Hartford	15,457	3,119	20.2
Union Life and Accident, Lincoln	48,912	4,475	9.2
United States Fidelity and Guaranty, Baltimore	203	355	174.9
Western Surety, Sioux Falls	1,165	1,415	121.5
Woodmen Accident, Lincoln	25,424	9,250	36.4
Totals	614,513	186,161	30.3
Liability.			
Ætna Casualty and Surety, Hartford	20	.....	....
Continental Casualty, Hammond	2,231	.....	....
General Accident, Perth	126	.....	....
Hartford Accident and Indemnity, Hartford	1,031	3,750	363.7
Integrity Mutual Casualty, Chicago	784	1,300	165.8
Iowa Bonding and Casualty, Des Moines	50	.....	....
Maryland Casualty, Baltimore	11,912	297	2.5
Royal Indemnity, New York	74	.....	....
Standard Accident, Detroit	1,225	.....	....
Travelers, Hartford	550	.....	....
United States Fidelity and Guaranty, Baltimore	20,140	343	1.7
Totals	38,148	5,690	14.9
Workmen's Compensation.			
Western Surety, Sioux Falls	81,575	12,995	15.9
Ætna Casualty and Surety, Hartford	248	69	27.8
Ætna Life, Hartford	248	69	27.8
Continental Casualty, Hammond	10,912	3,584	32.9
General Accident, Perth	582	18	3.1
Hartford Accident and Indemnity, Hartford	4,195	422	10.1
Integrity Mutual Casualty, Chicago	38,768	18,821	48.5
Iowa Bonding and Casualty, Des Moines	7,470	1,399	18.7
Maryland Casualty, Baltimore	108,009	41,511	38.4
Royal Indemnity, New York	52	.....	....
Standard Accident, Detroit	1,369	148	10.8
Travelers, Hartford	5,879	570	9.7
United States Fidelity and Guaranty, Baltimore	103,916	30,673	29.5
Totals	363,228	110,284	30.4
Fly-Wheel and Engine Breakage.			
Hartford Steam Boiler, Hartford	134	.....	....
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	.....	23	....
American Surety, New York	1,740	.....	....
Fidelity and Deposit, Baltimore	168	.....	....
Hartford Accident and Indemnity, Hartford	1,602	.....	....
Interstate Surety, Redfield	2,572	1,421	55.2
Iowa Bonding and Casualty, Des Moines	590	.....	....
Lion Bonding and Surety, Omaha	193	.....	....
Maryland Casualty, Baltimore	7,487	23	.3
Massachusetts Bonding, Boston	7	.....	....
National Surety, New York	9,077	1,799	19.8
Royal Indemnity, New York	20	.....	....
United States Fidelity and Guaranty, Baltimore	10,693	534	5.0
Totals	34,153	3,800	11.1
Sprinkler.			
Ætna Casualty and Surety, Hartford	30	.....	....
Maryland Casualty, Baltimore	989	503	50.9
Totals	1,019	503	49.4
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	139	119	85.6
Continental Casualty, Hammond	1,013	1,592	157.2
General Accident, Perth	11	65	590.9
Hartford Accident and Indemnity, Hartford	169	15	8.9
Interstate Liability, Rock Rapids	6 15	2,289	35.1
Integrity Mutual Casualty, Chicago	550	110	20.0
Maryland Casualty, Baltimore	4,556	1,340	29.4
Royal Indemnity, New York	72	.....	....
Standard Accident, Detroit	1,128	378	33.5
Union Automobile, Lincoln	6,820	1,544	22.6
United States Fidelity and Guaranty, Baltimore	5,867	3,270	55.7
Totals	26,844	10,725	40.0
Workmen's Collective.			
Integrity Mutual Casualty, Chicago	502	1,307	260.4
Live Stock.			
American Live Stock	29,844	6,679	22.4
Capital Live Stock, Des Moines	9,572	11,188	116.9
Farmers Live Stock	10,862	5,643	52.0
Hartford Accident and Indemnity, Hartford	11,122	7,869	70.8
Totals	61,401	31,380	51.1
Physicians' Liability.			
Maryland Casualty, Baltimore	775	.....	....
Aggregates (South Dakota)	1,488,661	495,646	33.3

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Tennessee.	$	$	%
Accident.			
Ætna Casualty and Surety, Hartford	797	5	.6
Ætna Life, Hartford	34,405	8,488	24.7
American National, Galveston	5,148	1,303	25.3
Columbia Casualty, New York	173	.....	....
Continental Casualty, Hammond	84,471	22,391	26.5
Employers Liability, London	5,243	1,476	28.2
Equitable Life, New York	5,848	623	10.6
Federal Life, Chicago	9,129	3,153	34.5
Fidelity and Casualty, New York	28,963	5,868	20.3
General Accident, Perth	12,766	6,287	49.2
Globe Indemnity, New York	782	50	6.4
Hartford Accident and Indemnity, Hartford	1,609	197	12.2
Integrity Mutual Casualty, Chicago	125	.....	....
London Guarantee and Accident, London	5,782	792	13.7
Maryland Assurance, Baltimore	14,261	2,856	20.0
Maryland Casualty, Baltimore	11,033	2,547	23.1
Metropolitan Casualty, New York	2,197	487	22.2
National Casualty, Detroit	5,349	3,258	60.9
New Amsterdam Casualty, New York	775	.....	....
North American Accident, Chicago	22,203	5,445	24.5
Ocean Accident and Guarantee, London	11,527	4,130	35.8
Pacific Mutual Life, Los Angeles	38,129	10,280	27.0
Preferred Accident, New York	10,681	2,871	26.9
Reliance Life, Pittsburgh	2,112	320	15.2
Royal Indemnity, New York	732	.....	....
Standard Accident, Detroit	64,958	15,239	23.5
Travelers, Hartford	166,694	62,552	37.5
Travelers Indemnity, Hartford	3,216	316	9.8
Union Indemnity, New Orleans	9,809	1,559	15.9
United States Casualty, New York	12,712	1,569	12.3
United States Fidelity and Guaranty, Baltimore	17,135	3,424	20.0
Totals	588,764	167,486	28.4
Health.			
Ætna Life, Hartford	17,151	9,709	56.6
American National, Galveston	5,148	4,382	85.1
Columbia Casualty, New York	121	150	124.0
Continental Casualty, Hammond	37,840	14,980	39.6
Employers Liability, London	5,269	7,740	146.9
Equitable Life, New York	11,283	3,777	33.5
Fidelity and Casualty, New York	32,256	15,437	47.9
General Accident, Perth	13,048	9,113	69.8
Globe Indemnity, New York	762	179	23.5
Hartford Accident and Indemnity, Hartford	908	463	51.0
Integrity Mutual Casualty, Chicago	109	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Tennessee—*Cont.*	$	$	%
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	5,118	1,968	38.4
Ætna Life, Hartford	148,616	64,327	43.3
American Mutual Liability, Boston	99,512	35,003	35.2
Columbia Casualty, New York	99	.....	....
Continental Casualty, Hammond	13,189	4,113	31.2
Employers Indemnity, St. Louis	3,777	1,428	37.8
Employers Liability, London	49,203	16,047	32.6
Federal Mutual Liability, Boston	1,339	.....	....
Fidelity and Casualty, New York	25,883	.....	....
General Accident, Perth	15,626	2,862	18.3
Georgia Casualty, Macon	43,794	12,913	29.5
Globe Indemnity, New York	22,197	5,784	26.1
Hartford Accident and Indemnity, Hartford	31,691	10,862	34.3
Integrity Mutual Casualty, Chicago	114,934	32,703	28.5
Liberty Mutual, Boston	2,671	1,890	70.8
London Guarantee and Accident, London	55,854	19,927	35.7
Lumbermen's Mutual Casualty, Chicago	68,114	26,131	38.4
Manufacturers Liability, Jersey City	351	.....	....
Maryland Casualty, Baltimore	212,317	86,045	40.5
New Amsterdam Casualty, New York	4,614	1,409	30.5
Ocean Accident and Guarantee, London	59,025	22,685	38.4
Royal Indemnity, New York	216	.....	....
Southern Surety, Des Moines	41,175	17,669	42.9
Security Mutual Casualty, Chicago	2,912	1,917	65.8
Southern Casualty, Alexandria	106	.....	....
Standard Accident, Detroit	49,884	21,003	42.1
Travelers, Hartford	239,692	126,158	52.7
Travelers Indemnity, Hartford	3,435	.....	....
Union Indemnity, New Orleans	11,266	2,106	18.7
United States Casualty, New York	26,705	8,523	31.9
United States Fidelity and Guaranty, Baltimore	129,791	58,391	45.0
Totals	1,483,106	581,864	39.2
Fidelity.			
Ætna Casualty and Surety, Hartford	9,322	1,161	12.5
American Indemnity, Galveston	32	.....	....
American Surety, New York	35,120	11,832	33.7
Employers Liability, London	1,240	.....	....
Fidelity and Casualty, New York	7,472	1,067	14.3
Fidelity and Deposit, Baltimore	37,724	1,935	5.1
Globe Indemnity, New York	1,929	.....	....
Hartford Accident and Indemnity, Hartford	2,836	.....	....
Maryland Casualty, Baltimore	11,372	11,877	104.4

London Guarantee and Accident, London	7,426	3,237	43.6
Maryland Assurance, Baltimore	11,340	9,274	81.8
Maryland Casualty, Baltimore	8,312	687	8.3
Metropolitan Casualty, New York	476	248	52.1
Metropolitan Life, New York	12,572	9,786	77.8
New Amsterdam Casualty, New York	229	298	130.1
Ocean Accident and Guarantee, London	10,135	3,675	36.3
Pacific Mutual Life, Los Angeles	18,528	8,705	47.0
Preferred Accident, New York	1,900	430	22.6
Reliance Life, Pittsburgh	2,455	1,179	48.0
Royal Indemnity, New York	624	25	4.0
Standard Accident, Detroit	19,616	8,647	44.1
Travelers, Hartford	33,180	14,831	44.7
Travelers Indemnity, Hartford	227	17	7.5
United States Casualty, New York	10,940	4,294	39.2
Union Indemnity, New Orleans	3,310	608	18.4
United States Fidelity and Guaranty, Baltimore	12,917	5,603	43.4
Totals	278,142	137,474	49.4
Liability.			
Ætna Casualty and Surety, Hartford	16,882	9,426	55.8
Ætna Life, Hartford	101,108	47,371	46.9
American Indemnity, Galveston	17,859	7,711	43.2
American Mutual Liability, Boston	4,554	81	1.8
Columbia Casualty, New York	110	.....	....
Continental Casualty, Hammond	14,216	2 528	17.8
Employers Indemnity, Kansas City	1,859	162	8.7
Employers Liability, London	26,146	11,580	44.3
Federal Mutual Liability, Boston	417	391	93.8
Fidelity and Casualty, New York	51,702	17,001	32.9
Fidelity and Deposit, Baltimore	124	1,271	....
General Accident, Perth	30,941	13,912	45.0
Georgia Casualty, Macon	81,070	31,902	39.4
Globe Indemnity, New York	20,366	3,936	19.3
Hartford Accident and Indemnity, Hartford	21,200	10,764	50.8
Integrity Mutual Casualty, Chicago	3,110	242	7.8
Interstate Casualty, Birmingham	6,230	6,271	101.0
Liberty Mutual, Boston	109	.....	....
London Guarantee and Accident, London	24,670	3,593	14.6
Lumbermen's Mutual Casualty, Chicago	1,146	49	4.3
Maryland Casualty, Baltimore	136,807	73,212	53.5
Massachusetts Bonding, Bosron	4,455	6,913	155.2
New Amsterdam Casualty, New York	15,420	8,604	55.8
Ocean Accident and Guarantee, London	49,514	11,548	23.3
Preferred Accident, New York	6,624	5,372	81.1
Royal Indemnity, New York	415	.....	....
Security Mutual Casualty, Chicago	1,316	31	2.4
Southern Surety, Des Moines	43,149	24,810	57.5
Standard Accident, Detroit	49,995	18,269	36.5
Travelers, Hartford	164,852	63,784	38.7
Union Indemnity, New Orleans	26,249	2,221	8.5
United States Casualty, New York	27,433	9,992	36.4
United States Fidelity and Guaranty, Baltimore	72,915	48,502	66.5
Totals	[illegible]	[illegible]	[illegible]
Massachusetts Bonding, Boston	3,137	424	13.5
National Surety, New York	27,323	11,248	41.2
New Amsterdam Casualty, New York	2,895	20	.7
Ocean Accident and Guarantee, **London**	1,603	12,351	770.6
Preferred Accident, New York	932	.....	....
Royal Indemnity, New York	8,552	2,500	29.2
Southern Surety, Des Moines	3,202	6,947	217.0
Union Indemnity, New Orleans	899	191	21.2
United States Fidelity and Guaranty, **Baltimore**	34,935	4,882	14.0
Totals	190,525	66,435	34.9
Surety.			
Ætna Casualty and Surety, Hartford	28,341	2,288	8.0
American Indemnity, Galveston	77	.....	....
American Surety, New York	42,875	6,230	14.5
Employers Indemnity, Kansas City	21	.....	....
Employers Liability, London	43	.....	....
Fidelity and Casualty, New York	4,372	581	13.3
Fidelity and Deposit, Baltimore	48,395	1,452	3.0
Globe Indemnity, New York	3,598	.....	....
Hartford Accident and Indemnity, **Hartford**	1,602	759	47.4
Maryland Casualty, Baltimore	24,694	1,000	4.0
Massachusetts Bonding, Boston	2,712	.....	....
National Surety, New York	25,183	16,388	65.1
New Amsterdam Casualty, New **York**	5,353	18	.3
Preferred Accident, New York	1,081	.....	....
Royal Indemnity, New York	1,269	.....	....
Southern Surety, Dex Moines	26,253	103	.4
Union Indemnity, New Orleans	911	.....	....
United States Fidelity and Guaranty, Baltimore	111,228	73,236	65.8
Totals	328,008	102,055	31.1
Plate Glass.			
Interstate Life and Accident, Chattanooga	16,521	15,425	93.4
Ætna Casualty and Surety, Hartford	10,184	3,756	36.9
Employers Liability, London	2,772	1,201	43.3
Fidelity and Casualty, New York	7,867	2,938	37.3
Georgia Casualty, Macon	2,384	1,400	58.7
Globe Indemnity, New York	2,573	417	16.2
Hartford Accident and Indemnity, **Hartford**	1,824	786	43.1
Lloyds Plate Glass, New York	4,376	3,144	71.9
Maryland Casualty, Baltimore	13,552	6,087	44.9
Massachusetts Bonding, Boston	2,131	1,191	55.9
Metropolitan Casualty, New York	8,992	1,930	48.4
New Amsterdam Casualty, New York	39,462	8,992	22.8
New York Plate Glass, New York	9,648	3,249	33.7
Ocean Accident and Guarantee, **London**	6,021	2,207	36.7
Royal Indemnity, New York	65	.....	....
Southern Surety, Des Moines	2,093	661	31.6
Travelers Indemnity, Hartford	5,680	1,991	35.1
Union Indemnity, New Orleans	9,322	1,892	20.3
United States Casualty, New York	2,351	826	35.1
United States Fidelity and Guaranty, **Baltimore**	15,120	5,276	34.9
Totals	[illegible]	[illegible]	[illegible]

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
Tennessee—*Cont.*			
Steam Boiler.			
Employers Liability, London	599	.....	....
Fidelity and Casualty, New York	5,380	2,645	49.2
Hartford Steam Boiler, Hartford	28,817	10,038	34.8
London Guarantee and Accident, London	920	.....	....
Maryland Casualty, Baltimore	17,355	2,399	13.8
Ocean Accident and Guarantee, London	1,908	162	8.5
Royal Indemnity, New York	290	184	63.4
Travelers Indemnity, Hartford	11,670	218	1.9
Totals	66,939	15,646	23.4
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	1,125	.....	....
Employers Liability, London	36	.....	....
Fidelity and Casualty, New York	2,713	.....	....
Hartford Steam Boiler, Hartford	2,807	146	5.2
London Guarantee and Accident, London	398	.....	....
Maryland Casualty, Baltimore	825	15	1.9
Ocean Accident and Guarantee, London	166	.....	....
Royal Indemnity, New York	1,701	.....	....
Travelers Indemnity, Hartford	106	.....	....
Torals	9,877	161	1.6
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	10,429	7,151	68.6
American Surety, New York	5,950	1,549	26.0
Columbia Casualty, New York	36	.....	....
Continental Casualty, Hammond	3,965	235	5.9
Employers Liability, London	1,931	656	34.0
Fidelity and Casualty, New York	9,019	9,630	106.8
Fidelity and Deposit, Baltimore	9,272	1,737	18.7
General Accident, Perth	397	180	45.3
Globe Indemnity, New York	8,666	4,332	50.0
Hartford Accident and Indemnity, Hartford	2,854	2,028	71.1
London Guarantee and Accident, London	1,789	2,676	149.6
Maryland Casualty, Baltimore	25,412	18,312	72.1
Massachusetts Bonding, Boston	1,076	2,795	259.8
Metropolitan Casualty, New York	156	292	187.2
National Surety, New York	5,992	3,191	53.3
New Amsterdam Casualty, New York	2,126	767	36.1
Ocean Accident and Guarantee, London	6,094	5,865	96.3
Preferred Accident, New York	1,893	1,115	58.9
Royal Indemnity, New York	6,541	539	8.2
Southern Surety, Des Moines	318	75	23.6
Travelers Indemnity, Hartford	11,456	13,397	116.9

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
Tennessee—*Cont.*			
Workmen's Collective.			
London Guarantee and Accident, London	481	3,377	702.1
Maryland Casualty, Baltimore	105	18	17.1
New Amsterdam Casualty, New York	.....	75	....
Southern Surety, Des Moines	38	.....	....
Travelers, Hartford	103	.....	....
Totals	727	3,470	477.4
Live Stock.			
Capital Live Stock, Topeka	3,868	7,038	181.9
Hartford Accident and Indemnity, Hartford	13,254	4,268	32.2
Totals	17,122	11,306	66.0
Aggregates (Tennessee)	4,925,367	2,039,859	41.4
Texas.			
Accident and Health.			
American Indemnity, Galveston	442	.....	....
American National, Galveston	38,154	17,241	45.2
First Texas Prudential, Dallas	59,769	16,416	27.5
Western Indemnity, Dallas	43,016	38,216	88.8
Ætna Casualty and Surety, Hartford	640	.....	....
Ætna Life, Hartford	119,592	72,805	60.9
American Bonding and Casualty, Sioux City	54,235	24,193	44.6
American Reinsurance, Philadelphia	10,994	150	1.4
Business Mens Assurance, Kansas City	129,284	86,336	66.8
Cloverleaf Life and Casualty, Jacksonville	18,552	1,045	5.6
Columbia Casualty, New York	133	.....	....
Commonwealth Casualty, Phila.	5,626	2,316	41.2
Continental Casualty, Hammond	212,051	91,194	43.0
Employers Indemnity, Kansas City	33,087	16,923	51.1
Employers Liability, London	23,002	4,040	17.6
Federal Life, Chicago	131,931	60,588	45.9
Fidelity and Casualty, New York	50,326	17,352	34.5
General Accident, Perth	19,065	7,138	37.4
Globe Indemnity, Newark	226	.....	....
Hartford Accident and Indemnity, Hartford	12,235	4,378	35.8
Indemnity Ins. Co. of N. A., Philadelphia	1,487	.....	....
Integrity Mutual Casualty, Chicago	196	.....	....
Inter Ocean Casualty, Indianapolis	26,025	13,046	50.1
Kansas Central Indemnity, Hutchinson	896	731	81.6
London Guarantee and Accident, London	5,129	670	13.1
Loyal Protective, Boston	7,771	4,690	60.4

Union Indemnity, New Orleans	2,790	1,389	49.8
United States Casualty, New York	3,290	2,667	81.1
United States Fidelity and Guaranty, Baltimore	30,930	16,070	52.0
Totals	152,882	96,648	63.2
Credit.			
American Credit Indemnity, New York	29,392	5,098	17.3
Ocean Accident and Guarantee, London	1,917	.....	....
Totals	31,309	5,098	16.3
Sprinkler.			
Ætna Casualty and Surety, Hartford	3,811	1,521	39.9
Maryland Casualty, Baltimore	8,552	1,329	15.5
Totals	12,363	2,850	23.1
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	48,369	30,511	63.1
American Automobile, St. Louis	172,643	87,220	50.5
American Indemnity, Galveston	13,031	11,082	85.0
American Mutual Liability, Boston	2,015	93	4.6
Columbia Casualty, New York	41	.....	....
Continental Casualty, Hammond	2,845	445	15.6
Employers Indemnity, St. Louis	1,434	141	9.8
Employers Liability, London	10,192	10,464	102.7
Federal Mutual Liability, Boston	24	.....	....
Fidelity and Casualty, New York	25,465	19,693	77.3
Fidelity and Deposit, Baltimore	.....	210	....
General Accident, Perth	11,090	5,715	51.5
Georgia Casualty, Macon	15,281	9,106	59.6
Globe Indemnity, New York	7,682	3,128	40.7
Hartford Accident and Indemnity, Hartford	10,066	5,384	53.5
Indemnity Company of America, St. Louis	41,419	10,089	24.4
Integrity Mutual Casualty, Chicago	6,114	1,958	32.0
Interstate Casualty, Birmingham	2,481	3,662	147.6
Liberty Mutual, Boston	12	.....	....
London Guarantee and Accident, London	11,239	5,304	47.2
Lumbermens Mutual Casualty, Chicago	5,588	1,169	20.9
Maryland Casualty, Baltimore	35,823	23,902	66.7
Massachusetts Bonding, Boston	1,195	1,825	152.7
New Amsterdam Casualty, New York	6,646	3,448	51.9
Ocean Accident and Guarantee, London	21,440	11,427	53.3
Preferred Accident, Yew York	2,600	1,660	63.8
Royal Indemnity, New York	118	107	90.7
Security Mutual Casualty, Chicago	659	130	19.7
Southern Surety, Des Moines	18,563	16,173	87.1
Standard Accident, Detroit	6,994	4,673	66.8
Travelers Indemnity, Hartford	46,713	34,611	74.1
Union Indemnity, New Orleans	10,128	4,312	42.6
United States Casualty, New York	18,740	10,207	54.4
United States Fidelity and Guaranty, Baltimore	28,052	26,699	95.2
Totals	584,702	344,548	58.9

Maryland Casualty, Baltimore	17,410	5,566	32.0
Massachusetts Bonding, Boston	83,535	42,958	51.4
Merchants Life and Casualty, Minneapolis	7,106	2,181	30.7
Metropolitan Casualty, New York	295	2,191	742.7
Midland Casualty, Milwaukee	4,688	1,148	24.5
National Casualty, Detroit	22,161	9,688	43.7
National Life and Accident, Nashville	1,056,800	362,018	34.3
National Life U. S. A., Chicago	169,388	55,246	32.6
New Amsterdam Casualty, New York	29	.....	....
North American Accident, Chicago	115,486	41,354	35.8
Occidental Life, Los Angeles	18,030	4,251	23.6
Ocean Accident and Guarantee, London	10,474	3,008	28.7
Pacific Mutual, Los Angeles	87,547	14,312	16.3
Peerless Casualty, Keene	5,798	3,271	56.4
Preferred Accident, New York	16,435	5,970	36.3
Provident Life and Accident, Chattanooga	135,236	60,812	45.0
Reliance Life, Pittsburgh	16,214	5,580	34.4
Royal Indemnity, New York	24,799	15,162	61.1
Ridgely Protective, Worcester	18,565	6,248	33.7
Southern Surety, Des Moines	140,940	70,834	50.3
Standard Accident, Detroit	58,893	12,719	21.6
Travelers, Hartford	28,742	1,224	4.3
United States Casualty, New York	28,654	8,236	28.7
United States Fidelity and Guaranty, Baltimore	19,202	3,223	16.8
Western Casualty, Denver	50,200	15,189	30.3
Totals	3,140,491	1,231,857	39.2
Liability.			
American Indemnity, Galveston	101,381	19,458	19.2
Western Indemnity, Dallas	37,202	9,982	26.8
Ætna Casualty and Surety, Hartford	36,836	8,322	22.6
Ætna Life, Hartford	109,721	37,757	34.4
American Bonding and Casualty, Sioux City	44,130	10,817	24.5
American Reinsurance, Philadelphia	1,836	.....	....
Columbia Casualty, New York	163	.....	....
Continental Casualty, Hammond	6,933	.....	....
Employers Casualty	13,881	60	.4
Employers Indemnity, Kansas City	41,009	4,850	11.8
Employers Liability, London	38,838	5,467	14.1
Fidelity and Casualty, New York	32,705	3,515	10.7
General Accident, Perth	28,490	3,406	12.0
Georgia Casualty, Macon	29,757	9,375	31.5
Globe Indemnity, Newark	5,515	.....	....
Hartford Accident and Indemnity, Hartford	65,720	31,935	48.6
Home Life and Accident, Little Rock	4,666	16	.3
Indemnity Ins. Co. of N. A., Philadelphia	44	.....	....
Interstate Casualty, Birmingham	73,674	15,757	21.4
Integrity Mutual Casualty, Chicago	3,806	218	5.7
London Guarantee and Accident, London	40,949	3,823	9.3
Maryland Casualty, Baltimore	67,422	36,654	54.4
Massachusetts Bonding, Boston	7,927	6,990	88.2
Medical Protective, Ft. Wayne	7,378	1,247	16.9
Michigan Employers Casualty, Lansing	3,254	1,421	43.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Texas—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	98,111	37,543	38.3
Preferred Accident, New York	325	4,039	....
Royal Indemnity, New York	12,190	12,115	99.4
Security Mutual Casualty, Chicago	9,569	556	5.8
Southern Casualty, Alexandria	90,460	37,231	41.2
Southern Surety, Des Moines	70,164	30,796	43.9
Standard Accident, Detroit	30,029	3,724	12.4
Travelers, Hartford	5,660	1,752	31.0
United States Casualty, New York	21,952	1,918	8.7
United States Fidelity and Guaranty, Baltimore	132,639	38,911	29.3
Western Casualty, Chicago	1,346	.....	....
Totals	1,275,682	379,655	29.8
Workmen's Compensation.			
American Indemnity, Galveston	6,082	32,531	535.0
Texas Employers, Dallas	2,825,857	1,068,554	37.8
Texas Indemnity, Galveston	285,051	120,422	42.2
Western Indemnity, Dallas	201,114	97,438	48.4
Ætna Casualty and Surety, Hartford	9,044	3,013	33.3
Ætna Life, Hartford	236,103	55,879	23.7
American Reinsurance, Philadelphia	1,034	.....	....
Continental Casualty, Hammond	22,284	11,235	50.4
Employers Indemnity, Kansas City	60,399	16,382	27.1
Employers Liability, London	96,603	20,663	21.4
Employers Casualty	923	.....	....
Fidelity and Casualty, New York	18,710	7,409	39.6
Fidelity Union Casualty,	869	.....	....
General Accident, Perth	68,054	20,512	30.1
Georgia Casualty, Macon	96,886	48,238	49.8
Globe Indemnity, Newark	5,632	28	.5
Hartford Accident and Indemnity, Hartford	207,673	54,972	26.5
Home Life and Accident, Little Rock	69,562	38,583	55.5
Integrity Mutual Casualty, Chicago	21,218	13,511	63.7
London Guarantee and Accident, London	108,532	28,914	26.6
Maryland Casualty, Baltimore	408,509	200,957	49.2
Massachusetts Bonding, Boston	6,954	4,155	59.8
Millers Indemnity,	614,747	360,412	58.6
New Amsterdam Casualty, New York	1,036	.....	....
Ocean Accident and Guarantee, London	287,854	103,913	36.1
Royal Indemnity, New York	7,963	6,650	83.5
Security Mutual Casualty, Chicago	80,052	28,724	35.9
Southern Casualty, Alexandria	117,510	50,063	42.6
Southern Surety, Des Moines	366,511	166,913	45.5
Standard Accident, Detroit	65,880	23,143	35.1

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Texas—*Cont.*	$	$	%
Steam Boiler.			
Employers Liability, London	3,509	900	25.6
Fidelity and Casualty, New York	9,854	1,187	12.0
Hartford Steam Boiler, Hartford	103,890	6,908	6.6
London Guarantee and Accident, London,	1,751	.....	....
Maryland Casualty, Baltimore	20,788	448	2.2
Ocean Accident and Guarantee, London	6,641	2,133	32.1
Royal Indemnity, New York	—170	.....	....
Totals	146.263	11,576	7.9
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	703	.....	....
Fidelity and Casualty, New York	411	.....	....
Hartford Steam Boiler, Hartford	44,092	4,831	11.0
London Guarantee and Accident, London	269	.....	....
Maryland Casualty, Baltimore	1,064	.....	....
Ocean Accident and Guarantee, London	66	.....	....
Totals	46,605	4,831	10.4
Burglary and Theft.			
American Indemnity, Galveston	2,234	928	41.5
Western Indemnity, Dallas	1,263	104	8.2
Ætna Casualty and Surety, Hartford	27,828	6,702	24.1
American Bonding and Casualty, Sioux City	3,395	2,095	61.7
American Reinsurance, Philadelphia	76	.....	....
American Surety, New York	18,865	4,531	24.0
Columbia Casualty, New York	532	264	49.6
Continental Casualty, Hammond	232	186	80.2
Employers Indemnity, Kansas City	2,639	1,527	57.9
Employers Liability, London	3,631	2,461	67.8
Fidelity and Casualty, New York	16,654	5,725	34.4
Fidelity and Deposit, Baltimore	13,398	9,459	71.1
General Accident, Perth	11,301	1,348	11.9
Georgia Casualty, Macon	778	1,471	189.1
Globe Indemnity, Newark	266	.....	....
Hartford Accident and Indemnity, Hartford	17,858	8,513	47.7
London Guarantee and Accident, London	4,221	1,610	38.1
Maryland Casualty, Baltimore	29,965	12,931	43.2
Massachusetts Bonding, Boston	2,791	2,614	93.7
National Surety, New York	25,797	6,247	24.2
New Amsterdam Casualty, New York	135	.....	....
Ocean Accident and Guaranty, London	19,315	3,216	16.7
Preferred Accident, New York	3,977	265	6.7

Texas Compensation, Wilmington	76,639	25,289	33.0
Travelers, Hartford	32,639	7,501	23.0
United States Casualty, New York	40,824	17,994	44.1
United States Fidelity and Guaranty, Baltimore	553,319	269,975	48.8
Western Casualty, Chicago	18,160	14,997	82.6
Totals	7,020,227	2,918,970	41.6
Fidelity and Surety.			
American Indemnity, Galveston	42,913	—880	....
Dallas Title and Guaranty, Dallas	2,792	.....	....
Western Indemnity, Dallas	9,073	3,089	34.0
Ætna Casualty and Surety, Hartford	62,975	33,663	53.5
American Surety, New York	315,614	93,704	29.7
American Bonding and Casualty, Sioux City	4,878	—15	....
Employers Indemnity, Kansas City	480	.....	....
Fidelity and Deposit, Baltimore	92,921	9,739	10.5
Hartford Accident and Indemnity, Hartford	41,656	8,643	20.8
Maryland Casualty, Baltimore	39,567	7,560	19.1
Massachusetts Bonding, Boston	63,908	1,334	2.1
National Surety, New York	229,672	143,874	62.6
New Amsterdam Casualty, New York	475	.....	....
Preferred Accident, New York	835	.....	....
Southern Surety, Des Moines	93,005	11,278	12.1
United States Fidelity and Guaranty, Baltimore	218,961	94,832	43.3
Totals	1,219,725	406,821	33.4
Plate Glass.			
American Indemnity, Galveston	—113	3,721	....
Western Indemnity, Dallas	37,102	38,287	103.2
Ætna Casualty and Surety, Hartford	35,343	18,088	51.2
American Bonding and Casualty, Sioux City	8,138	5,067	62.3
Continental Casualty, Hammond	971	1,152	118.7
Employers Indemnity, Kansas City	5,664	3,599	63.6
Employers Liability, London	15,938	8,639	54.2
Fidelity and Casualty, New York	27,120	23,304	85.9
Georgia Casualty, Macon	13,864	6,973	50.3
Globe Indemnity, Newark	38	.....	....
Hartford Accident and Indemnity, Hartford	10,268	6,595	64.2
Lloyds Plate Glass, New York	34,618	17,933	51.8
Maryland Casualty, Baltimore	38,429	20,325	52.9
Massachusetts Bonding, Boston	3,627	1,073	29.6
Metropolitan Casualty, New York	16,789	9,021	53.7
New York Plate Glass, New York	33,608	36,172	107.6
Ocean Accident and Guarantee, London	26,652	8,065	30.3
Royal Indemnity, New York	167	.....	....
Southern Surety, Des Moines	22,629	23,085	102.0
United States Casualty, New York	7,293	7,530	103.2
United States Fidelity and Guaranty, Baltimore	44,422	24,175	54.4
Totals	382,567	262,804	68.7
Royal Indemnity, New York	2,838	1,147	40.4
Southern Surety, Des Moines	7,518	4,320	57.5
United States Casualty, New York	4,710	1,239	26.3
United States Fidelity and Guaranty, Baltimore	42,302	20,392	48.2
Totals	245,554	99,295	40.7
Credit.			
American Credit Indemnity, New York	21,656	150	.7
Sprinkler.			
Ætna Casualty and Surety, Hartford	4,691	894	19.1
Maryland Casualty, Baltimore	3,633	1,157	31.8
Totals	8,324	2,051	24.6
Automobile Property Damage.			
American Indemnity, Galveston	45,317	26,151	57.7
Western Indemnity, Dallas	6,720	4,249	63.2
Ætna Casualty and Surety, Hartford	73,429	42,330	57.6
American Automobile, St. Louis	84,974	52,715	62.0
American Bonding and Casualty, Sioux City	36,021	15,791	43.8
Bankers Auto	41,638	10,619	25.5
Columbia Casualty, New York	10	.....	....
Continental Casualty, Hammond	820	340	41.5
Employers Casualty	2,713	.....	....
Employers Indemnity, Kansas City	19,664	11,357	57.8
Employers Liability, London	324	.....	....
Fidelity and Casualty, New York	2,075	1,780	85.8
General Accident, Perth	7,418	3,261	44.0
Georgia Casualty, Macon	4,780	3,521	73.7
Globe Indemnity, Newark	4,020	1,239	30.8
Hartford Accident and Indemnity, Hartford	21,832	13,896	63.6
Home Life and Accident, Little Rock	1,555	.....	....
Indemnity Co. of America, St. Louis	135,275	74,819	55.3
Interstate Casualty, Birmingham	35,505	26,616	75.0
Indemnity Ins. Co. of N. A., Philadelphia	12	.....	....
International Indemnity	10,315	1,045	10.1
Interstate Liability, Rock Rapids	69,124	19,328	28.0
Integrity Mutual Casualty, Chicago	3,527	206	5.8
Lumbermens Mutual Casualty,	64	.....	....
London Guarantee and Accident, London	6,960	3,466	49.8
Maryland Casualty, Baltimore	10,539	3,955	37.5
Maryland Motor Casualty, Wilmington	19,954	4,257	21.3
Massachusetts Bonding, Boston	469	414	88.3
Michigan Employers Casualty, Lansing	643	347	54.0
Ocean Accident and Guarantee, London	17,932	13,123	73.2
Preferred Accident, New York	433	469	108.3
Royal Indemnity, New York	3,065	2,021	65.9
Security Mutual Casualty, Chicago	2,208	153	6.9
Southern Casualty, Alexandria	44,830	21,580	48.1

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Texas—*Cont.*	$	$	%
Southern Surety, Des Moines	28,851	33,722	116.9
Standard Accident, Detroit	18,772	7,845	41.8
United States Casualty, New York	2,476	973	39.3
United States Fidelity and Guaranty, Baltimore	11,229	9,023	80.4
Western Automobile, Ft. Scott	189	167	88.4
Totals	775,682	410,787	53.0
Workmen's Collective.			
American Indemnity, Galveston	—992	3,849	....
Home Life and Accident, Little Rock	1,555	.....	....
London Guarantee and Accident, London	.....	26	....
Southern Surety, Des Moines	321	581	181.0
Totals	884	4,456	504.0
Live Stock.			
Hartford Accident and Indemnity, Hartford	484	4,942	....
Title.			
Western Indemnity, Galveston	73	.....	....
Physicians' Defense.			
Medical Protective, Ft. Wayne	7,378	1,247	16.9
Aggregates (Texas)	14,291,595	5,739,442	40.2
Utah.			
Accident.			
Ætna Casualty and Surety, Hartford	75	.....	....
Ætna Life, Hartford	5,657	955	16.9
Columbian National, Boston	1,186	303	25.5
Commonwealth Casualty, Philadelphia	784	624	79.6
Continental Casualty, Hammond	35,969	17,386	48.3
Employers Indemnity, Kansas City	4,038	6,465	160.1
Equitable Life, New York	994	66	6.6
Federal Casualty, Detroit	2,536	678	26.7
Fidelity and Casualty, New York	14,479	8,039	55.5
General Accident, Perth	1,860	243	13.1
Globe Indemnity, Newark	182	266	146.2
Hartford Accident and Indemnity, Hartford	252	57	22.6
London Guarantee and Accident, London	383	.....	....
Loyal Protective, Boston*	1,669	1,245	74.6
Massachusetts Bonding, Boston	28,071	11,743	41.8
Masonic Protective, Worcester	935	209	22.4
National Casualty, Detroit	23,717	9,949	41.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Utah—*Cont.*	$	$	%
Maryland Casualty, Baltimore	2,092	690	33.0
Massachusetts Bonding, Boston	2,037	4,006	196.7
New Jersey Fidelity and Plate Glass, Newark	896	110	12.3
Ocean Accident and Guarantee, London	12,654	599	4.7
Preferred Accident, New York	2,545	6,372	250.4
Standard Accident, Detroit	897	.....	....
Southern Surety, Des Moines	2	.....	....
Travelers, Hartford	2,910	2	....
United States Casualty, New York	1,420	75	5.3
United States Fidelity and Guaranty, Baltimore	26,224	3,539	13.5
Western Indemnity, Dallas	385	1,500	389.7
Totals	138,246	43,356	31.4
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	6,379	1,749	27.4
Ætna Life, Hartford	136,431	83,256	61.0
Continental Casualty, Hammond	179,767	58,446	33.1
Employers Indemnity, Kansas City	431	85	19.7
Globe Indemnity, Newark	1,585	119	7.5
General Accident, Perth	21,126	6,034	28.6
Hartford Accident and Indemnity, Hartford	8,190	1,746	21.3
Interstate Casualty, Birmingham	—2,895	4,712	....
London Guarantee and Accident, London	128,275	68,943	53.7
Maryland Casualty, Baltimore	26,647	13,139	49.3
Massachusetts Bonding, Boston	118	.....	....
Ocean Accident and Guarantee, London	58,846	40,734	69.2
Republic Casualty, Pittsburgh	1,100	1,012	92.0
Royal Indemnity, New York	93	.....	....
Standard Accident, Detroit	8,142	1,746	21.4
Travelers Indemnity, Hartford	17	.....	....
United States Fidelity and Guaranty, Baltimore	92,411	48,088	52.0
Totals	666,663	329,809	49.5
Fidelity.			
Ætna Casualty and Surety, Hartford	4,321	—323	....
American Indemnity, Galveston	38	6	15.8
American Surety, New York	23,129	8,666	37.4
Fidelity and Casualty, New York	1,517	2,848	187.8
Fidelity and Deposit, Baltimore	7,101	6,455	90.9
Globe Indemnity, Newark	25	.....	....
Hartford Accident and Indemnity, Hartford	1,148	—525	....
Maryland Casualty, Baltimore	1,152	148	12.8
Massachusetts Bonding, Boston	1,676	.....	....
National Surety, New York	9,509	2,919	30.5

National of U. S. A., Chicago	9,735	5,354	55.0
North American Accident, Chicago	41,658	18,669	44.8
Occidental Life, Los Angeles	7,369	1,755	23.8
Ocean Accident and Guarantee, London	1,066	187	17.5
Pacific Mutual, Los Angeles	24,533	4,087	16.7
Preferred Accident, New York	14,376	2,415	16.8
Reliance Life, Pittsburgh	266	.....	....
Royal Indemnity, New York	444	.....	....
Southern Surety, Des Moines*	3,920	826	21.1
Standard Accident, Detroit	2,032	9,133	449.5
Travelers, Hartford	32,521	5,695	17.5
Travelers Indemnity, Hartford	44	.....	....
United States Casualty, New York	391	66	16.9
United States Fidelity and Guaranty, Baltimore	3,519	1,444	41.0
Western Life and Casualty, Denver	7,978	4,481	56.2
Totals	272,639	112,340	41.2

* Includes Health.

Health.

Ætna Life, Hartford	3,334	1,726	51.8
Columbian National, Boston	685	681	99.4
Continental Casualty, Hammond	50,990	32,262	63.3
Equitable Life, New York	764	.....	....
Fidelity and Casualty, New York	20,448	11,325	55.4
General Accident, Perth	2,079	2,609	125.5
Globe Indemnity, Newark	255	.....	....
Hartford Accident and Indemnity, Hartford	179	446	249.2
London Guarantee and Accident, London	52	.....	....
Ocean Accident and Guarantee, London	617	50	8.1
Pacific Mutual, Los Angels	9,951	1,921	19.3
Preferred Accident, New York	11,681	7,178	61.4
Reliance Life, Pittsburgh	144	.....	....
Royal Indemnity, New York	94	.....	....
Standard Accident, Detroit	990	124	12.5
Travelers, Hartford	2,791	1,536	55.0
United States Casualty, New York	435	26	6.0
United States Fidelity and Guaranty, Baltimore	3,913	1,510	38.6
Western Indemnity, Dallas	28	.....	....
Totals	107,351	61,394	57.2

Liability.

Ætna Casualty and Surety, Hartford	6,655	2,018	30.3
Ætna Life, Hartford	24,413	14,687	60.2
Continental Casualty, Hammond	4,988	125	2.5
Employers Indemnity, Kansas City	2,264	1,100	48.6
Fidelity and Casualty, New York	7,440	2,364	31.6
Fidelity and Deposit, Baltimore	.....	25	....
General Accident, Perth	4,579	511	11.2
Hartford Accident and Indemnity, Hartford	2,785	562	20.2
Interstate Casualty, Birmingham	10,083	1,977	19.6
London and Lancashire, New York	8,171	790	9.7
London Guarantee and Accident, London	14,806	2,304	15.6
Ocean Accident and Guarantee, London	573	.....	....
Royal Indemnity, New York	182	.....	....
United States Fidelity and Guaranty, Baltimore	23,380	7,756	33.2
Totals	73,811	27,950	37.9

Surety.

Ætna Casualty and Surety, Hartford	25,781	910	35.3
American Indemnity, Galveston	66	12	18.2
American Surety, New York	31,289	2,279	72.8
Fidelity and Casualty, New York	949	873	92.0
Fidelity and Deposit, Baltimore	14,742	1,768	12.0
Globe Indemnity, Newark	1,145	.....	....
Hartford Accident and Indemnity, Hartford	986	.....	....
London and Lancashire Indemnity, New York	62	.....	....
Maryland Casualty, Baltimore	6,141	.....	....
Massachusetts Bonding, Boston	4,192	.....	....
National Surety, New York	16,734	.....	....
Royal Indemnity, New York	3,980	.....	....
Southern Surety, New York	5,602	.....	....
United States Fidelity and Guaranty, Baltimore	50,710	—1,390	....
Totals	162,379	4,452	2.7

Plate Glass.

Ætna Casualty and Surety, Hartford	4,397	3,104	70.6
Employers Indemnity, Kansas City	748	382	51.1
Fidelity and Casualty, New York	1,936	1,703	88.0
Globe Indemnity, Newark	1,915	2,248	117.4
Hartford Accident and Indemnity, Hartford	1,441	379	26.3
London and Lancashire Indemnity, New York	372	434	116.7
Maryland Casualty, Baltimore	2,620	867	33.1
Massachusetts Bonding, Boston	1,999	760	38.0
Metropolitan Casualty, New York	1,658	264	15.9
New Jersey Fidelity and Plate Glass, Newark	4,352	1,287	29.6
New York Plate Glass, New York	16,779	9,359	55.8
Ocean Accident and Guarantee, London	5,208	2,399	46.1
Royal Indemnity, New York	7,289	2,901	46.1
United States Fidelity and Guaranty, Baltimore	17,203	4,898	28.5
Totals	67,917	30,985	45.6

Steam Boiler.

Hartford Steam Boiler, Hartford	13,686	437	3.2
Maryland Casualty, Baltimore	1,019	.....	....
Ocean Accident and Guarantee, London	2,781	43	1.6
Royal Indemnity, New York	461	.....	....
Totals	17,947	480	2.7

Fly-Wheel.

Hartford Steam Boiler, Hartford	3,128	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Utah—*Cont.*	$	$	%
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	4,570	3,669	80.3
American Surety, New York	2,685	3,211	119.6
Continental Casualty, Hammond	123	.....	....
Fidelity and Casualty, New York	1,313	204	15.5
Fidelity and Deposit, Baltimore	2,716	1,452	53.5
General Accident, Perth	630	116	18.4
Globe Indemnity, Newark	782	687	87.9
Hartford Accident and Indemnity, Hartford	1,474	3,193	216.6
London Guarantee and Accident, London	—48	200	....
Maryland Casualty, Baltimore	2,067	1,969	95.3
Massachusetts Bonding, Boston	291	185	63.6
National Surety, New York	1,601	268	16.7
New Jersey Fidelity and Plate Glass, Newark	265	.....	....
Ocean Accident and Guarantee, London	2,149	1,528	71.1
Preferred Accident, New York	89	252	283.2
Royal Indemnity, New York	2,253	1,258	55.8
United States Fidelity and Guaranty, Baltimore	16,032	15,353	95.8
Totals	38,992	33,545	86.0
Sprinkler.			
Ætna Casualty and Surety, Hartford	734	.....	....
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	7,467	3,371	45.1
American Automobile, St. Louis	4,926	781	15.9
Continental Casualty, Hammond	194	49	25.3
Employers Indemnity, Kansas City	609	114	18.7
Fidelity and Casualty, New York	53	10	18.9
General Accident, Perth	317	545	171.9
Globe Indemnity, Newark	436	95	21.8
Hartford Accident and Indemnity, Hartford	582	254	43.6
Interstate Casualty, Birmingham	2,688	994	37.0
London Guarantee and Accident, London	1,356	391	28.8
London and Lancashire Indemnity, New York	2,612	520	19.9
Maryland Casualty, Baltimore	70	.....	....
Massachusetts Bonding, Boston	164	7	4.3
New Jersey Fidelity and Plate Glass, Newark	294	3	1.0
Ocean Accident and Guarantee, London	3,047	1,275	41.8
Preferred Accident, New York	808	498	61.6
Royal Indemnity, New York	2,880	746	25.9
Standard Accident, Detroit	295	.....	....
Travelers Indemnity, Hartford	231	.....	....
United States Fidelity and Guaranty, Baltimore	4,493	713	15.9
Western Indemnity, Dallas	131	.....	....
Totals	33,653	10,366	30.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Vermont—*Cont.*	$	$	%
General Accident, Perth	2,788	890	31.9
Globe Indemnity, New York	34	.....	....
Hartford Accident and Indemnity, Hartford	38	.....	....
London and Lancashire Indemnity, New York	74	118	159.5
London Guarantee and Accident, London	28	.....	....
Maryland Assurance, Baltimore	419	810	193.3
Maryland Casualty, Baltimore	291	61	21.0
Ocean Accident and Guarantee, London	265	.....	....
Royal Indemnity, New York	153	39	25.5
Standard Accident, Detroit	1,090	602	55.2
Travelers Indemnity, Hartford	13	.....	....
Travelers Life, Hartford	5,883	2,878	48.9
Union Indemnity, New Orleans	1,700	225	13.2
United States Casualty, New York	618	254	41.1
United States Fidelity and Guaranty, Baltimore	1,327	331	24.9
Totals	41,010	17,237	42.0
Liability.			
Ætna Casualty and Surety, Hartford	2,087	47	2.3
Ætna Life (Acc. Dept.), Hartford	57,444	4,911	8.5
American Mutual Liability, Boston	2,688	1,010	37.6
Automobile Mutual Liability, Boston	1,120	.....	....
Employers Liability, London	23,121	272	1.2
Federal Mutual Liability, Boston	93	.....	....
Fidelity and Casualty, New York	6,727	6,760	100.5
General Accident, Perth	59	.....	....
Globe Indemnity, New York	1,908	.....	....
Hartford Accident and Indemnity, Hartford	1,958	45	2.3
Liberty Mutual, Boston	582	.....	....
London and Lancashire Indemnity, New York	2,621	1,083	41.3
London Guarantee and Accident, London	4,856	136	2.8
Lumber Mutual Casualty, New York	602	.....	....
Maryland Casualty, Baltimore	14,585	•1,496	10.3
Massachusetts Bonding, Boston	171	20	11.7
New Amsterdam Casualty, New York	463	.....	....
New Jersey Fidelity and Plate Glass, Newark	2,226	570	25.6
Ocean Accident and Guarantee, London	3,999	1,850	46.3
Royal Indemnity, New York	3,578	3,064	85.6
Standard Accident, Detroit	143	.....	....
Travelers Life (Acc. Dept.), Hartford	68,999	32,490	47.1
Union Indemnity, New Orleans	307	.....	....
United States Casualty, New York	320	.....	....
United States Fidelity and Guaranty, Baltimore	15,540	166	1.1
Totals	216,198	53,920	25.0

Live Stock.

Hartford Accident and Indemnity, Hartford	1,222	2,600	212.8
Hartford Live Stock, Hartford	4,366	.....	....
Totals	5,588	2,600	46.5
Aggregates (Utah)	1,589,048	657,277	41.4

VERMONT.

Accident.

Ætna Life (Accident Dept.), Hartford	8,955	1,433	16.0
Brotherhood Accident, Boston	3,216	2,621	81.5
Commonwealth Casualty, Philadelphia*	274	261	95.3
Connecticut General (Acc. Dept.), Hartford	3,432	242	7.1
Continental Casualty, Chicago	12,070	2,980	24.7
Eastern Casualty, Boston*	22,397	8,790	39.2
Employers Liability Assurance, London	906	12	1.3
Equitable Accident, Boston*	128	285	222.7
Equitable Life (Acc. Dept.), New York	92	.....	....
Fidelity Casualty, New York	1,425	.....	....
General Accident, Perth	4,120	722	17.5
Globe Indemnity, New York	363	.....	....
Hartford Accident and Indemnity, Hartford	270	.....	....
London and Lancashire Indemnity, New York	104	.....	....
London Guarantee and Accident, London	121	.....	....
Loyal Protective, Boston*	9,525	6,175	64.8
Maryland Assurance (Acc. Dept.), Baltimore	1,200	196	16.3
Maryland Casualty, Baltimore	671	55	8.2
Masonic Protective, Worcester*	19,483	9,252	47.5
Massachusetts Accident, Boston*	5,909	2,922	49.5
Massachusetts Bonding, Boston*	11,187	2,860	25.6
National Casualty, Detroit*	2,138	1,017	47.6
National Relief, Philadelphia	8,698	3,645	41.9
North American Accident, Chicago	6,443	2,346	36.4
Ocean Accident and Guarantee, London	487	.....	....
Peerless Casualty, Keene*	18,095	8,393	46.4
Ridgely Protective, Worcester*	1,708	1,373	80.4
Royal Indemnity, New York	490	.....	....
Standard Accident, Detroit	1,958	1,410	72.0
Travelers Indemnity, Hartford	236	.....	....
Travelers (Acc. Dept.), Hartford	18,395	7,222	39.3
Union Indemnity, New Orleans	1,657	624	37.7
United States Casualty, New York	1,610	137	8.5
United States Fidelity and Guaranty, Baltimore	1,655	56	3.4
Totals	169,415	65,028	38.4

Health.

Ætna Life, Hartford	8,710	4,133	47.5
Connecticut General, Hartford	6,124	2,013	32.9
Continental Casualty, Chicago	10,193	4,461	43.8
Employers Liability, London	353	208	58.9
Equitable Life, New York	229	200	87.3
Fidelity and Casualty, New York	682	16	2.4

Workmen's Compensation.

Granite Manufacturers	19,453	797	4.1
Ætna Casualty and Surety, Hartford	157	145	92.4
Ætna Life, Hartford	90,878	32,807	36.1
American Mutual Liability, Boston	49,660	17,588	35.4
Employers Liability, London	82,433	33,598	40.8
Fidelity Mutual Liability, Boston	8,178	2,891	35.4
Fidelity and Casualty, New York	13,675	5,587	40.9
General Accident, Perth	236	72	30.5
Globe Indemnity, New York	4,781	1,714	35.9
Hartford Accident and Indemnity, Hartford	8,529	1,114	13.1
Indemnity Company of North Amer., Phila	54	.....	....
Liberty Mutual, Boston	5,855	2,870	49.0
London Guarantee and Accident, London	8,570	7,184	83.8
Lumber Mutual Casualty, New York	11,122	14,186	127.6
Maryland Casualty, Baltimore	44,349	29,346	66.2
New Amsterdam Casualty, Baltimore	1,305	.....	....
Ocean Accident and Guarantee, London	17,588	7,748	44.1
Royal Indemnity, New York	5,838	7,144	122.4
Standard Accident, Detroit	318	130	40.9
Travelers Indemnity, Hartford	63	.....	....
Travelers, Hartford	207,677	91,194	43.9
United States Casualty, New York	324	694	214.2
United States Fidelity and Guaranty, Baltimore	19,748	8,191	41.5
Totals	600,790	264,999	44.1

Fidelity.

American Fidelity, Montpelier	16,685	9,000	53.9
Ætna Casualty and Surety, Hartford	1,126	—227	....
American Surety, New York	5,198	26	.5
Employers Liability, London	47	.....	....
Fidelity and Casualty, New York	1,165	.....	....
Fidelity and Deposit, Baltimore	2,155	90	.42
Globe Indemnity, New York	176	.....	....
Guarantee Company of North America, Montreal	651	.....	....
Hartford Accident and Indemnity, Hartford	254	.....	....
London and Lancashire Indemnity, New York	330	.....	....
Maryland Casualty, Baltimore	2,229	.....	....
Massachusetts Bonding, Boston	997	.....	....
National Surety, New York	5,867	1,067	18.2
New Amsterdam Casualty, New York	82	.....	....
Royal Indemnity, New York	428	.....	....
United States Fidelity and Guaranty, Baltimore	3,045	—51	....
Totals	40,436	9,904	24.5

Surety.

American Fidelity, Montpelier	9,280	.....	....
Ætna Casualty and Surety, Hartford	2,499	30	1.2
American Surety, New York	7,463	.....	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
VERMONT—*Cont.*	$	$	%
Fidelity and Casualty, New York	655	.....	....
Fidelity and Deposit, Baltimore	4,841	.....	....
Globe Indemnity, New York	295	.....	....
Guarantee Company of North America, Montreal	553	.....	....
Hartford Accident and Indemnity, Hartford	252	.....	....
London and Lancashire Indemnity, New York	725	.....	....
Maryland Casualty, Baltimore	3,087	.....	....
Massachusetts Bonding, Boston	723	.....	....
National Surety, New York	8,297	.....	....
New Amsterdam Casualty, New York	874	.....	....
United States Fidelity and Guaranty, Baltimore	5,504	.....	....
Totals	45,047	30	....
Plate Glass.			
Ætna Casualty and Surety, Hartford	1,441	478	33.2
Employers Liability, London	288	195	67.7
Fidelity and Casualty, New York	1,733	629	36.3
Globe Indemnity, New York	467	255	54.6
Lloyds Plate Glass, New York	4,488	1,477	32.9
Maryland Casualty, Baltimore	3,463	1,310	37.8
Massachusetts Bonding, Boston	692	165	23.8
Massachusetts Plate Glass, Boston	18	.....	....
Metropolitan Casualty, New York	2,314	406	17.5
New Amsterdam Casualty, New York	84	8	9.5
New York Plate Glass, New York	1,126	151	13.4
Ocean Accident and Guarantee, London	186	132	71.0
Royal Indemnity, New York	235	332	141.3
Travelers Indemnity, Hartford	1,990	699	35.1
Union Indemnity, New Orleans	292	.....	....
United States Casualty, New York	44	.....	....
United States Fidelity and Guaranty, Baltimore	2,260	889	39.3
Totals	21,121	7,125	33.7
Steam Boiler.			
Ætna Casualty and Surety, Hartford	1,710	.....	....
Employers Liability, London	1,781	.....	....
Fidelity and Casualty, New York	1,867	.....	....
Hartford Steam Boiler, Hartford	6,815	841	12.3
London Guarantee and Accident, London	38	.....	....
Maryland Casualty, Baltimore	3,676	.....	....
Mutual Boiler, Boston	1,208	.....	....
Ocean Accident and Guarantee, London	1,120	.....	....
Royal Indemnity, New York	72	.....	....
Travelers Indemnity, Hartford	3,770	.....	....
Totals	22,056	841	3.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
VERMONT—*Cont.*	$	$	%
Liberty Mutual, Boston	93	7	7.6
London and Lancashire Indemnity, New York	1,316	103	7.8
London Guarantee and Accident, London	2,121	647	30.5
Lumber Mutual Casualty, New York	175	.....	....
Lumbermen's Mutual Casualty	571	55	9.6
Maryland Mutual Casualty, Baltimore	7,143	1,658	23.2
Massachusetts Bonding, Boston	60	64	106.7
New Amsterdam Casualty, New York	260	20	7.7
New Jersey Fidelity and Plate Glass, Newark	809	583	72.1
Ocean Accident and Guarantee, London	2,261	588	26.0
Royal Indemnity, New York	1,985	250	12.6
Standard Accident, Detroit	22	.....	....
Travelers Indemnity, Hartford	22,839	8,145	35.7
Union Indemnity, New Orleans	99	.....	....
United States Casualty, New York	33	54	163.6
United States Fidelity and Guaranty, Baltimore	7,215	3,437	47.6
Totals	77,416	23,121	29.9
Live Stock.			
Hartford Accident and Indemnity, Hartford	2,354	850	36.1
Hartford Live Stock, Hartford	4,279	100	2.3
Totals	6,633	950	14.3
Aggregates (Vermont)	1,289,586	446,221	34.6
VIRGINIA.			
Accident.			
Virginia Casualty, Richmond	11,654	2,078	17.8
Ætna Casualty and Surety, Hartford	104	.....	....
Ætna Life, Hartford	29,634	6,622	22.3
American National, Galveston	7,162	647	9.0
Connecticut General, Hartford	2,223	.....	....
Continental Casualty, Hammond	78,263	28,142	36.0
Employers Liability, London	17,830	6,061	34.0
Equitable Life, New York	8,724	506	5.8
Fidelity and Casualty, New York	17,818	3,939	22.1
General Accident, Perth	14,250	3,843	27.0
Globe Indemnity, New York	1,635	60	3.7
Hartford Accident, and Indemnity, Hartford	1,859	75	4.0
Integrity Mutual Casualty, Chicago	279	.....	....
London Guarantee and Accident, London	4,941	781	15.8
Maryland Assurance, Baltimore	14,252	2,245	15.8
Maryland Casualty, Baltimore	8,557	694	8.1
Masonic Protective, Worcester*	38,904	23,613	60.7
Metropolitan Casualty, New York	853	429	50.3

Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	1,665	.....	....
Employers Liability, London	1,558	.....	....
Fidelity and Casualty, New York	1,840	.....	....
Hartford Steam Boiler, Hartford	3,960	.....	....
Maryland Casualty, Baltimore	2,346	.....	....
Royal Indemnity, New York	1,229	.....	....
Totals	12,597	.....	....
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	1,959	.....	....
American Surety, New York	700	.....	....
Employers Liability, London	292	.....	....
Fidelity and Casualty, New York	5,180	.....	....
Fidelity and Deposit, Baltimore	683	.....	....
General Accident, Perth	68	.....	....
Globe Indemnity, New York	237	117	49.4
Hartford Accident and Indemnity, Hartford	521	.....	....
London and Lancashire Indemnity, New York	66	.....	....
London Guarantee and Accident, London	123	31	25.2
Maryland Casualty, Baltimore	1,776	.....	....
Massachusetts Bonding, Boston	99	.....	....
National Surety, New York	1,142	.....	....
Ocean Accident and Guarantee, London	465	214	46.0
Royal Indemnity, New York	495	.....	....
Travelers Indemnity, Hartford	7,268	12	.2
Union Indemnity, New Orleans	38	.....	....
United States Casualty, New York	262	.....	....
United States Fidelity and Guaranty, Baltimore	3,898	.....	....
Totals	25,276	374	1.5
Credit.			
American Credit Indemnity, New York	7,923	.....	....
London Guarantee and Accident, London	982	.....	....
Totals	8,905	.....	....
Sprinkler.			
Ætna Casualty and Surety, Hartford	2,286	2,671	116.8
Maryland Casualty, Baltimore	1,400	21	1.5
Totals	3,686	2,692	73.0
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	20,278	5,379	26.5
American Mutual Liability, Boston	854	330	38.6
Automobile Mutual Liability, Boston	435	13	3.0
Employers Liability, London	4,623	819	17.7
Federal Mutual Liability, Boston	26	.....	....
Fidelity and Casualty, New York	2,126	491	23.1
Globe Indemnity, New York	885	314	35.5
Hartford Accident and Indemnity, Hartford	1,187	165	13.9
Missouri State Life, St. Louis	7	.....	....
National Life and Accident, Nashville	44,602	20,966	47.0
New Amsterdam Casualty, New York	2,877	30,000	....
Ocean Accident and Guarantee, London	6,677	1,747	26.2
Pacific Mutual Life, Los Angeles	43,746	5,460	12.5
Provident Life and Accident, Chattanooga*	169,378	70,745	41.8
Reliance Life, Pittsburgh	7,469	774	10.4
Ridgeley Protective, Worcester*	37,686	35,715	94.8
Royal Indemnity, New York	6,827	1,356	19.9
Southern Life and Trust, Greensboro	39	.....	....
Standard Accident, Detroit	57,185	23,316	40.8
Travelers Indemnity, Hartford	1,232	2	.2
Travelers, Hartford	67,988	23,718	34.9
United States Casualty, New York	18,200	5,831	32.0
United States Fidelity and Guaranty, Baltimore	6,254	1,359	21.7
Totals	729,109	300,724	41.2

* Includes Health.

Health.			
Virginia Casualty, Richmond	11,654	4,751	40.8
Ætna Life, Hartford	23,026	10,534	45.7
American National, Galveston	7,162	2,481	34.6
Connecticut General, Hartford	1,086	95	8.7
Continental Casualty, Hammond	38,640	19,308	50.0
Employers Liability, London	21,666	11,299	52.1
Equitable Life, New York	15,590	3,467	22.2
Fidelity and Casualty, New York	20,099	12,197	60.7
General Accident, Perth	10,514	6,844	65.1
Globe Indemnity, New York	835	281	33.7
Hartford Accident and Indemnity, Hartford	1,823	431	23.6
Integrity Mutual Casualty, Chicago	234	221	94.5
London Guarantee and Accident, London	5,146	4,419	85.9
Maryland Assurance, Baltimore	14,538	15,127	104.0
Maryland Casualty, Baltimore	7,971	2,499	31.4
Metropolitan Casualty, New York	844	466	55.2
Missouri State Life, St. Louis	16	.....	....
New Amsterdam Casualty, New York	1,697	595	35.1
Ocean Accident and Guarantee, London	3,241	1,620	50.0
Pacific Mutual Life, Los Angeles	31,005	9,292	30.0
Royal Indemnity, New York	7,188	4,273	59.7
Southern Life and Trust, Greensboro	85	.....	....
Standard Accident, Detroit	22,816	12,146	53.2
Travelers Indemnity, Hartford	357	24	6.7
Travelers, Hartford	64,094	36,498	57.0
United States Casualty, New York	23,276	10,678	45.9
United States Fidelity and Guaranty, Baltimore	6,042	2,800	46.4
Totals	340,645	172,346	50.6
Liability.			
Ætna Casualty and Surety, Hartford	11,022	7,396	67.1
Ætna Life, Hartford	67,261	24,825	36.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Virginia—*Cont.*	$	$	%
American Mutual Liability, Boston	4,016	446	11.1
Associated Employers Reciprocal, Chicago	2,976	550	18.5
Casualty Reciprocal Exchange, Kansas City	1,492	392	26.3
Continental Casualty, Hammond	8,064	617	7.6
Employers Liability, London	77,215	16,412	21.3
Federal Liability, Boston	1,234	11	.9
Fidelity and Casualty, New York	63,542	17,441	27.4
General Accident, Perth	19,056	6,310	33.1
Georgia Casualty, Macon	10,603	1,460	13.8
Globe Indemnity, New York	22,000	1,328	6.0
Hartford Accident and Indemnity, Hartford	16,386	3,009	18.4
Integrity Mutual Casualty, Chicago	215	.....	....
Liberty Mutual, Boston	8,119	312	3.8
London Guarantee and Accident, London	11,332	4,165	36.8
Lumbermen's Reciprocal Association, Houston	80	.....	....
Lumber Mutual Casualty, New York	356	100	28.1
Manufacturers Liability, Jersey City	211	3,867	....
Maryland Casualty, Baltimore	64,477	4,560	70.7
New Amsterdam Casualty, New York	36,812	13,428	36.5
Ocean Accident, and Guarantee, London	21,295	12,687	59.6
Royal Indemnity, New York	35,279	17,429	49.4
Standard Accident, Detroit	12,040	3,295	27.4
Travelers, Hartford	49,130	29,760	60.6
United States Casualty, New York	21,954	13,717	62.5
United States Fidelity and Guaranty, Baltimore	35,261	16,104	45.7
Totals	601,428	199,621	33.2
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	21,454	7,558	35.2
Ætna Life, Hartford	176,784	40,736	23.0
American Mutual Liability, Boston	82,999	25,431	30.6
Associated Employers Reciprocal, Chicago	76,173	41,079	53.9
Casualty Reciprocal Exchange, Kansas City	7,696	2,452	31.9
Consolidated Underwriters, Kansas City	3,741	2,084	55.7
Continental Casualty, Hammond	4,076	1,124	27.6
Employers Liability, London	221,728	55,251	24.9
Federal Mutual Liability, Boston	31,000	7,652	24.7
Fidelity and Casualty, New York	116,809	41,796	35.8
General Accident, Perth	13,430	1,564	11.6
Georgia Casualty, Macon	5,725	1,584	27.7
Globe Indemnity, New York	36,570	4,085	11.2
Hartford Accident and Indemnity, Hartford	60,170	15,761	26.2
Integrity Mutual Casualty, Chicago	19,918	4,359	21.9
Liberty Mutual, Boston	185,666	59,774	32.2
London Guarantee and Accident, London	64,480	21,348	33.1
Lumbermens Reciprocal Association, Houston	5,578	611	11.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Virginia—*Cont.*	$	$	%
Globe Indemnity, New York	5,627	2,463	43.8
Hardware Mutual Casualty, Stevens Point	503	41	8.1
Hartford Accident and Indemnity, Hartford	2,908	702	24.1
Lloyds Plate Glass, New York	13,089	7,435	56.8
Maryland Casualty, Baltimore	22,734	8,531	37.5
Metropolitan Casualty, New York	7,492	2,957	39.5
New Amsterdam Casualty, New York	9,698	3,957	40.8
New York Plate Glass, New York	10,882	4,951	45.5
Ocean Accident and Guarantee, London	6,701	1,491	22.3
Royal Indemnity, New York	9,928	6,287	63.3
Travelers Indemnity, Hartford	15,782	6,516	41.3
United States Casualty, New York	5,384	4,498	83.5
United States Fidelity and Guaranty, Baltimore	14,539	7,297	50.2
Totals	189,193	87,569	46.3
Steam Boiler.			
Employers Liability, London	47	.....	....
Fidelity and Casualty, New York	11,513	907	7.9
Globe Indemnity, New York	510	125	24.5
Hartford Steam Boiler, Hartford	25,998	17,198	66.1
Maryland Casualty, Baltimore	8,763	.....	....
Ocean Accident and Guarantee, London	2,718	.....	....
Royal Indemnity, New York	1,623	.....	....
Travelers Indemnity, Hartford	9,203	.....	....
Totals	60,375	18,230	30.2
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	1,212	5,650	466.1
Employers Liability, London	336	.....	....
Fidelity and Casualty, New York	1,926	417	21.7
Hartford Steam Boiler, Hartford	6,712	.....	....
Maryland Casualty, Baltimore	93	.....	....
Totals	10,279	6.067	59.0
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	7,954	2,813	35.4
American Surety, New York	2,226	.....	....
Continental Casualty, Hammond	583	.....	....
Employers Liability, London	8,151	7,096	87.0
Fidelity and Casualty New York	20,745	14,113	68.0
Fidelity and Deposit, Baltimore	18,211	8,706	47.8
General Accident, Perth	1,197	528	44.1
Georgia Casualty, Macon	474	385	81.2
Globe Indemnity, New York	7,138	4,500	63.0

Lumber Mutual Casualty, New York	53,637	14,221	26.5
Manufacturers Liability, New Jersey	3,325	925	27.8
Maryland Casualty, Baltimore	198,344	73,273	36.9
New Amsterdam Casualty, New York	38,872	11,634	29.9
Ocean Accident and Guarantee, London	81,977	35,554	43.4
Royal Indemnity, New York	37,771	9,275	24.6
Standard Accident, Detroit	31,374	10,277	32.8
Travelers Indemnity, Hartford	11,718	.....	....
Travelers, Hartford	379,492	102,370	27.0
United States Casualty, New York	35,590	8,830	24.8
United States Fidelity and Guarantee, Baltimore	127,589	29,163	22.9
Totals	2,133,686	629,771	29.5
Fidelity.			
Virginia Trust, Richmond	1,429	.....	....
Ætna Casualty and Surety, Hartford	10,313	83	.8
American Surety, New York	34,272	5,567	16.2
Fidelity and Casualty, New York	15,153	857	5.6
Fidelity and Deposit, Baltimore	52,686	17,341	32.9
Globe Indemnity, New York	9,830	1,204	12.2
Guarantee Co. of North America, Montreal	10,167	544	5.3
Hartford Accident and Indemnity, Hartford	9,830	1,204	12.2
Maryland Casualty, Baltimore	9,789	2,475	25.3
National Surety. New York	32,550	8,348	25.6
New Amsterdam Casualty, New York	4,202	2,482	59.1
Ocean Accident and Guarantee, London	1,169	.....	....
Royal Indemnity, New York	4,666	20	.4
United States Fidelity and Guaranty, Baltimore	48,318	6,752	14.0
Totals	244,374	46,877	19.2
Surety.			
Virginia Trust, Richmond	130	.....	....
Ætna Casualty and Surety, Hartford	21,325	3,000	14.1
American Surety, New York	49,028	22,738	46.4
Fidelity and Casualty, New York	18,340	300	1.6
Fidelity and Deposit, Baltimore	89,193	9,150	10.3
Globe Indemnity, New York	12,322	184	1.5
Guarantee Co. of North America, Montreal	569	.....	....
Hartford Accident and Indemnity, Hartford	4,392	.....	....
Maryland Casualty, Baltimore	20,591	4,421	21.5
National Surety, New York	78,908	27,508	34.9
New Amsterdam Casualty, New York	10,566	1,052	10.0
Royal Indemnity, New York	1,090	.....	....
United States Fidelity and Guaranty, Baltimore	102,373	5,658	5.5
Totals	408,827	74,011	18.1
Plate Glass.			
Ætna Casualty and Surety, Hartford	8,334	3,406	40.9
Employers Liability, London	6,324	2,263	35.8
Fidelity and Casualty, New York	43,587	21,671	49.7
Georgia Casualty, Macon	5,681	3,103	54.6
Hartford Accident and Indemnity, Hartford	3,182	208	6.5
London Guarantee and Accident, London	727	72	10.0
Maryland Casualty, Baltimore	16,175	6,251	38.6
Metropoliatn Casualty, New York	297	36	12.1
National Surety, New York	8,481	2,753	32.5
New Amsterdam Casualty, New York	2,908	167	5.7
Ocean Accident and Guarantee, London	5,709	3,117	54.6
Royal Indemnity, New York	8,603	1,142	13.3
Travelers Indemnity, Hartford	16,822	577	3.4
United States Casualty, New York	2,014	947	42.1
United States Fidelity and Guaranty, Baltimore	15,984	4,892	30.6
Totals	147,581	58,303	39.5
Credit.			
American Credit Indemnity, New York	49,511	1,685	3.4
London Guarantee and Accident, London	15,154	4,567	30.1
Totals	64,665	6,252	9.7
Sprinkler.			
Ætna Casualty and Surety, Hartford	2,213	2,237	101.1
Maryland Casualty, Baltimore	1,320	867	65.7
Totals	3,533	3,104	87.9
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	28,844	16,988	58.9
American Mutual Liability, Boston	1,055	475	45.0
Associated Employers Reciprocal, Chicago	1,167	200	17.1
Casualty Reciprocal Exchange, Kansas City	755	404	53.5
Continental Casualty, Hammond	6,153	4,161	67.6
Employers Liability, London	26,570	14,594	54.9
Federal Mutual Liability, Boston	903	84	9.3
Fidelity and Casualty, New York	22,710	14,278	62.9
General Accident, Perth	15,390	8,529	55.4
Georgia Casualty, Macon	7,360	5,560	75.5
Globe Indemnity, New York	8,280	3,089	37.3
Hartford Accident and Indemnity, Hartford	9,271	3,692	39.8
Hardware Mutual Casualty, Stevens Point	2,480	625	25.2
Illinois Auto. Insurance Exchange, Bloomington	13,128	7,692	58.6
Integrity Mutual Casualty, Chicago	2,480	625	25.2
Liberty Mutual, Boston	2,665	396	14.9
London Guarantee and Accident, London	3,283	2,745	83.6
Maryland Casualty, Baltimore	19,946	5,048	25.3
New Amsterdam Casualty, New York	20,842	9,630	46.2
Ocean Accident and Guarantee, London	8,984	4,625	51.5
Royal Indemnity, New York	24,373	13,139	53.9
Standard Accident, Detroit	6,080	6,344	104.3
Travelers Indemnity, Hartford	63,906	30,037	47.0
United States Casualty, New York	10,009	2,396	24.0
United States Fidelity and Guaranty, Baltimore	20,403	17,676	86.6
Totals	327,037	173,032	52.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Virginia—*Cont.*	$	$	%
Live Stock.			
Hartford Accident and Indemnity, Hartford	1,258	2,600	206.7
Hartford Live Stock, New York	7,922	5,250	66.3
Totals	9,180	7,850	85.5
Physicians' Defense.			
Maryland Casualty, Baltimore	960	.....	....
Aggregates (Virginia)	5,270,872	1,783,757	33.8
Washington.			
Accident.			
Mutual Union, Seattle	2,674	.....	....
Northwestern Mutual Accident, Seattle	21,943	4,658	21.2
Western Union, Spokane	1,772	434	24.5
Ætna Casualty and Surety, Hartford	767	175	22.8
Ætna Life, Hartford	89,788	32,619	36.3
American Casualty, Reading	*235	45	19.1
Columbia Casualty, New York	25	.....	....
Columbian National Boston	*1,517	748	49.3
Continental Casualty, Hammond	69,940	24,617	35.2
Continental Life, Salt Lake City	*152	.....	....
Employers Indemnity, Kansas City	17,817	10,083	56.6
Equitable Life, New York	2,699	635	23.5
Fidelity and Casualty, New York	15,295	3,642	23.8
General Accident, Perth	*49,618	19,076	38.4
Globe Indemnity, Newark	1,187	61	5.1
Hartford Accident and Indemnity, Hartford	8,244	2,158	26.2
Inter-Ocean Casualty, Cincinnati	*355	88	24.8
Lion Bonding and Surety, Omaha	*3,841	348	9.0
London Guarantee and Accident, London	4,663	1,396	29.9
Loyal Protective, Boston	*23,786	12,438	52.3
Maryland Assurance, Baltimore	*22,464	19,481	86.7
Maryland Casualty, Baltimore	6,442	6,150	95.5
Massachusetts Bonding, Boston	*97,022	40,170	41.4
Metropolitan Casualty, New York	*338	.....	....
Merchants Life and Casualty, Minneapolis	*6,714	1,689	25.1
National Casualty, Detroit	*35,582	7,074	19.9
National Life of U. S. A., Chicago	*16,727	4,280	25.6
New Amsterdam Casualty, New York	1,560	.....	....
New England Mutual Life, Boston	1,138	.....	....
North American Accident, Chicago	39,994	21,295	53.2
Norwich Union Indemnity, New York	15	.....	....
Ocean Accident and Guarantee, London	4,537	2,888	63.7
Occidental Life, Los Angeles	*50,488	12,769	25.3

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Washington—*Cont.*	$	$	%
London Guarantee and Accident, London	22,178	1,384	6.2
Maryland Casualty, Baltimore	132,965	66,118	49.7
Massachusetts Bonding, Boston	11,745	946	8.0
New Amsterdam Casualty, New York	4,483	605	13.5
Norwich Union Indemnity, New York	3,947	83	2.1
Ocean Accident and Guarantee, London	65,586	21,785	33.2
Republic Casualty, Pittsburgh	11,508	14,911	129.6
Royal Indemnity, New York	7,581	—48	....
Southern Surety, Des Moines	2,394	1,085	45.3
Standard Accident, Detroit	4,276	.....	....
Travelers Insurance, Hartford	20,145	1,920	9.5
United States Casualty, New York	194	38	19.6
United States Fidelity and Guaranty, Baltimore	61,336	23,764	38.7
Totals	635,738	222,198	34.9
Fidelity.			
Ætna Casualty and Surety, Hartford	9,712	97	1.0
American Indemnity, Galveston	‡2,328	—100	....
American Surety, New York	47,540	5,128	10.8
Fidelity and Casualty, New York	4,637	564	12.2
Fidelity and Deposit, Baltimore	41,511	2,707	6.5
Globe Indemnity, Newark	2,103	.....	....
Hartford Accident and Indemnity, Hartford	4,676	888	19.0
Lion Bonding and Surety, Omaha	289	.....	....
London and Lancashire Indemnity, New York	431	635	147.3
Maryland Casualty, Baltimore	4,424	1,570	35.5
Massachusetts Bonding, Boston	‡35,593	8,437	23.7
National Surety, New York	51,478	22,091	42.9
New Amsterdam Casualty, New York	5,461	.....	....
Ocean Accident and Guarantee, London	2,203	200	9.1
Preferred Accident, New York	1,268	.....	....
Republic Casualty, Pittsburgh	1,572	.....	....
Royal Indemnity, New York	3,973	610	15.4
Southern Surety, Des Moines	‡3,830	—1,121	....
Union Indemnity, New Orleans	6	.....	....
United States Fidelity and Guaranty, Baltimore	279,523	84,883	30.4
Totals	502,558	126,589	25.2
‡ Includes Surety.			
Surety.			
Mutual Union, Seattle	51,649	20,958	40.6
Ætna Casualty and Surety, Hartford	67,704	—7,374	....
American Surety, New York	72,015	—6,331	....
Columbia Casualty, New York	43	.....	....

Pacific Mutual Life, Los Angeles	86,676	23,916	27.6
Preferred Accident, New York	5,957	8,584	144.1
Reliance Life, Pittsburgh	2,322	435	18.7
Republic Casualty, Pittsburgh	80	30	37.5
Ridgely Protective, Worcester	*41,463	27,234	65.7
Royal Indemnity, New York	4,214	1,577	37.4
Southern Surety, Des Moines	*5,955	996	16.7
Standard Accident, Detroit	70,673	17,443	24.7
Travelers Indemnity, Hartford	1,824	1,466	80.4
Travelers, Hartford	183,228	66,529	36.3
Union Indemnity, New Orleans	*2,834	730	25.8
United States Casualty, New York	6,065	5,588	92.1
United States Fidelity and Guaranty, Baltimore	37,378	8,430	22.6
West Coast, San Francisco	*3,015	6,542	217.0
Totals	1,051,023	398,517	37.9

* Includes Health.

Health.

Northwestern Mutual Accident, Seattle	25,004	13,483	53.9
Western Union, Spokane	1,633	2,582	158.1
Ætna Casualty and Surety, Hartford	23	.....	....
Ætna Life, Hartford	22,196	13,312	60.0
Continental Casualty, Hammond	52,577	24,413	46.4
Equitable Life, New York	2,729	950	34.8
Fidelity and Casualty, New York	7,373	5,360	76.4
Globe Indemnity, Newark	966	254	26.3
Hartford Accident and Indemnity, Hartford	3,537	4,131	116.8
London Guarantee and Accident, London	2,127	.....	....
Maryland Casualty, Baltimore	4,579	709	15.5
New Amsterdam Casualty, New York	281	296	105.3
Ocean Accident and Guarantee, London	1,354	148	10.9
Pacific Mutual Life, Los Angeles	46,181	30,825	66.7
Preferred Accident, New York	725	844	116.4
Reliance Life, Pittsburgh	1,434	710	49.5
Republic Casualty, Pittsburgh	103	881	855.4
Royal Indemnity, New York	1,311	1,645	125.5
Standard Accident, Detroit	18,531	10,749	58.0
Travelers Indemnity, Hartford	411	79	19.2
Travelers, Hartford	30,072	21,188	70.5
United States Casualty, New York	3,516	1,843	52.4
United States Fidelity and Guaranty, Baltimore	12,325	6,321	51.3
Totals	238,988	140,993	59.0

Liability.

Ætna Life, Hartford	236,660	73,828	31.2
American Indemnity, Galveston	763	.....	....
Columbia Casualty, New York	105	.....	....
Fidelity and Casualty, New York	8,486	644	7.6
Fidelity and Deposit, Baltimore	.....	218	....
General Accident, Perth	16,677	9,056	54.3
Globe Indemnity; Newark	1,974	734	37.3
Hartford Accident and Indemnity, Hartford	22,734	5,127	22.5
Employers Indemnity, Kansas City	20	.....	....
Fidelity and Casualty, New York	11,715	1,290	11.0
Fidelity and Deposit, Baltimore	141,339	25,284	17.9
Globe Indemnity, Newark	5,294	—4,178	....
Hartford Accident and Indemnity, Hartford	12,006	.....	....
Lion Bonding and Surety, Omaha	73	.....	....
London and Lancashire Indemnity, New York	3,357	—2,087	....
Maryland Casualty, Baltimore	44,497	107	.2
National Surety, New York	105,761	13,117	12.4
New Amsterdam Casualty, New York	30,777	2,739	8.9
Preferred Accident, New York	1,134	.....	....
Republic Casualty, Pittsburgh	11,837	1,114	9.4
Royal Indemnity, New York	2,605	—57	....
Totals	561,826	44,582	7.9

Plate Glass.

Ætna Casualty and Surety, Hartford	18,868	12,903	68.4
American Indemnity, Galveston	—6	—16	....
Columbia Casualty, New York	763	.....	....
Continental Casualty, Hammond	1,035	114	11.0
Fidelity and Casualty, New York	11,665	6,875	58.9
Globe Indemnity, Newark	9,402	6,336	67.4
Hartford Accident and Indemnity, Hartford	17,546	9,315	53.1
Lion Bonding and Surety, Omaha	1,308	.....	....
Lloyds Plate Glass, New York	16,104	12,035	74.7
London and Lancashire Indemnity, New York	4,243	2,778	65.5
Maryland Casualty, Baltimore	19,097	11,435	59.9
Massachusetts Bonding, Boston	8,042	4,259	53.0
Metropolitan Casualty, New York	10,680	7,694	72.0
New Amsterdam Casualty, New York	4,417	1,521	34.4
New Jersey Fidelity and Plate Glass, Newark	7,637	4,865	63.7
New York Plate Glass, New York	16,015	9,530	59.5
Norwich Union Indemnity, New York	1,663	402	24.2
Ocean Accident and Guarantee, London	3,918	2,329	59.5
Republic Casualty, Pittsburgh	1,263	299	23.7
Royal Indemnity, New York	13,797	12,834	93.0
Southern Surety, Des Moines	540	354	65.6
Travelers Indemnity, Hartford	9,003	5,928	65.8
Union Indemnity, New Orleans	4,715	905	15.2
United States Casualty, New York	138	150	108.7
United States Fidelity and Guaranty, Baltimore	21,268	8,998	42.3
Totals	203,123	121,847	60.0

Steam Boiler.

Fidelity and Casualty, New York	13,203	.....	....
Hartford Steam Boiler, Hartford	32,728	17,198	52.5
London Guarantee and Accident, London	979	.....	....
Maryland Casualty, Baltimore	1,736	593	34.2
Ocean Accident and Guarantee, London	562	.....	....
Royal Indemnity, New York	2,574	.....	....
Travelers Indemnity, Hartford	1,332	.....	....
Totals	53,114	17,791	33.5

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WASHINGTON—*Cont.*	$	$	%
Fly Wheel.			
Fidelity and Casualty, New York	587	.....	....
Hartford Steam Boiler, Hartford	6,270	.....	....
Maryland Casualty, Baltimore	—3	.....	....
Totals	6,854	.....	....
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	18,301	6,096	33.3
American Indemnity, Galveston	1,055	.....	....
American Surety, New York	4,149	26	.6
Columbia Casualty, New York	1,263	.....	....
Continental Casualty, Hammond	3,160	751	23.8
Fidelity and Casualty, New York	14,191	5,769	40.7
Fidelity and Deposit, Baltimore	9,616	8,129	84.5
General Accident, Perth	3,327	2,962	89.0
Globe Indemnity, Newark	3,179	3,483	109.6
Hartford Accident and Indemnity, Hartford	8,496	4,117	48.5
Lion Bonding and Surety, Omaha	27	.....	....
London Guarantee and Accident, London	7,609	4,531	59.5
London and Lancashire Indemnity, New York	123	.....	....
Maryland Casualty, Baltimore	22,549	5,335	23.7
Massachusetts Bonding, Boston	7,388	703	9.5
Metropolitan Casualty, New York	55	.....	....
National Surety, New York	9,694	2,388	24.6
New Amsterdam Casualty, New York	3,394	1,384	40.8
New Jersey Fidelity and Plate Glass, Newark	2,189	1,541	70.4
Norwich Union Indemnity, New York	461	.....	....
Ocean Accident and Guarantee, London	5,723	2,904	50.8
Preferred Accident, New York	557	.....	....
Republic Casualty, Pittsburgh	266	.....	....
Royal Indemnity, New York	6,753	2,579	38.2
Southern Surety, Des Moines	54	.....	....
Travelers Indemnity, Hartford	10,527	2,444	23.2
Union Indemnity, New Orleans	1,190	17	1.4
United States Casualty, New York	15	.....	....
United States Fidelity and Guaranty, Baltimore	28,011	10,585	37.8
Totals	173,326	65,742	37.9
Credit.			
American Credit Indemnity, New York	38,084	339	.9
Sprinkler.			
Ætna Casualty and Surety, Hartford	6,412	1,823	28.4
Maryland Casualty, Baltimore	6,016	2,950	49.0
Totals	12,428	4,773	38.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WASHINGTON—*Cont.*	$	$	%
London and Lancashire Indemnity, New York	31,338	6,303	20.1
Lumbermens Mutual Casualty, Chicago	41,248	5,811	14.1
Massachusetts Bonding, Boston	8,574	6,919	80.7
New Amsterdam Casualty, New York	11,602	2,927	25.2
New Jersey Fidelity and Plate Glass, Newark	5,809	264	4.5
Norwich Union, New York	4,230	94	2.2
Ocean Accident and Guarantee, London	33,404	9,509	28.5
Pacific Auto. Indemnity Exchange	278	16	5.7
Preferred Accident, New York	16,286	3,702	22.7
Royal Indemnity, New York	15,239	911	6.0
Southern Surety, Des Moines	324	3,375	....
Standard Accident, Detroit	19,605	6,671	34.0
Union Indemnity, New Orleans	26	.....	....
United States Casualty, New York	15,685	1,560	9.9
Totals	719,068	161,893	22.5
Automobile, Fire, Theft and Trans.			
Ætna Casualty and Surety, Hartford	10	—10	....
American Automobile, St. Louis	32,662	15,825	48.5
American Indemnity, Galveston	—526	2,621	....
Automobile Insurance Exchange	6,170	634	10.3
Auto. Owners Inter-Insurance	56,913	18,991	33.4
International Indemnity, Los Angeles	12,251	2,595	21.2
Lion Bonding and Surety, Omaha	14	250	....
Maryland Motor Car, Wilmington	15,272	7,661	50.2
Totals	122,766	48,567	39.6
Automobile Embezzlement.			
Auto. Insurance Exchange	5,887	.....	....
Team, Vehicle and Elevator.			
Ætna Casualty and Surety, Hartford	—261	—1,097	....
American Indemnity, Galveston	1,551	.....	....
Fidelity and Casualty, New York	10	.....	....
General Accident, Perth	670	1,171	174.8
Globe Indemnity, Newark	2,010	174	8.6
Hartford Accident and Indemnity, Hartford	37	19	51.4
London Guarantee and Accident, London	3,240	44	1.4
Massachusetts Bonding, Boston	515	2,261	439.1
New Amsterdam Casualty, New York	227	.....	....
Norwich Union Indemnity, New York	36	.....	....
Ocean Accident and Guarantee, London	4,394	186	4.2
Royal Indemnity, New York	2,135	.....	....
Travelers Indemnity, Hartford	78	40	54.8
Totals	14,636	2,796	19.1

Automobile Property Damage and Collision.			
Ætna Casualty and Surety, Hartford	65,788	43,482	66.1
American Automobile, St. Louis	24,161	18,192	75.3
American Indemnity, Galveston	56,122	49,473	88.2
Automobile Insurance Exchange	17,448	4,568	26.2
Auto. Owners Inter-Insurance Assn	87,434	47,804	54.7
Columbia Casualty, New York	681	7	1.0
Continental Casualty, Hammond	6,980	2,289	32.8
Employers Indemnity, Kansas City	36	.....	....
Fidelity and Casualty, New York	6,823	5,883	86.2
General Accident, Perth	16,125	8,806	54.6
Globe Indemnity, Newark	11,786	4,784	40.6
Hartford Accident and Indemnity, Hartford	23,104	17,197	74.4
International Indemnity, Los Angeles	27,274	12,452	45.7
Lion Bonding and Surety, Omaha	7,932	971	12.2
London Guarantee and Accident, London	9,031	3,713	41.1
London and Lancashire Indemnity, New York	16,498	9,971	60.4
Lumbermens Mutual Casualty, Chicago	15,582	3,421	22.0
Maryland Casualty, Baltimore	15,630	8,580	54.9
Maryland Motor Car, Wilmington	2,635	611	23.2
Massachusetts Bonding, Boston	5,527	2,227	40.3
New Amsterdam Casualty, New York	6,117	3,279	53.6
New Jersey Fidelity and Plate Glass, Newark	1,804	254	14.1
Norwich Union Indemnity, New York	2,026	734	36.2
Ocean Accident and Guarantee, London	10,015	7,255	72.5
Preferred Accident, New York	2,109	500	23.7
Republic Casualty, Pittsburgh	401	1,175	293.1
Royal Indemnity, New York	5,510	2,922	53.0
Southern Surety, Des Moines	332	2,845	857.0
Standard Accident, Detroit	9,362	5,179	55.3
Travelers Indemnity, Hartford	35,102	22,210	63.3
Travelers, Hartford	63,694	12,687	19.9
Union Indemnity, New Orleans	15	.....	....
United States Casualty, New York	4,328	1,942	44.9
United States Fidelity and Guaranty, Baltimore	18,966	9,720	51.2
Totals	576,378	315,133	54.7
Automobile Liability.			
Ætna Casualty and Surety, Hartford	35,651	12,941	36.3
American Automobile, St. Louis	85,004	27,783	32.7
American Indemnity, Galveston	61,088	6,675	10.9
Automobile Insurance Exchange	58,035	5,338	9.2
Auto. Owners Inter-Insurance	76,259	18,676	24.5
Columbia Casualty, New York	1,034	.....	....
Continental Casualty, Hammond	23,399	9,163	39.2
Employers Indemnity, Kansas City	—4,128	.....	....
Fidelity and Casualty, New York	23,426	4,738	20.2
General Accident, Perth	34,146	8,122	23.8
Globe Indemnity, Newark	17,333	1,752	10.1
Hartford Accident and Indemnity, Hartford	42,556	10,180	23.9
International Indemnity, Los Angeles	26,002	1,652	63.5
Lion Bonding and Surety, Omaha	11,669	1,356	11.6
London Guarantee and Accident, London	19,818	5,455	27.5
Live Stock.			
Hartford Accident and Indemnity, Hartford	11,334	15,400	135.9
Hartford Live Stock, Hartford	31,925	2,258	7.1
Totals	43,259	17,658	40.8
Physicians' Defense.			
Maryland Casualty, Baltimore	526	.....	....
Medical Protective, Ft. Wayne	4,015	2,190	54.6
Totals	4,541	2,190	48.2
Workmen's Collective.			
London Guarantee and Accident, London	209	.....	....
Title.			
Mason County Abstract and Title, Skelton	1,509	.....	....
Northwestern Title, Spokane	53,505	140	.3
Washington Title, Seattle	185,197	1,269	.7
Totals	240,211	1,409	.6
Aggregates (Washington)	5,204,017	1,693,017	32.5
WEST VIRGINIA.			
Accident and Health.			
Excelsior Accident, Eckman	10,376	3,215	31.0
Ætna Casualty and Surety, Hartford	189	.....	....
Ætna Life, Hartford	18,155	5,686	31.3
American Casualty, Reading	1,939	767	39.6
American Reinsurance, Philadelphia	510	.....	....
Brotherhood Accident, Boston	5,844	3,566	61.0
Cloverleaf Life and Casualty, Jacksonville	10,274	3,390	33.0
Columbia National, Boston	3,935	1,918	48.7
Columbus Mutual, Columbus	8,340	2,497	29.9
Commercial Casualty, Newark	19,651	13,405	68.2
Commonwealth Casualty, Philadelphia	11,503	4,155	36.1
Connecticut General, Hartford	2,845	745	26.2
Continental Casualty, Hammond	50,665	17,922	35.4
Employers Liability, London	8,896	2,005	22.5
Equitable Accident, Boston	15	.....	....
Equitable Life, New York	28,753	5,704	19.8
European General Reinsurance, London	13,380	3,468	25.9
Federal Casualty, Detroit	9,237	3,202	34.7
Fidelity and Casualty, New York	36,655	14,848	40.5
General Accident, Perth	5,238	2,224	42.5
Globe Indemnity, Newark	1,807	331	18.3
Hartford Accident and Indemnity, Hartford	2,351	223	9.5
Inter-Ocean Casualty, Indianapolis	350,831	111,580	31.8
Kentucky Central Life and Accident, Anchorage	51,094	15,046	29.5
London Guarantee and Accident, London	4,548	1,426	31.4
Loyal Protective, Boston	10,553	5,380	51.0
Maryland Assurance, Baltimore	12,443	5,080	40.8

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
West Virginia—*Cont.*	$	$	%
Maryland Casualty, Baltimore	5,433	765	14.1
Masonic Protective, Worcester	75,778	39,266	51.8
Massachusetts Bonding, Boston	30,220	19,902	65.9
Meridian	39,438	7,951	20.2
Metropolitan Casualty, New York	90	.....	....
National Casualty, New York	13,621	6,865	50.4
National Relief, Philadelphia	15,043	4,172	27.7
National Life and Accident, Nashville	7,993	1,917	24.0
New Amsterdam Casualty, New York	1,447	958	66.2
North American Accident, Chicago	44,983	16,573	36.9
Ocean Accident and Guarantee, London	8,193	1,494	18.2
Ohio State Life, Columbus	5,763	1,970	34.2
Pacific Mutual, Los Angeles	34,310	4,801	14.0
Peerless Casualty, Keene	2,749	1,330	48.4
Preferred Accident, New York	4,352	1,330	30.6
Provident Life and Accident, Chattanooga	16,875	6,477	38.4
Red Men's Fraternal, Westfield	2,493	1,864	74.8
Reliance Life, Pittsburgh	20,038	8,703	43.4
Ridgely Protective, Worcester	47,588	39,504	83.0
Royal Indemnity, New York	2,744	460	16.8
Southern Life and Trust	437	90	20.6
Southern Surety, Des Moines	25	.....	....
Standard Accident, Detroit	45,122	13,269	29.4
Travelers, Hartford	71,770	29,522	41.1
Travelers Indemnity, Hartford	876	2,287	261.1
Union Health and Accident, Denver	4,383	2,480	56.6
Union Indemnity New Orleans	1,976	801	40.5
United States Casualty, New York	16,934	2,028	12.0
United States Fidelity and Guaranty, Baltimore	7,747	932	12.0
Western Casualty, Chicago	176	115	65.3
Totals	1,208,624	445,609	36.8
Liability.			
Ætna Casualty and Surety, Hartford	14,386	2,385	16.6
Ætna Life, Hartford	49,786	6,259	12.6
American Casualty, Reading	6,969	100	1.4
Continental Casualty, Hammond	4,298	.....	....
Employers Liability, London	29,603	1,180	4.0
European General Reinsurance, London	156	.....	....
Fidelity and Casualty, New York	27,254	7,245	26.6
General Accident, Perth	15,771	9,550	60.6
Georgia Casualty, Macon	4,028	70	1.7
Globe Indemnity, Newark	10,996	548	5.0
Hardware Mutual Casualty, Stevens Point	436	86	19.7
Hartford Accident and Indemnity, Hartford	6,809	404	5.9
London Guarantee and Accident, London	36,265	2,451	6.7
West Virginia—*Cont.*	$	$	%
Royal Indemnity, New York	1,930	1,254	65.0
Travelers Indemnity, Hartford	809	312	38.6
Union Indemnity, New Orleans	1,841	759	41.2
United States Casualty, New York	2,286	157	6.9
United States Fidelity and Guaranty, Baltimore	7,640	4,360	57.1
Totals	75,551	39,462	52.2
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	4,835	496	10.3
American Casualty, Reading	212	.....	....
American Surety, New York	5,322	293	5.5
Continental Casualty, Hammond	25	.....	....
Employers Liability, London	1,135	.....	....
European General Reinsurance, London	10,695	3,662	34.2
Fidelity and Casualty, New York	6,217	.....	....
Fidelity and Deposit, Baltimore	3,447	—2,452	....
General Accident, Perth	157	5	3.2
Globe Indemnity, Newark	1,090	277	25.4
Hartford Accident and Indemnity, Hartford	2,045	283	13.8
London Guarantee and Accident, London	1,144	37	3.2
Maryland Casualty, Baltimore	8,781	1,675	19.1
Massachusetts Bonding, Boston	1,207	69	5.7
Metropolitan Casualty, New York	238	.....	....
National Surety, New York	8,553	582	6.8
New Amsterdam Casualty, New York	506	338	66.8
New Jersey Fidelity and Plate Glass, Newark	118	.....	....
Ocean Accident and Guarantee, London	4,617	315	6.8
Preferred Accident, New York	863	336	38.9
Royal Indemnity, New York	1,446	999	69.1
Travelers Indemnity, Hartford	15,582	800	5.1
Union Indemnity, New Orleans	97	.....	....
United States Casualty, New York	111	.....	....
United States Fidelity and Guaranty, Baltimore	16,303	315	1.9
Totals	94,746	8,030	8.5
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	35,134	17,958	51.1
American Casualty, Reading	4,805	2,348	48.9
Continental Casualty, Hammond	6,730	3,895	57.9
Employers Liability, Kansas City	14,297	2,496	17.5
Fidelity and Casualty, New York	16,762	9,029	53.9
General Accident, Perth	5,063	1,814	35.6
Georgia Casualty, Macon	2,342	807	34.5
Globe Indemnity, Newark	5,614	1,717	30.6
Hardware Mutual Casualty, Stevens Point	363	66	18.2

Maryland Casualty, Baltimore	19,857	601	3.0
Massachusetts Bonding, Boston	3,993	1,179	29.5
New Amsterdam Casualty, New York	2,858	.....	....
New Jersey Fidelity and Plate Glass, Newark	183	646	353.0
Ocean Accident and Guarantee, London	29,317	7,066	24.1
Preferred Accident, New York	4,178	150	3.6
Royal Indemnity, New York	18,484	919	5.0
Standard Accident, Detroit	22,132	3,721	16.8
Travelers, Hartford	58,108	7,119	12.3
Union Indemnity, New Orleans	1,596	10	.6
United States Casualty, New York	4,273	802	18.8
United States Fidelity and Guaranty, Baltimore	36,731	2,270	6.2
Totals	408,467	54,761	13.4
Workmen's Compensation.			
Hartford Accident and Indemnity, Hartford	—2,272	1,224	....
Maryland Casualty, Baltimore	2,532	113	4.4
Southern Surety, Des Moines	191	.....	....
Totals	451	1,337	296.5
Fidelity and Surety.			
American Surety, New York	37,193	—413	....
European General Reinsurance, London	4,118	.....	....
Fidelity and Casualty, Baltimore	51,471	7,721	15.0
Hartford Accident and Indemnity, Hartford	454	.....	....
Maryland Casualty, Baltimore	17,980	—2,140	....
Massachusetts Bonding, Boston	23	.....	....
National Surety, New York	101,552	17,737	17.5
Preferred Accident, New York	707	.....	....
Southern Surety, Des Moines	44	.....	....
Union Indemnity, New Orleans	17	.....	....
United States Fidelity and Guaranty, Baltimore	155,337	85,139	54.8
Totals	368,896	108,044	29.3
Plate Glass.			
Ætna Casualty and Surety, Hartford	3,273	1,362	41.6
American Casualty, Reading	5,059	2,302	45.5
Continental Casualty, Hammond	15	.....	....
Employers Liability, London	1,434	512	35.7
Fidelity and Casualty, New York	10,522	3,538	33.6
Globe Indemnity, Newark	2,993	1,690	56.5
Hardware Mutual Casualty, Stevens Point	102	.....	....
Hartford Accident and Indemnity, Hartford	1,452	436	30.0
Lloyds Plate Glass, New York	7,851	9,040	115.1
Maryland Casualty, Baltimore	8,345	2,192	26.3
Massachusetts Bonding, Boston	4,693	2,265	48.3
Metropolitan Casualty, New York	4,865	3,083	63.4
New Amsterdam Casualty, New York	1,491	779	52.2
New Jersey Fidelity and Plare Glass, Newark	3,763	2,837	75.4
New York Plate Glass, New York	4,843	2,405	49.7
Ocean Accident and Guarantee, London	344	179	52.0
Hartford Accident and Indemnity, Hartford	3,785	2,247	59.4
London Guarantee and Accident, London	10,135	4,279	42.2
Maryland Casualty, Baltimore	6,553	406	6.2
Massachusetts Bonding, Boston	975	327	33.5
New Amsterdam Casualty, New York	903	363	40.2
New Jersey Fidelity and Plate Glass, Newark	77	142	184.4
Ocean Accident and Guarantee, London	10,726	4,223	39.4
Preferred Accident, New York	1,220	601	49.3
Royal Indemnity, New York	10,178	5,016	49.3
Southern Surety, Des Moines	1	.....	....
Standard Accident, Detroit	10,852	3,754	34.6
Travelers, Hartford	83	16	19.3
Travelers Indemnity, Hartford	31,535	5,633	17.9
Union Indemnity, New Orleans	1,097	464	42.3
United States Casualty, New York	3,024	152	5.0
United States Fidelity and Guaranty, Baltimore	14,234	4,759	33.4
Totals	196,488	72,512	36.9
Aggregates (West Virginia)	2,353,223	729,755	31.0
WISCONSIN.			
Accident.			
Midland Casualty, Milwaukee	24,357	13,842	56.8
Old Line, Milwaukee	69,497	18,555	26.7
Time Insurance, Milwaukee	374,733	174,948	46.7
Wisconsin Accident and Health, Milwaukee*	75,592	31,747	42.0
Wisconsin National, Oshkosh*	65,743	20,497	31.2
Ætna Casualty and Surety, Hartford	25	.....	....
Ætna Life, Hartford	75,196	22,105	29.4
American Bonding and Casualty, Sioux City	2,150	71	3.3
American Old Line, Lincoln	510	412	80.8
Bankers Accident, Des Moines	32,394	6,728	20.8
Bankers Casualty, Minneapolis*	78,138	26,347	33.7
Continental Casualty, Hammond	87,612	20,413	23.3
Employers Indemnity, Kansas City	24,193	13,321	55.1
Employers Liability, London	13,506	3,310	24.5
Equitable Life, New York	4,227	148	3.5
Fidelity and Casualty, New York	50,077	9,129	18.2
General Accident, Perth	16,581	6,053	36.5
Globe Indemnity, Newark	15,234	6,900	45.3
Great Western Accident, Des Moines	2,078	200	9.6
Hartford Accident and Indemnity, Hartford	3,467	371	10.7
Inter-Ocean Casualty, Cincinnati*	14,124	4,531	32.1
London Guarantee and Accident, London	6,346	2,044	32.2
Loyal Protective, Boston*	4,228	2,582	61.1
Maryland Casualty, Baltimore	15,026	1,962	13.1
Masonic Protective, Worcester*	45,329	16,204	35.8
Massachusetts Bonding, Boston*	56,636	23,173	40.9
Merchants Life and Casualty, Minneapolis*	67,607	18,941	28.0
Metropolitan Casualty, New York	1,175	421	35.8
National Casualty, Detroit*	15,256	7,218	47.3
New Amsterdam Casualty, New York	717	150	20.9

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Wisconsin—*Cont.*	$	$	%
North American Accident, Detroit	26,363	7,174	27.2
North American Life and Casualty, Minneapolis	5,328	1,259	23.6
Ocean Accident and Guarantee, London	9,362	1,418	15.1
Pacific Mutual, Los Angeles	14,560	23,630	162.3
Preferred Accident, New York	24,208	12,416	51.3
Ridgely Protective, Worcester*	8,194	355,888	....
Royal Indemnity, New York	8,714	1,643	18.9
Standard Accident, Detroit	47,503	33,060	69.6
Travelers Equitable, Minneapolis	21,843	7,703	35.3
United States Casualty, New York	5,977	8,808	147.4
United States Fidelity and Guaranty, Baltimore	9,240	1,547	16.7
Zurich General, Zurich	10,627	110	1.0
Totals	1,433,673	906,979	63.3
* Includes Health.			
Health.			
Midland Casualty, Milwaukee	24,357	13,842	56.8
Ætna Life, Hartford	56,573	29,277	51.8
American Bonding and Casualty, Sioux City	343	74	21.6
Bankers Accident, Des Moines	.....	8,709	....
Continental Casualty, Hammond	78,238	29,305	37.5
Employers Liability, London	6,384	2,745	43.0
Equitable Life, New York	6,867	891	13.0
Fidelity and Casualty, New York	27,966	14,460	51.7
General Accident, Perth	11,010	5,199	47.2
Globe Indemnity, New York	18,260	13,217	72.4
Great Western Accident, Des Moines	2,033	803	39.5
Hartford Accident and Indemnity, Hartford	1,595	1,449	90.9
London Guarantee and Accident, London	1,961	3,912	199.5
Maryland Casualty, Baltimore	20,849	4,421	21.2
Metropolitan Casualty, New York	323	14	4.3
New Amsterdam Casualty, New York	55	.....	....
North American Life and Casualty, Minneapolis	5,328	1,778	33.4
Ocean Accident and Guarantee, London	3,412	549	16.1
Pacific Mutual, Los Angeles	14,560	4,110	28.2
Preferred Accident, New York	14,399	6,896	47.9
Royal Indemnity, New York	3,234	915	28.3
Standard Accident, Detroit	9,548	5,669	59.4
United States Casualty, New York	1,794	1,661	92.6
United States Fidelity and Guaranty, Baltimore	7,339	704	9.6
Zurich General, Zurich	10,627	.....	....
Totals	327,055	150,600	46.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Wisconsin—*Cont.*	$	$	%
New Amsterdam Casualty, New York	11,218	3,286	29.3
Ocean Accident and Guarantee, London	105,539	27,642	26.2
Republic Casualty, Pittsburgh	33,370	6,371	19.1
Royal Indemnity, New York	41,618	18,052	43.4
Standard Accident, Detroit	131,354	72,096	54.9
Travelers Indemnity, Hartford	835	.....	....
United States Casualty, New York	10,638	7,158	71.3
United States Fidelity and Guaranty, Baltimore	3,604	10,529	292.1
Western Casualty, Chicago	13,627	3,426	25.1
Zurich General, Zurich	646,239	291,710	45.1
Totals	2,416,040	1,037,462	42.9
Fidelity.			
Ætna Casualty and Surety, Hartford	10,671	1,552	14.5
American Bonding and Casualty, Sioux City	2,068	—11	....
American Indemnity, Galveston	144	.....	....
American Surety, New York	51,378	13,052	25.4
Employers Liability, London	2,491	726	29.1
Fidelity and Casualty, New York	15,993	759	4.8
Fidelity and Deposit, Baltimore	42,631	2,462	5.8
Globe Indemnity, Newark	8,885	—156	....
Hartford Accident, and Indemnity, Hartford	11,066	719	6.5
Iowa Bonding and Casualty, Des Moines	520	.....	....
Kansas Casualty and Surety, Wichita	206	.....	....
London and Lancashire Indemnity, New York	1,046	136	13.0
Maryland Casualty, Baltimore	13,706	—91	....
Massachusetts Bonding, Boston	19,701	3,112	15.8
National Surety, New York	52,189	.....	....
New Amsterdam Casualty, New York	6,378	196	3.1
Ocean Accident and Guarantee, London	7,397	2,653	35.9
Republic Casualty, Pittsburgh	155	.....	....
Royal Indemnity, New York	9,199	186	2.0
United States Fidelity and Guaranty, Baltimore	35,016	2,083	5.9
Totals	290,849	27,378	9.4
Surety.			
Ætna Casualty and Surety, Hartford	33,481	57	.2
American Bonding and Casualty, Sioux City	1,303	—3,953	....
American Indemnity, Galveston	1,358	.....	....
American Surety, New York	62,072	3,901	6.3
Employers Liability, London	1,081	.....	....
Fidelity and Casualty, New York	25,757	.....	....
Fidelity and Deposit, Baltimore	99,948	10,752	10.8

Liability.			
Ætna Casualty and Surety, Hartford	12,370	5,869	47.4
Ætna Life, Hartford	40,094	4,584	11.4
American Bonding and Casualty, Sioux City	13,448	23,184	172.4
American Indemnity, Galveston	41,858	11,410	27.3
Continental Casualty, Hammond	27,214	8,121	29.8
Employers Indemnity, Kansas City	6,466	13,221	204.5
Employers Liability, London	47,279	10,020	21.2
Fidelity and Casualty, New York	61,864	24,332	39.3
Fidelity and Deposit, Baltimore	.....	93	....
General Accident, Perth	114,957	27,393	23.8
Georgia Casualty, Macon	43,698	26,203	60.0
Globe Indemnity, Newark	6,118	2,125	34.7
Hartford Accident and Indemnity, Hartford	29,359	4,691	16.0
Iowa Bonding and Casualty, Des Moines	9,885	1,395	14.1
Kansas Casualty and Surety, Wichita	45,274	29,251	64.6
London Guarantee and Accident, London	1,961	9,100	464.1
London and Lancashire Indemnity, New York	.....	25	....
Maryland Casualty, Baltimore	38,894	9,651	24.8
Massachusetts Bonding, Boston	2,891	35	1.2
New Amsterdam Casualty, New York	19,796	3,686	18.6
New Jersey Fidelity and Plate Glass, Newark	12	.....	....
North American Life and Casualty	81	350	432.2
Ocean Accident and Guarantee, London	3,412	1,930	56.6
Preferred Accident, New York	3,421	980	28.6
Republic Casualty, Pittsburgh	.....	4,899	....
Royal Indemnity, New York	15,477	2,638	17.0
Standard Accident, Detroit	36,763	11,339	30.8
United States Casualty, New York	3,648	45	1.2
United States Fidelity and Guaranty, Baltimore	21,173	8,778	41.5
Western Casualty, Chicago	303	.....	....
Zurich General, Zurich	630	19,392	[illegible]
Totals	648,346	264,740	40.8
Workmen's Compensation.			
Ætna Casualty and Surety, Hartford	2,959	1,471	49.7
Ætna Life, Hartford	220,338	72,283	32.8
American Bonding and Casualty, Sioux City	101	479	474.3
American Reinsurance, Huntingdon	32,939	.....	....
Continental Casualty, Hammond	91,889	47,796	52.0
Employers Indemnity, Kansas City	2,608	109	4.2
Employers Liability, London	227,621	103,001	45.3
Fidelity and Casualty, New York	172,165	78,703	45.7
Fidelity and Deposit, Baltimore	.....	1,169	....
General Accident, Perth	175,349	90,273	51.5
Georgia Casualty, Macon	—71	7,201	....
Globe Indemnity, Newark	24,338	4,120	16.9
Hartford Accident and Indemnity, Hartford	80,022	26,435	33.0
Iowa Bonding and Casualty, Des Moines	24,774	11,375	45.9
London Guarantee and Accident, London	224,739	100,088	44.5
Maryland Casualty, Baltimore	137,781	51,909	37.7
Massachusetts Bonding, Boston	1,046	780	74.6
Globe Indemnity, Newark	12,470	59	.5
Hartford Accident and Indemnity, Hartford	13,268	5,573	42.0
Iowa Bonding and Casualty, Des Moines	25,865	2,054	7.9
Kansas Casualty and Surety, Wichita	25	.....	....
London and Lancashire Indemnity, New York	8,170	277	3.4
Maryland Casualty, Baltimore	81,607	14,456	17.7
Massachusetts Bonding, Boston	31,843	—842	....
National Surety, New York	36,001	.....	....
New Amsterdam Casualty, New York	9,921	6,502	65.5
Republic Casualty, Pittsburgh	13,206	.....	....
Royal Indemnity, New York	29,528	17,196	58.2
United States Fidelity and Guaranty, Baltimore	98,424	14,782	15.0
Totals	585,328	70,814	12.1
Plate Glass.			
Ætna Casualty and Surety, Wichita	16,012	5,524	34.5
American Bonding and Casualty, Sioux City	7,834	7,249	92.5
Continental Casualty, Hammond	12,107	3,836	31.7
Employers Liability, London	11,520	4,515	39.2
Fidelity and Casualty, New York	19,673	8,814	44.8
Georgia Casualty, Macon	8,065	5,733	71.1
Globe Indemnity, Newark	7,572	2,971	39.2
Hartford Accident and Indemnity, Hartford	7,387	3,858	52.2
Iowa Bonding and Casualty, Des Moines	112	2	1.8
Kansas Casualty and Surety, Wichita	3,605	2,799	77.6
Lloyds Plate Glass, New York	48,138	21,880	45.5
Maryland Casualty, Baltimore	25,670	13,777	53.6
Massachusetts Bonding, Boston	23,634	12,210	51.7
Metropolitan Casualty, New York	30,317	12,317	40.6
New Amsterdam Casualty, New York	7,724	3,220	41.7
New Jersey Fidelity and Plate Glass, Newark	26,864	12,334	45.9
New York Plate Glass, New York	22,732	13,561	59.7
Ocean Accident and Guarantee, London	4,361	2,713	62.2
Republic Casualty, Pittsburgh	1,527	835	54.7
Royal Indemnity, New York	10,273	6,088	59.3
Travelers Indemnity, Hartford	19,777	7,992	40.4
United States Casualty, New York	4,669	4,114	88.1
United States Fidelity and Guaranty, Baltimore	12,035	6,554	54.5
Totals	331,608	162,896	49.1
Steam Boiler.			
Fidelity and Casualty, New York	38,107	1,209	3.2
Globe Indemnity, Newark	1,096	.....	....
Hartford Steam Boiler, Hartford	58,294	11,664	20.0
Maryland Casualty, Baltimore	32,530	1,397	4.3
Ocean Accident and Guarantee, London	2,095	183	8.7
Royal Indemnity, New York	1,055	.....	....
Travelers Indemnity, Hartford	27,033	340	1.3
Totals	160,210	14,793	9.2

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Wisconsin—*Cont.*	$	$	%
Fly-Wheel.			
Fidelity and Casualty, New York	18,216	.....	....
Globe Indemnity, Newark	361	.....	....
Maryland Casualty, Baltimore	15,185	519	3.4
Ocean Accident, London	155	.....	....
Royal Indemnity, New York	1,112	.....	....
Travelers Indemnity, Hartford	3,882	.....	....
Totals	38,911	519	1.3
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	16,833	479	2.8
American Bonding and Casualty, Sioux City	4,334	1,035	23.9
American Indemnity, Galveston	161	.....	....
American Surety, New York	9,897	337	3.4
Continental Casualty, Hammond	7,296	1,111	15.2
Employers Liability, London	5,715	979	17.1
Fidelity and Casualty, New York	16,660	1,924	11.5
Fidelity and Deposit, Baltimore	16,651	3,431	20.6
General Accident, Perth	3,097	.....	....
Georgia Casualty, Macon	441	89	20.2
Globe Indemnity, Newark	8,962	489	5.5
Hartford Accident and Indemnity, Hartford	5,427	331	6.1
Iowa Bonding and Casualty, Des Moines	1,802	78	4.3
Kansas Casualty and Surety, Wichita	—255	23,443	....
London and Lancashire Indemnity, New York	64	.....	....
London Guarantee and Accident, London	6,313	1,190	18.9
Maryland Casualty, Baltimore	34,480	7,480	21.7
Massachusetts Bonding, Boston	8,108	1,451	17.9
Metropolitan Casualty, New York	1,901	971	51.1
National Surety, New York	12,924	4,821	37.3
New Amsterdam Casualty, New York	1,963	12	.6
New Jersey Fidelity and Plate Glass, Newark	4	226	....
Ocean Accident and Guarantee, London	3,920	464	11.8
Preferred Accident, New York	399	13	3.3
Republic Casualty, Pittsburgh	449	.....	....
Royal Indemnity, New York	6,637	958	14.4
Travelers Indemnity, Hartford	26,690	621	2.3
United States Casualty, New York	3,005	245	8.2
United States Fidelity and Guaranty, Baltimore	12,517	1,807	14.4
Totals	216,395	53,985	24.9
Credit.			
American Credit Indemnity, New York	56,644	2,412	4.3
London Guarantee and Accident, London	11,637	2,573	22.1
Ocean Accident and Guarantee, London	27,711	.....	....
Totals	95,992	4,985	5.2

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Wyoming—*Cont.*	$	$	%
Cloverleaf Life and Casualty, Jacksonville, Ill.*	51	.....	....
Continental Casualty, Hammond	33,196	16,734	50.4
Employers Indemnity, Kansas City	13,860	4,914	35.5
Equitable Life, New York	865	5	.6
Federal Casualty, Detroit*	2,614	68	2.6
Great Western Accident, Des Moines	1,340	290	21.6
Hartford Accident and Indemnity, Hartford	351	1,828	520.8
Lion Bonding and Surety, Omaha*	342	125	36.6
London Guarantee and Accident, London	1,815	83	4.6
Loyal Protective, Boston	1,138	611	53.7
Maryland Assurance, Baltimore	124	16	12.9
Maryland Casualty, Baltimore	100	.....	....
Masonic Protective, Worcester	3,178	716	22.5
Massachusetts Bonding, Boston*	4,495	2,065	45.9
Merchants Life and Casualty, Minneapolis	423	256	60.5
National Casualty, Detroit*	1,181	180	15.2
National Life, Chicago	2	26	....
North American Accident, Chicago	4,995	1,143	22.9
Old Line, Lincoln	647	.....	....
Pacific Mutual, Los Angeles	14,886	4,772	32.1
Royal Indemnity, New York	73	.....	....
Standard Accident, Detroit	260	.....	....
Travelers, Hartford	4,004	3,619	90.4
Union Health and Accident, Denver	1,116	151	13.5
Union Life and Accident, Lincoln	1,518	195	12.8
United States Casualty, New York	311	.....	....
United States Fidelity and Guaranty, Baltimore	978	.....	....
Western Casualty, Denver	5,766	2,168	37.6
Totals	112,712	45,055	40.0

* Includes Health.

Health.			
Ætna Life, Hartford	235	82	34.9
Business Mens Assurance, Kansas City	1,402	911	65.0
Continental Casualty, Hammond	79,939	40,855	51.1
Equitable Life, New York	1,051	689	65.6
Great Western Accident, Des Moines	1,240	473	38.1
Hartford Accident and Indemnity, Hartford	378	100	26.5
Lincoln Accident, Lincoln	303	25	8.3
London Guarantee and Accident, London	959	35	3.7
Maryland Assurance, Baltimore	32	.....	....
Maryland Casualty, Baltimore	45	.....	....
Pacific Mutual, Los Angeles	9,789	5,113	88.3
Royal Indemnity, New York	40	.....	....
Standard Accident, Detroit	10	.....	....

Sprinkler.			
Ætna Casualty and Surety, Hartford	7,084	793	11.2
Maryland Casualty, Baltimore	12,507	44	.3
Totals	19,591	837	4.3
Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	13,600	4,871	35.8
American Automobile, St. Louis	222,772	83,261	37.4
American Bonding and Casualty, Sioux City	4,257	8,307	195.1
American Indemnity, Galveston	13,321	5,990	45.0
Continental Casualty, Hammond	10,411	3,389	32.6
Employers Indemnity, Kansas City	3,601	.....	....
Employers Liability, London	17,424	12,600	72.3
Fidelity and Casualty, New York	19,949	6,527	32.7
General Accident, Perth	42,800	27,597	64.5
Georgia Casualty, Macon	19,897	9,413	47.3
Globe Indemnity, New York	1,118	392	35.1
Hartford Accident and Indemnity, Hartford	11,053	5,545	50.2
Indemnity Company of America, St. Louis	112,233	48,521	43.2
Iowa Bonding and Casualty, Des Moines	4,497	2,684	59.7
Kansas Casualty and Surety, Wichita	20,980	23,443	111.7
London and Lancashire Indemnity, New York	426	700	164.4
London Guarantee and Accident, London	10,314	5,128	49.7
Maryland Casualty, Baltimore	9,950	2,075	20.9
Massachusetts Bonding, Boston	287	55	19.2
New Amsterdam Casualty, New York	5,620	3,733	66.4
Ocean Accident and Guarantee, London	4,964	1,642	33.1
Preferred Accident, New York	1,191	681	57.2
Republic Casualty, Pittsburgh	18,514	5,237	28.3
Royal Indemnity, New York	4,582	.....	....
Standard Accident, Detroit	9,816	4,032	41.1
Travelers Indemnity, Hartford	55,132	24,999	45.3
United States Casualty, New York	1,068	424	39.7
United States Fidelity and Guaranty, Baltimore	6,845	2,118	30.9
Zurich General, Zurich	11,837	11,386	96.2
Totals	658,459	304,750	46.3
Live Stock.			
American Indemnity, Galveston	—23	25	....
Capital Live Stock, Topeka	4,307	658	15.3
Hartford Accident and Indemnity, Hartford	1,394	23,186	....
Massachusetts Bonding, Boston	91	.....	....
Hartford Live Stock, Hartford	61,449	4,890	7.9
Totals	67,218	28,759	42.8
Aggregates (Wisconsin)	7,289,666	3,029,497	41.6
WYOMING.			
Accident.			
Ætna Life, Hartford	254	121	47.6
American Old Line, Lincoln*	11,495	4,709	41.0
Business Mens Assurance, Kansas City	1,336	261	19.5
Travelers, Hartford	150	33	20.8
United States Casualty, New York	14	.....	....
United States Fidelity and Guaranty, Baltimore	165	.....	....
Totals	95,769	48,317	50.4
Liability.			
Ætna Casualty and Surety, Hartford	83	.....	....
Ætna Life, Hartford	677	145	21.4
Continental Casualty, Hammond	231	.....	....
Hartford Accident and Indemnity, Hartford	743	.....	....
London Guarantee and Accident, London	3,503	.....	....
Maryland Casualty, Baltimore	499	.....	....
Massachusetts Bonding, Boston	97	.....	....
New Jersey Fidelity and Plate Glass, Newark	11	.....	....
Norwich Union Indemnity, New York	53	.....	....
Royal Indemnity, New York	161	.....	....
Standard Accident, Detroit	218	15	6.9
Travelers, Hartford	308	.....	....
United States Casualty, New York	658	.....	....
United States Fidelity and Guaranty, Baltimore	2,704	28	1.0
Totals	9,945	188	1.9
Fidelity.			
Ætna Casualty and Surety, Hartford	623	57	9.2
American Surety, New York	6,503	1,236	19.0
Fidelity and Deposit, Baltimore	7,097	2,407	33.9
Hartford Accident and Indemnity, Hartford	1,231	.....	....
Lion Bonding and Surety, Omaha	3	.....	....
Maryland Casualty, Baltimore	208	.....	....
Massachusetts Bonding, Boston	265	.....	....
National Surety, New York	10,762	7,479	69.5
United States Fidelity and Guaranty, Baltimore	7,661	32	.4
Totals	34,352	11,148	32.5
Surety.			
Ætna Casualty and Surety, Hartford	2,456	.....	....
American Surety, New York	24,529	2,148	8.8
Employers Indemnity, Kansas City	25	.....	....
Fidelity and Deposit, Baltimore	10,241	.....	....
Hartford Accident and Indemnity, Hartford	870	.....	....
Lion Bonding and Surety, Omaha	10	.....	....
Maryland Casualty, Baltimore	3,607	.....	....
Massachusetts Bonding, Boston	141	.....	....
National Surety, New York	30,350	33	....
Southern Surety, Des Moines	18,249	.....	....
United States Fidelity and Guaranty, Baltimore	30,872	928	3.0
Totals	121,349	3,043	2.5
Plate Glass.			
Ætna Casualty and Surety, Hartford	1,734	185	10.7
Hartford Accident and Indemnity, Hartford	609	190	31.2

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WYOMING—*Cont.*	$	$	%
Lloyds Plate Glass, New York	5,088	1,424	28.0
Maryland Casualty, Baltimore	862	648	75.2
Massachusetts Bonding, Boston	2,382	2,013	84.5
New Jersey Fidelity and Plate Glass, Newark	12,811	6,855	53.5
Norwich Union Indemnity, New York	197	.....	....
Royal Indemnity, New York	562	.....	....
United States Fidelity and Guaranty, Baltimore	882	590	66.9
Totals	25,128	11,905	47.4
Steam Boiler.			
Hartford Steam Boiler, Hartford	4,925	25	.5
London Guarantee and Accident, London	1,118	.....	....
Maryland Casualty, Baltimore	73	.....	....
Totals	6,116	25	.4
Fly-Wheel and Engine Breakage.			
Ætna Casualty and Surety, Hartford	692	.....	....
Hartford Steam Boiler, Hartford	619	.....	....
Totals	1,311	.....	....
Burglary and Theft.			
Ætna Casualty and Surety, Hartford	463	244	52.7
American Surety, New York	976	.....	....
Continental Casualty, Hammond	30	.....	....
Employers Indemnity, Kansas City	5	.....	....
Fidelity and Deposit, Baltimore	27	.....	....
Hartford Accident and Indemnity, Hartford	503	.....	....
London Guarantee and Accident, London	762	277	36.4
Maryland Casualty, Baltimore	373	.....	....
Massachusetts Bonding, Boston	78	.....	....
National Surety, New York	4,925	1,168	23.7
New Jersey Fidelity and Plate Glass, Newark	41	.....	....
Norwich Union Indemnity, New York	176	.....	....
Royal Indemnity, New York	66	.....	....
Southern Surety, Des Moines	28	.....	....
United States Fidelity and Guaranty, Baltimore	2,876	.....	....
Totals	11,328	1,690	14.9
Sprinkler.			
Ætna Casualty and Surety, Hartford	25	.....	....
Maryland Casualty, Baltimore	46	.....	....
Totals	71	.....	....

Name and Location of Company.	Premiums. Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CANADA—*Cont.*	$	$	%
Royal Indemnity, New York	2,525	450	17.8
Scottish Metropolitan, Edinburgh	17,764	3,128	17.6
Travelers Indemnity, Hartford	43,337	14,950	34.5
Travelers, Hartford	242,752	73,989	30.5
United Commercial Travelers, Columbus	28,247	6,228	22.0
United States Fidelity and Guaranty, Baltimore	32,933	4,866	14.8
Western Casualty, Denver	29,037	9,034	31.1
Yorkshire, York	20,629	22,048	106.9
Totals	3,285,400	1,430,213	43.5
* Includes Health.			
Health.			
Canada Accident, Montreal	36,228	27,106	74.8
Dominion Gresham, Montreal	42,546	25,735	60.5
Dom. of Canada Guarantee and Accident, Toronto	155,922	104,500	67.0
General Accident of Canada, Toronto	36,044	25,856	71.7
Globe Indemnity, Toronto	130,506	79,209	60.7
Guardian of Canada, Montreal	42,887	44,124	102.9
Imperial Guarantee and Accident, Toronto	129,739	67,280	51.9
London and Lancashire, Toronto	95,592	80,096	83.8
Merchants and Employers, Montreal	3,291	2,473	75.1
North American Accident, Montreal	31,781	22,671	71.3
Alliance Assurance, London	55,555	45,894	82.6
Car and General, London	3,971	747	18.8
Continental Casualty, Hammond	51,767	15,251	29.5
Employers Liability, London	109,396	75,276	68.8
Fidelity and Casualty, New York	99,887	81,387	81.5
Law, Union and Rock, London	8,688	16,090	185.2
London Guarantee and Accident, London	43,304	20,726	47.9
Maryland Assurance, Baltimore	14,961	47,308	316.2
Maryland Casualty, Baltimore	46,222	6,081	13.2
National Benefit	2,683	10	.4
Northern Assurance, London	12,570	3,109	24.7
Norwich Union Fire, Norwich	73,328	54,610	74.5
Ocean Accident and Guarantee, London	95,895	51,942	54.2
Preferred Accident, New York	6,371	6,239	97.9
Railway Passengers, London	31,505	20,736	65.8
Royal Exchange, London	7,573	4,900	64.7
Royal Indemnity, New York	1,533	313	20.4
Scottish Metropolitan, Edinburgh	20,812	10,526	50.6
Travelers Indemnity, Hartford	133,787	80,696	60.3
United States Fidelity and Guaranty, Baltimore	28,384	23,563	83.0
Yorkshire, York	23,589	29,538	125.2
Totals	1,576,317	1,073,992	68.1

Automobile Property Damage.			
Ætna Casualty and Surety, Hartford	66	552	836.3
Continental Casualty, Hammond	15	.....	....
Hartford Accident and Indemnity, Hartford	529	344	65.0
Lion Bonding and Surety, Omaha	121	.....	....
London Guarantee and Accident, London	1,781	126	7.1
Maryland Casualty, Baltimore	75	46	61.3
Massachusetts Bonding, Boston	55	.....	....
New Jersey Fidelity and Plate Glass, Newark	221	.....	....
Norwich Union, New York	12	.....	....
Royal Indemnity, New York	280	507	181.1
Standard Accident, Detroit	169	.....	....
Union Automobile, Lincoln	4,242	481	11.3
United States Casualty, New York	67	.....	....
United States Fidelity and Guaranty, Baltimore	379	65	17.2
Totals	8,013	1,991	24.9
Live Stock.			
Hartford Live Stock, New York	776	300	38.7
Aggregates (Wyoming)	426,870	123,662	29.0
CANADA.			
Accident.			
Canada Accident, Montreal	53,977	32,122	59.5
Dominion Gresham, Montreal	41,912	21,657	51.7
Dom. of Canada Guarantee and Accident, Toronto	322,162	110,547	34.3
General Accident of Canada, Toronto	51,975	14,323	27.6
Globe Indemnity, Toronto	187,977	74,112	39.4
Guardian of Canada, Montreal	33,772	11,989	35.5
Imperial Guarantee and Accident, Toronto	174,560	81,872	46.9
London and Lancashire, Toronto	116,729	48,090	41.2
Merchants and Employers, Montreal	3,250	785	24.2
Merchants Casualty, Toronto*	471,785	203,438	43.1
North American Accident, Montreal	42,778	22,545	52.7
Protective Association of Canada, Granby*	224,504	132,038	58.8
Alliance Assurance, London	52,772	11,074	21.0
Car and General, London	3,287	995	30.3
Continental Casualty, Hammond	55,391	21,179	38.2
Employers Liability, London	153,702	67,935	44.2
Fidelity and Casualty, New York	82,344	62,404	75.8
Law, Union and Rock, London	26,602	21,408	80.5
London Guarantee and Accident, London	115,868	58,878	50.8
Loyal Protective, Boston*	180,645	107,207	59.3
Maryland Assurance, Baltimore	13,268	15,228	114.8
Maryland Casualty, Baltimore	40,986	17,469	42.6
National Benefit	2,200	.....	....
Northern Assurance, London	10,195	1,949	19.1
Norwich Union Fire, Norwich	77,661	30,734	39.6
Ocean Accident and Guarantee, London	183,536	64,233	35.0
Preferred Accident, New York	9,469	1,889	19.9
Railway Passengers, London	54,212	15,023	27.7
Ridgely Protective, Worcester*	67,914	37,809	55.7
Royal Exchange, London	12,743	6,588	51.7
Liability.			
Canada Accident, Montreal	134,138	72,905	54.4
Dominion Gresham, Montreal	36,714	17,690	48.2
General Accident of Canada, Toronto	97,470	35,795	36.7
Globe Indemnity, Toronto	188,881	92,670	49.1
Guardian of Canada, Montreal	55,787	30,743	55.1
Imperial Guarantee and Accident, Toronto	2,280	702	30.8
London and Lancashire, Toronto	23,342	16,219	69.5
Merchants and Employers, Montreal	130,809	76,547	58.5
North American Accident, Montreal	329,143	207,867	63.1
Alliance Assurance, London	33,110	22,223	67.1
Car and General, London	1,522	85	5.6
Continental Casualty, Hammond	1,532	125	8.2
Employers Liability, London	684,184	373,613	54.6
Fidelity and Casualty, New York	7,730	120	1.5
Law, Union and Rock, London	44,687	12,666	28.3
London Guarantee and Accident, London	173,582	84,275	48.6
Maryland Casualty, Baltimore	94,810	46,084	48.6
Northern Assurance, London	7,719	3,477	45.0
Norwich Union Fire, Norwich	30,229	15,408	51.0
Ocean Accident and Guarantee, London	216,564	75,273	34.8
Railway Passengers, London	119,189	38,012	31.9
Royal Exchange, London	35,588	18,170	51.1
Royal Indemnity, New York	1,696	365	21.5
Scottish Metropolitan, Edinburgh	170,634	88,270	51.7
Security Mutual Casualty, Chicago	11,086	4,829	43.6
Travelers, Hartford	353,343	127,790	36.2
United States Fidelity and Guaranty, Baltimore	70,221	45,403	64.7
Yorkshire, York	105,387	27,985	26.6
Totals	3,161,377	1,535,311	48.6
Guarantee.			
Canada Accident, Montreal	20,624	5,252	25.5
Canadian Surety, Toronto	88,491	9,955	11.2
Dominion Gresham, Montreal	7,087	590	8.3
Dom. of Canada Guarantee and Accident, Toronto	52,372	10,271	19.6
General Accident of Canada, Toronto	19,949	2,166	10.9
Globe Indemnity, Toronto	8,956	—385	....
Grain Insurance, Toronto	60,825	.....	....
Guarantee Co. of North America, Montreal	122,856	12,898	10.5
Guardian of Canada, Montreal	13,684	—627	....
Imperial Guarantee and Accident, Toronto	45,555	5,734	12.6
London and Lancashire, Toronto	36,704	9,652	26.3
Alliance Assurance, London	12,145	1,697	14.0
American Surety, New York	54,102	5,307	9.8
Employers Liability, London	89,928	27,838	31.0
International Fidelity, Jersey City	7,022	1,678	23.9
London Guarantee and Accident, London	127,368	24,540	19.3
Maryland Casualty, Baltimore	31,796	710	2.2
National Surety, New York	96,845	23,724	24.5
Northern Assurance, London	1,528	.....	....
Ocean Accident and Guarantee, London	27,231	—596	....

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Canada—*Cont.*	$	$	%
Railway Passengers, London	12,609	348	2.7
Royal Indemnity, New York	48,301	.....	....
Scottish Metropolitan	807	.....	....
United States Fidelity and Guaranty, Baltimore	285,677	37,283	13.1
Totals	1,272,462	178,035	14.0
Plate Glass.			
Canada Accident, Montreal	29,183	15,552	53.3
Canadian Surety, Toronto	9,576	8,390	87.6
Casualty Co. of Canada, Toronto	27,786	13,084	47.1
Dominion Gresham, Montreal	10,223	3,364	32.9
Dom. of Canada Guarantee and Accident, Toronto	40,392	29,787	73.8
General Animals	23,879	9,024	37.8
Guardian of Canada, Montreal	19,883	.....	....
Imperial Guarantee and Accident, Toronto	9,028	7,022	77.8
London and Lancashire, Toronto	32,813	19,348	59.0
Merchants and Employers, Montreal	27,620	21,145	76.6
Mount Royal, Montreal	28,710	12,779	44.5
North American Accident, Montreal	36,136	20,189	55.9
Alliance Assurance, London	7,605	3,295	43.3
Fidelity and Casualty, New York	19,133	15,570	81.4
Law, Union and Rock	10,504	5,881	56.0
Lloyds Plate Glass, New York	80,262	53,489	66.6
Maryland Casualty, Baltimore	13,459	9,431	70.1
National Prov. Plate Glass, London	17,891	19,549	109.3
New York Plate Glass, New York	32,913	19,219	58.4
Northern Assurance, London	12,186	2,795	22.9
Norwich Union Fire, Norwich	33,515	13,337	39.8
Ocean Accident and Guarantee, London	84,907	50,447	59.4
Railway Passengers, London	43,129	22,134	51.3
Travelers Indemnity, Hartford	9,442	3,663	38.8
United States Fidelity and Guaranty, Baltimore	15,217	10,067	66.1
Yorkshire, York	14,687	7,072	48.1
Totals	690,079	395,633	57.3
Steam Boiler.			
Boiler Inspection, Toronto	132,922	5,135	3.9
General Accident of Canada, Toronto	48,105	1,745	3.6
Employers Liability, London	900	.....	....
Fidelity and Casualty, New York	35,941	3,939	11.0
Hartford Steam Boiler, Hartford	1,300	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Canada—*Cont.*	$	$	%
Automobile Property Damage.			
British America	85,837	39,379	45.9
Canada Accident, Montreal	66,618	28,902	43.4
Canada Security, Toronto	4,653	912	19.6
Canadian Fire	10,486	2,957	28.2
Canadian Surety, Toronto	45,997	13,992	30.4
Casualty, Co. of Canada, Toronto	1,091	70	6.4
Dominion Fire	3,973	4,275	107.5
Dominion Gresham, Montreal	60,050	31,375	52.3
Dom. of Canada Guarantee and Accident, Toronto	94,581	58,926	62.3
General Accident of Canada, Toronto	143,442	105,764	73.7
General Animals	26,027	17,928	68.9
Globe Indemnity, Toronto	154,237	100,831	65.4
Guardian of Canada, Montreal	85,961	55,875	65.0
Imperial Guarantee and Accident, Toronto	50,814	19,687	38.7
London and Lancashire, Toronto	125,488	59,484	47.4
London Mutual	20,582	5,722	27.8
Merchants and Employers, Montreal	40,697	20,240	49.7
North American Accident, Montreal	51,599	28,827	55.9
Occidental	7,073	1,636	23.1
Pacific Marine	236	2	.9
Western Assurance	55,935	24,759	44.3
Ætna, Hartford	6,213	1,670	26.9
Alliance Assurance, London	26,693	11,613	43.5
Alliance Insurance	11,098	4,804	43.3
American Alliance	175	.....	....
British Traders, Hong Kong	54,870	24,910	45.4
Car and General London	6,727	2,406	35.8
Columbia	13,633	9,667	70.9
Continental Casualty, Hammond	18,280	6,355	34.8
Continental	2,281	1,874	82.2
Employers Liability, London	272,251	129,376	47.5
Fidelity and Casualty, New York	11,948	17,615	147.4
Fidelity Phenix	2,281	1,874	82.2
Glens Falls	9,219	6,841	74.2
Globe and Rutgers	11,056	5,547	50.2
Great American	29,105	20,271	69.6
Home Insurance	18,274	25,786	141.1
Insurance Co. of North America, Philadelphia	14,285	6,777	47.4
Law, Union and Rock, London	28,935	19,196	66.3
London and Lancashire, New York	2,687	7,139	265.6
London Guarantee and Accident, London	149,177	71,484	47.9
Lumbermen's Mutual, Chicago	650	.....	....
Marine Insurance	21,601	13,085	60.6
Maryland Casualty, Baltimore	41,401	19,513	47.1

Maryland Casualty, Baltimore	36,378	2,060	5.7
Royal Indemnity, New York	12,593	.....	....
Travelers Indemnity, Hartford	55,346	3,251	5.9
Totals	323,485	16,130	5.0
Burglary and Theft.			
Canada Accident, Montreal	8,293	1,917	23.1
Canadian Surety, Toronto	19,239	8,988	46.7
Dominion Gresham, Montreal	60,203	41,535	69.0
Dom. of Canada Guarantee and Accident, Toronto	10,659	5,412	50.8
General Accident of Canada, Toronto	8,023	1,548	19.3
Globe Indemnity, Toronto	12,780	6,962	54.5
Guardian of Canada, Montreal	9,494	7,164	75.5
London and Lancashire, Toronto	789	81	10.3
North American Accident, Montreal	1,382	328	23.7
Alliance Assurance, London	5,774	3,038	52.6
American Surety, New York	14,132	977	6.9
Employers Liability, London	8,969	2,110	23.5
Fidelity and Casualty, New York	39,340	28,667	72.9
Law, Union and Rock, London	13,947	6,305	45.2
Maryland Casualty, Baltimore	61,092	20,931	34.3
National Surety, New York	9,410	6,818	72.5
Northern Assurance, London	26	.....	....
Ocean Accident and Guarantee, London	5,838	1,729	29.6
Railway Passengers, London	1,843	359	19.5
Royal Indemnity, New York	24,588	6,309	25.7
Travelers Indemnity, Hartford	70,770	7,184	10.1
United States Fidelity and Guaranty, Baltimore	94,415	45,621	48.3
Totals	481,006	203,983	42.4
Sprinkler.			
American Lloyds, New York	3,211	3,785	117.9
British Foreign, Liverpool	1,048	1,465	139.8
Glens Falls	1,106	.....	....
Hartford Fire, Hartford	25,274	11,524	45.6
Home Insurance, New York	10,675	5,191	48.6
Maryland Casualty, Baltimore	51,780	50,788	98.1
Scottish Union and National, Edinburgh	2,062	.....	....
Springfield Fire and Marine, Springfield	3,648	.....	....
Totals	98,804	72,753	73.6
Motor Union	53,025	13,077	24.7
Newark, Newark	178	20	11.2
Niagara Fire, New York	1,181	1,038	87.9
Northern Assurance, London	38,723	15,461	40.0
Northwestern Mutual	2,847	2,085	73.2
Northwestern National	14,574	11,829	81.2
Norwich Union Fire, Norwich	120,037	50,520	42.1
Ocean Accident and Guarantee, London	144,823	62,448	43.1
Palatine	2,245	231	10.3
Preferred Accident, New York	16,493	7,300	44.3
Providence Washington, Providence	6,227	1,479	23.8
Queen of America	24,455	20,082	82.1
Railway Passengers, London	85,827	42,148	49.1
Royal Exchange, London	87,905	38,754	44.1
Royal Indemnity, New York	16,184	5,144	31.8
St. Paul Fire and Marine	8,022	8,220	102.5
Scottish Metropolitan, Edinburgh	18,585	6,479	34.9
Scottish Union National	11,487	8,476	73.8
Traders and General	3,896	.....	....
Travelers Indemnity, Hartford	100,786	49,235	48.9
Union Assurance	1,364	10	.8
Union of Canton, Canton	63,959	33,461	52.3
Union Marine	7,287	417	5.7
United States Fidelity and Guaranty, Baltimore	104,684	70,120	67.0
Yorkshire, York	63,930	29,234	45.7
Totals	2,886,941	1,506,614	52.2
Live Stock.			
General Animals	73,522	31,976	43.5
Yorkshire, York	37,924	3,510	9.3
Totals	111,446	35,486	31.8
Forgery.			
Canadian Security	636	.....	....
Aggregates (Canada)	13,887,953	6,448,150	46.4

MISCELLANEOUS INSURANCE BY STATES—SUMMARY.

State.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
Alabama	5,457,716	2,163,840	39.6
Arizona	1,132,202	456,246	40.3
Arkansas	2,375,105	867,275	36.5
California	31,961,519	10,764,962	33.7
Canada	13,887,953	6,448,150	46.4
Canal Zone	20,659	5,284	25.6
Colorado	4,610,928	1,588,027	34.4
Connecticut	13,750,775	5,450,399	39.6
Delaware	968,160	304,516	31.5
District of Columbia	1,557,768	605,044	38.8
Florida	2,346,522	772,668	32.9
Georgia	4,761,877	1,990,559	41.8
Idaho	1,131,996	343,754	30.4
Illinois	38,312,523	15,133,085	39.5
Indiana	10,006,696	3,724,161	37.2
Iowa	9,078,105	3,224,636	35.5
Kansas	4,190,968	1,240,508	29.6
Kentucky	6,347,985	2,342,223	36.9
Louisiana	5,133,663	1,879,356	36.6
Maine	2,977,355	1,151,015	38.7
Maryland	7,771,568	2,572,124	33.1
Massachusetts	31,189,302	12,376,644	39.7
Michigan	19,836,048	7,640,571	58.5
Minnesota	10,573,649	4,642,996	43.9
Mississippi	1,892,847	733,774	38.8
Missouri	10,790,209	5,675,597	52.6
Montana	1,324,594	411,873	31.1
Nebraska	6,084,287	2,596,399	42.7
Nevada	136,800	42,145	30.8
New Hampshire	2,131,368	728,701	34.2
New Jersey	18,531,814	6,436,148	34.7
New Mexico	510,351	126,379	24.8
New York	108,259,295	43,855,262	40.5
North Carolina	3,813,191	953,431	25.0
North Dakota	1,141,175	385,401	33.8
Ohio	20,047,271	7,798,275	38.9
Oklahoma	3,802,351	1,541,657	40.5
Oregon	2,582,343	978,034	37.9
Pennsylvania	39,073,288	14,112,195	36.1
Rhode Island	3,932,550	1,375,601	35.0
South Carolina	1,936,530	577,296	29.8
South Dakota	1,488,661	495,646	33.3
Tennessee	4,925,367	2,039,859	41.4
Texas	14,291,595	5,739,442	40.2
Utah	1,589,048	657,277	41.4
Vermont	1,289,586	446,221	34.6
Virginia	5,270,872	1,783,757	33.8
Washington	5,204,017	1,693,017	32.5
West Virginia	2,353,223	729,755	31.0
Wisconsin	7,289,666	3,029,497	41.6
Wyoming	426,870	123,162	29.0

LIVE STOCK INSURANCE COMPANIES AND ASSOCIATIONS

INSURING AGAINST SICKNESS AND DEATH.

Year Organized	Name of Association.	Location.	Name of President.	Name of Secretary.
----	American Live Stock	Omaha, Neb	C. F. Schwager	R. B. Zachary
1917	Anderson Mut. Live Stock Ins. Co.	Anderson, S.C.	L. T. Hollernan	J. A. Major
1897	Badger Mutual Live Stock Ins. Co.	Milwaukee, Wis	J. H. Unertl	Wm. Schoen
1914	Capitol Live Stock Ins. Co. (stock).	Topeka, Kan	J. C. Mohler	T. B. Elliott
1914	Central Live Stock Ins. Co. (stock)	Kankakee, Ill., Cobb Bldg	L. G. Spies	M. M. Beebe
1912	Central Texas Live Stock Ins. Co. (stock)	Marlin, Tex		J. H. Hoke
1908	Chautauqua Co-operative Live Stock Ins. Co	Westfield, N. Y	J. H. Prendergast	E. N. Skinner
1920	Continental Live Stock Ins. Co	Sioux City, Ia	John L. Ricketts	H. A. Barr
1861	Danboro Live Stock Mutual Ins. Co.	Danboro, Pa	H. A. Pickering	Reed Nash
1862	Douglass Mut. Live Stock Ins. Co.	Douglassville, Pa	J. H. Van Reed	C. H. Hine
1905	Dublin Mutual Live Stock & Protective Co	Dublin, Pa	B. F. Shearer	R. G. Detweiler
1916	Farmers and Breeders Live Stock Ins. Co. (stock)	Danville, Ill	Wm. Ryan, Jr	J. W. Meitzler
1909	Farmers and Breeders Mutual Reserve Fund Live Stock Ins. Co	Williamsport, Pa	J. Royer	E. F. Dean
1918	Farmers' Live Stock Ins. Co	Des Moines, Ia	J. Van der Meide	I. J. Ketman
1917	Farmers' Mutual Live Stock	Kansas City, Mo		
1910	Farmers' Mutual Live Stock Ins. Co.	Menominee Falls, Wis.	F. E. Salter	Geo. Held
1887	Globe Mutual Live Stock Insurance Co	Springtown, Pa., Times Bldg	J. W. Hagey	Henry S. Funk
1856	Goshenhoppen Mutual Live Stock Insurance Company	Pennsburg, Pa	F. N. Benfield	E. W. Scholl
1916	Hartford Live Stock of N. Y. (stock)	Hartford, Conn	R. M. Bissell	L. D. Kearney
----	Horse Ins. Fund of Retail Grocers Association of Philadelphia	Philadelphia, Pa., 202 S. 9th st	Chas. K. Dewees	F. B. Farley
1915	Iowa State Live Stock Ins. Co. (stock)	Des Moines, Ia	Wm. Crownover	J. L. Diss
1918	Kaskaskia Live Stock Ins. Co. (stock)	Shelbyville, Ill	W. J. Eddy	C. F. Stiarwalt
1913	Kentucky Live Stock Ins. Co. (stock)	Louisville, Ky	J. W. Newman	
1889	Lower Providence Mutual Live Stock Association	Eagleville, Pa	W. A. Shearer	J. W. Barry
1917	Michigan Live Stock Ins. Co.	Saginaw, Mich	C. C. Lille	H. J. Wells
1905	Mutual Live Stock Ins. Ass'n	York, S. C	J. F. Ashe	D. E. Boney
1907	Mutual Live Stock Protective Association of Van Wert Co	Van Wert, O	Frank Balyeat	R. S. Ackom
1910	Mutual Live Stock Protective Association of Wood Co	Bowling Green, O	J. H. Hackenburg	O. S. South
1895	Mutual Live Stock Co. of Horsham	Fort Washington, Pa	F. Houpt	S. Yeakle
----	National Live Stock	Des Moines, Ia	W. I. Moon	H. H. Rosebrook
1916	Nebraska Live Stock Ins. Co. (stock)	Omaha, Neb., Keeline Bldg., Harney & 17th st	A. J. Hasson	C. F. Swanland
1869	Northampton Mutual Live Stock Insurance Company	Easton, Pa	J. J. Ealer	George R. Kolb
1911	Ohio Mutual Live Stock Insurance Co.	Kalida, O	I. F. Staufer	C. C. Borman
1917	Owners' Mutual Live Stock Ins. Co.	Marion, O	H. T. Meyers	John K. Peters
1917	Oklahoma Live Stock Ins. Co	Oklahoma City, Okla	R. T. Stewart	J. G. Watkins, Jr.
1908	Penna. Mutual Live Stock Ins. Co	Erie, Pa., Wittich Bl'k.	G. B. Swaney	Geo. W. Evans
1886	Pennsburg Mutual Horse Ins. and Det. Ins. Co	Pennsburg, Pa	H. C. Schoenly	C. M. Reed
1911	Southern Ohio Mutual Live Stock Insurance Co	Hamilton, O	S. E. Fye	E. O. Roll
1911	Standard Live Stock Ins. Co. (stock)	Indianapolis, Ind	E. H. Wolcott	Frank I. Grubbs
1919	State Mutual Hog Ins. Co	Springfield, Ill	C. S. Boynton	
1868	Trumbauersville Mutual Horse Insurance and Detective Company	Trumbauersville, Pa	J. W. Reiter	J. B. Kline
1857	Tylersport Mutual Live Stock Insurance Company	Tylersport, Pa	H. L. Moyer	H. Hoot
1884	United Retail Grocers Association of Brooklyn, Mut. Benefit Horse Fund	Brooklyn, N. Y., 1344 Flatbush ave	P. Becker	Fred. Luppens
1919	Wisconsin Live Stock	Madison, Wis	L. P. Martiny	R. Baker.
1910	Woodville Mutual Protective Live Stock Association	Woodville, O	W. H. Price	C. F. Coleman

Casualty, Surety and Miscellaneo

Dividends of American Casualty, Surety and

Name and Location of Company.	Capital Paid up, January 1, 1921.	Par Value of Stock Per Share.	Amou									
			1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	190
Ætna Cas. & Surety Co., Hartford...	$2000,000	$100	..	..	..	..	..	..	..	..	..	..
Ætna Life, Hartford†.....	5,000,000	100	..	..	..	..	..	..	..	..	..	..
Alta Friendly Society, Philadelphia..	150,000	50	..	..	..	..	..	..	..	..	..	..
American Automobile, St. Louis	300,000	100	..	..	..	..	..	..	..	..	..	..
American Casualty, Reading.....	500,000	10	..	..	..	..	..	..	..	d	..	..
American Credit Indemnity, N. Y....	350,000	100	..	..	..	..	9	14	10¾	13	5	10
American Fidelity, Montpelier.....	150,000	100	..	..	..	..	..	d	..	..	..	..
American Guaranty, Columbus, O..	215,000	10	..	..	..	..	..	..	..	..	..	..
American Indemnity, Galveston, Tex.	600,000	100	..	..	..	..	..	..	..	..	..	..
American Liability, Cincinnati.....	100,000	8	..	..	..	..	..	..	..	..	..	..
Am. Nat'l Ins., Galveston (Cas. Dept.)†	500,000	100	..	..	..	..	..	..	..	..	..	d
American Old Line, Lincoln.....	150,000	..	..	..	..	..	..	..	..	..	..	..
American Rein. Co., Philadelphia, Pa.	500,000	100	..	..	..	..	..	..	..	..	..	..
American Surety, New York.....	5,000,000	50	8	8	8	8	8	8	8	8	8	8
Bankers Accident, Des Moines, Ia...	100,000	100	..	..	..	..	..	..	..	..	..	..
Bankers Auto Ins. Co.....	288,400	50	..	..	..	..	..	..	..	..	..	..
Bankers Casualty, Minneapolis, Minn.	101,250	10	..	..	..	..	..	..	..	..	..	..
Bankers Dep. Guar. Co., Topeka...	318,250	50	..	..	..	..	..	..	..	..	..	..
Boston Casualty, Boston.....	100,000	25	..	..	..	..	..	..	..	..	..	..
Brotherhood Accident, Boston.....	100,000	25	..	..	..	..	..	..	..	d	..	..
Capital City Surety, Albany, N. Y...	100,000	100	..	..	..	..	..	..	..	..	..	..
Capital Live Stock, Topeka.....	230,700	100	..	..	..	..	..	..	..	..	..	..
Central Live Stock, Kankakee.....	58,072	10	..	..	..	..	..	..	..	..	..	..
Clover Leaf L. & C., Jacksonv'le, Ill.	200,000	10	..	..	..	..	..	..	..	..	..	..
Columbia Life, Cin. (Acc. & H. Dep.)†	192,350	100	..	..	..	..	..	..	..	d	..	..
Columbian National, Boston †.....	1,000,000	100	..	..	..	..	..	..	..	d	..	..
Columbus Mutual, Columbus, O.†..	200,000	100	..	..	..	..	..	..	..	..	..	..
Commercial Casualty, Newark.....	600,000	10	..	..	..	..	..	..	..	..	..	..
Commonwealth Ben. Ass'n, Phila....	25,000	..	..	..	..	..	..	..	..	..	..	..
Commonwealth Casualty, Phila., Pa.	300,000	10	..	..	..	..	..	..	..	..	..	..
Conductor's Protective, Detroit.....	50,000	..	..	..	..	..	..	..	..	..	..	..
Connecticut Gen. Life, Hartford †...	800,000	100	..	..	..	..	..	..	..	..	..	..
Continental Casualty, Chicago.....	700,000	50	..	d	22½	3	6	7½	10	10	10	5½
Continental Life, Washington.....	100,000	10	..	..	..	..	..	..	..	..	..	..
Cosmopolitan Industrial, Philadelphia	25,000	..	..	..	..	..	..	..	..	..	..	..
Dakota Trust Co., Fargo, N. D.....	100,000	100	..	..	..	..	..	..	..	..	..	..
Eastern Casualty, Boston‖.....	100,000	100	..	..	..	..	..	..	..	..	..	..
Employers Ind. Corp., Kan. City, Mo.	700,000	50	..	..	..	..	..	..	..	..	..	..
Equitable Accident, Boston.....	100,000	25	..	..	..	..	..	..	..	..	..	..
Excelsior Accident, Eckman, W. Va.	12,500	..	..	..	..	..	..	..	..	..	..	d
Eureka Casualty, Philadelphia.....	200,000	100	..	..	..	..	..	..	..	..	..	..
Farmers Live Stock, Des Moines....	226,850	100	..	..	..	..	..	..	..	..	..	..
Federal Casualty, Detroit, Mich.....	200,000	50	..	..	..	..	..	..	..	..	..	..
Federal Life, Chic. (Acc. & H. Branch)†	300,000	100	..	..	..	..	..	..	..	..	..	..
Fidelity and Casualty, New York§...	2,000,000	100	16	18	20	20	20	22½	25	15½	17	19
Fidelity and Deposit, Baltimore.....	3,000,000	50	8	8	10	13.8	14	12 1-5	14	14	14	14
First Texas Prudential, Galveston...	100,000	100	..	..	..	..	..	..	..	..	..	..
General Casualty and Surety, Detroit	500,000	50	..	..	..	..	..	..	..	..	..	..
General Indemnity Corp., Rochester.	200,000	100	..	..	..	..	..	..	..	..	..	..
Georgia Casualty, Macon, Ga.....	300,540	60	..	..	..	..	..	..	..	..	..	..
Globe Indemnity, Newark.....	750,000	100	..	..	..	..	..	..	..	..	..	..
Great Western Acc., Des Moines....	100,000	100	..	..	..	..	..	..	..	..	..	..
Guarantee Co. of N. A., Montreal...	250,000	50	6	6	8	8	8	8	8	8	8	8
Gulf and Atlantic, Columbia, S. C...	56,957	10	..		..	..	..	..	..	..	..	..

us Insurance Stocks and Dividends

Miscellaneous Insurance Cos. for 25 Years

r Cent.													Cash Dividends Declared During 1921 To Date.		Net Book Value of Stock Per $100, January 1, 1921.	Latest Sale of Stock (per cent)
8.	1909.	1910.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	Date.	Pr. Ct.		
	4	4	5	6	8	10	10	10	8.3	12	12	12	....	..	$242.48	435
	..	..	..	..	7½	15	12	15	15	5	..	10	April	10	380 55	490
	d	..	..	20	20	20	10	20	..	..	6	21	April	4	200.52	....
	..	..	d	..	..	..	10	12	12	12	16	4	....	..	190.43	....
	6	7	7	7	8	8	8	8	8	8	12	10	Jan.	..	126.18	....
	..	..	1	..	..	8	2	10	16	20	..	25	Jan.	11	289.91	....
	6	6	4	8	4	..	..	..	..	13	..	..	....	..	152.84	....
	..	..	..	d	..	..	..	..	..	..	..	..	....	..	112.00	....
	..	..	..	..	d	..	..	..	..	..	6	..	....	..	166.67	....
	..	d	..	..	..	..	..	..	..	..	..	..	....	..	121.08	....
	..	..	10	8	10	10	10	10	10	20	20	20	....	..	245.60	400
	..	..	..	..	..	..	z	43.6	25	..	..	..	....	..	134.80	....
	..	..	..	..	..	..	..	..	..	..	..	..	....	..	143.46	...
	12½	15	15	s115	10	10	5	6	8	8	10	10	....	..	126.16	136
	..	..	..	..	..	z	3½	8	12	12	..	12	Jan.	12	116.73	....
	..	..	..	..	..	..	..	..	..	..	..	3	....	..	126.73	....
	..	..	..	..	..	z	15	17	14.3	16.8	4½	..	....	..	68.72	....
	..	d	..	..	..	..	..	6	4	11	8	8	....	..	161.90	112
	..	..	..	d	4	4	2	..	4	5	6	7	....	..	133.52	....
	..	..	..	..	10	10	10	10	10	10	10	10	....	..	204.12	....
	..	..	..	d	12	12	12	10	12	12	15	20	....	..	190.66	....
	..	..	..	..	..	..	..	..	..	..	..	..	....	..	....	....
	..	..	..	..	..	..	..	..	..	..	..	..	....	..	120.48	....
	..	..	..	d	..	5	..	..	..	5	..	..	....	..	115.58	85
	..	..	..	..	..	..	..	..	..	..	..	..	....	..	142.81	....
	7	7	7	7	7	7	7	7	7	7	7	..	Feb.	3½	141.40	....
	..	..	..	5	10	10	10	10	..	10	..	..	....	..	233.48	....
	d	..	..	d	..	5	5	8	10	10	10	12	....	..	166.67	220
	..	..	..	d	12	12	12	12	..	..	..	..	....	..	....	....
	8	8	8	..	8½	9	10	x9½	6.5	9.5	10	10	Feb.	5	112.59	160
	..	..	..	..	..	..	d	80	..	..	..	..	....	..	.....	....
	..	..	..	d	40	10	10	10	10	15	..	7½	Jan.	5	252.88	410
	20	20	20	20	20	20	20	20	20	20	s16	..	....	..	157.14	....
	..	..	..	..	..	d	..	12	30	100	25	..	....	..	101.10	....
	..	d	..	..	..	..	..	6	..	..	..	..	....	..	....	....
	..	..	5	7	..	8	8	..	..	..	..	..	....	..	....	....
	..	..	..	..	..	..	..	d	10	10	7½	10½	....	..	120.16	....
	..	..	..	..	..	..	5	6	8	10	6	12	....	6	144.25	200
	..	8	8	8	8	6	6	6	6	..	6	6	....	..	143.36	....
	50	60	60	60	60	..	..	50	..	..	..	..	....	..	....	....
	..	..	..	..	..	..	d	..	..	6	6	..	....	..	211.42	....
	..	..	..	..	..	..	..	..	..	..	..	..	....	..	125.66	....
	20	20	15	..	12½	15	25	22½	21	10 5	10	15	Jan.	5	201.50	....
	..	..	d	..	..	..	..	..	..	3	..	4	....	..	130.73	....
	17	18	19	20	20	20	20	25	25	25	33½	..	....	..	266.86	....
½	16	16	16	16	29⅓	16	16	16	16	16	16	16	....	..	170.80	220
	..	..	..	..	..	..	..	..	..	..	..	..	....	..	....	....
	..	..	..	..	..	..	..	..	..	..	..	..	....	..	138.66	....
	..	..	..	..	..	d	..	..	..	..	..	..	....	..	224.13	....
	d	..	..	..	..	..	6	6	7	7	8	8	Jan.	8	178.17	117
	..	..	d	..	..	..	..	6	6	10	20	20	Jan.	20	237.28	175
	..	..	..	..	..	d	10	20	30	20	20	30	....	..	220.84	....
	8	8	8	10	12	12	12	12	12	..	r10	22	Jan.	10	386.34	200
	..	..	..	10	..	8	8	8	..	..	..	..	....	..	....	....

CASUALTY, SURETY AND MISCELLANEOUS IN

NAME AND LOCATION OF COMPANY.	Capital Paid up, January 1, 1921.	Par Value of Stock Per Share.	Annual									
			1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.
Hartford Acc. & Indem., Hartford...	$1000000	$100	..	..	..	..	..	..	..	..	..	..
Hartford Live Stock, Hartford.....	500,000	100	..	..	..	..	..	..	..	..	..	..
Hartford Steam Boiler Inspec. & Ins.	2,000,000	100	12	12	12	16	16	16	12	12	12	12
Home L. & A. (Ac. Dep.) Fordyce, Ark.	250,000	25	..	..	..	..	*d*	..	..	10	10	15
Home Plate Glass, Washington, D.C.	10,000	5	..	..	..	..	..	..	*d*	..	..	..
Industrial H. A. & L. Ins. Co., Phila.	50,000	..	..	..	..	..	..	..	..	..	..	..
International Fidelity, Jersey City...	300,000	100	..	..	..	..	..	..	..	..	*d*	..
International Indem., Los Angeles..	500,000	10	..	..	..	..	..	..	..	..	..	..
Inter-Ocean Casualty, Indianapolis..	200,000	50	..	..	..	..	..	..	..	..	..	..
Inter-State Casualty, Birmingham...	300,000	6.67	..	..	..	..	..	..	..	..	..	..
Inter-State Lia. Ins. Co., Rock Rapids.	250,000	100	..	..	..	..	..	..	..	..	..	..
Inter-State Life & Acc., Chattanooga	150,000	4½	..	..	..	..	..	..	..	..	..	..
Inter-State Surety, Redfield, S. D...	134,200	100	..	..	..	..	..	..	..	..	..	..
Iowa Bonding and Cas., Des Moines.	1,000,000	100	..	..	..	..	..	..	..	..	..	..
Iowa State Live Stock, Des Moines..	101,450	100	..	..	..	..	..	..	..	..	..	..
Kansas Cas. & Surety, Wichita, Kan.	500,000	10	..	..	..	..	..	..	..	..	..	..
Kansas Central Indem., Hutchinson.	100,000	10	..	..	..	..	..	..	..	..	..	..
Kaskaskia Live Stock, Shelbyville...	200,000	20	..	..	..	..	..	..	..	..	..	..
L. & C. Ins. Co. of Tenn., Nashville	350,000	100	..	..	..	..	..	..	..	..	..	..
Lincoln Accident, Lincoln, Neb.....	220,200	100	..	..	..	..	..	..	..	..	..	..
Lincoln Republic Life, Chester.....	25,000	..	..	..	..	..	..	..	..	..	..	..
Lion Bonding and Surety, Omaha..*h*	300,000	100	..	..	..	..	..	..	..	..	..	..
Lloyds Plate Glass, New York.....	250,000	100	20	20	20	20	10	10	10½	16	16	20
Lon. & Lancashire Indem., New York	750,000	100	..	..	..	..	..	..	..	..	..	..
Loyal Protective Ins. Co., Boston...	100,000	100	..	..	..	.	..	..	..	..	..	..
Manufacturers Casualty, Philadelphia	237,655	10	..	..	..	..	..	..	..	..	..	..
Manufacturers Liability, Jersey City.	500,000	10	..	..	..	..	..	..	..	..	..	.
Maryland Casualty, Baltimore.....	3,500,000	25	..	..	*d*	..	12	10	10	10	12½	12
Masonic Prot. Ass'n, Worcester.....	100,000	25	..	..	..	..	..	..	..	..	..	..
Massachusetts Accident, Boston.....	150,000	25	..	..	..	..	..	..	..	..	..	..
Mass. Bonding & Ins. Co., Boston..	1,500,000	100	..	..	..	..	..	..	..	..	..	..
Medical Protective, Ft. Wayne, Ind..	200,000	100	..	..	..	..	..	..	..	..	..	..
Mercantile Trust Co., St. Louis.....	3,000,000	100	..	..	..	..	..	..	..	..	..	..
Merchants Life & Cas., Minneapolis.	100,000	50	..	..	..	..	..	..	..	..	..	..
Metropolitan Casualty, New York...	100,000	50	16	18	20	20	20	20	10	10	10	10
Midland Casualty, Milwaukee.....	110,280	10	..	..	..	..	..	..	..	..	..	..
Midland Insurance Co., St. Paul....	167,553	10	..	..	..	..	..	..	..	..	..	..
National Accident, Lincoln.....	100,000	100	..	..	..	..	..	..	..	..	..	..
National Casualty Co., Detroit.....	200,000	50	..	..	..	..	..	..	..	..	*d*	12
National Life and Accident, Nashville	300,000	100	..	..	..	..	*d*	..	..	..	4.6	10
Nat'l L. of U.S.A., Chic. (Ac. & H.D.)†	500,000	100	..	..	..	..	..	..	..	..	..	..
National Relief Assur. Co., Phila....	100,000	10	..	..	..	..	..	..	..	*d*	..	..
National Surety, New York.....	5,000,000	100	..	*d*	5	10	10	10	10	10	..	..
Nebraska Live Stock, Omaha.....	175,625	100	..	..	..	..	..	..	..	..	..	..
New Amsterdam Casualty, New York.	1,250,000	10	..	..	*d*	..	..	..	..	..	..	..
New Jersey Fid. & Pl. Gl., Newark..	500,000	100	6	6	6	6	6	6	7	8	9	*c* 4½
New Jersey Mfrs. Cas., Trenton.....	100,000	15	..	..	..	..	..	..	..	..	..	..
New York Plate Glass, New York....	150,000	25	10	10	10	10	10	10	10	10	12	8
Niagara Life (Acc. Dept.) Buffalo†..	150,000	100	..	..	..	..	5½	6	6	..	..	..
North American Accident, Chicago.*	200,000	100	..	..	..	..	..	..	..	..	..	20
No. Amer. L. & C. (C. Br.) Minneap.†	125,000	10	..	..	..	..	..	..	..	..	..	..
Northern Trust, Fargo, N. D.....	100,000	100	..	..	..	..	..	..	*d*	..	..	..
Northw'rn Trust, Grand Forks, N. D.	100,000	100	..	..	..	..	..	..	..	..	..	..
Occidental L. (Acc. Br.) Los Angeles†	250,000	100	..	..	..	..	..	..	..	..	..	..
Ohio State, Colum., O. (Ac. & H. Dep.)†	225,000	100	..	..	..	..	..	..	..	..	..	..
Old Line Insurance, Lincoln, Neb...	200,000	100	..	..	..	..	..	..	..	..	..	..

h Discontinued in 1921.

SURANCE STOCKS AND DIVIDENDS—*Continued.*

—Per Cent.													Cash Dividends Declared During 1921 To Date.		Net Book Value of Stock Per $100, January 1, 1921.	Latest Sale Stock (per cent)
1908.	1909.	1910.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	Date.	Pr. Ct.		
..	..	..	..	..	*d*	..	..	..	..	..	..	5	Jan.	5	$222.41	....
..	..	..	..	..	..	..	..	*d*	..	..	..	..	....	..	128.88	....
10	10	12	12	..	12	12	*t* 12	8	10	10	10	..	Jan.	2½	196.35	275
10 *e*	24	10	2½	16	10	10	6	3	3	15	6	6	....	..	148.55	100
..	..	..	..	12	12	12	12	16	..	20	..	..	Jan.	12	....	300
12	12	..	12	56	6	..	24	24	..	..	..	..	....	..	....	....
..	..	10	..	5	5	5	5	10	15	25	..	..	Feb.	20	399.79	140
..	..	..	*d*	..	..	..	5	..	5.7	..	12	6	....	..	131.07	100
20	..	10	45	3	12	12	12	12	6	16	12	12	....	..	155.96	200
..	*d*	..	..	..	..	..	..	..	7	3	..	6	Feb.	3	140.78	105
..	..	..	*d*	..	..	..	..	..	..	..	..	..	....	..	121.29	....
..	*d*	..	..	..	..	..	..	..	..	..	..	..	....		121.61	....
d	..	..	..	10	..	8	7	7	9.5	10	10	10	....	..	125.33	225
..	..	..	..	..	..	..	..	..	..	..	..	..	....	..	115.25	....
..	..	..	..	..	..	..	*d*	..	..	..	5	..	....	..	....	....
..	..	..	..	..	*d*	..	8	10	5	..	..	..	....	..	120.08	....
..	..	..	..	..	..	..	..	*d*	..	..	..	..	....	..	115.00	....
..	..	..	..	..	*d*	..	..	7	6.5	7	7	..	....	..	110.65	....
..	..	..	..	..	12	*g* 12	25	33⅓	..	30	..	..	....	..	112.23	....
..	..	*d*	..	..	..	..	..	40	..	22	12	25	....	..	138.29	300
..	..	*d*	..	..	4	8	..	4	..	..	..	..	....	..	....	....
1¼	6	..	7	37-10	3	3	3	3	6	9	9	..	....	..	153.19	....
20	20	20	20	20	20	20	20	20	20	20	16	12	Jan.	3	134.66	....
..	..	..	..	..	..	..	*d*	..	..	..	..	..	....	..	215.46	....
..	*d*	..	10	10	10	10	10	10	10	10	10	10	....	..	300.02	....
..	..	..	..	..	..	..	*d*	..	..	12	12	12	....	..	164.87	....
..	..	..	*d*	..	..	4	..	4⅓	10	18.5	20	25	Feb.	5	191.09	....
15	16	49.3	17½	18	20	20	20	20	20	17.4	20	20	....	..	207.41	654
..	..	5	5	5	5	10	10	10	10	10	..	10	....	..	320.90	....
d	10	10	10	10	10	10	10	10	10	..	10	..	March	5	166.67	....
..	..	..	5¼	6	8	6	6	..	..	10	..	..	....	..	136.99	....
..	*d*	..	..	..	..	6	10	8	10	10	10	10	....	10	191.91	....
..	..	..	..	..	..	..	..	..	..	..	..	22	Feb.	9	344.80	335
..	..	..	..	..	..	3	20	30	50	..	..	22	....	..	134.24	....
10	10	10	10	10	14	14	18	18	18	18	10	5	Jan.	10	202.51	....
..	..	..	*d*	..	..	..	2	..	..	..	..	..	....	..	178.93	....
..	..	..	..	..	..	..	..	..	..	..	..	10	....	..	125.78	....
..	40	..	..	..	40	..	..	..	..	10	10	8	....	..	120.43	....
16	16	116	..	8	..	8	8	8	8	8	8		....	..	165.78	....
15	20	25	25	505-6	25	30	35	*u* 35	35	40	40	..	....	..	336 14	....
10	7	10	10	10	10	10	10	10	..	10	..	..	....	..	204 09	....
..	5	5	..	..	..	4	4	4	9	9	9	9	....	..	141.80	150
8	8	12	12	12	12	12	12	12	12.2	12	12	12	. . .	3	212.18	193
..	..	..	..	..	..	..	..	..	..	..	..	..	....	..	163.96	....
4	8	8	8	8	8	10	11	12	12	12	12	..	May	8½	132.00	230
6	7	8	6	6	6	6	7	6½	6.5	3	5½	6	Jan.	6	148 09	....
..	..	..	..	..	*d*	13½	..	9	..	9	9	9	Feb.	9	138.71	....
12	16	16	16	16	16	19	20	25	19	16	10	4	....	..	130.01	400
..	..	6	..	..	..	..	..	..	..	..	..	..	....	..	83.12	....
20	20	20	15	15	..	20	20	20	15	15	..	..	....	..	186 19	....
..	..	..	..	..	..	..	..	*k*	..	..	..	..	....	..	110.51	....
12	..	..	12	12	..	12	12	12	12	17	..	..	....	..	....	....
..	*d*	..	5	6	6	10	6	6	..	..	..	..	....	..	153 82	....
..	..	..	..	..	..	..	..	..	..	..	..	..	....	..	149.60	125
..	..	..	..	..	3	..	..	..	..	6	6	8	....	..	147.70	....
..	..	..	..	..	..	..	..	..	..	..	..	..	....	..	113.45	....

CASUALTY, SURETY AND MISCELLANEOUS I

NAME AND LOCATION OF COMPANIES.	Capital Paid up, January 1, 1921.	Par Value of Stock Per Share.	Ans									
			1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	19
Old Line Life, Mil., Wis. (A. & H. D.)†	672,635	10	..	..	..	..	..	..	..	..	..	..
Oregon Surety & Cas. Co., Portland	100,000	100	..	..	..	..	..	..	..	..	..	..
Pac. Mut. Life (Ac. Dep.) Los Angeles†	1,500,000	100	..	..	..	..	..	..	..	..	..	..
Peerless Casualty, Keene, N.H.	100,000	100	..	..	..	..	..	d	..	..	..	..
Penn. Mfrs. Assn., Cas., Philadelphia	250,000	100	..	..	..	..	..	..	..	..	..	..
Pennsylvania Surety Co., Harrisburg	250,000	100	..	..	..	..	..	..	..	..	..	..
Pioneer Insurance, Lincoln	50,000	100	..	..	..	..	..	..	..	..	..	..
Preferred Accident, New York	700,000	100	6	6	..	6	6	6	6	6	6	1
Prov't L. & A., Chattanooga, Tenn.	200,000	100	..	..	..	..	..	..	..	..	..	..
Red Mens Fraternal Acc., Westfield	100,000	25	..	..	..	..	..	..	..	..	..	..
Reliable Hail, Okla. City, Okla.	10,000	..	..	..	..	..	..	..	..	..	..	..
Reliance Life (A. & H. D.) Pittsburg†	1,000,000	100	..	..	..	..	..	..	..	..	..	..
Republic Cas., Pittsburg	750,000	10	..	..	..	..	..	..	..	..	..	..
Ridgely Protective, Worcester, Mass.	100,000	25	..	..	..	..	..	..	..	..	..	..
Royal Indemnity, New York	1,000,000	100	..	..	..	..	..	..	..	..	..	..
Security Tr. & S. Dep. Wilmington	600,000	100	..	..	..	..	..	..	..	..	..	..
Southern Life & Health, Birmingham‡	69,800	10	..	..	..	..	..	..	..	..	..	..
Southern Surety, Des Moines	1,000,000	100	..	..	..	..	..	..	..	..	..	..
Standard Accident, Detroit	1,500,000	50	6	..	6	3.6	4	11½	10	10	15	1
Standard Life (A. H. D.) Pittsburg†	356,095	10	..	..	..	..	..	..	..	..	..	..
Standard Live Stock, Indianapolis	250,000	100	..	..	..	..	..	..	..	..	..	..
Time Insurance Co., Milwaukee	25,000	10	..	..	..	..	..	..	..	..	..	..
Travelers Equitable Ins., Minn'polis.	131,360	10	..	..	..	..	..	..	..	..	..	..
Travelers Indemnity Co., Hartford	1,500,000	100	..	..	..	..	..	..	..	d	..	..
Travelers Insurance Co., Hartford†	7,500,000	100	..	..	..	..	..	..	..	..	..	..
Union Life and Accident, Lincoln	150,000	100	..	..	..	..	..	..	..	..	..	..
Union Health & Acc. Co., Denver	100,000	1	..	..	..	..	..	..	..	..	..	..
United States Casualty, New York	500,000	100	..	..	..	..	..	..	..	..	..	..
United States F. & G., Baltimore	4,500,000	50	d	..	..	..	5	6	7	7	7	3
United States Guarantee, New York	250,000	100	6	6	6	6	6	6	6	6	6	6
U. S. Indemnity Co., New York	115,000	100	..	..	..	..	..	..	..	..	..	..
U. S. Plate Glass, Philadelphia, Pa.	100,000	100	..	..	..	..	..	..	..	..	..	..
Vermont Acc., Rutland, Vt.	10,000	100	..	..	..	..	..	..	..	..	..	..
Western Casualty, Chicago	250,000	100	..	..	..	..	..	..	..	..	..	..
Western Casualty, Denver	200,000	1	..	..	..	..	..	..	..	..	..	..
Western Indemnity, Dallas	300,000	100	..	..	..	..	..	..	..	..	..	..
Western Indemnity, Omaha	10,000	..	..	..	..	..	..	..	..	..	..	..
Western Surety, Sioux Falls	250,000	100	..	..	..	..	d	..	..	..	..	..
Wisconsin Acc. & Health, Milwaukee	25,000	100	..	..	..	..	..	..	..	..	..	..
Wisconsin National Life, Oshkosh	400,000	10	..	..	..	..	..	..	..	..	..	..

* Reorganized as stock company in 1899. † Includes life branch. ‡ Formerly Southern Mutual Aid. ‖ In Decemb
increased from $1,000,000 January 31, 1920, by sale of new stock at 200 per cent. *a* $5,000 cash and $50,000 stock. *b* Al
years old. *c* Stock dividend $100,000. *g* 16⅔ per cent. stock dividend. *h* 25 per cent. stock dividend. *n* Preferred 6, co
dividend of $1,000,000. *u* Also stock dividend of $100,000. *v* Also stock dividend of $213,900. *x* Also 50 p

SURANCE STOCKS AND DIVIDENDS—*Continued.*

ER CENT.													Cash Dividends Declared During 1921 To Date.		Net Book Value of Stock Per 100, January 1, 1921.	Latest Sale of Stock (per cent.)
08.	1909.	1910.	1911.	1912.	1913.	1914.	1915.	1916.	1917.	1918.	1919.	1920.	Date.	Pr Ct.		
.	..	..	..	4	4	4	5	5	6	..	7	..	Feb.	10	$133.68	....
.	..	*d*	6	6	6	6	6	6	6	..	4	8	....	..	158.03	....
4	15	16	16	18	19½	20	20	20	20	20	20	..	....	..	189 32	....
.	..	..	5½	5½	6	3	4	6	25	6	*m*9	..	....	..	152.46	....
.	..	..	..	..	..	..	*d*	9	9	9	9	6	....	6	526.40	100
.	..	..	4	..	..	4	4	40	..	..	..	..	....	..	251.65	....
.	..	..	..	*z*	..	..	..	..	..	19.2	*o*..	20	....	..	109.46	....
4	24	24	24	24	24	14	24	24	24	25	25	..	....	13	242.86	....
.	..	*d*	8	..	10	10	10	12	22	20	..	12.2	....	..	136.56	....
.	..	..	..	..	..	..	*s*	8	8	8	6	6	....	6	163.10	....
.	*d*	..	..	7½	5.4	..	4.2	..	..	..	..	..	....	..	....	....
.	..	..	..	..	..	6	6	6	8	8	..	6	Jan.	6	131.67	140
.	..	..	..	..	..	..	..	..	..	12	18	18	Jan.	18	153.38	....
.	..	5	5	5	5	10	10	10	10	10	10	..	....	..	282 55	....
.	..	*d*	..	..	..	..	..	..	..	..	..	..	....	..	300.05	....
.	..	..	..	..	..	..	..	..	..	..	..	..	....	..	....	....
.	..	..	..	..	..	..	..	..	..	8.1	6½	12	Jan.	6	170.81	150
8½	8½	8½	11½	10	10	..	..	4	..	..	12	12	Jan.	3	157.75	157½
o	11½	12	14	14	14	114½	8½	10	10	10	12	12	Jan.	1	189.67	....
-	..	..	..	6	7	7	2½	..	..	..	..	..	Jan.	3	116.92	101
.	..	..	*d*	..	..	4	4	5	5	6	6	6	....	..	147.77	....
.	..	*d*	30	60	60	60	60	100	60	60	80	60	Jan.	15	269.31	....
.	..	..	..	..	..	..	..	..	..	..	..	16	Jan.	16	132.58	....
.	..	..	4	6	8	8	8	8	8	8	8	..	....	..	154.67	....
.	..	..	..	25	88	16	16	16.7	16	16	..	17.6	....	..	218 56	....
.	..	..	..	..	*d*	..	..	3	2.5	15	..	6	....	..	117.27	140
.	4	10	6	..	6	6	6	6	9	10	6	..	....	.	170.00	....
o	31	10	10	10	10	10	10	15	9.9	20	10	10	Feb.	10	241.66	....
7	9½	8	8	10	10	10	10	12	12	15	15	..	....	..	196.27	....
9	6	6	8	8	8	8	8	10	10	10	20	20	....	20	424.09	251
.	..	..	..	..	..	..	..	..	..	..	..	12	Feb.	3	145.77	....
7	7	7	8	9	14	10	9	10	8	9	10	10	....	..	138.31	....
.	..	..	..	..	..	..	..	..	..	..	..	..	....	..	213.59	....
.	..	..	..	..	..	..	*d*	..	..	..	..	..	....	..	....	....
.	..	..	..	..	..	..	..	*d*	6	7.1	12	15	....	..	154.96	250
.	..	..	..	..	*d*	..	4	8	..	..	..	..	....	..	177.66	....
d	..	..	..	..	..	..	..	..	..	..	..	..	....	..	....	....
.	..	..	3½	..	..	..	..	5	5	7	5	5	Jan.	7	128.02	100
.	..	..	..	..	..	..	*d*12	..	..	..	..	..	....	..	119.55	....
-	..	..	..	..	..	..	3	20	5	5	..	..	....	.	135.68	....

ncreased from $350,000 and $264,351 added to surplus; book value of stock is figured on basis of enlarged capital. § Capital of $500,000. *c* $9,000 cash and $100,000 stock. *d* Signifies year of organization where company is less than twenty-five ividend of $10,000. *p* Preferred 8, common 16. *r* Preferred 12, common 10. *s* 100 per cent. in stock. *t* Also stock idend. *z* Reorganized on stock basis in this year.

STATISTICS OF MISCELLANEOUS CANADIAN COMPANIES

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	General Expenses.	Total Disbursements.
Boiler Inspection and Insurance, Toronto, Can. *b* ..... H. N. Roberts, Vice-President.	1920	.....	$100,100	$441,949	$156,127	$285,821	$132,922	$20,128	$153,051	$5,135	None.	$107,693	$112,828
	1919												
Canada Accident and Fire, Montreal, *a au auf bu el g p s* †..... S. H. Ewing, Pres.; T. H. Hudson, Mgr.	1920	$108,300	43,320	681,832	364,169	274,343	507,956	28,542	536,498	276,424	$4,332	224,192	504,948
	1919	108,300	43,320	611,173	293,157	274,696	411,310	28,355	516,041	276,754	4,969	231,619	511,736
	1918	108,300	43,320	590,357	296,412	250,625	403,771	24,745	428,515	253,002	1,529	168,502	423,033
	1917	108,300	43,200	587,251	243,811	300,240	310,527	21,142	334,669	184,578	4,332	127,545	316,455
	1916	108,300	43,320	550,692	180,406	326,966	289,598	25,655	315,253	205,824	None.	116,146	321,970
Canada Weather, Toronto *w* ..... Angus McKay, Pres.; Frederic B. Welford, Sec. and Mgr.	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1918	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1917	119,000	77,941	23,929	3,835	.....	5,078	1,176	6,254	1,006	None.	12,694	13,700
	1916	119,000	74,965	26,663	7,989	.....	78,593	2,939	81,532	52,612	None.	31,446	84,058
Canadian Indemnity Co., 333 Main St., Winnipeg, (Fire Hail) 1912..... John Galt, Pres.; James A. Dowler, Sec.; C. S. Riley, Mgr. Dir.	1920	.....	300,000	561,378	149,253	112,123	429,914	25,198	455,112	132,790	30,000	190,679	353,469
	1919	.....	300,000	438,496	118,446	20,050	224,003	.....	224,003	92,045	20,000	63,725	175,770
Canadian Surety Co., Toronto, *au bu g p*‡ F. W. Lafrentz, Pres.; Wm. H. Burgess, Sec. Wm. H. Hall, Gen. Mgr.	1920	200,000	250,000	509,419	176,699	82,720	259,106	23,715	282,821	55,886	17,500	65,855	239,241
	1919	200,000	250,000	465,112	135,700	79,412	165,803	19,333	185,723	21,389	38,250	71,902	131,541
	1918	200,000	225,000	395,360	82,807	87,553	117,452	18,712	136,164	17,546	11,250	80,686	109,482
	1917	200,000	225,000	358,278	66,915	66,362	115,192	14,709	129,901	5,292	16,625	66,613	83,159
	1916	200,000	200,000	280,045	33,008	47,037	62,819	12,800	75,619	5,175	10,000	39,347	54,522
Chartered Trust and Executor Co., Toronto, 46 King Street, W., *t*..... Hon. W. A. Charlton, Pres.; John J. Gibson, Mgr.	1920	285,500	479,938	589,536	77,301	512,235	None.	142,843	142,843	None.	34,008	113,198	147,206
	1919	285,500	446,863	560,259	43,149	517,110	None.	140,742	140,742	None.	27,561	68,905	96,466
	1918	285,500	232,487	251,008	7,251	11,271	None.	68,631	68,631	None.	12,533	38,317	50,850
	1917	273,000	204,112	243,669	None.	39,557	None.	14,909	14,909	None.	12,241	.....	12,241
	1916	273,000	203,996	245,383	None.	41,387	None.	39,393	39,393	None.	12,037	23,767	35,804
Casualty Co. of Canada, Toronto *p*... A. L. Eastmure, Pres.; A. W. Eastmure, Man. Dir. and Sec.	1920	69,500	47,267	56,722	21,807	34,915	28,877	1,999	30,897	13,154	None.	13,992	27,146
	1919	69,500	25,212	29,007	9,739	19,268	8,157	3,516	11,674	3,897	None.	5,958	9,855
	1918	69,500	21,513	21,680	7,321	—7,154	5,308	3,407	8,716	4,648	None.	4,873	9,521
	1917	66,400	21,197	24,474	6,689	.....	6,375	1,779	8,154	1,230	None.	5,702	6,932
	1916	66,400	19,731	21,061	3,897	.....	1,541	1,789	3,330	226	None.	2,371	2,597

DOMINION OF CANADA GUARANTEE AND ACCIDENT, Toronto, *a au auf s g p bu* ‡..	1920	230,000	248,000	1,177,018	510,673	416,345	900,158	47,880	948,038	406,405	37,200	.....	.....
	1919	250,000	246,920	1,081,867	424,923	410,024	657,631	40,547	749,976	252,173	37,038	.....	592,942
Col. A. E. Gooderham, Pres.; C. A.	1918	250,000	246,020	931,207	383,535	301,652	554,194	41,063	595,257	228,051	29,522	278,812	536,385
Withers, Gen. Mgr.; J. L. Turquand,	1917	244,400	244,135	814,168	290,033	280,000	480,075	34,022	514,097	182,369	29,382	241,220	453,001
Sec.-Treas.	1916	244,400	244,400	736,360	227,165	264,795	401,735	31,299	433,034	148 502	24,440	210,504	383,446
DOMINION GRESHAM GUARANTEE AND CASUALTY CO., Montreal, *a el s au bu g*..	1920	200,000	200,000	385,252	129,743	255,509	258,735	23,432	282,167	141,946	None.	133,872	275,819
	1919	200,000	200,000	400,667	137,457	263,210	191,168	18,053	209,222	102,499	None.	106,935	209,434
Frederick W. Evans, Pres.; Robert	1918	200,000	200,000	374,181	107,115	67,066	144,998	8,977	153,975	62,248	None.	71,746	133,994
Welch, Sec. and Gen. Mgr.	1917	200,000	255,997	360,029	104,032	55,996	121,348	22,629	143 977	58,330	None.	70,063	128,393
	1916	200,000	200,000	346,411	88,969	57,442	108,645	18,356	127,001	34,183	None.	67,298	101,481
GENERAL ACCIDENT ASSURANCE CO. OF CAN., Richmond and Bay Sts., Toronto,	1920	400,000	100,000	771,384	358,763	412,621	587,109	29,139	616,248	262,671	.....	301,891	564,562
	1919	400,000	100,000	628,327	300,385	227,942	488,078	27,045	515,123	243,737	None.	239,017	482,754
ac al ap cu du dl e f fw gl h ia la pl s el ply	1918	400,000	100,000	563,502	257,82c	205,682	407,451	27,462	434,913	167,248	None.	199,120	366,367
sb t y we wo.....	1917	200,000	100,000	496,262	231,573	164,689	371,420	23,692	395,019	168,289	None.	177,442	345,731
Edward Hay, Pres.; G. J. Malcolm,	1916	200,000	100,000	449,905	212,686	137,219	347,521	22,166	369,687	144,933	20,000	177,283	342,216
Sec., Thos. H. Hall, Gen. Mgr.													
GENERAL ANIMALS INS. CO., Montreal	1920	103,800	62,275	86 552	49,600	36,952	123,688	3,822	127,510	58,928	None.	63,063	121,991
(live stock).....	1919	103,800	62,275	82,906	40,506	—19,875	74,907	3,276	78,724	29,658	None.	37,518	67,176
Robert Ness, Pres.; R. A. Leduc, Man.;	1918	103,800	62,275	65,094	25,837	—23,018	70,969	2,910	73,879	30,077	None.	31,158	61,235
Baron J. D'Halewyn, Sec.	1917	103,800	62,275	53,299	21,036	.....	59,361	1,920	61,280	28,783	None.	26,176	54,960
	1916	103,800	62,610	45,333	20,300	.....	51,002	2,520	53,522	28,629	None.	28,871	57,500
GLOBE INDEMNITY COMPANY OF CANADA, 343 Dorchester St., Montreal, *a auj*	1920	500,000	200,000	1,189,553	724,525	265,027	876,517	38,588	915,105	417,393	12,000	443,887	873,280
	1919	500,000	200,000	998,831	546,453	252,377	836,288	32,795	869,083	432,149	.....	369,804	801,955
bu el g ‡.....	1918	500,000	200,000	853,157	488,938	164,219	749 789	28,430	778,219	360,001	.....	339,987	699,988
J. Gardner Thompson, Pres ; John Emo,	1917	250,000	200,000	760,771	393 760	167,011	611,087	35,552	646,639	299,421	20,000	291,029	610,451
Gen. Mgr. and Sec.	1916	250,000	100,000	570,390	304,240	166,150	505,055	20,891	525,946	244,628	10,000	241,675	496,303
GRAIN INS. AND GUAR., Winn. Can., *g*....	1920	200,000	165,150	390,811	162,406	63,255	262,314	6,607	268,921	29,002	None.	64,178	93,189
H. P. Grundy, Chief Agent.													
GUARANTEE CO. OF N. A., 285 Beaver Hall	1920	668,600	304,600	2,653,330	494,366	2,158,964	343,700	113,778	457,478	62,634	67,012	230,729	360,375
Hill, Montreal, *g*. 1851.....	1919	668,600	304,600	2,566,762	508,233	2,058,529	340,464	108,256	658,748	67,956	71,581	206,616	346,153
Henry E. Rawlings, Pres.; Richard B.	1918	668,600	304,600	2,292,477	374,525	1,613,352	333,187	85,656	418,844	62,640	36,552	207,446	306,638
Scott, Sec. and Treas.	1917	668,600	304,600	2,166,414	326,397	1,535,417	331,478	93,078	424,556	42,423	36,552	198,615	277,590
	1916	668,600	304,600	2,096,556	268,831	1,523,125	263,879	84,672	348,551	64,064	36,552	172,107	272,723
GUARDIAN OF CANADA, Montreal, Can.,	1920	.....	375,000	921,590	565,815	.....	551,006	33,890	584,896	256,483	None.	207,218	463,701
a. auf bu. g, p, s.....													
H. M. Lambert, Chief Agent.													
IMPERIAL GUARANTEE AND ACCIDENT,	1920	1,000,000	200,000	540,946	219,225	62,491	465,569	21,905	487,474	207,522	16,000	244,626	468,148
Toronto, *a l s g p au auf*.....	1919	1,000,000	200,000	503,57c	222,434	81,136	388,849	.....	.....	192,064	.....	.....	.....
H. C. Cox, Pres.; E. Willans, Manager;	1918	1,000,000	200,000	483,584	193,445	90,139	329,024	20,560	349,584	171,470	16,000	165,813	353,284
Frank W. Cox, Sec.	1917	1,000,000	200,000	480,034	192,223	87,810	284,251	19 992	303,243	111,319	16,000	146,052	273,382
	1916	1,000,000	200,000	449,935	162,390	87,545	248,281	18,450	266,731	93,222	16,000	133 356	242,578

‡ Figures include fire branch. *a* Accident insurance. *au* Automobile insurance. *b* Steam boiler insurance. *bu* Burglary insurance. *g* Guarantee insurance. *p* Plate glass insurance. *s* Sickness insurance. *t* Title insurance. *w* Weather insurance.

STATISTICS OF MISCELLANEOUS CANADIAN COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities Except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	General Expenses.	Total Disbursements.
London and Lancashire Guarantee and Acc., Toronto, *a, au, bu, g, p, h*.... Alexander MacLean, Mgr.	1920	.....	$400,000	$915,945	$324,908	$191,037	$473,695	$15,300	$488,995	$246,893	$40,000	$213,768	$500,661
Merchants Casualty Co., Winnipeg *a s*	1920	$500,000	101,576	346,939	161,352	84,011	488,118	93,560	581,678	208,028	6,457	273,722	488,207
L. M. Fingard, Pres. and Gen. Mgr.;	1919	500,000	64,565	254,256	155,508	98,748	458,274	13 935	472,209	214,158	None.	268,171	482,329
Charles E. Hanslip, Sec.-Treas.	1918	500,000	64,565	254,546	201,720	—11,739	460,566	149,254	609,820	213,498	None.	385,287	598,785
	1917	425,000	64,565	248,574	167,671	16,338	462,321	199,230	661,551	154,324	59,801	417,824	631,949
	1916	425,000	56,890	208,978	91,861	60,227	255,399	214,647	470,046	103,918	9,409	298,207	411,564
Merchants' and Employers' Guarantee and Accident Co., Montreal *a s*	1920	500,000	99,500	190,940	114,798	76,142	249,420	5,913	255,333	139 879	None.	114,384	254,263
au p auf el.....	1919	500,000	99,500	168,758	158,758	1,029	244,191	11,795	255,986	83,683	.....	94,647	178,330
L. N. Dupuis, Pres.; J. C. H. Dussault	1918	500,000	99,500	183,845	92,243	—7,898	179,118	6,921	186,039	84,595	5,970	96,070	186,535
Sec., J. G. Dubeau, Man. Dir.	1917	459,600	99,500	178,177	53,364	25,314	151,873	22,444	174,317	65,740	5,958	93,427	165,126
	1916	459,600	98,280	175,797	43,633	33,884	105,169	30,163	135,332	50,225	5,473	67,580	123,278
Mount Royal, Montreal, Canada, *au, p*.. P. F. Perrin, Manager.	1920	.....	250,000	1,613,963	740,956	623,007	729,504	818,064	342,305	192,178	262,234	796,717	.....
North American Accident Ins. Co.,	1920	306,400	91,133	512,830	279,355	142,342	513,924	20,632	534,556	326,578	.....	166,659	494,388
Montreal, *a p auf au bu el ac al e gl h ia l*.	1919	306,400	91,133	447,427	239,350	116,944	401,662	18,000	419,662	250,820	.....	148,258	401,602
ol r t v wo wc. 1912.....	1918	306,400	91,133	394,281	201,739	101,408	355,313	17,381	372,694	206,716	9,080	137,015	352,811
A. W. Roberson, Pres.; P. W. Peacock,	1917	306,400	90,800	351,339	184,186	76,353	268,336	13,788	282,124	114,565	9,080	100,119	223,764
Sec.-Treas., C. F. Dale, Mgr. Dir.	1916	306,400	90,800	299,385	125,851	82,734	180,597	11,448	192,045	75,551	8,880	79,594	164,025
Protective Association of Canada,	1920	50,000	35,000	98,300	71,244	27,056	224,504	2,843	227,347	132,038	.....	78,979	211,017
Granby, Que. *a h.* 1907.....	1919	50,000	35,000	83,847	57,752	—8,905	182,905	1,999	184,904	119,437	.....	59,947	179,384
J. T. Farish, Pres.; E. E. Gleason, Sec.	1918	50,000	25,000	66,673	66,638	—24,965	164,320	7 727	172,048	114,194	5,000	70,004	189,198
	1917	50,000	20,000	81,464	47,451	14,013	150,970	2,125	153,095	86,595	None.	61,787	148,381
	1916	50,000	20,000	73,352	45,323	8,029	144,069	2,151	146,220	83,797	None.	58,529	142,326

a Accident insurance. *auf* Automobile insurance (including fire risk). *e* Elevator liability. *el* Employers' liability. *s* Sickness insurance.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Expenditures.
Figures of Canadian Branch:										
Abeille, Paris, *h*..... J. E. Clement, Chief Agent, Montreal Can.	1920	$178,687	$1,879	$176,808	$135,489	$135,489	$75,062	$47,323	$122,385	.....
Alliance Assurance, London, *a, auf, bu, g. h, p, s*..... T. D. Belfried, Chief Agent, Montreal, Can.	1920	766,245	444,084	322,141	844,530	530	845,060	376,421	333,112	$709,533
American and Foreign Marine *d*..... Robert J. Dale, Chief Agent, Montreal.	1920	28,481	537	27,944	31,279	None.	31,279	393	5,839	6,232
	1919	28,251	587	27,664	31,679	None.	31,679	22,051	7,303	29,354
	1918	29,995	884	29,111	40,031	None.	40,031	10,613	8,824	19,438
	1917	30,638	1,532	29,107	39,417	None.	39,417	1,138	8,890	10,028
	1916	28,307	495	27,812	23,727	None.	23,727	218	5,558	5,776
American Surety Company *g*..... Wm. H. Hall, Chief Agent, 26 Wellington Street, E., Toronto.	1920	105,116	51,702	53,414	68,234	4,000	72,234	6,284	12,421	18,705
	1919	105,016	32,763	72,253	61,323	3,340	64,663	56,738	7,474	64,313
	1918	63,377	46,597	16,780	25,757	2,680	28,437	1,292	1,424	2,716
	1917	60,657	44,508	16,149	18,370	2,680	21,050	3,895	5,875	9,771
	1916	58,324	38,476	19,848	15,514	2,680	18,194	—1,059	5,201	4,142
British and Foreign Marine Insurance Co., Ltd.. *d sp.* Robert J. Dale, Chief Agent, Montreal.	1920	109,574	663	108,911	2,056	4,680	6,736	1,465	384	1,849
	1919	109,540	177	109,363	312	4,680	4,992	1,162	95	1,257
	1918	109,595	68	109,527	544	4,680	5,224	898	103	1,001
	1917	109,647	122	109,525	436	4,680	5,116	144	123	266
	1916	109,662	319	109,343	1,360	4,680	6,040	3,083	359	3,442
Car and General, London, *a, auf, h, s*..... Arthur Barry, Chief Agent, Montreal.	1920	508,486	106,712	401,774	510,894	39,224	550,118	173,603	180,347	353,950
Continental Casualty, Hammond, Ind., *a, au, s*..... E. F. Alexander, Chief Agent, Toronto.	1920	102,324	57,480	44,844	126,970	55	127,025	42,910	87,949	130,859
Employers Liability Assur. Corporation (Ltd.), 17 St. John St., Montreal, P. Q., *a au auf bu el h g s* †..... C. W. I. Woodland, Chief Agent, Montreal.	1920	2,001,118	1,321,159	679,959	2,477,058	2,713	2,479,771	1,221,185	987,199	2,208,384
	1919	1,074,452	621,832	1,107,633	*c*1,074,307	1,867	1,076,174	*c*548,659	418,337	968,416
	1918	1,541,193	1,074,452	466,741	1,846,354	2,157	1,848,511	917,174	654,858	1,572,032
	1917	1,377,288	863,585	513,703	1,426,152	424	1,426,557	773 276	534,683	1,307,959
	1916	1,343,963	848,655	494,708	1,211,862	304	1,212,166	562,611	462,195	1,024,806
Excess, London, *h*..... Anderson & Sheppard, Chief Agents, Montreal.	1920	162,314	1,736	160,578	173,601	50	173,651	69,660	58,410	128,070
Federal, Jersey City, *h*..... W. J. Willcox, Chief Agent, Winnipeg.	1920	50,458	3,300	47,158	113,239	226	113,465	51,398	35,041	86,439

† Figures include Fire branch *c* Casualty only.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES—*Continued*

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Expenditures.
Figures of Canadian Branch:										
FIDELITY AND CASUALTY, New York *a s b p bu au el*.....	1920	$325,685	$195,892	$129,793	$296,323	$14,558	$310,881	$209,702	$155,755	$365,457
Geo. A. DeClercq, Chief Agent, Montreal.	1919	329,444	221,327	108,117	299,030	None.	299,030	125,816	159,484	285,299
	1918	264,598	205,757	58,841	282,982	None.	282,982	124,949	149,843	274,792
	1917	221,965	170,922	51,043	233,461	.....	233,461	77,845	125,932	203,777
	1916	232,440	120,379	112,061	208,537	6,888	215,425	75,241	110,331	185,572
HARFFORD ACCIDENT & INDEMNITY, Hartford, Conn, *a, au, bu, g, ls p s*.....	1920	181,427	2,096	179,331	None.	4,444	4,444	None.	3,016	3,016
Peter A. McCallum, Chief Agent, Toronto.										
HARTFORD LIVE STOCK, Hartford, Conn, *ls*.....	1920	30,028	750	29,278	None.	750	750	None.	1,397	1,397
Peter A. McCallum, Chief Agent, Toronto.										
HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, *b*. H. N. Roberts, Toronto.	1920	40,275	None.	40,275	1,300	1,350	2,650	None.	None.	None.
	1919	39,600	None.	39,600	1,200	1,350	2,550	None.	None.	None.
	1918	40,475	None.	40,475	1,000	1,350	2,350	None.	None.	None.
	1917	40,270	None.	40,275	1,200	1,350	2,550	None.	None.	None.
	1916	40,275	None.	40,275	2,345	1,350	3,695	None.	None.	None.
INTERNATIONAL FIDELITY INSURANCE COMPANY *g* *.....	1920	5,000	2,872	2,128	7,021	None.	7,021	1,678	999	2,677
Neil Sinclair, Chief Agent, Toronto.	1919	5,000	3,432	1,568	6,808	None.	6,808	2,340	341	2,681
	1918	5,000	4,028	972	6,824	None.	6,824	1,184	672	1,856
	1917	5,100	2,815	2,186	7,050	None.	7,050	2,500	559	3,059
	1916	5,000	5,168	—168	6,760	None.	6,760	1,547	430	1,977
LAW, UNION & ROCK, London, *a bu p s*.	1920	11,206,015	360,967	10,845,048	479,122	607,631	1,086,753	203,120	212,350	415,470
Colin E. Sword, Chief Agent, Montreal.										
LLOYDS PLATE GLASS INSURANCE COMPANY *p*.....	1920	82,961	42,582	40,379	80,262	4,188	84,450	53,489	40,111	93,600
LeGrand Reed, G. B. Shaw, and C. B. McNaught, Chief	1919	91,108	43,840	47,268	48,852	4,188	53,040	33,484	26,267	59,751
Agents, Toronto.	1918	88,666	62,018	26,648	74,507	4,147	78,654	52,049	36,764	88,813
	1917	90,291	70,525	19,765	67,950	7,606	75,556	25,145	34,417	59,558
	1916	91,949	47,469	44,480	53,205	3,905	57,110	27,466	31,611	59,077
LONDON GUARANTEE AND ACCIDENT *a g s bu au auf el* †....	1920	2,262,470	1,069,955	1,192,515	1,641,407	26,323	1 667,730	855,038	693,742	1,538,780
Geo. Weir, Gen. Mgr., Toronto, H. C. Wright, Asst.	1919	1,956,966	959,038	997,928	1,305,612	32,760	1,338,372	697,766	513,674	1,211,440
Mgr.	1918	1,425,961	826,991	598,970	1,353,587	12,498	1,366,085	633,138	479,435	1,112,573
	1917	1,040,364	630,114	410,250	923,634	2,678	926,312	377,957	334,037	711,994
	1916	660,405	398,367	262,038	581,081	531	581,612	234,802	269,317	504,199

LOYAL PROTECTIVE INS. CO. *a s* ..... William Atkins, Chief Agent, Toronto.	1920	86,574	63,328	23,246	207,007	2,881	209,888	107,207	92,459	199,666
	1919	76,219	47,693	28 526	136,413	18,756	155,169	89,130	64,093	153,223
	1918	55,893	50,807	5,086	118,464	12,031	130,495	92,253	55,009	147,261
	1917	60,344	36,689	23,656	105,873	11,580	118,453	59,056	48,025	107,081
	1916	49,044	32,920	16,124	92,772	12,950	105,722	59,930	48,364	108,294
LUMBERMEN'S MUTUAL CASUALTY, Buffalo, *au* ..... E. D. Hardy, Chief Agent, Ottowa.	1920	19,671	511	19,160	650	578	1,228	None.	414	414
MARINE INSURANCE COMPANY, *d auf* †..... Reed, Shaw & McNaught, Chief Agents, 85 Bay Street, Toronto.	1920	208,002	31,745	176,257	109,293	2,847	112,140	29,236	55,043	84,279
	1919	148,283	53,255	95,028	108,620	782	109,402	82,794	34,259	117,053
	1918	155,594	79,835	75,759	115,938	1,133	117,071	23,486	33,234	56,720
	1917	140,808	43,328	97,480	97,911	.....	97,911	27,915	29,106	57,021
	1916	138,921	24,923	113,998	83,188	517	83,705	22,712	63,163	85,875
MARYLAND ASSURANCE, Baltimore, *a s* ..... F. J. Lightbourn, Chief Agent, Toronto.	1920	32,333	4,522	27,811	28,229	5,305	33,534	62,536	6,158	68,694
MARYLAND CASUALTY, *au bu el f g p b sp* ..... F. J. Lightbourn, Chief Agent, Toronto.	1920	536,728	352,791	183,937	417,924	17,717	435,642	173,067	158,960	332,027
	1919	447,710	267,501	180,209	353,077	17,077	370 154	132,018	116 970	248,988
	1918	366 991	239,893	127,098	220,437	14,143	234,580	127,652	75,421	203,073
	1917	337,991	226,788	111,202	335,556	12,477	348,032	140,178	129,738	269 917
	1916	320,311	159,340	160,971	237,873	12,809	250,682	94,736	116,746	211,482
NATIONAL BENEFIT, London, *a au h s* ..... B. M. Armstrong, Chief Agent, Winnipeg.	1920	242,444	52,946	189,498	57,206	10,761	67,967	18,413	32,187	50,600
NATIONAL PROVINCIAL PLATE GLASS, *p* ..... Arthur Barry, Chief Agent, Montreal.	1920	92,227	21,677	70,549	35,305	1,511	36,816	19,610	17,872	37,482
	1919	20,012	15,278	4,734	15,680	None.	15,680	9,603	7,664	17,467
	1918	20,180	14,892	5,288	19,545	None.	19,545	10,257	8,952	19,209
	1917	13,116	11,516	1,600	16,276	32	16,308	6,990	6,694	13,684
	1916	13,013	8,632	4,381	12,386	None.	12,386	7,449	5,884	13,333
NATIONAL SURETY CO., *g* ..... Reed, Shaw & McNaught, Chief Agents, Toronto.	1920	168,759	113,496	55,263	106,255	10,022	116,277	30,542	38,013	68,555
	1919	208,633	60,940	147,693	104,620	7,688	112,308	16,259	30,806	47,065
	1918	150,457	71,128	79,329	83,483	6,816	90,298	10,621	28,439	39,060
	1917	126,943	55,243	71,700	75,684	5,650	81,334	25,585	25,065	50,649
	1916	119,717	39,331	80,386	68,148	5,692	73,840	13,719	27,413	41,132
NEW YORK PLATE GLASS, *p* ..... G. W. Pacaud, Chief Agent, Montreal.	1920	36,774	18,379	18,395	32,912	1,192	34,104	19,219	14,362	33,581
	1919	32,924	14,713	18,211	18,641	1,280	19,921	12,929	8,361	21,291
	1918	32,611	19,293	13,318	23,773	1,306	25,079	10,852	9,783	20,635
	1917	32,655	14,193	18,462	20,895	1,313	22,208	9,598	8,658	18,256
	1916	32,878	12,523	20,355	15,808	1,313	17,121	7,788	7,542	15,330
NORTHERN ASSURANCE, London, *a au bu g p s* ..... G E. Moberly, Chief Agent, Montreal.	1920	1,493,132	956,289	536,843	1,324,472	57,290	1,381,762	617,072	467,906	1,084,978

* Business in Canada is restricted to contracts with the Singer Sewing Machine Co. † Figures include Fire branch. *a* Accident insurance. *au* Automobile. *c* Casualty only. *p* Plate glass insurance. *s* Sickness insurance. *sp* Sprinkler leakage. *b* Steam boiler. *bu* Burglary insurance. *d* Inland Transit. *g* Guarantee.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES—*Continued.*

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada	Total Liabilities in Canada	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Expenditures.
NORWICH UNION FIRE, Norwich, Eng., *a s au p*.....	1920	$1,754,026	$1,025,631	$728,395	$1,600,773	$67,613	$1,668,386	$686,505	$646,727	$1,333,232
John B. Laidlaw, Chief Agent, Toronto.										
OCEAN ACCIDENT AND GUARANTEE CORPORATION, † *a au*	1920	1,346,574	768,771	577.804	1,259,968	17,755	1,277,723	551,281	558,203	1,109,484
auf bu el s g p.....	1919	1,087,190	634,653	452,537	1,011,575	14,746	1.026432	305.856	595,349	901,205
W. T. Perry, Gen. Mgr. for Canada, Toronto.	1918	1,040,719	570,509	470,210	991,442	13,810	1,003,318	497,232	421,891	819 123
	1917	1,037,936	525,348	512,588	938,408	6,666	945,074	364,383	387,086	750,869
	1916	864,436	395,843	468,593	675,755	3,373	679,128	351,728	289,191	640,919
OCEAN MARINE INSURANCE CO., *d*.....	1920	98,008	None.	98,008	10,944	None.	10,944	3,219	3,104	6,323
R. Hampson & Son, Chief Agents, Ltd., Montreal.	1919	98,621	1,260	97,661	9,637	4,650	14,287	23,390	2,365	25,755
	1918	98,074	1,200	96,874	5,467	None.	5,467	1,266	2,643	3,909
	1917	96,132	None.	96,132	18,441	None.	18.441	None.	3,346	3,346
	1916	97,029	None.	97,029	19,553	None.	19,553	1,058	3,660	4,718
PREFERRED ACCIDENT, New York, *a au s*.....	1920	91,507	17,009	74,498	32,333	2,871	35,204	15,428	25,823	41,252
J. W. Mackenzie, Chief Agent, Toronto.										
RAILWAY PASSENGERS ASSURANCE CO., *a bu e sl au g p*..	1920	443,868	229,932	213 936	375,230	832	376,064	150,439	169,110	319,549
Frank H. Russell, Chief Agent, Toronto.	1919	330,655	178,618	152,037	283,874	703	284,577	111.379	147,760	259,139
	1918	284,531	169,771	114,760	298,264	451	298,715	139,251	140,455	279,706
	1917	257,652	146,335	111,318	246,456	150	246,646	88,900	118,920	207,820
	1916	200,654	139,327	60,827	208,220	None.	208,220	87,123	105,079	192,202
RIDGELY PROTECTIVE ASSOCIATION, *a s*.....	1920	63,668	17,266	46,402	72,444	1,874	74,318	37,809	15,252	53 061
James E. Scott, Chief Agent, Toronto.	1919	42,411	13,608	28,803	65,082	6,527	71,609	49,853	15,195	65,049
	1918	32,851	26,323	6,528	57,219	7,324	64,543	49,035	16,217	65,252
	1917	38,560	16,872	21,682	42,147	9,950	52,097	26,593	20,025	46,618
	1916	33,082	7,913	25,169	24,787	8,955	33,742	15,927	16,597	32,524
ROYAL EXCHANGE, London, *a auf s*.....	1920	1,331,813	570,921	760,892	998,320	23,001	1,021,321	458,976	337,529	796,505
Arthur Barry, Chief Agent, Montreal.										
SCOTTISH METROPOLITAN, Glasgow, *a auf bu g s*.....	1920	388,225	182,254	205,971	372,065	644	372,709	44.672	242,921	287,593
Alex. Bissett, Chief Agent, Montreal.										
SECURITY MUTUAL CASUALTY, *el* and *wo* (restricted to Swift Canadian Company in Canada).....	1920	44,037	23,014	21,023	11,086	2,399	13,475	4,829	960	5,788
F. A. Shaw, Chief Agent, Winnipeg.										
TRAVELERS INDEMNITY OF HARTFORD, *a s b au bu f p*...	1920	442,399	379,133	63,266	413,468	19,323	432,791	158,979	195,838	354,817
George T. Foster, K. C., Chief Agent, Montreal.	1919	330,644	285,668	44,976	333,678	12,502	346,180	119,141	137,861	256,002
	1918	272,719	215,212	57,507	242,631	12,064	254,695	88,167	96,022	184,189
	1917	194,666	165,466	29,200	203,419	7,363	210,782	44,945	164,506	209,451
	1916	157,733	107,847	49,886	128,393	5,808	134,201	33,161	97,757	130,918

TRAVELERS INSURANCE COMPANY, *a el*..... Hon. Geo. G. Foster, Attorney, Montreal.	1920	(*)	.....	.....	596,095	50	596,145	201,779	290,511	492,290
	1919	(*)	213,280	.....	336,034	None.	363,034	100,972	227,006	327,978
	1918	(*)	210,789	.....	317,111	.....	317,111	159,144	186,564	345,708
	1917	(*)	.....	.....	.....	.....	.....	.....	.....	.....
	1916	(*)	.....	.....	.....	.....	.....	.....	.....	.....
UNITED COMMERCIAL TRAVELERS, *a*..... F. J. C. Cox, Chief Agent, Montreal.	1920	26,609	1,158	25,451	28,427	1,440	29,867	6,228	6,965	13,193
UNITED STATES FIDELITY AND GUARANTY CO., *a au el b s g bu p*..... A. E. Kirkpatrick, Chief Agent, Toronto.	1920	574,833	438,992	135,841	631,531	20,875	652,406	236,923	300,027	536,950
	1919	400,692	336,122	64,570	526,362	22,390	550,752	196,843	242,208	439,057
	1918	383,607	305,513	78,094	372,659	15,625	388,284	158,854	186,798	345,653
	1917	320,066	241,862	78,203	336,914	4,156	341,070	82,862	151,529	234,390
	1916	314,009	206,529	107,480	305,338	13,033	318,371	76,968	158,605	235,573
WESTERN CASUALTY, *a s* (restricted to following provinces:—B. C., Alb,, Sask., and Man..... W. H. Bugel, Chief Agent, Vancouver.	1920	24 599	7,843	16,756	29,037	975	30,012	9,034	20,116	29,151

(*) See Life Tables. † Figures include Fire brand. *a* Accident insurance. *au* Automobile insurance. *auf* Auto (including fire). *b* Steam boiler. *bu* Burglary. *d* Inland transit business. Fly wheel insurance. *g* Guarantee. *h* Hail. *p* Plate glass insurance. *s* Sickness insurance. *sp* Sprinkler leakage insurance.

FUNDS RECEIVED FROM AND REMITTED TO HOME OFFICES

Year Ending Dec. 31.	Employers Liability London, Eng.		European Accident London, Eng.		General Accident Perth, Scot.		Guarantee Co. of N. A. Montreal, Can.		London Guar. & Acc. London, Eng.		Norwegian Globe Christiania, Nor.		Ocean Acc. & Guar. London, Eng.		Zurich General Zurich, Swits.	
	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted
1919	16,337	756,436	.....	.....	236,785	.....	382,402	428,498	.....	466,536	.....	.....	.....	795,381	852	18,263
1918	.....	475,925	129,840	31,664	201,826	.....	55,837	121,262	.....	182,283	500,000	.....	.....	443,265	2,452	4,927
1917	.....	373,100	.....	25,000	312,203	.....	58,244	96,557	230,000	265,684	1,000,000	.....	.....	339,392	193,065	15,138
1916	.....	316,707	.....	.....	465,103	.....	142,676	137,453	.....	131,663	.....	.....	.....	489,073	391,479	244,097
1915	465,876	742,424	18,174	.....	825,000	.....	53,953	379,686	25,235	20,200	.....	.....	.....	224,164	236,895	254,088
1914	25,801	489,508	219,610	.....	185,000	.....	104,622	123,044	169,831	12,059	.....	.....	.....	223,730	265,875	29,045
1913	.....	553,318	.....	.....	601,814	25,000	.....	69,948	155,146	42,254	.....	.....	.....	133,000	741,648	13,332
1912	.....	217,467	215,197	.....	51,798	130,957	.....	10,051	381,963	57,125	.....	.....	.....	107,957	2,000	.....
1911	.....	565,883	250,000	.....	48,588	153,008	.....	23,866	150,000	96,330	.....	.....	.....	63,000	.....	.....
1910	.....	363,072	.....	.....	.....	98,788	.....	.....	200,000	135,212	.....	.....	.....	169,324	.....	.....
Totals.....	508,014	4,853,840	832,821	56,664	3,049,465	514,763	797,734	1,390,365	1,312,175	1,409,286	1,500,000	.....	.....	2,988,286	1,834,266	578,890

Casualty, Surety and Miscellaneous Insurance in the United States

DEVELOPMENT AND STATISTICS OF THE BUSINESS—LAWS RELATING TO THE SAME—DESCRIPTION OF FORMS OF POLICIES—LAWFUL RESERVES REQUIRED, ETC.

Twenty years ago the total net premiums of casualty companies operating in the United States amounted to a trifle over $27,000,000, and on December 31, 1900, there were $65,807,946 of assets; but fifty-seven companies were actively or extensively engaged in the business at that time. No branch of the insurance business has developed so rapidly or so variegated its protecting arm within these years as the companies transacting casualty business. While on December 31 last there were over 200 companies transacting one or more of the various classes of business, 160 of the principal companies wrote during the year 1920 $438,328,599 of premiums, and paid $188,806,845 of losses, and had on December 31, 1920, assets amounting to $1,640,202,512. Such a growth is fairly astounding! It would seem to show that profits derived from this class of business should be enormous to justify the financing of so many new companies for the carrying on of pioneer work. Strangely enough, during the twenty years the underwriting profit for the leading companies has been negligible, averaging but .5 per cent of the earned premiums. We are submitting herewith a table showing the underwriting and investment profits and losses of 100 leading casualty and miscellaneous companies for 1920. The table shows that during the year the companies had a combined underwriting income of $386,871,317, while the total underwriting losses and expenses incurred amounted to $386,157,022, leaving a profit on the underwriting transactions of $714,295, yielding a ridiculously small ratio of .2 per cent as profit for 1920. Were it not for the fact that there is business acumen displayed in the financial and business management of these stock casualty companies, the people of the United States would keenly feel the loss of the protection afforded by these companies, for no one would undertake the risk involved in such a business for such a small margin of profits. The investment income was $13,579,399, while the dividends incurred to stockholders and policyholders amounted to $7,194,798. There was an increase of $2,023,770 in special reserves, etc. The increase in surplus for the further protection of policyholders amounted to $5,075,126. Of the one hundred companies transacting the various classes of casualty insurance but forty-seven were able to show an underwriting profit during 1920. The largest profit realized by any company was 40.8 per cent, while the largest loss suffered was 117.8 per cent.

While there are about fifty different kinds of casualty insurance, the principal departments are workmen's compensation, liability, accident, surety, auto and teams property damage, fidelity, burglary, health, plate glass and steam boiler insurance, and rank in point of premium income in the order listed.

For purposes of comparison the companies are grouped in the table according to the general or predominating class of business which each transacts, and separate totals are given for each of these groups. The table shows that eighty-two casualty companies had an underwriting income earned of $341,374,736, which yielded a profit of .4 per cent. The

YEAR	Number of Companies	Earned Premiums	Underwriting Profit (+) or Loss (—)	Ratio of Profit (+) or Loss (—)
20	100	$386,871,317	+$714,295	+ .2%
19	94	*300,749,419	+3,105,712	+1.0
18	94	*262,454,997	+3,027,647	+1.2
17	88	*204,573,262	+908,365	+0.4
16	86	*164,379,571	—1,367,621	—0.8
15	74	*137,485,916	—696,310	—0.5
14	71	*131,341,944	—2,854,560	—2.1
13	60	*119,598,934	—774,629	—0.6
12	69	*105,518,118	—697,374	—0.6
11	55	*89,848,428	—406,510	—0.4
10	49	*79,906,227	+2,886,770	+3.6
09	50	71,032,888	+1,179,567	+1.6
08	49	64,417,442	+2,508,964	+4.0
07	47	59,808,622	+2,354,297	+3.9
06	42	52,232,010	+2,158,635	+4.1
05	38	46,511,632	—239,742	—0.5
04	39	43,256,375	+175,916	+0.4
03	39	37,709,506	+1,062,422	+2.3
Totals and averages (18 years)	63	$2,357,696,608	+$18,045,844	+.5

* Underwriting income earned.

ven fidelity and surety companies, upon underwriting income earned of $33,293,956, had loss of 1.0 per cent; the four plate glass companies, with $5,495,417 of income, showed a ss of 10.5 per cent, while the miscellaneous companies, seven in number, had an under-riting income earned of $6,707,208, with a profit of 1.0 per cent. The miscellaneous group ntains one credit company, with a loss of 5.1 per cent; a steam boiler company with a ss of 4.2 per cent; a medical protective company which made 3.0 per cent, and four her companies, namely, one title company, one livestock, one automobile and one in-mnity company.

In a supplementary summary shown herewith, totals and averages for eighteen years e given, together with the results of transactions of the companies year by year. This ows that for the eighteen years the companies listed had an underwriting income of 354,948,744, on which the net underwriting profit amounted to $12,806,996, which was a ofit of .5 per cent. The average number of companies for the eighteen years shown s sixty-three.

It might be well for the insured when complaining about the payment of premium r this or that protection, for most of us complain as we pay out money, to consider the ts as set forth in the accompanying table, demonstrating that the casualty business, con-ering the one hundred leading companies together, barely make a profit.

NEW LEGISLATION.

The State of Georgia enacted a Workmen's Compensation Law in 1920, which, how-r, did not become effective until March 1, 1921. This law is elective in character as re-cts private employers, but compulsory as respects municipalities and other political sub-isions of the State.

Private employers who regularly employ ten or more employees within the State ne within the purview of the law. It, however, does not affect employees of public rities, casual employees, farm laborers or domestic servants. The law applies to in-ies sustained outside of the State if the contract of hire was made within the State vided the employer's place of business is in the State or if the employee lives within the te, unless the contract was made for service exclusively outside of the State.

No compensation is payable for the first fourteen days of incapacity. Compensation ins on the fifteenth day of disability, but if incapacity continues for more than four eks after injury, compensation is then allowed from the date of injury.

The employer must furnish such medical attention as the nature of the case may re-re, during thirty days after the accident, maximum liability of the employer for such dical attention being $100, continuation of medical attention beyond the first thirty days ptional with the employer.

For total disability the law provides one-half of average weekly wages, maximum $12, minimum $6 weekly, not to exceed 350 weeks, the maximum amount payable in an case of total disability being $4000. In case of death from cause other than injury, liabili for compensation ceases.

For partial disability the law provides one-half of average weekly wage loss, maximu $12 weekly, maximum period 300 weeks from date of injury, including period of tot disability, if any. A specific schedule, 50 per cent of average weekly wages, maximum $1 minimum $6 weekly, is provided for periods specified ranging from 15 to 200 weeks in li of all other payments. The maximum amount payable for all disabilities is $4000.

If death results proximately from accident during the period of disability, the expens of last sickness and burial, maximum $100, is payable, and in addition total dependents a to receive 50 per cent of average weekly wages, maximum $10, minimum $5 weekly, du ing dependency, maximum period 300 weeks after injury, maximum amount $4000. T partial dependents such proportion of foregoing as amount contributed by the deceas to their support to total dependency at time of injury.

Employers accepting the act are required to fully insure in some authorized corpor tion or association or to furnish the Commission with proof of financial responsibility wi deposit of bond or other security if requested by the Commission. Membership in a du authorized mutual company or reciprocal or any insurance association is satisfacto proof of financial liability.

Policy forms are subject to the approval by the Commission and must stipulate th notice to the insured is notice to the insurer, that the insurer is directly liable to t employee and that the employer's default does not discharge the insurer.

Premium rates must be fair, reasonable and adequate with due allowance for me rating and discrimination is forbidden. The basic rates of all insurance carriers must filed with and approved by the Insurance Department.

Minnesota by the enactment of Chapter 82, Laws of 1921, repealed its existing Wo men's Compensation Law and substituted an entirely new law, which was immediat amended by Chapter 423 and supplemented by Chapter 26, Laws of 1921.

The new law is elective, the acceptance of the employer being presumed in the abse of notice to the contrary posted at his place of business and duplicate filed with the Co mission at the time of hiring or thirty days prior to any accident. The employee's a ceptance is presumed in the absence of similar notice given to the employer and duplic with affidavit of service filed with the Commission at the time of hiring or thirty da prior to accident.

The law applies to all public employment, except certain officials and all private e ployment, except casual and not in usual course of employer's trade or business and co mon carriers by steam railroad, domestic servants and farm laborers, but farm labor m be brought under the act by joint affirmative election.

The law apparently does not have specific extra-territorial effect. Personal injur arising out of and in the course of employment, unless intentionally self-inflicted or pro mately due to intoxication or to act of a third person or fellow employee for perso reasons, come within the law. Twenty-three occupational diseases enumerated in the l are also included under specified conditions.

In cases of temporary disability no compensation is allowed for the first week af disability commences, but if disability continues for four weeks or longer, compensation to be computed from commencement of disability.

The employer must furnish medical aid, including crutches, artificial members a apparatus as reasonably necessary for a period not to exceed ninety days, the maxim liability in this respect being $100, unless the Commission orders further expenditure the part of the employer.

For total disability, if temporary, the law provides payment of 66⅔ per cent of da wages, maximum $18, minimum $8, or full wages weekly, maximum period 300 wee If permanent, payments upon the same scale during disability, maximum amount $10,0 Certain severe injuries are deemed to constitute total disability, and if the injured e

ployee becomes an inmate of a public institution, compensation is payable to his dependents, f any.

For partial disability the law provides payment of 66⅔ per cent of loss in earning ower, maximum $18 weekly, maximum period 300 weeks. For permanent disability from oss of member, same rate of payment during healing period, maximum 15 weeks, unless xtended by the Commission for not to exceed 10 weeks additional, and thereafter 66⅔ er cent of daily wages, maximum $18, minimum $8 weekly, for specified period ranging rom 5 to 400 weeks. Additional compensation during period of retraining for new occuation if so ordered by the Commission, 66 2/3 per cent of daily wages, maximum 25 weeks, f period of regular compensation is at least 75 weeks.

If death results proximately from injury, from 30 to 66⅔ per cent of daily wages omputed on basis of number of kinship. For dependency, maximum $18, minimum $8, r full wages (or in case of partial dependents, full amount of their income loss), weekly mount, maximum $7500 as to wife, child or orphan, maximum 300 weeks; as to other ependents, all disability payments previously made, if any, to be deducted from such ompensation for death. In all cases, expenses of burial, maximum $150, unless insurer of eceased or benefit association is liable therefor. Compensation to beneficiary ceases upon eath or marriage, except that widow is entitled to lump sum upon remarriage, if there are o children, otherwise balance of her compensation passes to children.

In March, 1921, the Legislature of Missouri enacted a second Workmen's Compensaon Law to become effective September 1, 1921, the law previously enacted having been eclared not adopted by a referendum vote. This second compensation law is, however, kely to be defeated because referendum petitions have been filed.

The act of 1921 is identical in many of its features with the act of 1919, the principal eature of the new law being a provision for a State fund.

The law is elective, acceptance being presumed in the absence of notice to the conary, and it covers all private employments where five or more are regularly employed, xcept farm labor, domestic servants, family chauffeurs and casual workers not incidental the employer's business, outworkers and employees earning over $3,600 annually.

It applies to injuries received outside the State under contracts of employment made the State, unless the contract otherwise provides.

It covers personal injuries by accident arising out of and in the course of employment, d such disease or infection as naturally results therefrom, unless self-inflicted.

The following schedule of compensations is provided in the law:—If total disability is mporary, 66⅔ per cent of average earnings, maximum $20, minimum $6, or full wages eekly, maximum period 400 weeks. If total disability is permanent, the same rate of payent for 240 weeks and thereafter 50 per cent of average annual earnings for life, maxium $20, minimum $6 weekly.

In cases of partial disability, if temporary, 66⅔ per cent of loss in earning power is be paid, maximum $20 weekly, maximum period 200 weeks. Schedule for specified juries 66 2/3 per cent of average earnings, maximum $20, minimum $6 weekly for periods nging from 6 to 220 weeks, in addition to all other compensation. For permanent injuries t specified, compensation based on specific schedule, maximum period 400 weeks.

If death results from accident within 350 weeks, in all cases reasonable expense of last kness, maximum $250, and of burial expense, maximum $150. In addition, to total pendents, two-thirds of average earnings for year preceding injury, maximum $20, minium $6 weekly, maximum period 300 weeks less period of disability payments, if any. partial dependents, compensation based on foregoing rate, in proportion to decedent's ntribution to their support at time of injury.

No compensation is payable for the first seven days of disability, unless disability lasts nger than four weeks.

Medical, surgical and hospital treatment, including nursing, ambulance and medicines, reasonably required for first sixty days after injury or disability; maximum of $250 is, wever, provided with respect to all injuries.

Employers accepting the provisions of the compensation act must either insure their entire liability with the State Fund or other authorized insurance carrier or satisfy the Commission of their ability to carry their own risks. In the latter event, the Commission must require security upon application of any person entitled to compensation and proof of employer's default in payment. Mine operators need insure only to the extent of their maximum liability for ten deaths in any one accident.

If an employer is insured, his insurer is primarily and directly liable for compensation and the employer's liability is secondary and indirect. Policies covering employers must be approved as to form by the Superintendent of Insurance and must contain an agreement that the insurer accepts all provisions of the act.

The Missouri compensation insurance fund is created by the act, to be administered by a Commission, which is to be competitive and self-supporting and without liability on the part of the State.

Insurance rates must be fair, reasonable and adequate with due allowance for merit rating, all of which are subject to the approval of the Insurance Department.

CHAPTER 760, NEW YORK LAWS OF 1920

AN ACT

TO ACCEPT THE PROVISIONS OF ANY LAW OF THE UNITED STATES MAKING AN APPROPRIATION TO THE STATES FOR THE REHABILITATION OF PHYSICALLY HANDICAPPED PERSONS, TO AMEND THE WORKMEN'S COMPENSATION LAW, IN RELATION TO THE MAINTENANCE OF EMPLOYES UNDERGOING REHABILITATION, AND TO AMEND THE EDUCATION LAW, IN RELATION TO THE REHABILITATION OF PHYSICALLY HANDICAPPED PERSONS, AND MAKING AN APPROPRIATION THEREFOR.

Section 1. (Amends Section 15 of the Workmen's Compensation Act, as shown on p. 36.)

Sec. 2. Chapter twenty-one of the laws of nineteen hundred and nine, entitled "An act relating to education, constituting chapter sixteen of the consolidated laws," as amended by chapter one hundred and forty of the laws of nineteen hundred and ten, is hereby amended by inserting therein a new article, to be article forty-seven, to read as follows:

ARTICLE 47
REHABILITATION

Section 1200. Short title.
1201. Definitions.
1202. Limitation of article.
1203. State advisory commission for the rehabilitation of handicapped persons.
1204. Power of commission.
1205. Duty of the industrial commission.
1206. Duty of department of health.
1207. Application for rehabilitation.
1208. Duty of the department of education.
1209. Gifts and donations.
1210. Acceptance of law of the United States.

Sec. 1200. Short title. This article shall be known and may be cited as "The Rehabilitation Law."

Sec. 1201. Definitions. As used in this article the terms:

1. "Physically handicapped person" shall mean any person who, by reason of physical defect or infirmity, whether congenital or acquired by accident, injury or disease is or may be expected to be totally or partially incapacitated for remunerative occupation

2. "Rehabilitation" shall mean the rendering of a person physically handicapped fit ɔ engage in a remunerative occupation.

3. "Residing in the State of New York" shall mean any citizen of the United States r any person who has declared his intention of becoming a citizen who is and has been omiciled within the State for one year or more.

4. "Commission" shall mean the advisory commission for the rehabilitation of physially handicapped persons.

Sec. 1202. Limitation of article. This article shall not apply to:

1. Aged or helpless persons requiring permanent custodial care, or blind persons nder the care of the state commission for the blind; or

2. Any person in any state institution or confined in any correctional or penal institution; or

3. Epileptic or feeble-minded persons or to any person who, in the judgment of the ɔmmissioner of education, may not be susceptible of rehabilitation; or

4. Persons of the age of fourteen years and under.

Sec. 1203. State advisory commission for the rehabilitation of handicapped persons. here is hereby created an advisory commission for the rehabilitation of physically handiapped persons, to be composed of the commissioner of education, who shall be chairman, f a member of the state industrial commission to be designated annually by the Governor, nd of the commissioner of health. Any member of the commission may designate an ficer in his department to represent him on the commission and the acts of such officer all be deemed to be the acts of the person who designated him. The commissioner of lucation shall designate the officer of the department of education charged with the dministration of this act to act as secretary to the commission.

Sec. 1204. Power of commission. The commission shall have power:

1. To prepare a plan for co-operation between the industrial commission and the epartment of education which shall be submitted to the industrial commission and to the oard of regents of the university.

2. To arrange any differences that may arise between departments charged with any ities under this act;

3. To arrange for such therapeutic treatment as may be necessary for the rehabilitaɔn of any physically handicapped persons who have registered with the department of ucation, except persons who are entitled to such treatment under the workmen's comnsation law.

4. To provide maintenance cost during actual training for physically handicapped rsons registered for rehabilitation, except persons entitled to maintenance under the ɔrkmen's compensation law; provided, that when the payment of maintenance costs is thorized by the commission, it shall not exceed ten dollars per week, and the period ring which it is paid shall not exceed twenty weeks, unless an extension of time is anted by unanimous vote of the commission.

5. To arrange for co-operation between the bureau of employment of the department labor and the department of education in securing for handicapped persons to the end at duplication be avoided.

6. To make all necessary rules and regulations for the purpose of carrying out this ticle which affect more than one department.

Sec. 1205. Duty of the industrial commission. The industrial commission shall:

1. Report to the department of education all reports made to it of cases of injuries eived by employees which may result in rendering the person, in the judgment of the lustrial commission, in need of rehabilitation.

2. Co-operate with the department of education in carrying out this article.

Sec. 1206. Duty of department of health. The department of health shall:

1. Arrange with all public, private hospitals, clinics, and dispensaries and with practic- physicians to send to the department of education prompt and complete reports of any rson under treatment in such hospitals, clinics, or dispensaries, or by such physicians, any injury or disease that may render them physically handicapped.

2. Arrange with health officers to send to the department of education prompt and complete reports to any persons who in the course of their official duties they find to be suffering from any injury or disease that may render them physically handicapped, if such persons have not already been reported.

3. Make physical examinations of any persons applying for or reported as needing rehabilitation, except persons reported by the industrial commission.

Sec. 1207. Application for rehabilitation. Any physically handicapped person residing within the state may apply to the department of education for advice and assistance regarding his rehabilitation.

Sec. 1208. Duty of the department of education. It shall be the duty of the department of education:

1. To provide that all persons reported to it or making application to it as physically handicapped shall be promptly visited by its representative who shall report upon their condition to the department, which shall then determine whether the person is susceptible of rehabilitation. Any person found susceptible shall be acquainted with the rehabilitation facilities offered by the state and the benefits of entering upon remunerative work at an early date. Any person who chooses to take advantage of the rehabilitation facilities shall be registered with the department and a record kept of every such person and the measures taken for his rehabilitation. The education department shall proffer to any such person counsel regarding the selection of a suitable vocation and an appropriate course of training, and shall initiate definite plans for beginning rehabilitation as soon as the physical condition of the person permits.

2. To arrange for special training courses in the public schools in the state, in selected occupations for physically handicapped persons.

3. To arrange with any private or commercial educational institution for training courses in selected occupations for physically handicapped persons.

4. To arrange with any public or private establishment or any employer for training courses in selected occupations of physically handicapped persons.

5. To arrange for social service for the visiting of physically handicapped persons and of their families in their homes durng the period of treatment and training and after its completion, to give advice regarding any matter that may affect rehabilitation.

6. To aid physically handicapped persons in securing such employment as will facilitate their training or will be suitable to their condition.

7. To procure and furnish at cost to physically handicapped persons artificial limbs and other orthopedic and prosthetic appliances to be paid for in installments, when such appliances cannot be otherwise provided. The proceeds of the sale thereof shall be paid to the treasurer of the state and shall be held by him in a special fund for the purposes of this subdivision. Payments from this fund shall be made at the direction of the commissioner of education.

8. To make surveys with the co-operation of the industrial commission and the department of health, to ascertain the number and conditions of physically handicapped persons within the state.

9. To make such studies as may be helpful for the operation of this act.

10. To co-operate with any department of the government of the State of New York or with any county or other municipal authorities within the state, or with any private agency, in the operation of this act.

Sec. 1209. Gifts and donations. The department is authorized to receive gifts and donations for the purpose of this article which may be offered unconditionally. All money received as gifts or donations shall be paid to the state treasurer and shall constitute a special fund to be used under the direction of the department for the purpose of this act. A full report of all such gifts and donations, together with the names of the donors, the amounts contributed by each and all disbursements therefrom shall be submitted annually to the legislature as part of the report of the department.

Sec. 1210. Acceptance of law of the United States. The state of New York, through ts legislative authority:

1. Accepts the provisions of any law of the United States making appropriation to be pportioned among the states for vocational rehabilitation of disabled persons;

2. Empowers and directs the board of regents of the university, hereby designated he New York state board of vocational education, to co-operate with such agency as the ederal government shall designate to carry out the purposes of such law;

3. Appoints the state treasurer as custodian of all money given to the state by the Jnited States under the authority of such law, and such money shall be paid out in the nanner provided by such act for the purposes therein specified;

4. Authorizes the board of regents of the university as the state board for vocational ducation and the industrial commission to formulate a plan of co-operation in accordance ith this act, which shall be effective when approved by the governor of the state.

Sec. 3. The sum of seventy-five thousand dollars ($75,000) is hereby appropriated o the department of education for the purposes of this act, which shall be in addition to ny moneys allotted to the state for a similar purpose by the government of the United tates. The appropriations may be used for the payment of salaries, reasonable traveling nd other expenses, including purchase of necessary office furniture and stationery and ition fees; books and supplies and traveling expenses of persons receiving training.

Sec. 4. Article forty-seven of the education law, as renumbered by chapters four undred and twenty-four and six hundred and seventy-six of the laws of nineteen hundred nd thirteen, is hereby renumbered article forty-eight and sections twelve hundred, twelve undred and one and twelve hundred and two, are hereby renumbered twelve hundred nd fifty, twelve hundred and fifty-one and twelve hundred and fifty-two, respectively.

Sec. 5. This act shall take effect immediately.

Approved May 13, 1920.

Standard Manual of Workmen's Compensation Rules and Rates

The manual in common use among insurance carriers writing Workmen's Compensation nsurance in this country was originally the product of the National Workmen's Compensa- on Service Bureau made up of some twenty joint stock casualty insurance companies. he Service Bureau revised its manual twice, basing its revision upon the latest available xperience contributed by the member companies.

In 1920 the National Council on Workmen's Compensation Insurance, which was or- anized in June, 1919, began a study of still later experience for the purpose of a third re- sion in the workmen's compensation rates, the National Council having taken over from e Service Bureau the function of compensation rate-making.

The work of revision carried on by the National Council on Workmen's Compensation nsurance throughout the year 1920 was completed early in 1921 and a thoroughly revised anual was issued, which is now the standard authority on workmen's compensation rules nd rates, with the exception that a separate manual has been issued by the Pennsylvania ompensation Rating and Inspection Bureau for use in the State of Pennsylvania.

In 1918 a committee of underwriters appointed by the Compensation Rating Inspection oard of New York, prepared a standard form of Workmen's Compensation Policy with a ew to its universal adoption and use, by attachment of appropriate State riders or ndorsements, which policy form was duly approved by the Insurance Department of New ork and by the Industrial Commission, and it has since been approved by the following tates: Alabama, Connecticut, Delaware, Georgia, Illinois, Indiana, Iowa, Kansas, Ken- cky, Louisiana, Maine, Michigan, Minnesota, Pennsylvania, Nebraska, New Hampshire, ew Jersey, New York, Oklahoma, Rhode Island, Tennessee, Texas, Virginia, Vermont, isconsin. The application for the approval of this policy form is pending in Colorado, aryland, Missouri and Massachusetts.

The policy referred to is known as the Universal Standard Workmen's Compensation Policy, and the complete policy with the endorsement approved for use in New York will be presented in this section.

In addition to the Workmen's Compensation Policy, casualty companies issue policies covering manufacturers' employers' liability, manufacturers' public liability, contractors' employers' liability, contractors' public liability, owners', landlords' and tenants' liability, teams' or vehicle liability, automobile liability, with or without collision and property damage liability, elevator liability, vessel employers' liability and vessel public liability, owners' protective or contingent liability, contractors' protective or contingent liability and theater liability.

UNIVERSAL STANDARD WORKMEN'S COMPENSATION POLICY

The Company does hereby agree with this Employer, named and described as such in the declarations forming a part hereof, as respects personal injuries sustained by employees, including death at any time resulting therefrom, as follows:

One (a)—To Pay Promptly to any person entitled thereto, under the workmen's compensation law and in the manner therein provided, the entire amount of any sum due, and all instalments thereof as they become due,

(1) To such person because of the obligation for compensation for any such injury imposed upon or accepted by this Employer under such of certain statutes, as may be applicable thereto, cited and described in an endorsement attached to this policy, each of which statutes is herein referred to as the workmen's compensation law, and

(2) For the benefit of such person the proper cost of whatever medical, surgical, nurse or hospital services, medical or surgical apparatus or appliances and medicines, or, in the event of fatal injury, whatsoever funeral expenses are required by the provisions of such workmen's compensation law.

It is agreed that all of the provisions of each workmen's compensation law covered hereby shall be and remain a part of this contract as fully and completely as if written herein, so far as they apply to compensation or other benefits for any personal injury or death covered by this policy, while this policy shall remain in force. Nothing herein contained shall operate to so extend this policy as to include within its terms any workmen's compensation law, scheme or plan not cited in an endorsement hereto attached.

One (b)—To Indemnify this Employer against any loss by reason of the liability imposed upon him by law for damages on account of such injuries to such of said employees as are legally employed wherever such injuries may be sustained within the territorial limits of the United States of America or the Dominion of Canada. In the event of the bankruptcy or insolvency of this Employer the Company shall not be relieved from the payment of such indemnity hereunder as would have been payable but for such bankruptcy or insolvency. If, because of such bankruptcy or insolvency, an execution against the Employer is returned unsatisfied in an action brought by the injured, or by another person claiming by, through or under the injured, then an action may be maintained by the injured, or by such other person claiming by, through or under the injured, against the Company under the terms of this policy for the amount of the judgment in said action not exceeding the amount of this policy.

Two—To Serve this Employer (a) by the inspection of work places covered by the policy when and as deemed desirable by the Company and thereupon to suggest to this Employer such changes or improvements as may operate to reduce the number or severity of injuries during work, and, (b) upon notice of such injuries, by investigation thereof and by settlement of any resulting claims in accordance with law.

Three—To Defend, in the name and on behalf of this Employer, any suits or other proceedings which may at any time be instituted against him on account of such injuries, including suits or other proceedings alleging such injuries and demanding damages or compensation therefor, although such suits or other proceedings, allegations or demands are wholly groundless, false or fraudulent.

Four—To Pay all costs taxed against this Employer in any legal proceeding defended by the Company, all interest accruing after entry of judgment and all expenses incurred by the Company for investigation, negotiation or defense.

Five—This agreement shall apply to such injuries sustained by any person or persons employed by this Employer whose entire remuneration shall be included in the total actual remuneration for which provision is hereinafter made, upon which remuneration the premium for this policy is to be computed and adjusted, and, also to such injuries so sustained by the President, any Vice-President, Secretary or Treasurer of this Employer, if a corporation. The remuneration of any such designated officer shall not be subjected to a premium charge unless he is actually performing such duties as are ordinarily undertaken by a superintendent, foreman or workman.

Six—This agreement shall apply to such injuries so sustained by reason of the business operations described in said declarations, which, for the purpose of this insurance, shall include all operations necessary, incident or appurtenant thereto, or connected therewith, whether such operations are conducted at the work places defined and described in said declarations or elsewhere in connection with, or in relation to, such work places.

Seven—This agreement shall apply only to such injuries so sustained by reason of accidents occurring during the policy period limited and defined as such in Item 2 of said declarations.

The obligations of Paragraph One (a) of the policy to which this endorsement is attached include such Workmen's Compensation Laws as are herein cited and described and none other.

Chapter 816, Laws of 1913, as re-enacted by Chapter 41, Laws of 1914, and amended by Chapter 310, Laws of 1914, Chapters 167, 168, 615 and 674, Laws of 1915, Chapter 622, Laws of 1916, Chapter 705, Laws of 1917, Chapters 249, 633, 634 and 635, Laws of 1918, and Chapters 458, 498 and 629, Laws of 1919, State of New York,

and all laws amendatory thereof which may become effective while this policy is in force.

This policy is issued by the Company and is accepted by this Employer with the agreement that the rates of premium are subject to modification in accordance with the rate manual and rating plans established by the Compensation Inspection Rating Board and approved by the Superintendent of Insurance of the State of New York, such modification, if any, to be expressed by endorsement naming the effective date thereof.

THIS AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS:

A. The premium is based upon the entire remuneration earned, during the policy period, by all employees of this Employer engaged in the business operations described in said declarations, together with all operations necessary, incident or appurtenant thereto, or connected therewith, whether at such work places or elsewhere in connection therewith or in relation thereto; excepting, however, the remuneration of the President, any Vice-President, Secretary or Treasurer of this Employer, if a corporation, but including the remuneration of any one or more of such designated officers who are actually performing such duties as are ordinarily undertaken by a superintendent, foreman or workman. If any operations as above defined are undertaken by this Employer but are not described or rated in said declarations, this Employer agrees to pay the premium thereon, at the time of the final adjustment of the premium in accordance with Condition C hereof, at the rates, and in compliance with the rules of the manual of rates in use by the Company upon the date of issue of this policy. At the end of the policy period the actual amount of the remuneration earned by employees during such period shall be exhibited to the Company, as provided in Condition C hereof, and the earned premium adjusted in accordance therewith at the rates and under the conditions herein specified. If the earned premium, thus computed, is greater than the advance premium paid, this Employer shall immediately pay the additional amount to the Company; if less, the Company shall return to this Employer the unearned portion, but in any event the Company shall retain the minimum premium stated in said declarations. All premiums provided by this policy, or by any endorsement hereon, shall be fully earned whether any such workmen's compensation law, or any part of such, is now or shall hereafter be declared invalid or unconstitutional.

B. This policy may be canceled at any time by either of the parties upon written notice to the other party stating when, not less than ten days thereafter, cancellation shall be effective. The effective date of such cancellation shall then be the end of the policy period. The law of any State, in which this policy applies, which requires that notice of cancellation shall be given to any board, commission or other State agency is hereby made a part of this policy and cancellation in such State shall not be effective except in compliance with such law. The remuneration of employees for the policy period stated in said declaration shall be computed upon the basis of the actual remuneration to the date of cancellation determined as herein provided. If such cancellation is at the Company's request, the earned premium shall be adjusted pro rata as provided in Condition A. If such cancellation is at this Employer's request, the earned premium shall be computed and adjusted at short rates, in accordance with the table printed hereon, but such short rate premium shall not be less than the minimum premium stated in said declarations. If this Employer when requesting cancellation is actually retiring from the business herein described, then the earned premium shall be computed and adjusted pro rata. Notice of cancellation shall be served upon this Employer as the law requires, but, if no different requirement, notice mailed to the address of this Employer herein given shall be a sufficient notice, and the check of the Company, similarly mailed, a sufficient tender of any unearned premium.

C. The Company shall be permitted, at all reasonable times during the policy period, to inspect the plants, works, machinery and appliances covered by this policy, and to examine this Employer's books at any time during the policy period, and any extension thereof, and within one year after its final expiration, so far as they relate to the remuneration earned by any employees of this Employer while this policy was in force.

D. The obligations of Paragraph One (a) foregoing are hereby declared to be the direct obligations and promises of the Company to any injured employee covered hereby, or, in the event of his death, to his dependents; and to each such employee or such dependent the Company is hereby made directly and primarily liable under said obligations and promises. This contract is made for the benefit of such employees or such dependents and is enforceable against the Company, by any such employee or such dependent in his name or on his behalf, at any time in any manner permitted by law, whether claims or proceedings are brought against the Company alone or jointly with this Employer. If the law of any State in which the policy is applicable provides for the enforcement of the rights of such employees or such dependents by any commission, board or other State agency for the benefit of such employees or such dependents, then the provisions of such law are made a part hereof, as respects any matter subject thereto, as fully as if written herein. The obligations and promises of the Company as set forth in this paragraph shall not be affected by the failure of this Employer to do or refrain from doing any act required by the policy; nor by any default of this Employer after the accident in the payment of premiums or in the giving of any notice required by the policy or otherwise; nor by the death, insolvency, bankruptcy, legal incapacity or inability of this Employer, nor by any proceeding against him as a result of which the conduct of this Employer's business may be and continue to be in charge of an executor, administrator, receiver, trustee, assignee, or other person.

E. As between the employee and the Company, notice to or knowledge of this Employer of an injury or death covered hereby shall be notice or knowledge as the case may be of the Company; the jurisdiction of this Employer for the purposes of any workmen's compensation law covered hereby shall be jurisdiction of the Company and the Company shall in all things be bound by and subject to the findings, judgments, awards, decrees, orders or decisions rendered against this Employer in the form and manner provided by such laws and within the terms, limitations and provisions of this policy, not inconsistent with such laws.

F. This Employer, upon the occurrence of an accident, shall give immediate written notice thereof to the Company with the fullest information obtainable. He shall give like notice with full particulars of any claim made on account of such accident. If, thereafter, any suit or other proceeding is instituted against this Employer, he shall immediately forward to the Company every summons, notice or other process served upon him. Nothing elsewhere contained in this policy shall relieve this Employer of his obligations to the Company with respect to notice as herein imposed upon him.

G. No action shall lie against the Company to recover upon any claim or for any loss under Paragraph One (b) foregoing unless brought after the amount of such claim or loss shall have been fixed and rendered certain either by final judgment against this Employer after trial of the issue or by agreement between the parties with the written consent of the Company, nor in any event unless brought within two years thereafter.

H. If the method of serving notice of cancellation, or the limit of time for notice of accident or for any legal proceeding herein contained is at variance with any specific statutory provision in relation thereto, in force in the State in which any of the business operations herein described are conducted, such specific statutory provision shall supersede any such condition in this policy inconsistent therewith.

I. No assignment of interest under this policy shall bind the Company unless the consent of the Company shall be endorsed hereon.

J. If this Employer carries any other insurance covering a claim covered by this policy, he shall not recover from the Company a larger proportion of any such claim than the sum hereby insured bears to the whole amount of valid and collectible insurance.

K. The Company shall be subrogated in case of any payment under this policy, to the extent of such payment, to all rights of recovery therefor vested by law either in this Employer or in any employee or his dependents claiming hereunder, against persons, corporations, associations or estates.

L. No condition or provision of this policy shall be waived or altered, except by endorsement hereon signed by the President or the Secretary of the company, nor shall notice to any agent nor shall knowledge possessed by any agent or by any other person, whether acquired before or after the date of this policy, effect a waiver or change in this policy or any part of it.

M. The statements in Items 1 to 6 inclusive, in the declarations hereinafter contained, are true; those stated as estimates only are believed to be true. This policy is issued upon such statements and in consideration of the provisions of the policy respecting its premium and the payment of the premium in such declarations expressed.

CLASSIFICATION OF OPERATIONS (Note: If more than one classification indicate each other by (b), (c), (d), etc.)		Estimated Total Annual Remuneration	Rate per $100 of Remuneration	Estimated Premium	
1 (a)					
(x) President, any Vice-President, Secretary or Treasurer of corporate Employer who performs duties of superintendent, foreman or workman.					
2 (a) Clerical office employees.	8810				
(b) Draughtsmen (engaged exclusively in the profession)—office duties only.	8811				
3 (a) Additions to, alterations and repairs of Employer's existing buildings or plants (not construction of new buildings nor maintenance of equipment covered as manufacturing operations) excluding the erection or demolition of structural steel or of any fabricated iron or steel products or structure, and the construction of sewers, tunnels, shafts or subways, excluding also all operations conducted or supervised by contractors operating either as principals or on a percentage basis (unless specifically classified and rated in Division 1)	5602				
4 (a) Stamping—metal (if not included in 1)	3210				
(b) Blasting (additional miniumum premium for this item $25.00)	6280				
5 (a) Erection, installation, repair or demonstration of Employer's product, as follows:..... (Manual Classification)					
(b) Outside salesmen, collectors and messengers (wherever engaged) who do not deliver merchandise	8742				
(c) Drivers and drivers' helpers (if not included in 1) wherever engaged	7205				
(d) Chauffeurs and chauffeurs' helpers (if not included in 1) wherever engaged	7380				

Minimum Premium for this policy shall be $..... Estimated Advance Premium .....

DECLARATIONS

Item 1.—Name of this Employer.....

P. O. Address .....

For the purpose of serving notice, as in the policy provided, this Employer agrees that this address may be considered as both the residence and business address of this Employer

or any representative upon whom notice may be served.
Individual, co-partnership, corporation or estate?.....

Item 2.—The period during which the policy shall remain in force, unless canceled as in the policy provided, (herein called the policy period) shall be from....., 19.., to ....., 19.. at twelve and one minute o'clock A. M., standard time, as to each of said dates at the place where any operation covered hereby is conducted, as respects that operation, or at the place where any injury covered hereby is sustained, as respects that injury.

Item 3.—Locations of all factories, shops, yards, buildings, premises or other work places of this Employer, by town or city, with street and number.....

All business operations, including the operative management and superintendence thereof, conducted at or from the locations and premises defined above as declared in each instance by a disclosure of estimated remuneration of employees under such of the following Divisions as are undertaken by this Employer. 1. All industrial operations upon the premises. 2. All office forces. 3. All repairs or alterations to premises. 4. Specially rated operations on the premises. 5. Operations not on the premises.

Item 4.—The foregoing enumeration and description of employees include all persons employed in the service of this Employer in connection with the business operations above described to whom remuneration of any nature in consideration of service is paid, allowed or due, together with an estimate for the policy period of all such remuneration. This enumeration and description with the estimated remuneration shall also include the President, any Vice-President, Secretary or Treasurer of this Employer, if a corporation, if actually performing such duties as are ordinarily undertaken by a superintendent, foreman or workman, but any such designated officer not so engaged shall not be included in such enumeration, description or estimated remuneration. The foregoing estimates of remuneration are offered for the purpose of computing the advance premium. The Company shall be permitted to examine the books of this Employer at any time during the policy period and any extension thereof and within one year after its final termination so far as they relate to the remuneration earned by any employee of this Employer while the policy was in force.

Item 5.—This Employer is conducting no other business operations at this or any other location not herein disclosed—except as herein stated:.....

Item 6.—No similar insurance has been canceled by any insurance carrier during the past year—except as herein stated: .....

In Witness Whereof, the ..... has caused this policy to be executed at the City of New York by its President and its Secretary, but it shall not be in force until countersigned by a duly authorized representative of the Company.

Examined:

...., President.

Countersigned: ....., Secretary.

.....

Automobile Liability

The automobile policy is a public liability policy which excludes accident to the policyholder and to his employees engaged in the care or operation of the assured's automobiles. It provides insurance against loss by reason of the legal liability of the named assured to others for bodily injuries accidentally sustained, including death at any time resulting therefrom, on account of an accident due to the ownership, maintenance or use of any automobile described in the policy, providing such accident occurs during the policy period and within the limits of the United States or Canada. The policy, however, excludes coverage if the accident occurs while the automobile is being operated in any race or speed contest, while being operated by anyone under the age of sixteen or under the age limit fixed by law or any liability assumed by the assured to pay workmen's compensation.

The premium for business or commercial cars is based upon the trade or business in which the car is used and upon the number of cars used, excepting that where five or more drivers are employed the policy may be written upon a payroll basis as in ordinary teams' insurance.

The premium for private or pleasure cars is calculated upon the list price of the car and its equipment, this plan of rating having been adopted in the Spring of 1919 as a remedial measure to overcome serious inconsistencies and defects in the horsepower rating plan previously in use.

The aggregate premium charged a private owner for automobile insurance upon cars used for pleasure purposes depends further, however, upon the number of cars owned and number of chauffeurs employed or drivers using the car, a reduction in premium rate being made where the owner alone drives the insured car, as compared with the risk in which any member of the assured's family or any other person with the permission of the named assured may drive the car.

The premium rates for automobile insurance vary further according to the location and physical environment in which the car is used, eight distinct rate schedules having been established and different sections of the country having been assigned to one of these eight rate schedules according to density of population and other factors affecting the hazard incident to the use of automobiles.

The automobile policy may be extended to cover what is known as property damage; this form of insurance protects the assured against loss or expense by reason of the liability imposed by law for damages on account of damage to or destruction of property of any description, except property of the assured while in charge of the assured, or of any of the assured's employees, or while carried in or upon any of the automobiles insured resulting from the ownership, maintenance or use of the insured automobile, excluding, however, damage or destruction by fire from any cause.

Property damage insurance is granted with or without coverage as respects loss of use of the property insured or destroyed, the premium rate being slightly increased for coverage as respects loss of use.

The usual limit of liability assumed by the insurance company with respect to property damage is $1000, but property damage claims quite frequently exceed this amount, one case being recorded where the property damage amounted to as much as $100,000. In this case a car skidded in turning a corner, struck a fire-plug and caused extensive water damage in a department store.

The property damage feature of automobile insurance is provided for by an endorsement which attaches to the automobile liability policy and is made a part thereof, and is therefore subject to the conditions and restrictions regarding use which the policy itself contains.

The automobile policy may also be extended by endorsement to cover what is known as collision insurance. This form of insurance protects the assured against loss or expense by reason of damage to the insured automobile if sustained during the period of the policy and within the limits of the United States or Canada, and caused solely by accidental collision with another object, excluding loss or damage caused directly or indirectly by fire, occurring while the automobile is being operated in any race or speed contest, or while operated by any person under sixteen years of age or under the age limit fixed by law; also excluding loss or damage to any tire due to puncture, crush, cut or blow-out or any other tire trouble, excluding in any event loss or damage to any tire unless caused in an accidental collision which also caused other loss or damage to the injured automobile.

Three forms of collision insurance are provided, known as non-deductible—$50 deductible and $100 deductible collision coverage. In the non-deductible form of coverage the insurance company assumes the entire liability. In the $50 deductible form there must be deducted from the amount of each claim for loss when determined $50, which amount the assured must bear, and the company becomes liable for any amount in excess thereof not exceeding the intrinsic value of the insured car at the time of collision, and in the $100 deductible form of coverage the assured assumes $100 of liability himself before the company becomes liable for any collision damage sustained.

The rates for automobile liability insurance and for property damage insurance may be found on page 84 of the 1921 Automobile Casualty Manual, and the rates for the different kinds of collision insurance may be found on pages 95 and 108 of the 1921 Manual.

Motorcycles, whether used for pleasure or business purposes, public vehicles, such as taxicabs, omnibuses and livery vehicles and cars used for demonstrating and testing purposes are specially rated, and policies are issued upon a payroll basis covering garages, sales agencies and service stations.

Manufacturers' Employers' Liability.

This form of policy insures manufacturers against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured while within the factory, shop or yards, or ways immediately adjacent thereto, and resulting from the business

operations of the assured. The premium is based on the total estimated annual compensation of all employees, but it is permissible to exclude the salaries of executive officers not actually directing or superintending; the salaries of office and clerical force, if these employees are not to be covered by the policy; the wages of pieceworkers employed away from the premises, and the wages of drivers and drivers' helpers, if a concurrent teams' policy is carried. At the expiration of policy a statement must be rendered to the company by the assured, of the actual compensation earned by all employees covered by the policy, and if this amount exceeds the estimate upon which the policy was issued, the excess premium calculated at the rate named in the policy must be paid to the company. On the other hand, if this amount is less than the estimate, the company will refund to the assured the amount of such difference calculated in the same way, subject, however, to a minimum premium of $25.00 for every policy.

Manufacturers' Public Liability.

This form of policy applies to persons other than the employees of the assured, but in all other respects is identical with the Manufacturers' Employers' Liability contract.

Contractors' Employers' Liability.

This form of policy insures contractors, builders, electric light and power companies, telegraph and telephone and mining companies against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured at the location where work is being done or business operations carried on, and resulting from said work or business operations of the assured. The premium is calculated and adjusted substantially in the same way as for Manufacturers' Employers' Liability, subject to a minimum premium of $50.00 for each policy.

Contractors' Public Liability.

This form of policy applies to persons other than the employees of the assured, but in every other respect is identical with the provisions of the Contractors' Employers' Liability contract.

Owners', Landlords' and Tenants' Liability.

This form of policy insures owners, lessees or tenants of premises (not manufacturers) against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured while within the premises, or upon the sidewalks or approaches immediately adjacent thereto, and resulting from the business operations of the assured. The premium is based upon the total area and frontage of the premises, and upon the number and kind of elevators to be insured. This form of policy is adapted to the use of apartment houses, cemeteries, churches, clubs, hotels, office buildings, private dwellings, public libraries, public museums and picture galleries, restaurants, retail stores, sidewalks used by hucksters, tenements, vacant land, wharf and water-front property, wholesale stores and wholesale and retail stores.

Teams' Liability.

This form of policy insures the owners or users of horses and vehicles against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured by means of the use of such horses or vehicles in the business operations of the assured. The premium is based upon the number of vehicles in use, which is determined by the number of drivers employed, by calculating from the total pay roll of drivers the average wages per driver. The adjustment of premium at expiration is made in the same manner as for Manufacturers' Employers' Liability.

The premium for vehicles adapted for private use only is based upon the number of such vehicles driven by the assured or any employee. If the policy is to be extended to

cover vehicles while in charge of members of the assured's family the premium is based upon the number of horses owned, in place of upon the number of vehicles.

Elevator Liability.

This form of policy insures owners or users of elevators against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured while in the elevator car, or while entering upon or alighting therefrom, or caused by the machinery or appliances connected with the elevator. The premium is based on the number and type of elevators to be insured, whether passenger or freight, sidewalk, one-story, factory, hand hoist, private house, escalator or sidewalk chute.

Vessel Employers' Liability.

This form of policy insures vessel and shipowners against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured while on or about the vessels or on the ways immediately thereto, and resulting from the business operations of the assured. The premium is based on the total compensation earned by the crew, and is calculated and adjusted in the same manner as for Manufacturers' Employers' Liability. If the hazard of collision is to be included under the policy, an endorsement covering this feature must be attached, for which an additional charge is made. Vessel liability policies are adapted for use of ferry companies, fishing vessels, great lakes, ocean and coastwise steamers, river and sound steamers, sailing vessels and tugboats—towing, and water boats, supplying water for shipping.

Vessel Public Liability.

This form of policy applies to persons other than employees, excluding passengers, but in every other respect is identical with the Vessel Employers' Liability contract. An additional charge is made on this policy also for protection against the hazard of collision.

Theatre Liability.

This form of policy insures owners, lessees or tenants of theatres, music halls and other places of amusement or entertainment against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured while within the premises or upon the sidewalks or other ways immediately adjacent thereto. The premium is based upon the total seating capacity in the case of theatres, opera houses and music halls, and upon the total gate receipts in the case of horse shows, dog shows, bicycle shows, automobile shows, agriculture or horicultural shows and baseball grounds.

Owners' Protective or Contingent Liability.

This form of policy insures owners of buildings in course of construction against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured during the continuance of the work, and resulting from the negligence of any contractor or sub-contractor engaged in the work. The premium is based on the estimated total cost of the work, and is adjusted at expiration of policy according as such actual cost is greater or less than the estimated cost.

Contractors' Protective or Contingent Liability.

This form of policy insures contractors for buildings in course of construction against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured during the continuance of the work, and resulting from the negligence of any sub-contractor engaged in doing a part of the work. The premium is based upon a percentage of the estimated cost of the work, less the compensation earned by the em-

ployees of the assured. If the assured does no part of the work, the premium is estimated upon the total cost of the work. In either case the adjustment of premium is made as under Owners' Protective or Contingent Liability.

Workmen's Compensation.

This form of policy insures the liability and agrees to pay the compensation and the medical, surgical and hospital expenses and medicines provided for by the Workmen's Compensation Act of the State where the business operations of the assured are carried on. The insurance granted under the policy is unlimited in amount as now required by the compensation law in practically every State. The premium is based upon the total estimated remuneration paid to all employees of the assured, and is adjusted at expiration according to whether said estimate is greater or less than the actual remuneration paid. The compensation law of most States requires the insurance company to assume the cost of medical, surgical and hospital expenses payable to injured employees under the Act, but in a few States, notably in New York, the employer is permitted to provide this service independently of the insurance company, and in such cases a discount, ranging from 10 per cent to 20 per cent of the premium, is allowed to the assured, and the policy is endorsed to exclude the payment of all such expenses.

Personal Accident.

This form of policy insures against loss of life, limb, sight and time, and covers bodily injuries suffered by the assured through external, violent and accidental means, and provides for the payment of the principal sum in case of death, loss of both hands or both feet, or one hand and one foot, or the sight of both eyes, and proportionate parts of the principal sum for the loss of one hand or of one foot, or the sight of one eye; also for the payment of double principal sum if such injuries are sustained while riding as a passenger in or on a public conveyance provided by a common carrier, or while in a passenger elevator, or in consequence of the burning of a building while the assured is therein, or in consequence of the collapse of the outer walls of a building while the assured is therein. For temporary disability the full weekly indemnity is paid during the period of total disability, and a proportion of weekly indemnity is paid during the period of partial disability, depending upon the extent of the disability. The policy also provides for payment in case of sunstroke, freezing, hydrophobia, asphyxiation or blood poison; for hospital expenses for a limited period; for surgeon's fees in case of specified operations; for optional fixed indemnity payable in lieu of weekly indemnity for specified injuries; for payment of medical or surgical expenses for a limited period in cases where no disability results from the accident, and for the accumulation of the principal sum insured until same amounts to fifty per cent thereof.

Disability.

This form of policy provides the same benefits as the accident policy above referred to, and in addition pays one-half of the principal sum for blindness or paralysis resulting from sickness. The policy also pays full weekly indemnity for the period of total disability resulting from disease or sickness during the period that the assured was confined to the house, and following this period one-half of the weekly indemnity is paid during the period of total disability and non-confinement to the house. Payment is also made for surgeon's fees for operations on account of specified diseases in addition to specified injuries.

Steam Boiler.

This form of policy covers all direct loss or damage to the property of the assured or to the property of others; also loss of life or personal injuries to any person caused by the explosion, collapse or rupture of a boiler due to steam pressure. The policy may also be extended to cover loss of total profits or income, due to the total or partial destruction of the premises or plant as the result of the explosion, collapse or rupture of any boiler whereby the business of the assured is entirely suspended or materially affected. The

premium is based upon the number of boilers insured and the amount of insurance per boiler for any one loss, as well as for total insurance under the policy.

Fly-Wheel.

This form of policy covers all direct loss or damage to the property of the assured and to the property of others, as well as loss of life or bodily injuries to any person caused by the explosion, bursting or breaking of a fly-wheel or other wheel injured. The policy may also be extended to cover loss of total profits or income due to total or partial destruction of the premises or plant as result of the explosion, bursting or breaking of any fly-wheel, or other wheel, whereby the business of the assured is entirely suspended or materially affected.

Use and Occupancy.

This form of insurance is generally written under three headings, namely, manufacturers, mercantile and rental. The first covers factories; the second, wholesale and retail stores, and the third, buildings owned by the assured but rented to others. The contracts provide that if the buildings, plant or machinery are so damaged by explosion as to entirely or partially destroy the premises or machinery, or prevent the continuance of business, the company will pay for the actual loss sustained not exceeding a stipulated sum per day for each working day of such prevention. Loss is computed from the date of occurrence of the accident to the time when the normal resumption of business operations can take place.

Plate Glass.

This form of policy insures against loss or damage by breakage of glass as the result of accident and due to causes beyond the control of the assured. The loss is estimated according to the value of the glass at the time of breakage, and the company may pay the actual value of the glass broken or replace the glass as it may elect. The policy does not cover loss or damage resulting from fire, earthquake, inundation, insurrection, riot nor any military or usurped power; nor from the legal blowing up of buildings, nor from work of construction, alterations or repairs to buildings. The premium is based upon the number of plates and location and description of glass, and an additional premium is charged for all clamped or glued, bent, art or ornamental glass.

Burglary, Theft and Larceny.

Residence burglary and theft policy covers direct loss by burglary, theft or larceny of any of the property of the assured occasioned by its felonious abstraction from the interior of the house, building or apartment occupied by the assured; by any domestic servant or other employee of the assured, or by any other person or persons excepting any person whose property is insured; also against direct loss by damage to such property and to said premises caused by burglars or thieves. The policy covers property belonging to any permanent member of the household who does not pay board or rent, except domestic servants or other employees. The policy does not cover property of servants or employees or during any period of non-occupancy after a total of four months in any one year, unless permitted by endorsement; but in no such event is any loss covered in excess of $100 for jewelry, precious stones or watches occurring during any period of unoccupancy exceeding eighty-four consecutive hours. The policy does not cover loss of money or any plan, pattern, model, document or any one book or manuscript in excess of $50, unless specifically insured; nor loss due to explosives, fire or water, invasion, riot or war, the action of the elements, nor loss in excess of the actual cash value of the property taken or damaged.

Mercantile burglary policy insures against direct loss by burglary of merchandise occasioned from its felonious abstraction from the premises occupied by the assured by any person or persons who shall have made entry into the premises during the day or

night by the use of actual force and violence, of which there are visible marks upon the premises; also for direct loss by damage to the merchandise, furniture, fixtures or premises caused by such entry or exit.

Mercantile safe policy covers direct loss by burglary of money, postoffice and revenue stamps, bullion, negotiable securities, drafts and promissory notes and merchandise, in consequence of the felonious abstraction of the same by burglars from the safe or safes after entry into the same by the use of tools or explosives; also for direct loss by damage to said merchandise, or to said safe or safes, or to the furniture, fixtures or premises caused by such entry.

Combination messenger, paymaster and interior hold-up and safe burglary policy covers direct loss by robbery of money, bullion, postoffice and revenue stamps, checks, negotiable securities, coupons, bills of exchange, drafts and notes, express, bank and postoffice money orders, watches, jewelry and other merchandise from the care or custody of any employee of the assured while acting as messenger or paymaster, and while conveying the same to or from the place or places directed by the assured; also for direct loss by robbery of any of the property above described, feloniously, violently and forcibly abstracted from within the premises of the assured; for direct loss by robbery, by force or by violence, of money intended for payrolls only from the person, care or custody of any employee of the assured while acting as messenger or paymaster, or while conveying the same to and from such places as directed by the assured; also for direct loss by robbery of any of the property above described from the safe or safes located on the premises of the assured by any person or persons who shall have made entry into such safe or safes by the use of tools or explosives; also for direct loss or damage to said property or said safe or safes or to the furniture, fixtures or premises caused by such entry.

Sprinkler Leakage.

This form of policy covers loss or damage to the property of the assured or to the property of others, held in trust or on commission, or sold but not delivered, due to the accidental discharge or leakage of water from the sprinkler system from any cause, except fire, war or riot, earthquake, storms or cyclones, explosions or blasting, or collapse of the building. The premium is computed upon the amount of insurance, and the rate varies with the class of merchandise insured as well as with the physical hazard of the risk.

Credit.

This form of policy covers loss from uncollected accounts, and is a special contract made up to meet the requirements of each individual case. Every policy provides for a minimum amount to be assumed by the assured known as "own loss," or some other similar term, whereby such amount is deducted from every loss sustained before the company is liable under the policy. The rate of premium varies with the class of business, the financial standing and business reputation of the assured, and the amount of indemnity provided by the policy.

WORKMEN'S COMPENSATION PREMIUMS, LOSSES, LOSS RESERVES, CLAIMS AND RATIOS, FOR THE YEAR 1920, AND FOR THE ENTIRE PERIOD.

Name of Company	Year	Earned Premium	Compensation Losses and Loss Expense Payments	Total Compensation Loss Reserves	Unpaid Claims Fatal and Non-Fatal		Ratios to Premiums	
					No.	Amount	Loss and Loss Expense	Loss Reserve
		$	$	$		$	%	%
Ætna Casualty and Surety Hartford, Conn.	1920	183,236	54,821	64,283	185	89,026	29.9	35.1
	Entire	2,754,847	1,071,438	547,903	455	581,104	38.9	19.9
Ætna Life Hartford, Conn.	1920	4,408,195	1,673,430	1,591,897	3,229	1,574,341	38.0	36.1
	Entire	51,055,098	24,437,577	7,997,592	6,507	6,117,811	47.9	15.7
American Casualty Reading, Pa.	1920	33,009	7,489	13,967	48	13,017	22.7	42.3
	Entire	207,286	69,304	51,398	60	33,556	33.4	24.8
American Indemnity Galveston, Texas	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	782,806	584,172	—2,330	28	41,951	74.6	.....
American Reinsurance Philadelphia, Pa.	1920	489,002	9,629	325,270	.....	26,420	2.0	66.5
	Entire	966,267	45,193	560,314	.....	26,420	4.7	58.0
Columbia Casualty New York, N. Y.	1920	88,555	51,625	45,908	64	45,800	58.3	51.8
	Entire	88,555	51,625	45,908	64	45,800	58.3	51.8
Commercial Casualty Newark, N. J.	1920	235,826	73,841	79,446	473	85,304	31.3	33.7
	Entire	2,348,627	1,014,904	328,239	760	210,514	43.2	14.0
Continental Casualty Hammond, Ind.	1920	716,276	252,813	212,767	1,890	201,523	35.3	29.7
	Entire	4,700,543	2,085,672	934,915	2,672	610,304	44.4	19.9
Employers Indemnity Kansas City, Mo.	1920	267,615	46,308	127,642	220	29,387	17.3	47.7
	Entire	1,230,202	507,063	277,968	326	53,524	41.2	22.6
Employers Liability Assurance London, England	1920	4,494,813	1,907,653	.....	7,589	1,524,207	42.4	.....
	Entire	57,739,682	27,906,480	.....	16,083	6,480,156	48.3	.....
European General Reinsurance London, England	1920	4,688	284	2,763	.....	.....	6.1	58.9
	Entire	65,881	15,982	41,088	10	1,000	24.3	62.4

Fidelity and Casualty New York, N. Y.	1920	1,710,422	540,421	571,352	3,079	505,059	31.6	33.4
	Entire	22,492,643	10,040,281	3,001,461	3,717	2,039,979	44.6	13.3
Fidelity and Deposit† Baltimore, Md.	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	3,129,283	2,011,743	164,591	88	121,241	64.3	5.3
General Accident, Fire and Life Perth, Scotland	1920	1,466,785	395,024	558,386	825	309,044	26.9	38.1
	Entire	8,471,778	4,421,292	1,228,586	1,307	692,565	52.2	14.5
Georgia Casualty Macon, Ga.	1920	344,588	151,180	72,802	195	64,698	43.9	21.1
	Entire	2,036,301	1,205,596	185,742	319	178,121	59.2	9.1
Globe Indemnity Newark, N. J.	1920	1,063,471	351,904	339,552	2,108	531,656	33.1	31.9
	Entire	12,144,170	6,040,111	1,845,282	2,375	1,671,089	49.8	15.2
Hartford Accident and Indemnity Hartford, Conn.	1920	1,231,907	440,659	360,081	3,269	520,811	35.8	29.2
	Entire	11,713,362	5,882,186	1,730,163	4,902	1,762,345	50.2	14.8
Indemnity Insurance Company of North America Philadelphia, Pa.	1920	21,267	2,799	13,025	11	1,254	13.2	61.2
	Entire	21,267	2,799	13,025	11	1,254	13.2	61.2
Interstate Casualty Birmingham, Ala.	1920	17,284	16,394	.....	.....	.....	94.8	.....
	Entire	1,127,996	799,304	42,283	107	56,449	70.9	3.8
Iowa Bonding and Casualty Des Moines, Ia.	1920	132,335	53,434	36,345	.....	.....	40.4	27.5
	Entire	.....	.....	.....	.....	.....	.....	.....
London and Lancashire Indemnity New York, N. Y.	1920	58,911	9,225	29,067	228	29,020	15.7	49.3
	Entire	1,089,568	988,708	37,172	308	124,330	90.8	3.4
London Guarantee and Accident London, England	1920	2,782,289	1,038,837	769,651	4,114	1,890,207	37.3	27.7
	Entire	33,085,411	15,516.433	4,344,093	7,349	5,861,948	46.9	13.1
Manufacturers Liability Insurance Jersey City, N. J.	1920	1,033,359	424,609	247,075	1,502	240,834	41.1	23.9
	Entire	8,512,612	4,896,946	830,054	2,145	669,669	57.5	9.8
Maryland Casualty Baltimore, Md.	1920	2,980,188	1,287,341	649,781	4,730	1,671,104	43.2	21.8
	Entire	34,641,981	15,923,456	5,386,696	8,294	5,466,621	46.0	15.5
Massachusetts Bonding Boston, Mass.	1920	48,066	16,876	14,367	.....	5,428	35.1	29.9
	Entire	4,130,634	2,861,806	65,138	.....	222,369	69.3	1.6

† Company has discontinued writing this line,

WORKMEN'S COMPENSATION EXPERIENCE—*Continued.*

Name of Company	Year	Earned Premium	Compensation Losses and Loss Expense Payments	Total Compensation Loss Reserves	Unpaid Claims Fatal and Non-Fatal		Ratios to Premiums	
					No.	Amount	Loss and Loss Expense	Loss Reserve
		$	$	$		$	%	%
New Amsterdam Casualty New York, N. Y.	1920	569,274	213,695	156,333	1,377	.....	37.5	27.5
	Entire	6,212,967	3,271,892	698,249	2,365	.....	52.7	11.2
New Jersey Fidelity and Plate Glass Newark, N. J.	1920	196	.....	127	.....	.....	.....	64.8
	Entire	2,822	43	807	.....	.....	1.5	28.6
Norwegian Globe Christiania, Norway	1920	264,926	81,168	91,034	.....	.....	30.6	34.4
	Entire	3,110,956	1,267,999	699,334	.....	.....	40.7	22.5
Norwich Union Indemnity New York, N. Y.	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	99,173	28,793	35,669	.....	.....	29.0	36.0
Ocean Accident and Guarantee London, England	1920	2,416,606	1,093,707	477,087	2,096	1,091,776	45.3	19.7
	Entire	28,369,329	12,757,469	3,798,703	4,219	3,861,782	45.0	13.4
Republic Casualty Pittsburgh, Pa.	1920	128,194	64,419	18,907	501	55,887	50.3	14.7
	Entire	1,148,366	507,110	163,446	849	170,969	44.2	14.2
Royal Indemnity New York, N. Y.	1920	991,091	349,105	295,104	3,781	716,365	35.2	29.8
	Entire	13,777,224	6,495,913	1,757,870	5,570	1,968,344	47.2	12.8
Southern Surety Des Moines, Ia.	1920	520,941	211,348	.....	.....	.....	40.5	.....
	Entire	2,821,401	1,264,360	569,550	3,020	366,053	44.8	20.2
Standard Accident Detroit, Mich.	1920	941,339	326,597	422,101	2,184	422,100	34.7	44.8
	Entire	13,200,226	5,763,885	2,603,619	12,906	3,329,810	43.7	19.7
Travelers Indemnity Hartford, Conn.	1920	.....	11,610	—11,610	.....	.....	.....	.....
	Entire	2,514,849	149,947	445,553	255	429,657	5.9	17.7
Travelers Insurance Hartford, Conn.	1920	9,399,058	2,945,415	3,163,973	7,259	3,098,179	31.3	33.7
	Entire	93,721,868	43,213,161	12,418,615	15,051	12,933,838	46.1	13.2
Union Indemnity New Orleans, La.	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	365,545	137,010	100,594	.....	.....	37.5	27.5

United States Casualty New York, N. Y.	1920	811,614	236,560	290,989	992	247,407	29.1	25.8
	Entire	6,438,403	3,153,325	766,328	1,430	786,510	49.0	11.9
United States Fidelity and Guaranty Baltimore, Md.	1920	2,757,726	977,831	814,691	.....	.....	35.5	29.5
	Entire	25,547,861	13,072,521	4,085,806	.....	.....	51.2	16.0
Western Indemnity Dallas, Texas	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	3,257,663	1,731,543	391,412	629	327,259	51.3	12.0
Zurich General Zurich, Switzerland	1920	1,041,477	410,540	266,420	3,074	776,799	39.4	25.6
	Entire	10,902,055	5,354,690	1,652,722	4,700	1,801,870	49.1	15.2

LIABILITY PREMIUMS, LOSSES, LOSS RESERVES, SUITS AND RATIOS, FOR THE YEAR 1920 AND FOR THE ENTIRE EXPERIENCE.

Name of Company.	Year	Earned Premium	Liability Loss and Loss Expense Payments	Total Liability Loss Reserves	Suits Pending		Ratios to Premiums	
					No.	Amount	Loss and Loss Expense	Loss Reserves
		$	$	$		$	%	%
Ætna Casualty and Surety Hartford, Conn.	1920	890,745	261,489	272,958	96	72,000	29.4	30.6
	Entire	5,507,613	2,613,971	523,080	242	184,850	47.5	9.5
Ætna Life Hartford, Conn.	1920	3,865,765	1,058,545	1,260,915	343	257,250	27.4	32.6
	Entire	67,532,203	36,651,340	3,957,237	1,085	838,800	54.3	5.9
American Automobile St. Louis, Mo.	1920	836,931	227,369	274,789	.....	.....	27.2	32.8
	Entire	6,860,131	3,832,894	583,254	.....	.....	55.9	8.5
American Casualty Reading, Pa.	1920	158,102	38,507	64,259	23	17,250	24.3	40.6
	Entire	1,567,799	687,241	179,006	58	43,700	43.9	11.4
American Indemnity Galveston, Texas	1920	335,664	76,626	124,772	47	35,250	22.8	37.2
	Entire	1,494,707	598,565	294,867	131	99,750	40.0	19.7
American Reinsurance Philadelphia, Pa.	1920	118,730	18,540	64,087	.....	.....	15.6	54.0
	Entire	162,189	20,573	86,737	.....	.....	12.7	53.5
Columbia Casualty New York	1920	68,398	9,323	31,715	6	4,500	13.6	46.4
	Entire	68,398	9,323	31,715	6	4,500	13.6	46.4
Commercial Casualty Newark, N. J.	1920	969,470	248,745	332,937	336	252,000	25.7	34.3
	Entire	8,071,729	4,258,728	761,826	831	626,250	52.8	9.4
Continental Casualty Hammond, Ind.	1920	595,046	144,561	212,467	170	127,500	24.3	35.7
	Entire	2,383,620	981,466	419,948	295	222,450	41.2	17.6
Employers Indemnity Kansas City, Mo.	1920	353,783	168,336	43,934	18	13,500	47.6	12.4
	Entire	835,593	420,711	110,775	56	42,200	50.4	13.2
Employers Liability Assurance London, England	1920	3,564,557	742,614	.....	611	458,250	20.8	.....
	Entire	73,308,435	36,696,542	.....	2,115	1,630,950	50.1	.....
European General Reinsurance London, England	1920	155,902	7,516	86,025	2	1,500	4.8	55.2
	Entire	1,295,173	239,261	326,497	44	34,450	18.5	25.2

Fidelity and Casualty New York, N. Y.	1920	1,874,300	351,092	773,487	303	227,250	18.7	41.3
	Entire	54,077,024	30,869,516	2,309,956	1,406	1,111,550	57.1	4.3
Fidelity and Deposit‡ Baltimore, Md.	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	8,515,780	5,725,169	.....	48	43,350	67.2	.....
General Accident, Fire and Life Perth, Scotland	1920	1,511,407	370,314	536,530	250	187,500	24.5	35.5
	Entire	19,347,151	12,768,667	1,069,748	642	490,650	66.0	5.5
Georgia Casualty Macon, Ga.	1920	614,984	239,192	129,798	53	39,750	38.9	21.1
	Entire	8,068,223	4,783,308	335,526	260	200,900	59.3	4.2
Globe Indemnity Newark, N. J.	1920	1,636,102	312,957	668,704	265	198,750	19.1	40.9
	Entire	13,685,627	6,316,524	1,717,224	708	538,300	46.2	12.5
Hartford Accident and Indemnity Hartford, Conn.	1920	1,355,917	294,214	519,336	127	95,250	21.7	38.3
	Entire	9,362,813	3,962,137	1,378,107	331	253,700	42.3	14.7
Indemnity Insurance Company of North America Philadelphia, Pa.	1920	46,200	5,535	26,185	3	2,250	11.9	56.6
	Entire	46,200	5,535	26,185	3	2,250	11.9	56.6
International Indemnity Los Angeles, Cal.	1920	229,422	41,084	96,569	46	34,500	17.9	42.1
	Entire	356,786	92,043	122,028	74	55,500	25.8	34.2
Interstate Casualty Brimingham, Ala.	1920	357,678	93,917	.....	.....	.....	26.3	.....
	Entire	1,415,379	803,770	190,528	120	89,850	56.8	13.5
Iowa Bonding and Casualty Des Moines, Iowa	1920	135,922	66,483	18,837	19	14,250	48.9	13.9
	Entire	.....	.....	.....	.....	.....	.....	.....
London and Lancashire Indemnity New York, N. Y.	1920	500,415	94,418	205,831	158	118,500	18.9	41.1
	Entire	2,963,179	1,593,485	285,569	364	276,850	53.8	9.6
London Guarantee and Accident London, England	1920	1,831,799	313,603	785,475	372	279,000	17.1	42.9
	Entire	38,645,373	21,107,125	2,349,147	1,070	829,100	54.6	6.1
Manufacturers Liability Insurance Jersey City, N. J.	1920	137,224	23,449	58,885	36	27,000	17.1	42.9
	Entire	856,151	333,388	167,839	94	71,700	38.9	19.6
Maryland Casualty Baltimore, Md.	1920	2,725,419	964,011	670,840	442	331,500	35.4	24.6
	Entire	49,954,068	28,100,135	2,279,066	1,156	890,950	56.3	4.6

‡ Company has discontinued writing this line.

LIABILITY PREMIUMS AND LOSSES—*Continued.*

Name of Company	Year	Earned Premium	Liability Loss and Loss Expense Payments	Total Liability Loss Reserves	Suits Pending		Ratios to Premiums	
					No.	Amount	Loss and Loss Expense	Loss Reserves
		$	$	$		$	%	%
Massachusetts Bonding Boston, Mass.	1920	675,158	213,673	191,421	242	181,500	31.6	28.4
	Entire	8,188,290	5,384,664	367,367	647	492,100	65.8	4.5
New Amsterdam Casualty New York, N. Y.	1920	786,437	140,802	331,060	202	151,500	17.9	42.1
	Entire	10,457,233	5,796,237	771,539	663	504,100	55.4	7.4
New Jersey Fidelity and Plate Glass Newark, N. J.	1920	273,525	80,810	83,305	118	88,500	29.5	30.5
	Entire	1,710,566	843,346	236,906	292	222,000	49.3	13.9
Norwegian Globe Christiania, Nowway	1920	135,108	14,224	66,841	3	2,250	10.5	49.5
	Entire	388,986	32,117	181,970	3	2,250	8.3	46.8
Norwich Union Indemnity New York, N. Y.	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	185,229	66,535	44,603	46	34,500	35.9	24.1
Ocean Accident and Guarantee London, England	1920	1,854,722	454,199	658,634	221	165,750	24.5	35.5
	Entire	34,593,802	18,418,940	2,302,199	869	703,150	53.2	6.7
Preferred Accident New York, N. Y.	1920	969,918	182,144	399,806	19	195,750	18.8	41.2
	Entire	7,001,994	2,985,568	888,545	42	443,200	42.6	12.7
Republic Casualty Pittsburgh, Pa.	1920	119,124	36,999	34,475	15	11,250	31.1	28.9
	Entire	564,472	318,371	74,289	51	39,150	56.4	13.2
Royal Indemnity New York, N. Y.	1920	1,652,607	392,277	599,288	357	267,750	23.7	36.2
	Entire	14,950,874	7,530,817	1,508,568	911	695,300	50.4	10.1
Southern Surety Des Moines, Ia.	1920	224,111	112,335	.....	.....	.....	50.1	.....
	Entire	1,518,814	787,275	153,905	76	57,000	51.8	10.1
Standard Accident Detroit, Mich.	1920	1,642,186	392,776	733,828	231	173,250	23.9	44.7
	Entire	24,272,265	12,197,929	1,876,680	634	484,400	50.2	7.7
Travelers Indemnity Hartford, Conn.	1920	55,320	8,287	24,905	.....	.....	15.0	45.0
	Entire	887,773	184,103	95,585	6	4,500	20.7	10.7

Travelers Insurance Hartford, Conn.	1920	6,165,156	1,332,200	2,129,693	340	405,000	23.1	34.9
	Entire	102,621,182	55,500,924	6,268,088	1,789	1,379,400	54.1	6.1
Union Indemnity New Orleans, La.	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	496,436	104,804	193,057	.....	.....	21.1	38.9
United States Casualty New York, N. Y.	1920	1,095,328	271,364	385,833	244	183,000	24.8	35.2
	Entire	17,477,965	9,218,642	960,777	536	407,450	52.8	5.5
United States Fidelity and Guaranty, Baltimore, Md.	1920	2,597,224	698,323	860,012	254	190,500	26.9	33.1
	Entire	24,362,651	12,898,557	2,535,094	1,038	797,350	52.9	10.4
Western Indemnity Dallas, Texas	1920	.....	.....	.....	.....	.....	.....	.....
	Entire	1,804,329	919,790	206,151	88	70,750	51.0	11.4
Zurich General Zurich, Switzerland	1920	1,401,203	319,306	521,416	203	152,250	22.8	37.2
	Entire	9,376,609	4,199,323	1,137,754	508	386,300	44.8	12.1

Underwriting and Investment Profits and Losses of Casualty and Miscellaneous Insurance Companies in 1920

Name and Location of Company.	Underwriting Income Earned in 1920.	Losses and Underwriting Expenses Incurred in 1920.	Underwriting Profit in 1920.	Underwriting Loss in 1920.	Investment Income and Accretion in 1920.	§Surplus Earned in 1920.	Dividends Incurred in 1920.	Increase or Decrease in Contingent Fund, etc., in 1920.	Increase or decrease in Net Surplus in 1920.	Ratio Net Losses incurred to Und. Income Earned in 1920.	Ratio Expenses Incurred to Und. Income Earned in 1920.	Ratio Und. Profit or Loss to Und. Income Earned in 1920.
	$	$	$	$	$	$	$	$	$	%	%	%
Ætna Casualty and Surety, Hartford..	10,426,995	11,224,909	.....	797,914	422,368	—375,546	240,000	.....	—615,546	50.8	56.9	—7.8
Ætna Life, Hartford.....	24,170,406	23,470,578	699,828	.....	995,223	1,695,051	500,000	+125,000	+1,070,051	48.4	48.7	+2.9
American Auto, St. Louis.....	2,803,312	2,949,204	.....	145,892	53,342	—92,550	h—213,000	.....	+120,450	56.1	49.1	—5.2
American Casualty, Reading.....	895,949	975,087	.....	79,138	97,060	+17,922	50,000	.....	—32,078	54.7	54.1	—6.8
American Indemnity, Galveston.....	1,041,522	1,168,983	.....	127,461	115,863	—11,598	.....	.....	—11,598	60.6	51.6	—12.2
American National, Galveston.....	460,153	397,489	62,664	.....	.....	+62,664	.....	.....	+62,664	46.9	39.5	+13.6
American Reinsurance, Philadelphia..	1,051,487	1,257,869	.....	206,382	68,715	—137,667	25,000	—130,256	—32,411	68.5	51.2	—19.7
Bankers Accident, Des Moines.....	552,870	568,068	.....	15,197	13,624	—1,573	12,000	.....	—13,573	48.7	54.0	—2.7
Bankers Automobile, Lincoln.....	197,802	262,059	....	64,257	26,854	—37,403	8,652	—4,365	—41,690	50.4	70.5	—20.9
Brotherhood Accident, Boston.....	359,593	355,096	4,497	.....	7,535	+12,032	10,000	.....	+2,032	50.2	48.5	+1.3
Business Mens Assur.,Kansas City, Mo.	1,711,807	1,684,098	27,709	.....	24,150	51,859	i 23,719	+31,397	+44,180	57.4	41.0	+1.6
Cloverleaf L. & C., Jacksonville, Ill...	908,281	900,906	7,375	.....	4,111	+11,486	.....	+21,803	—10,316	35.6	63.5	+.9
Columbian Nat'l Life,(Acc.Br.), Boston	483,663	547,898	.....	64,235	.....	—64,235	.....	.....	—64,235	60.4	52.9	—13.3
Commercial Casualty, Newark.....	3,793,380	3,856,773	.....	63,393	141,046	+77,653	l34,000	+50,000	+61,653	48.8	52.9	—1.7
Commonwealth Casualty, Philadelphia.	841,242	818,092	23,150	.....	13,389	+36,539	27,500	+31,209	—22,170	49.6	47.6	+2.8
Connecticut General Life, Hartford...	656,223	752,019	.....	95,796	13,536	—82,260	.....	+1,934	—84,194	45.3	69.3	—14.6
Continental Casualty, Hammond.....	8,669,908	8,895,982	.....	226,074	186,860	—39,214	b—78,000	+38,786	.....	49.5	53.1	—2.6
Eastern Casualty, Boston.....	238,256	234,893	3,363	.....	1,772	+5,135	10,500	.....	—5,365	40.8	57.8	+1.4
Employers Indemnity Corp., Kan. City	1,973,219	1,888,891	84,328	.....	94,040	+178,368	m174,768	.....	+3,600	51.2	44.5	+4.3
Employers Liability Assur., London...	24,473,129	23,525,305	947,824	.....	514,422	+1,462,246	n870,376	.....	+591,870	50.9	45.2	+3.9
Equitable Life (Acc. Br.), New York..	629,495	826,923	.....	197,428	.....	—197,428	.....	+65,677	—263,105	51.1	80.2	—31.3
Eureka Casualty, Philadelphia.....	258,479	178,562	79,917	.....	28,058	107,975	j72,000	.....	+35,975	38.8	30.2	+31.0
European Gen. Rein., London.....	4,241,081	4,778,241	.....	537,160	108,034	—429,126	n—719,406	+240,280	+50,000	59.2	53.5	—12.7
Federal Casualty, Detroit.....	439,020	410,323	28,697	.....	12,031	40,728	30,000	.....	+10,728	36.7	56.7	+6.6
Federal Life (Acc. Br.), Chicago.....	618,423	590,768	27,655	.....	.....	27,655	.....	.....	+27,655	50.8	44.7	+4.5
Fidelity and Casualty, New York.....	17,297,349	16,957,253	340,096	.....	397,738	737,834	d—570,000	+37,158	+1,270,676	47.0	51.0	+2.0
First Reinsurance, Hartford.....	1,425,583	1,444,504	.....	18,921	189,262	170,342	37,500	.....	+132,842	56.1	45.3	—1.6
General Acc., Fire & Life, Perth.....	7,229,019	7,092,570	136,449	.....	112,170	248,619	.....	.....	+248,619	54.2	43.9	+1.9
General Casualty and Surety, Detroit..	538,432	561,808	.....	23,376	46,464	23,088	.....	.....	+23,088	57.0	47.3	—4.3
Georgia Casualty, Macon.....	2,528,884	2,556,820	.....	27,936	72,929	44,993	24,043	.....	+20,950	55.1	46.0	—1.1
Globe Indemnity, Newark.....	9,267,709	9,548,965	.....	281,256	398,191	116,936	150,000	—50,000	+16,936	54.2	48.8	—3.0
Great Western Accident, Des Moines..	756,359	714,717	41,642	.....	24,088	65,730	o39,422	.....	+26,308	38.8	55.7	+5.5
Hartford Accident & Indem., Hartford	8,561,516	8,837,920	.....	276,404	287,965	11,561	50,000	.....	—38,439	53.0	50.2	—3.2
Home Life and Accident, Fordyce.....	441,398	300,025	141,373	.....	.....	141,373	....	c+141,137	+236	48.1	19.9	+32.0
Indemnity Co. of America, St. Louis..	1,776,948	1,827,756	.....	50,808	50,923	115	12,500	.....	—12,385	63.1	39.8	—2.9
Indemnity Ins. Co. of N. A., Phila....	195,204	420,809	.....	225,606	95,636	—129,970	10,000	.....	—139,970	36.4	179.3	—115.7
International Indemnity, Los Angeles.	974,787	985,258	.....	10,471	37,689	27,218	p21,066	+6,500	—348	57.0	44.1	—1.1
Interstate Casualty, Birmingham ...	787,469	821,516	.....	34,047	26,798	- 7,249	18,000	-3,841	—21,408	51.5	52.8	—4.3
Interstate L. & A., [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Iowa Bonding & Casualty, Des Moines	926,401	1,222,859	.....	296,428	77,749	—218,679	.....	.....	—218,679	70.1	61.9	—32.0
Kansas Casualty & Surety, Wichita	509,111	533,449	.....	24,338	24,765	427	.....	—19,665	+20,092	54.6	50.2	—4.8
Kentucky Cent. L. & A., Anchorage	1,216,657	1,130,416	86,241	.....	8,761	95,002	r30,710	+29,757	+34,535	35.9	57.0	+7.1
Lincoln Accident & Life, Lincoln	324,314	300,504	23,809	.....	34,255	58,064	25,000	—c230,868	+263,932	27.6	65.0	+7.4
London & Lanca. Indem. Co. of A., N.Y.	1,587,298	2,095,051	.....	507,754	91,930	—415,823	t—300,000	—65,000	—50,823	72.1	59.9	—32.0
London Guarantee & Accident, London	13,163,059	12,835,337	327,722	.....	259,663	587,385	u588,340	.....	—955	53.2	44.3	+2.5
Loyal Protective, Boston	835,112	830,842	4,270	.....	527	4,797	10,000	.....	—5,203	59.8	39.6	+.6
Manufacturers Casualty Co. of Phila.	355,248	301,495	53,754	.....	24,859	78,613	u76,710	.....	+1,903	53.4	31.4	+15.2
Manufac. Lia. Ins. Co., Jersey City	3,100,132	2,515,194	584,938	.....	68,410	653,348	v593,915	—43,683	+103,116	56.0	25.1	+18.9
Maryland Casualty, Baltimore	21,101,359	20,807,587	293,772	.....	526,299	820,071	w—800,007	.....	+1,620,078	51.8	46.8	+1.4
Masonic Protective, Worcester	2,460,784	2,408,584	52,200	.....	27,680	79,880	10,000	+566	+69,314	64.9	33.0	+2.1
Massachusetts Accident, Boston	520,960	483,870	37,090	.....	13,151	50,241	15,000	+15,241	+20,000	42.0	50.9	+7.1
Metropolitan Life (Acc. Br.), New York	557,493	540,868	16,624	.....	.....	16,624	1,612	.....	+15,012	76.4	20.6	+3.0
National Life of U. S. A., Chicago	2,790,974	2,728,944	62,030	.....	85	62,115	.....	.....	+62,115	33.3	64.5	+2.2
National Relief Assur., Philadelphia	402,100	394,781	7,319	.....	1,911	9,230	9,000	.....	+230	36.0	62.2	+1.8
New Amsterdam Casualty, New York	5,702,343	5,710,307	.....	7,964	268,500	260,536	206,250	+54,286	.....	50.8	49.3	—.1
New Jersey Mfrs. Cas., Trenton	939,820	556,261	383,559	.....	11,255	394,814	x314,865	—211	+80,160	48.0	11.2	+40.8
North American Accident, Chicago	1,782,441	1,780,919	1,521	.....	28,743	30,264	30,000	.....	+264	40.4	59.5	+.1
Norwegian Globe, Christiania	5,180,127	5,558,743	.....	378,616	189,124	—189,493	.....	.....	—189,493	59.7	47.6	—7.3
Norwich Union Indemnity, New York	403,421	624,344	.....	220,923	33,378	—187,545	y—180,000	+10,000	—17,545	59.9	94.8	—54.7
Occidental Life, (Acc. Br.), Los Angeles	282,061	252,966	29,095	.....	.....	29,095	.....	.....	+29,095	35.9	53.8	+10.3
Ocean Accident & Guarantee, London	13,971,631	12,903,891	1,067,741	.....	404,174	1,471,915	z851,622	+613,215	+7,078	47.1	45.2	+7.7
Pacific Mut. (Acct. Dept.) Los Angeles, Cal.	2,943,610	2,934,192	9,418	.....	162,363	171,781	—120,000	—42,596	+334,377	40.4	59.3	+.3
Peerless Casualty, Keene	205,673	196,293	9,381	.....	3,853	13,234	9,000	.....	+4,234	43.2	52.3	+4.5
Pennsylvania Mfrs. Assn. Cas., Phila.	2,597,296	1,834,696	762,600	.....	92,400	855,000	z597,258	—175	+257,917	53.9	16.7	+29.4
Preferred Accident, New York	4,369,940	4,113,845	256,095	.....	—44,379	211,716	175,000	+36,716	.....	47.1	47.0	+5.9
Reliance Life (Acc. Br.), Pittsburgh	282,774	251,579	31,196	.....	.....	31,196	.....	.....	+31,196	49.2	39.7	+11.1
Republic Casualty, Pittsburgh	1,012,168	1,187,540	.....	175,372	70,492	—104,881	—34,446	.....	—70,435	69.2	48.1	—17.3
Ridgely Protective, Worcester	953,365	934,975	18,390	.....	—1,944	16,446	10,000	.....	+6,446	61.4	36.6	+2.0
Royal Indemnity, New York	9,226,085	9,026,532	199,553	.....	369,071	568,624	.....	—723	+569,347	50.1	47.7	+2.2
Southern Casualty, Alexandria	718,562	757,464	.....	38,902	26,987	—11,915	.....	.....	—11,916	66.0	39.5	—5.5
Standard Accident, Detroit	9,404,620	9,455 244	.....	50,624	364,795	314,171	620,000	.....	—305,829	51.8	48.7	—.5
Texas Indemnity, Galveston	283,855	291,501	.....	7,646	17,518	9,872	7,500	—1,500	+3,872	97.2	5.5	—2.7
Time Insurance, Milwaukee	373,471	361,429	12,042	.....	—6,099	5,943	15,000	.....	—9,057	48.2	48.6	+3.2
Travelers Indemnity, Hartford	6,648,310	7,361,557	.....	713,247	249,586	—463,661	f—750,000	—107,978	+394,317	50.3	60.4	—10.7
Travelers Insurance, Hartford	41,603,772	40,899,091	704,681	.....	1,910,745	2,615,426	1,320,000	g+1,601,478	—306,052	47.3	51.0	+1.7
Union Indemnity, New Orleans	2,323,863	2,789,947	.....	466,084	55,150	—410,934	.....	+141,652	—552,586	63.2	56.9	—20.1
Union Insurance, Indianapolis	291,453	294,855	.....	3,402	13,836	10,434	30,000	.....	—19,566	61.1	40.1	—1.2
United States Casualty, New York	5,348,772	5,258,195	90,577	.....	142,747	233,324	50,000	.....	+183,324	50.7	47.6	+1.7
United States Fid. & Guar., Baltimore	22,938,114	22,608,721	329,393	.....	662,287	991,680	630,000	.....	+361,680	49.5	49.1	+1.4
Western Casualty, Denver	273,684	248,281	25,403	.....	17,391	42,794	e25,024	.....	+7,770	47.0	43.7	+9.3
Western Indemnity, Dallas	1,357,719	1,439,677	.....	81,958	11,224	—70,733	.....	.....	—70,733	55.8	50.2	—6.0
Zurich General Accident, Zurich	5,846,358	5,907,850	.....	61,492	130,903	69,411	s17,871	.....	+51,540	60.0	41.0	—1.0
Totals (82 companies)	341,374,736	339,845,982	*1,528,754	.....	*11,035,008	*12,563,762	*4,800,426	*+2,617,305	*+5,146,031	51.5	48.1	+.4
FIDELITY AND SURETY COMPANIES.												
American Surety, New York	5,934,781	5,969,593	.....	34,812	61,084	26,222	500,000	—500,000	+26,222	32.1	68.5	—.6
Fidelity & Deposit, Baltimore	5,812,867	5,600,790	212,077	.....	95,624	307,701	480,000	—21,982	—150,317	28.5	67.8	+3.7
Lion Bonding & Surety, Omaha§	1,605,601	1,970,547	.....	364,946	344,346	—20,600	.....	.....	—20,600	45.2	77.5	—22.7
Massachusetts Bonding & Ins., Boston	6,508,940	6,762,501	.....	253,561	177,856	—75,705	39	+2,375	—78,119	53.8	50.1	—3.9
National Surety Co., New York	8,526,619	8,762,990	.....	236,371	741,792	505,421	600,000	—203,329	+108,750	42.9	59.9	—2.8
Southern Surety, Des Moines	4,594,124	4,306,193	287,931	.....	49,232	337,163	120,933	+203,510	+12,720	42.1	51.6	+6.3
United States Guarantee, New York	311,024	226,125	84,899	.....	81,877	166,776	50,000	+108,306	+8,470	7.0	65.8	+27.2
Totals (7 companies)	33,293,956	33,598,739	.....	*304,783	1,551,761	*1,246,978	1,750,972	*—411,120	*—92,874	40.3	60.7	—1.0

UNDERWRITERS' AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES IN 1920.—*Continued.*

Name of Company and Location	Underwriting Income Earned in 1920.	Losses and Underwriting Expenses Incurred in 1920.	Underwriting Profit in 1920.	Underwriting Loss in 1920.	Investment Income and Accretion in 1920.	§Surplus Earned in 1920.	Dividends Incurred in 1920.	Increase or Decrease in Contingent Fund, etc., in 1920.	Increase or Decrease in Net Surplus in 1920.	Ratio Net Losses Incurred to Und. Inc. Earned in 1920.	Ratio Expenses Incurred to Und. Inc. Earned in 1920	Ratio Und. Profit or Loss to Und. Inc. Earned in 1920.
	$	$	$	$	$	$	$	$	$	%	%	%
Plate Glass Companies.												
Lloyds Plate Glass, New York	1,173,082	1,303,865	.....	130,783	282,440	151,657	30,000	+121,657	.....	56.5	54.6	—11.1
Metropolitan Casualty, New York	1,389,639	1,491,728	.....	102,089	—869	—102,958	10,000	*a*—100,000	—12,958	57.4	50.0	—7.4
New Jersey Fidelity & P. G., Newark	1,350,000	1,388,730	.....	38,730	65,600	26,870	24,000	.....	+2,870	52.2	50.7	—2.
New York Plate Glass, New York	1,582,696	1,885,564	.....	302,868	66,663	—236,205	12,000	*a*—150,000	—98,205	64.2	54.9	—19.1
Totals (4 companies)	5,495,417	6,069,887	.....	*574,470	*413,834	*—160,636	76,000	*—128,343	*—108,293	57.9	52.6	—10.5
Miscellaneous Companies												
American Credit Indem., New York	1,342,594	1,411,517	.....	68,923	82,791	13,869	87,500	—85,000	¶+11,369	41.2	63.9	—5.1
Hartford Live Stock, Hartford	769,056	789,114	.....	20,059	30,471	10,412	.....	.....	+10,412	53.7	48.9	—2.6
Hartford Steam Boiler, Hartford	2,684,524	2,796,411	.....	111,887	268,984	157,097	250,000	+1,333	—94,236	15.3	88.9	—4.2
Medical Protective, Ft. Wayne	455,880	441,725	14,155	.....	27,984	42,139	20,000	.....	+22,139	53.7	43.2	+3.1
Title Guarantee & Trust, Los Angeles	885,073	678,423	206,650	.....	144,191	350,840	200,000	.....	+150,840	....	76.7	+23.3
United States Indemnity, New York	335,104	263,173	71,932	.....	5,635	77,567	12,000	+28,647	+36,920	58.0	20.5	+21.5
Union Automobile, Lincoln	234,977	262,051	.....	27,074	18,740	—8,334	*aq*—2,100	+948	—7,182	49.2	62.3	—11.5
Totals (7 companies)	6,707,208	6,642,414	*64,794	.....	578,796	*643,590	*567,400	*—54,072	*+130,262	38.1	60.9	+1.0
Grand Totals 1920 (100 companies)	386,871,317	386,157,022	*714,295	.....	*13,579,399	*14,293,694	*7,194,798	*+2,023,770	+*5,075,126	50.3	49.5	+.2

* Net. § Following investigation by Nebraska Insurance Department, company will reinsure its business. *a* Transferred from capital to surplus. *b* Includes $72,000 dividends and $150,000 surplus paid in. *c* Paid on reinsurance contract. *d* Includes $430,000 surplus and $1,000,000 surplus paid in. *e* Includes $25,950 dividends to stockholders and $9,074 to policyholders. *f* Surplus paid in. *g* Includes $15,137 int. on advance payment to capital stock and $1,597,874 loss on life business. *h* Includes $12,000 dividend and $225,000 surplus paid in. *i* Includes $50,000 surplus paid in and $26,281 dividend to stockholders. *j* Includes $50,000 stock dividend. *l* Includes $66,000 dividend and $100,000 surplus contributed. *m* Includes $78,000 dividend stock and $96,768 policy dividend. *n* Remitted to home office. *o* Dividend to stockholders, $30,000; policyholders, $9,422. *p* Includes $29,220 dividends and $8,154 surplus paid in. *q* Transferred from capital to surplus. *r* Includes $102,550 dividend and $71,840 surplus paid in. *s* From life department. *t* Stockholders' contributions. *u* Includes $28,519 dividend to stockholders and $48,191 dividend to policyholders. *v* Includes $180,000 dividend to stockholders and $413,915 dividends to policyholders. *w* Includes $699,993 dividend to stockholders and $1,500,000 surplus paid in. *x* Includes $9,000 dividends to stockholders and $305,865 to policyholders. *y* Surplus paid in. *z* Includes $22,500 dividend to stockholders and $274,758 dividend to policyholders. *aq* Dividend paid, $24,350; surplus paid in, $26,450. ¶ Company increased its special reserve by $200,000.

CASUALTY, SURETY AND MISCELLANEOUS UNDERWRITERS ASSOCIATIONS

ALLIANCE AGAINST ACCIDENT FRAUD.

21 Park Row, New York City.

Organized October 25, 1905. Membership 40; annual dues, $100 and $200, according to members' income.

President, W. S. Throop, Erie Railroad; vice-president, Calvin P. Reid, Travelers Ins. Co.; secretary, F. L. Arnold; treasurer, F. D. Edmunds.

Directors—W. H. Blue, A. B. Hearne, A. F. Jacot, J. L. Quackenbush, Chas. J. Druhan and A. W. Meldon.

Date of annual meeting third Wednesday in January.

ASSOCIATED COMPANIES COMPENSATION AND PUBLIC LIABILITY.

179 Allen street, Hartford, Conn.

Organized February 1, 1915. Membership, 10 companies.

Chairman, H. M. Wilson; secretary-treasurer, T. W. Lloyd.

Members—Ætna Life, Ætna Casualty and Surety, Employers Liability, Hartford Accident and Indemnity, London Guarantee and Accident, Maryland Casualty, Ocean Accident and Guarantee, Standard Accident, United States Casualty, United States Fidelity and Guaranty.

ATLANTA CASUALTY EXCHANGE.

Atlanta, Ga.

Organized April, 1910. Membership, 12 conference members; annual dues, $2.50.

President, W. A. Smith; vice-president, J. B. Martin; secretary, Mendel Romm.

Executive Committee—Above named officers.

Members—Ætna Accident and Liability Company, Employers Liability Assurance Corporation, Fidelity and Deposit Company of Maryland, Maryland Casualty Company, Royal Indemnity Company, Standard Accident Insurance Company, Travelers Insurance Company, United States Casualty Company, United States Fidelity and Guaranty Company, Ocean Accident and Guarantee Corporation, London Accident and Guarantee Company and Hartford Accident and Indemnity.

Date of annual meeting, first Tuesday in March.

BUREAU OF PERSONAL ACCIDENT AND HEALTH UDDERWRITERS.

80 Maiden Lane, New York City.

Chairman, Richard H. Thompson.

Secretary-treasurer, T. Robertson Jones.

Members—Ætna Life Insurance Company, American Casualty Company, Columbian National Life Insurance Company, Commercial Casualty Insurance Company, Connecticut General Life Insurance Company, Continental Casualty Company, Employers Liability Assurance Corporation, Equitable Life Assurance Society, Federal Life Insurance Company, Federal Surety Company, General Accident. Fire and Life, General Casualty and Surety Co., Globe Indemnity Co., Hartford Accident and Indemnity Co., Indemnity Ins. Co. of North America, Interstate Life and Accident Co., Lincoln Accident and Life Co., Lion Accident and Casualty Co., London Guarantee and Accident Co., Maryland Casualty Co., Massachusetts Accident Co., Massachusetts Bonding and Insurance Co., Metropolitan Life Ins. Co., Missouri State Life Ins. Co., National Casualty Co., New Amsterdam Casualty Co., Norwich Union Indemnity Co., Ocean Accident and Guarantee Corp., Pacific Mutual Life Ins. Co., Provident Life and Accident Ins. Co., Reliance Life Ins. Co., Royal Indemnity Co., Southern Surety Co., Southern Life and Trust Co., Standard Accident Ins. Co., Travelers Ins. Co., Union Indemnity Co., United States Casualty Co., United States Fidelity and Guaranty Co., Zurich General Accident and Liability Ins. Corp.

BURGLARY INSURANCE UNDERWRITERS ASSOCIATION.

13-21 Park Row, New York.

Organized 1904. Membership 33. Annual dues, $50.00.

President, Samuel B. Brewster; vice-presidents, John J. Flynn, George C. Fritz; treasurer, George H. Otto; secretary, H. W. Cluff.

Bureau Committee—R. A. Algire, chairman; F. S. Garrison, E. B. Anderson.

Members—Ætna Casualty and Surety Co., American Bonding and Casualty Co., American Casualty Company, American Indemnity Company, American Surety Company, Chicago Bonding and Insurance Co., Continental Casualty Company, Employers Liability Assurance Corporation, Fidelity and Casualty Co., Fidelity and Deposit Co., Georgia Casualty Company, Globe Indemnity Company, Great Eastern Casualty Co., Hartford Accident and Indemnity Co., Interstate Casualty Company, Interstate Surety Company, Iowa Bonding and Casualty Co., London Guarantee and Accident Co., London and Lancashire Indemnity Co., Maryland Casualty Company, Massachusetts Bonding and Insurance Co., Metropolitan Casualty Insurance Co., National Surety Company, New Amsterdam Casualty Company, N. J. Fidelity and P. G. Insurance Co., Northern Casualty Company, Ocean Accident and Guarantee Corporation, Preferred Accident Insurance Co., Republic Casualty Company, Royal Indemnity Company, Travelers Indemnity Company, United States Casualty Company, U. S. Fidelity and Guarantee Co.

Date of annual meeting, first Tuesday in May.

CASUALTY ACTUARIAL AND STATISTICAL SOCIETY

120 Broadway, New York City.

Organized November, 1914.

President, Albert H. Mobray; vice-presidents, Leon S. Senior and William Leslie; secretary and treasurer, Richard Fondiller; librarian, Louis I. Dublin.

Council—Leon S. Senior, Ralph H. Blanchard, W. W. Greene, Albert H. Mobray, William Leslie, Richard Fondiller, E. E. Cammack, E. S. Cogswell.

Members—W. M. Amerine, William C. Archer, F. Spencer Baldwin, Roland Benjamin, S. Bruce Black, Thomas Bradshaw, William Breiby, Richard Brodin, Herbert D. Brown, William H. Brown, George B. Buck, Walter S. Bucklin, W. A. Budlong, F. Highlands Burns, Edmund E. Cammack, Raymond V. Carpenter, Gordon Case, Charles L. Close, Edmund S. Cogswell, Richard H. Cole, Henry Collins, Charles T. Conway, John A. Copeland, W. G. Cowles, Arthur H. Craig, James D. Craig, James M. Craig, Frederick S. Crum, Thomas F. Daly, Alfred B. Dawson, Miles M. Dawson, Eckford C. DeKay, Elmer H. Dearth, Samuel Deutschberger, D. R. Dickey, E. H. Downey, Louis I. Dublin, Earl O. Dunlap, Lester D. Egbert, Saul Epsteen, David Parks Fackler, Edward B. Fackler, Everett S. Fallow, Henry Farrer, Albert H. Fay, C. W. Fellows, Arne Fisher, Frank M. Fitch, James E. Flanigan, Benedict D. Flynn, Richard Fondiller, Charles S. Forbes, Lee K. Frankel, C. H. Franklin, Joseph Froggatt, Harry Furze, Fred S. Garrison, Theodore E. Gaty, James W. Glover, Edward S. Goodwin, William H. Gould, George Graham, T. B. Graham, William J. Graham, Robert E. Grandfield, Winfield W. Greene, R. C. L. Hamilton, H. Pierson Hammond, Carl M. Hansen, Edward R. Hardy, Leonard W. Hatch, Herbert Hess, Robert J. Hillas, R. J. Hoafe, L. G. Hodgkins, Frederick L. Hoffman, Charles H. Holland, Charles Hughes, B. A. Hunt, Arthur Hunter, Charles W. Jackson, William C. Johnson, Virgil M. Kime, Walter I. King, Edwin W. Kopf, John M. Laird, Abb Landis, Frank E. Law, F. W. Lawson, J. R. Leal, William Leslie, Harry Lubin, D. G. Luckett, James D. Maddrill, W. M. Magoun, W. B. Marsh, Emma C. Maycrink, Franklin B. Mead, G. F. Michelbacher, David W. Miller, Samuel Milligan, James F. Mitchell, Henry Moir, George D. Moore, W. S. Moore, Edward B. Morris, James Morrison, Albert H. Mowbray, Frank R. Mullaney, L. A. Nicholas, Edward Olifers, Robert K. Orr, Stanley

L. Otis, Julius J. Pallay, John M. Parker, Jr., Charles G. Reiter, Charles H. Remington, Mrs. Dorothy M. Rolph, J. Scofield Rowe, I. M. Rubinow, Harwood E. Ryan, Arthur F. Saxton, Claude E. Scattergood, E. Scheitlin, Leon S. Senior, J. W. Smiley, George Lambert Smith, John T. Stone, Wendell M. Strong, William Richard Strong, Robert J. Sullivan, Herbert C. Thiselton, John S. Thompson, John L. Train, Albert W. Whitney, Herbert M. Wilson, Lee J. Wolfe, S. Herbert Wolfe, Joseph H. Woodward, William Young.

Date of annual meeting November.

CASUALTY INFORMATION CLEARING HOUSE, INC.

1428 Insurance Exchange, Chicago.

Officers—President, Geo. D. Webb; vice-president, Fred J. Cox; secretary, W. H. Bennett; treasurer, F. W. Lawson.

CASUALTY INSURANCE MANAGERS' ASSOCIATION

Toronto and Montreal, Canada.

Organized December 9, 1915. Membership, Alliance Assurance Company, British Traders Ins. Co., Canada Accident Assurance Co., Canadian Surety Co., Dominion of Canada G. and A. Co., Dominion Gresham G. and C. Co., Employers Casualty Co., Merchants and Employers Guarantee and Accident, North American Accident Assurance Co., Norwich Union Fire Insurance Society, Ocean Accident and Guarantee Corporation, Provident Assurance Company, Railway Passenger Assurance Co., Royal Exchange Assurance, Travelers Insurance Co., Union Insurance Society of Canton, United States Fidelity and Guaranty Co., Yorkshire Insurance Co. Annual dues, assessment on premium income.

President, C. W. I. Woodland, Toronto; vice-presidents, J. C. Gagne, Montreal; A. E. Kirkpatrick; secretary, H. G. Humphries, Toronto; T. D. Hutchins, Montreal; treasurer, E. Williams.

Objects—The object of the association shall be the establishment and maintenance of equitable rates, the regulation of policy forms for accident, health, liability, automobile liability and other miscellaneous lines, which may be brought within the scope of the association; the regulation of agency appointments and commissions, the prevention of rebating and the promotion generally of the interests of its members.

Date of annual meeting November.

CASUALTY UNDERWRITERS BOARD OF CALIFORNIA.

354 Pine street, San Francisco, Cal.

Organized April 15, 1918. Membership, 16; annual dues, assessment.

Chairman, Kenneth Spencer; secretary and treasurer, T. J. A. Tiedemann.

Governing Committee—Ætna Casualty, Fidelity and Casualty, Norwich Union, United States Casualty, Employers Liability, Maryland Casualty, Globe Indemnity.

Date of annual meeting, April 15.

CASUALTY UNDERWRITERS ASSOCIATION OF RHODE ISLAND.

Officers—President, William J. Tully, Starkweather & Shepley; vice-president, Robert L. Spencer, Spencer Boss; secretary-treasurer, G. L. Gross, G. L. and H. J. Gross.

Executive Committee—C. D. Paige, John A. Gammons, Beach & Sweet, Ætna Life, D. C. Lord & Co.

Arbitration Committee—C. F. Newcomb, Gallivan & O'Donnell, Gamwell & Ingraham.

COMPENSATION INSPECTION RATING BOARD

370 Seventh avenue, New York City.

Organized July, 1914. Membership, State Insurance Fund, 45; 26 stock companies, 19 mutual companies; annual dues; annual membership fee of $100; also assessment.

Manager, Leon S. Senior; secretary, Leon S. Senior; chief inspector, Wm. G. Fritz; treasurer, George E. Hardy; auditor, Emma C. Maycrink.

Governing Committee—Milford E. Jewett, chairman, Royal Indemnity Co.; Leonard W. Hatch, State Insurance Fund; Charles E. Morrison, Utilities Mutual Insurance Co.; Robert J. Sullivan, The Travelers Insurance Company; Walter S. Bucklin, Liberty Mutual Insurance Company.

Date of annual meeting, second Thursday in January.

EXPLOSION CONFERENCE.

92 William street, New York City.

Secretary, John Carl.

HEALTH AND ACCIDENT UNDERWRITERS CONFERENCE.

Organized September, 1914. Consolidation of Detroit Conference, National Mutual Union and American Association of Accident Underwriters. Annual dues, $10.

President, W. R. Sanders; first vice-president, E. W. Brown; second vice-president, John Patterson; secretary, E. C. Budlong; treasurer, C. H. Brackett.

Executive Committee—F. L. Miner, C. H. Boyer, W. T. Grant, A. E. Forrest, Dr. W. F. Jarvis, Isaac Miller Hamilton, J. W. Scherr, W. H. Howland, C. Q. Pauley.

Members—American Bankers, Chicago; American Casualty Company, Reading; American Insurance Union, Columbus; American Liability Company, Cincinnati; American Liability, Cincinnati; Bankers Accident, E. St. Louis; Bankers Accident Insurance Company, Des Moines; Bankers Casualty Company, Minneapolis; Bankers Mutual Accident and Health Company, Freeport; Business Mens Accident Association, Des Moines; Business Mens Accident Association, Kansas City; Business Mens Indemnity Association, Indianapolis; Central Business Mens Association, Chicago; Columbia Life Insurance Company, Freemont; Columbia Life Insurance Company, Cincinnati; Columbian Protective Association, Binghamton; Columbus Mutual Life; Commercial Travelers Life and Accident Association, Cleveland; Commonwealth Casualty Company, Philadelphia; Equitable Accident, Boston; Federal Casualty Company, Detroit; Federal Insurance Company, Lincoln; Federal Life Insurance Company, Chicago; Federal Savings and Insurance Company, Indianapolis; Fidelity Health and Accident Company, Benton Harbor; First National Accident Company, Fond du Lac; Fort Wayne Mercantile Accident Association, Fort Wayne; Fraternal Protective Association, Boston; Fraternities Health and Accident Company, Richmond; General Accident, Fire and Life Assurance Corp., Philadelphia; General Casualty and Surety Company, Detroit; Globe Casualty Company, Columbus; Great American Indemnity Association, Mansfield; Great Western Accident Company, Des Moines; Hawkeye Commercial Men's Association, Marshalltown; Home Accident and Health Insurance Company, South Bend; Home Beneficial Society, Philadelphia; Home Casualty, Omaha; Hoosier Casualty Company, Indianapolis; Illinois Commercial Men's Association, Chicago; Illinois Mutual Casualty Company, Peoria; Integrity Mutual Casualty Company, Chicago; International Travelers Association, Dallas; Inter-Ocean Life and Casualty Company, Cincinnati; Interstate Business Men's Accident Association, Des Moines; Interstate Life and Accident Company, Chattanooga; Iowa State Traveling Men's Association, Des Moines; Kansas Casualty and Surety Company, Wichita; Kansas City Casualty Company, Kansas City; Lincoln Accident, Lincoln; Masonic Mutual Accident Company, Springfield; Massachusetts Accident Company, Boston; Massachusetts Bonding and Insurance Company, Boston; Merchants Casualty Company, Toronto, Ont.; Merchants Life and Casualty Company, Minneapolis; Michigan Casualty Company, Saginaw; Michigan Employers Casualty Company, Lansing; Midland Casualty Company, Milwaukee; Mutual Benefit Health and Accident Association, Omaha; National Accident Insurance Company, Lincoln; National Business Men's Association, Cleveland; National Life and Accident Insurance Company,

ashville; National Life Insurance Company of merica, Chicago; National Masonic Provident ssociation, Mansfield; National Relief Assurce Company, Philadelphia; National Travelers enefit Association, Des Moines; New York fety Reserve Fund, New York; North Ameri- n Accident Insurance Company, Chicago; North nerican Life and Casualty Company, Minneolis; Occidental Life Insurance Company, Los ngeles; Ohio State Life Insurance Company, lumbus; Old Line Life Insurance Company, ilwaukee; Pacific Mutual Life Insurance Comny, Los Angeles; Peoples Health and Accident mpany, Grand Rapids; Physicians Casualty ssociation of America, Omaha; Pioneer Life Inrance Company of America, Kansas City; Proessive Assurance Company, Minneapolis; Provint Life and Casualty Company, Charleston; udential Casualty, Indianapolis; Red Men's aternal Accident Association, Westfield; Reble Life and Accident Insurance Company, . Louis; Sick and Accident Association, Toledo; outhern Life and Health Insurance Company, rmingham; Southern Mutual Aid, Birmingham; outhern Surety Company, Des Moines; Standard fe Insurance Company, Pittsburgh; St. awrence Life Association, New York: The Time surance Company, Milwaukee; Transylvania asualty Company, Louisville; Travelers Equible Insurance Company, Minneapolis; Travelers ealth Association, Omaha; Union Accident Inirance Company, Lincoln; Union Casualty Comny, Detroit; United States Indemnity Society, oston; Vermont Accident Insurance Company, utland; Wayne Health and Accident, Ft. Wayne; Vestern Indemnity, Dallas; Western Surety Comny, Sioux Falls; Wisconsin National Life, Oshosh; Woodmen Accident Association, Lincoln; Vorld Accident Association, Omaha; World Casuty, Chicago.

Associate Member—F. L. Ebey, Kansas Central ndemnity Company, Hutchinson, Kans.

Honorary Members—Bayard P. Holmes, New ork city; William S. Crawford, New York city.

NTERNATIONAL ASSOCIATION CASUALTY AND SURETY UNDERWRITERS.

80 Maiden Lane, New York City.

Officers—President, Chas. H. Neely; vice-presient, Chas. S. Blake; secretary-treasurer, F. obertson Jones. Chairman executive committe. Norman R. Moray.

Organized October 19, 1911. Membership, Ætna asualty and Surety Company, Ætna Life Insurnce Company, American Casualty, American uretv, American Reinsurance, Chicago Bonding nd Surety Company, Columbian National Life nsurance Company, Commercial Casualty Insurnce Company, Commercial Travelers Eastern ccident Association, Commercial Travelers Mutual ccident Association of America, The Connecticut eneral Life Insurance Company, Continental asualty Company, The Dominion Gresham Guarntee and Casualty Company, The Employers iability Assurance Corporation, Ltd., London, ngland, European Accident Insurance Company, td., London, England; Federal Surety, Fidelity nd Deposit Company of Maryland, General Accient, Fire and Life Assurance Corporation, Ltd., erth, Scotland; General Casualty, Globe Indemity Company, The Globe Indemnity Company of anada, Hartford Accident and Indemnity Comany, Hartford Steam Boiler Inspection and Inurance Company, The Imperial Guarantee and ccident Insurance Cmopany, Inter-State Life and ccident Association, The Law, Union and Rock nsurance Company, Ltd., London, England; Lonlon Guarantee and Accident Company, Ltd., Lonlon, England; London and Lancashire Indemnity ompany of America, The Loyal Protective Insurnce Company, Massachusetts Accident Company, aryland Casualty, Massachusetts Bonding and nsurance Company, The Metropolitan Casualty nsurance Company, National Casualty Company, ational Surety Company, New Amsterdam Casalty Company, New Jersey Fidelity and Plate lass Insurance Company, The New York Plate lass Insurance Company, Niagara Life, The cean Accident and Guarantee Corporation, Ltd., London, England; The Pacific Mutual Life Insurance Company, Southern Surety Company, The Travelers Insurance Company, United States Casualty, Zurich General Accident and Liability Insurance.

INTERNATIONAL ASSOCIATION OF INDUSTRIAL ACCIDENT BOARDS AND COMMISSIONS.

Washington, D. C.

Organized April, 1914. Membership 33 active members, 4 associate members. Annual dues, $50 active members, $10 associate members.

President, Charles S. Andrus, Industrial Commission, Chicago, Ill; vice-president, Robert E. Lee, chairman State Industrial Accident Commission, Baltimore, Md.; secretary and treasurer, Ethelbert Stewart, U. S. Commissioner of Labor, Washington, D. C.

Executive Committee—Will J. French, Charles S. Andrus, William W. Kennard, W. A. Mrashall, Charles H. Verrill, Robert E. Lee, Ethelbert Stewart, Fred W. Armstrong, John P. Gardiner.

Date of annual meeting, Sept. 19-23, 1921.

INTERNATIONAL CLAIM ASSOCIATION.

Pittsburgh, Pa.

Organized November, 1909. Membership, 80. Annual dues, $50.

President, Clarence O. Pauley; vice-president, A. C. P. Woodward; secretary, P. B. Throne; treasurer, F. Leroy Templeman; librarian, Bayard P. Holmes.

Executive Committee—W. L. Gahagan, chairman; F. D. Harsh, J. J. Dorn, David N. Case, Elmer Loucks.

Date of annual meeting, September.

INTERNATIONAL FEDERATION OF COMMERCIAL TRAVELERS ORGANIZATIONS.

115 S. Dearborn St., Chicago, Ill.

Organized 1899. Total affiliated membership, 700,000.

President, H. E. Rex; vice-president, W. H. Butts; secretary-treasurer, D. K. Clink.

Executive Committee—W. D. Murphy, Columbus, Ohio; Ira F. Libby, Boston, Mass.; T. S. Logan, St. Louis, Mo.; H. E. Trevvett, Utica, N. Y.; C. B. Ncihols, New Haven, Conn.; A. J. Alwin, Minneapolis, Minn.; P. B. Trone, Indianapolis, Ind.

Date of annual meeting, West Baden, Ind., Aug. 29-31, 1921.

LOUISVILLE PLATE GLASS BOARD.

710-11-12 Lincoln Bldg., Louisville, Ky.

Membership, 27; no dues.

President, Guy Attkisson, Maryland Casualty Company; vice-president, Lee Cohen, Great Eastern; secretary-treasurer, Owen R. Mann, New Jersey F. & D. L. Insurance Co.

Executive Committee—Guy Attkisson, A. H. Robinson, Owen R. Mann, C. L. Nelson.

Grievance Committee—C. L. Nelson, chairman, Fidelityand Casualty Company.

Date of annual meeting, May.

MASSACHUSETTS CASUALTY UNDERWRITERS ASSOCIATION

55 Kilby St., Boston, Mass.

Organized September 18, 1912.

President, William H. Plumer; vice-president, Wallace F. Flanders; secretary-treasurer, A. R. Bates.

Executive Committee—H. F. Morse, J. S. Royal, George Neiley, G. W. Havens, E. J. O'Neil, A. E. Gates.

Date of annual meeting first Monday of February.

NATIONAL AGENCY MANAGERS' ASSOCIATION OF HEALTH AND ACCIDENT INSURANCE OFFICERS.

President, Jesse C. Green; vice-presidents, W. E. Watt, George Brown, H. J. Bisch, C. H. Knight, J. C. Guy; secretary, Norman H. Folson; treasurer, G. B. Graves.

Board of Directors—E. Anger, L. C. Jeffrey, L. H. Westerman, G. D. Russell, George Comer, Jas. Castle, H. W. Voice.

NATIONAL ASSOCIATION OF CASUALTY AND SURETY AGENTS.

175 W. Jackson Boulevard, Chicago.

Organized 1913. Membership, approximately 700. Annual dues, $5.00.

President, Charles H. Hood, Minneapolis; vice-presidents, George A. Gilbert, Chicago; William G. Wilson, Cleveland; Thos. E. Braniff, Oklahoma City; secretary and treasurer, Charles W. Olson, Chicago.

Executive Committee—Wallace M. Reid, Phillip S. Powers, C. J. Kehoe, Geo. D. Webb, Wade Fetzer, John L. Tiernon, Thos. F. Daly, Geo. W. Carter, G. Arthur Howell, Jas. H. Carney, and the officers.

Date of annual meeting, September 1.

NATIONAL ASSOCIATION OF LIVE STOCK INSURANCE COMPANIES OF AMERICA

311 Indiana Pythian Bldg., Indianapolis, Ind.

Organized September, 1914.

Membership, 7. Live stock insurance companies' annual dues, $250.

President, I. J. Ketman, Des Moines, Ia.; vice-president, Charles F. Schwager, Omaha; secretary and treasurer., Carl F. Swanland, Omaha.

Directors—Frank I. Grubbs, Indianapolis, Ind.; H. H. Rosebrook, H. C. Naylor, W. B. Robinson, Charles F. Schwager, Colon C. Lille, R. T. Eddy, A. J. Hasson, I. J. Ketman, Gaius W. Hubbard.

Date of annual meeting in July.

NATIONAL ASSOCIATION OF MUTUAL CASUALTY COMPANIES.

Chicago Office, 208 So. LaSalle Street.

New York Office, Room 916, 31 West 43d street.

Organized 1912. Incorporated November, 1917. 23 casualty insurance companies.

President, P. W. A. Fitzsimmons; vice-presidents, C. E. Morrison, J. A. Gunn, P. J. Jacobs; secretary-treasurer, Wm. M. Burch.

Governing Board—J. C. Adderly, P. W. A. Fitzsimmons, John L. Train, James S. Kemper, G. L. Mallery, H. R. Mitchell, C. E. Morrison, P. J. Jacobs, W. S. Bucklin.

Members—Building

Members—Builders Mutual Liability Insurance Company, Building Contractors Mutual Liability Insurance Company, Employers Mutual Casualty Association, Employers Mutual Insurance Company, Exchange Mutual Indemnity Insurance Company, Employers Mutual Liability Insurance Company, Federal Mutual Liability Insurance Company, Ice Dealers Mutual Insurance Company, Iowa Mutual Liability Insurance Company, Liberty Mutual Insurance Company, Lumbermens Mutual Casualty Company, Lumber Mutual Casualty Insurance Company, Master Plumbers Mutual Liability Insurance Company, Michigan Mutual Liability Insurance Company, Integrity Mutual Casualty Company, Mutual Boiler Insurance Company, Pennsylvania Bituminous Mutual Association, Security Mutual Casualty Company, Texas Employers Insurance Association, Utica Mutual Insurance Company, Utilities Mutual Insurance Company, Western Automobile Indemnity Association, Wisconsin Hardware Mutual Liability Insurance Company.

Quarterly meeting, alternately between Chicago and New York.

NATIONAL SAFETY COUNCIL.

168 No. Michigan Avenue, Chicago, Ill.

Organized September 30, 1912.

President, C. P. Tollman; vice-presidents, W. H. Cameron, L. A. DeBlois, W. E. Worth, J. A. Oartel, I. V. Kenner; general manager, C. W. Price; secretary, S. J. Williams; treasurer, W. H. Frater.

Executive Committee—D. S. Reyer, W. H. Cameron, R. W. Campbell, T. H. Carrow, A. W. Colcord, S. I. Cooper, Miss Tracy Copp, L. A. DeBlois, E. R. Farra, E. H. Fitzgerald, R. D. Hall, I. V. Kenner, R. M. Little, G. H. McClain, J. H. Mallon, A. T. Morey, C. E. Morrison, J. A. Oarter, R. C. Richards, L. B. Robertson, E. B. Rosa, R. A. Shaw, C. H. Stowell, C. M. Talbert, Miss Ida Tarbell, R. P. Tell, B. F. Tillson, C. P. Tolman, E. B. Tolsted, David Van Schaak, L. D. Woedtke.

Membership totals 3,900 railroads, industries, individuals, etc., in all parts of the United States and abroad.

NATIONAL WORKMEN'S COMPENSATION SERVICE BUREAU.

15 Park Row, New York City.

Organized 1910. Membership—Stock companies engaged in workmen's compensation or liability insurance in the United States.

Expenses defrayed by assessments on members, based upon premium writings.

Date of annual meeting first Tuesday in December.

OHIO CONFERENCE OF HEALTH AND ACCIDENT COMPANIES.

Executive Committee and Officers—President, John M. Sarver, president Ohio State Life Insurance Company, Columbus; vice-president, S. M. Cross, secretary Columbia Life Insurance Company, Cincinnati; secretary, W. R. Sanders, secretary and general manager of American Liability Company, Cincinnati; treasurer, I. A. Morrisett, president Gem City Life Insurance Company, Dayton; George L. Behrens, secretary Globe Casualty Company, Columbus.

THE PACIFIC COAST AUTOMOBILE UNDERWRITERS CONFERENCE.

354 Pine Street.

Organized Jan. 26, 1916. Membership, 84; annual dues based upon premiums.

President, C. C. Wright; vice-president, Adam Gilliland; secretary, T. J. A. Wiedemann; treasurer, H. M. Hinchman.

Executive Committee—T. H. Anderson, R. Decker, B. L. Dowell, F. B. Kellam, D. E. Kessler, E. C. C. F. Knowles, J. R. Maloney, Sam B. Stoy, Adam Guilliland, McKee Sherrer, C. C. Wright.

Date of annual meeting, October.

PLATE GLASS INSURANCE EXCHANGE OF NEW YORK.

92 William Street.

Organized February, 1915. Membership, casualty companies. Annual dues, $50.00.

Chairman, H. C. Hedden; vice-chairman, S. Garrison; secretary-treasurer, C. E. W. Chambers; manager, E. M. Gridley.

Governing Committee—The three officers and Ætna Casualty and Surety Co., New York Plate Glass Insurance Co., Norwich Union Indemnity Co., United States Casualty Co.

Date of annual meeting, January.

SAFETY INSTITUTE OF AMERICA.

261 Madison Avenue, New York City.

Organized 1908. Incorporated, 1911. Membership, approximately 400; annual dues, associate, active, $10; commercial, $25; industrial, patron, $250; life, $1,000.

President, Arthur Williams; vice-presidents, H. Elbert H. Gary, Mary W. Harriman, Arthur I. Young, Dr. George F. Kunz, Edson S. Lott, T. C. Martin, Dr. William H. Nichols, B. B. Thayer; secretary, William J. Moran; treasurer, James Speyer.

Board of Trustees—William J. Moran, A. A. Anderson, Charles L. Close, Norman E. Dittmar, Philip T. Dodge, Dr. Charles A. Doremus, Robert A. Franks, L. R. Gawtry, Dr. Frederic L. Hoffman, Albert A. Hopkins, Hon. Charles E. Hughes, Dr. George F. Kunz, William J. Moran, Frank E. Rogers, Dr. Louis L. Seaman, Albert R. Shattuck, James Speyer, David Van Schaack, Arthur Williams; Chairman New York State Industrial Commission; John Mitchell.

Executive Committee—Arthur Williams, chairman; Hiram A. Bliss, Dr. Norman E. Dittmar, Wilbur C. Fisk, Dr. Frederick L. Hoffman, A. Hopkins, Dr. Louis L. Seaman.

SOUTHERN INDUSTRIAL INSURERS' CONFERENCE.

Box 884 Birmingham, Ala.

Organized 1909. Annual dues, $25.00 a year.

President, P. M. Estes; vice-president, S. T. Coley; secretary and treasurer, W. R. Lathrop.

Executive Committee—C. E. Clarke, R. I. Dobbs, W. W. Chiswell, C. A. Craig, A. B. Langley, F. J. Walker, I. S. D. Sauls.

Members—Bankers Health and Life Insurance Company, Business Men's Casualty Company, Capital City Benefit Society, Carolina Life Insurance Co., Cherokee Life Insurance Co., Citizens Mutual Insurance Co., Commercial National Insurance Co., Continental Life Insurance Co., Empire Health and Accident Insurance Co., Gate City Life Insurance Co., Gulf Life and Accident Insurance Co., Imperial Mutual Life and Health Insurance Co., Industrial Life and Health Insurance Co., Inter-Ocean Casualty Co., Commercial National Insurance Co., Continental Life Insurance Co., Interstate Life and Accident Insurance Co., Peninsular Casualty Company, Kentucky Central Life and Accident Co., Life and Casualty Co., Missouri Life and Accident Co., National Life and Accident Insurance Co., Durham Life Insurance Co., National Insurance Co., Peoples Mutual Benefit Co., Gulf Life and Accident Co., Western Indemnity Co., Provident Life and Accident, Southern Life and Health Company, Home Beneficial Insurance Co., Citizens Home Insurance Co., Reliable Life and Accident Insurance Co., Southern Insurance Co.

Date of annual meeting, October.

STEAM BOILER & FLYWHEEL SERVICE BUREAU.

13-21 Park Row, New York, N. Y.

Organized June 24, 1913. Annual dues, $100.00.

President, C. S. Blake; secretary-treasurer, William H. Boehm; manager, H. G. Chase.

Governing Committee—President, secretary-treasurer Maryland Casualty Co., Boiler Inspection and Insurance Co., of Canada, and Employers Liability Assurance Corporation.

Members—Ætna Casualty & Surety, Hartford; Boiler Inspection and Insurance Co. of Canada, Toronto, Ont.; Employers Liability, Boston; Fidelity and Casualty, New York; Dominion of Canada; Guarantee and Accident Insurance Co., Toronto, Canada; General Accident Assurance, Toronto; Globe Indemnity, New York; Hartford Steam Boiler, Hartford; Indemnity Insurance Co. of North America, Philadelphia; London Guarantee and Accident, Chicago; Maryland Casualty, Baltimore; Ocean, New York; Royal Indemnity, New York; Travelers Indemnity, Hartford.

Date of annual meeting, first Wednesday in February.

SURETY ASSOCIATION OF AMERICA.

160 Broadway, New York City.

Organized, Nov. 11, 1908.

Secretary and treasurer, R. P. Gilkey.

Members—Ætna Casualty & Surety Co., American Surety Company of New York, Columbia Casualty Co., Federal Surety Co., Fidelity & Casualty Company, Fidelity & Deposit Company, General Casualty and Surety Co., Globe Indemnity Company, Hartford Accident & Indemnity Co., Indemnity Insurance Co. of North America, Interstate Surety Co., Iowa Bonding and Casualty Co., London & Lancashire Indemnity Co., Maryland Casualty Company, Massachusetts Bonding & Insurance Co., National Surety Company, New Amsterdam Casualty Company, Oregon Surety & Casualty Company, Pennsylvania Surety Company, Republic Casualty Co., Royal Indemnity Company, Southern Surety Company, Union Indemnity Co., United States Fidelity & Guaranty Co.

Date of annual meeting, second Wednesday of October.

SURETY UNDERWRITERS ASSOCIATION OF THE CITY OF NEW YORK.

80 Maiden Lane, New York City.

Organized April, 1909.

President, Wm. M. Tomlino; vice-president, Geo. Hayes, Jr., secretary-treasurer, Paul Rutherford.

Executive Committee—A. G. Oakley, W. W. Smith, E. A. Tallman, F. C. Williams and W. H. Conroy.

Date of annual meeting, first Thursday in October, 1919.

SURETY UNDERWRITERS ASSOCIATION.

Harrisburg, Pa.

Organized May 16, 1910. Membership, 16; annual dues, $2.00.

President, P. G. Farquharson; vice-president, Jno. F. O'Neill; secretary, Fred V. Rockey; treasurer, Wm. P. Miller.

Executive Committee—G. L. Cullmerry, Wm. S. Essich, P. G. Farquharson, J. R. Henry, H. M. Bird, Gibert Mattson, Fred V. Rockey.

Date of annual meeting, May.

TOLEDO CASUALTY CONFERENCE.

864 Spitzer Bldg., Toledo, Ohio.

Organized January, 1915. Annual dues, $6.00.

President, C. C. Fein, vice-president, Henry Melbur; secretary-treasurer, J. D. Momenee.

Executive Committee—C. C. Few, Y. S. Shepard, E. A. Price, M. Melber.

Date of annual meeting, January 20, 1919.

WESTERN AUTOMOBILE UNDERWRITERS CONFERENCE.

209 W. Jackson Blvd., Chicago, Ill.

Organized February 14, 1913. Membership, 86 companies writing automobile insurance.

President, Ralph B. Ives, vice-president, L. A. Lent; secretary and manager, E. L. Rickards; treasurer, J. F. Stafford; assistant secretary, Paul Fry.

Executive Committee—Wm. A. Chapman, chairman; J. D. Vail, George W. Law, Charles E. Sheldon, J. C. Harding, W. P. Robertson, Charles H. Coates, Ralph Rawlings, George Tramel.

WORKMENS COMPENSATION PUBLICITY BUREAU.

80 Maiden Lane, New York City.

Organized December 1, 1912. Membership, 14 companies.

Secretary-treasurer, F. Robertson Jones.

Executive Committee—F. W. Lawson, chairman; C. H. Neely, Samuel Appleton.

Members—Columbian National Life Insurance Company, The Employers Liability Assurance Corp., Ltd., The Fidelity and Casualty Company of New York, General Accident, Fire and Life Assurance Corporation, Hartford Accident and Indemnity Company, Hartford Steam Boiler Inspection and Insurance Co., Indemnity Insurance Company of North America, London Guarantee and Accident Company, Ltd., London and Lancashire Indemnity Company of America, Maryland Casualty Company, National Automobile Underwriters Conference, National Council on Workmens Compensation Insurance, National Workmens Compensation Service, The Ocean Accident and Guarantee Corp., Ltd., Preferred Accident Insurance Co., Royal Indemnity Company, The Standard Accident Insurance Company, United States Casualty Company.

WORKMENS COMPENSATION REINSURANCE BUREAU.

1 Liberty Street, New York City.

Board of Governors—Chairman, Theodore E. Gaty; secretary, Melford E. Jewett; assistant secretary, J. W. Morrison; trustees, Theodore E. Gaty, A. Duncan Reid, D. G. Luckett; additional members, Board of Governors, C. H. Neely, N. R. Moray, T. W. Lawson.

Annual meeting—Held in New York, second Tuesday in February.

Members—Columbia Casualty Co., Continental Casualty Company, The Fidelity and Casualty Company, Globe Indemnity Company, Hartford Accident and Indemnity Company, Iowa Bonding and Casualty Co., London Guarantee and Accident Company, Ltd., Massachusetts Bonding and Insurance Company, New Amsterdam Casualty Company, Norwich Union Indemnity Co., The Ocean Accident and Guarantee Corporation, Ltd., Royal Indemnity Company, The Standard Accident Insurance Company, Southern Surety Co., United States Casualty Company, United States Fidelity and Guaranty Company, The Zurich General Accident and Liability Insurance Company, Ltd.

RISKS COVERED BY AUTOMOBILE POLICIES

The general classes of risks assumed by various companies under their respective policies, covering automobiles, are indicated by the following table, many of the companies using the policies and forms approved by the automobile conference. Other risks which will be assumed by some of the companies embrace damage by tornado and external and accidental discharge and leakage of water:

Name and Location of Company.	Fire (External Causes).	Self-Ignition. §	Explosion. §	Lightning. §	Transportation Risks.	Collision.	Liability for Property Damage.	Liability for Loss of Life or Personal Injury.	Injuries to Occupants of Insured Car.	Theft.	Valued Policy.	Automatic Reinstatement.
Ætna, Hartford	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Agricultural, Watertown	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Alliance, London	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	dYes	Yes
Alliance, Philadelphia	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	dYes	Yes
Alliance Co-Operative, Topeka, Kansas	Yes	Yes	....	Yes	....	....	....	....	....	....	....	....
Allied American Mutual, Boston	Yes	Yes	....	Yes	Yes	....	....	....	....	Yes	....	....
American, Newark	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	....	....
American Alliance, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
American Automobile Indem. Exch., Chicago, Ill.	Yes	....	....	....	....	....	....	....	cYes	....	....	....
American Automobile, St. Louis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	dYes	Yes
American Automobile Underwriters, Chicago, Ill.	Yes	....	....	....	....	....	....	....	....	....	....	....
American Central, St. Louis	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	....	....
American Eagle, New York	Yes	Yes	Yes	Yes	Yes	aYes	Yes	....	....	Yes	....	....
American Equitable, New York	Yes	....	....	....	....	....	....	....	....	....	....	....
American and Foreign Marine, New York	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
American Indemnity Exchange, Los Angeles, Cal.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
American Motor Mutual, Janesville, Wis.	Yes	Yes	....	Yes	....	....	....	....	....	Yes	....	....
American Motors Mutual, Providence, R. I.	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	....
American Mutual, Indianapolis, Ind.	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	Yes	....	Yes
American Mutual Liab., Boston	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Arizona Fire, Phoenix, Ariz.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Arizona Mutual Automobile, Phoenix	Yes	....	....	....	....	Yes	Yes	Yes	....	Yes	....	....
Assurance Co. of America, N. Y.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Atlantic Mutual, Savannah	Yes	Yes	Yes	Yes	....	....	....	....	....	Yes	....	....
Atlas, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Atlas National, Sioux Falls, S. D.	Yes	Yes	....	Yes	Yes	....	....	....	....	Yes	....	Yes
Atwood Fire, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Automobile Indemnity Exch., Kansas City	Yes	....	....	....	....	....	....	....	....	....	....	....
Automobile Indemnity Exchange, Santa Anna, Cal.	Yes	....	....	....	....	....	....	....	....	....	....	....
Automobile Insurance Association, Jacksonville, Ill.	Yes	....	....	....	....	....	....	....	....	....	....	....
Automobile Insurance Co., Hartford	Yes	Yes	Yes	Yes	Yes	aYes	bYes	....	....	Yes	....	....
Automobile Ins. Exchange, Philadelphia, Pa.	Yes	Yes	....	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....
Automobile Ins. Exchange, Seattle, Wash.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Automobile Mutual, Bismarck, N. D.	Yes	....	....	....	....	....	....	....	....	....	....	....
Automobile Mutual, Boston, Mass.	Yes	Yes	Yes	Yes	Yes	*aYes	....	....	....	Yes	....	....
Automobile Mutual, Providence	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
Automobile Owners Inter-Ins. Assn., Seattle, Wash.	Yes	Yes	....	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes
Automobile Owners Ins. Association, Houston, Tex.	Yes	....	....	....	....	....	....	....	....	....	....	....
Automobile Owners Indem. Exch., Phila., Pa.	Yes	....	....	....	....	....	....	....	....	....	....	....
Automobile Owners Protective Exch., Kankakee, Ill.	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes	....	Yes	Yes	Yes

Automobile Protective Assn., Battle Creek, Mich	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes	....	....	....	....
Automobile Protective Assn., Indianapolis, Ind	Yes	....	....	....	Yes	Yes	Yes	Yes	....	Yes	Yes	....
Automobile Underwriters of Amer., San Antonio, Tex	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Auto Trade Mutual, Des Moines, Ia	Yes	....	....	....	....	....	....	....	....	....	....	....
Automotive, Mason City, Ia	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Badger State Ltd. Automobile, Rhinelander, Wis	Yes	Yes	Yes	....	Yes	es	Yes	Yes	....	Yes	....	....
Bankers Fire, Lincoln, Neb	Yes	es	Yes	Yes	Yes	Yes	aYes	....	....	Yes	Yes	Yes
Bankers and Shippers, New York	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	Yes	Yes
Bankers Auto Insurance Association, Chicago, Ill	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Berkshire Mutual, Pittsfield	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Belt Automobile Indemnity Association, El Paso, Ill.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....
Boston, Boston	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	....	....
Brethren Mutual, Hagerstown	Yes	....	....	Yes	....	....	....	....	....	....	....	....
British and Foreign Marine, Liverpool	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
Buckeye Union, Lima, Ohio	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	....
Bull Dog Automobile Fire Ins. Assn., Chicago, Ill	Yes	es	Yes	Yes	....	Yes	Yes	Yes	....	Yes	....	....
Bull Dog Auto Fire Ins. Assn., Washington, Ill	Yes	....	....	....	....	....	....	....	....	....	....	....
Cadillac Mutual Automobile, Detroit	Yes	....	....	....	....	....	....	....	....	....	....	....
Caledonian, Edinburgh	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	....	....
California, San Francisco	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	....	....
Calvert Mutual, Baltimore, Md	Yes	Yes	Yes	Yes	....	....	....	....	....	Yes	....	....
Camden Fire, Camden N. J	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Canton Co-operative Fire Ins. Co., Canton	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Capital, Concord	Yes	Yes	....	Yes	Yes	....	....	....	....	Yes	....	....
Capital Fire Mutual, Lincoln	Yes	Yes	....	Yes	Yes	Yes	Ye	Yes	....	Yes	....	Yes
Central Auto Insurance Exchange, Newark, Ill	Yes	....	....	....	....	....	....	....	....	....	....	....
Central Mfrs. Mutual, Van Wert	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Central States, Wichita, Kans	Yes	Yes	....	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Century, Edinburgh	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
Chemical Mutual Fire, Burlington Flats, N. Y	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Citizens Mut. Automobile Ins. Co., Howell, Mich	Yes	Yes	....	Yes	....	Yes	Yes	Yes	....	Yes	....	Yes
Citizens Mutual, Boston, Mass	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
City of New York Ins. Co., N. Y	Yes	Yes	Yes	Yes	Yes	*Yes	aYes	....	....	Yes	....	....
Colonial, New York	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	Yes	dYes	Yes
Columbia, Jersey City	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Columbian, Indianapolis	Yes	Yes	Yes	Yes	....	....	....	....	....	....	....	....
Commercial Union, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Commercial Union Fire, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Commonwealth, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Concordia, Milwaukee	Yes	....	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	....
Connecticut, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Continental Automobile Ins. Assn., Springfield, Ill.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Continental, New York	Yes	Yes	Yes	Yes	Yes	aYes	Yes	....	....	Yes	....	....
Crescent Automobile Protective Assn., Mattoon, Ill.	Yes	....	....	....	....	....	....	....	....	....	....	....
Dixie Fire, Greensboro, N. C	Yes	es	....	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Drivers Mutual Indemnity Co., Marion, O	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes
Drivers Mutual Insurance Co., Marion, O	Yes	....	....	....	Yes	....	....	Yes	....	....	....	....
Dwelling House Mutual, Lincoln	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Eagle Star & British Dominions London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Eastern, Altantic City, N. J	Yes	....	....	....	....	....	....	....	....	....	....	....

RISKS COVERED BY AUTOMOBILE POLICIES—*Continued.*

Name and Location of Company.	Fire (External Causes).	Self-ignition. §	Explosion. §	Lightning. §	Transportation Risks	Collision.	Liability for Property Damage.	Liability for Loss of Life or Personal Injury.	Injuries to Occupants of Insured Car.	Theft.	Valued Policy.	Automatic Reinstatement.
Eastern Auto. Indemnity Assn., Springfield, Ill	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes
Economy Automobile Insurance Assn., Freeport, Ill.	Yes	....	....	....	....	....	....	....	....	Yes	....	....
Edwards Insurance Exchange, Fresno	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Employers Indemnity Exchange, Kansas City	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	Yes
Equitable Fire and Marine Providence	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	§Yes	....	....
Farmers, Cedar Rapids, Ia	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	Yes
Farmers Automobile, Sioux City, Ia	Yes	Yes	Yes	Yes	....	Yes	Yes	....	....	Yes	Yes	....
Farmers Ins. Co., Dickinson, N. D	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Farmers & Merch. Inter Ins. Exchange, Chicago, Ill.	Yes	....	....	....	....	....	....	....	....	....	....	....
Federal, Jersey City	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	dYes	Yes
Federal Automobile Ins. Assn., Indianapolis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	....
Federal Indemnity Exch., Reading	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Federal Union, Chicago	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Fidelity Mutual, Indianapolis	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Fidelity-Phenix, New York	Yes	Yes	Yes	Yes	Yes	aYes	Yes	....	....	Yes	....	....
Fire Association, Philadelphia	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Fire Re-assurance, New York	Yes	....	....	....	....	....	....	....	....	....	....	....
Firemen and Mechanics, Indianapolis	Yes	....	....	....	....	....	....	....	....	....	....	....
Firemen's, Newark	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Firemans Fund, San Francisco	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
First Reinsurance, Hartford	Yes	....	....	....	Yes	....	....	....	....	....	dYes	....
Franklin Fire, Philadelphia	Yes	Yes	Yes	Yes	Yes	*Yes	aYes	....	....	Yes	....	....
General Fire and Casualty Lloyds, Dallas, Tex	Yes	....	....	....	....	Yes	Yes	Yes	....	Yes	....	....
General Indemnity Exchange, St Louis, Mo	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes
General Ins. Co., Ltd., Mutual, Madison, Wis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes
Glens Falls, Glens Falls	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Globe & Rutgers Fire, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Grain Dealers National Mutual, Indianapolis	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
Great American, New York	Yes	Yes	Yes	aYes	aYes	aYes	aYes	....	....	Yes	Yes	Yes
Mid-West Automobile, Cherokee	....	....	....	....	....	....	....	....	....	....	....	....
Great American Mutual Indem. Co., Mansfield, O.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Great Union Fire and Marine, New Orleans	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	....
Great Lakes Mutual Automobile, Saginaw, Mich	Yes	Yes	....	Yes	....	Yes	Yes	Yes	....	Yes	....	Yes
Green Mountain Mutual, Montpelier	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Growers Automobile Insurance Assn., Indianapolis	Yes	....	....	....	....	....	....	....	....	....	....	....
Hamilton Fire, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Hanover Fire, New York	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	....	....	....
Hartford Fire, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	s Yes	....	....	Yes	dYes	Yes
Hawkeye Securities Fire, Des Moines, Ia	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	....
Herman Farmers Mutual, Iron Ridge, Wis	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Holyoke Mut., Salem	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Home, New York w	Yes	Yes	Yes	Yes	Yes	*Yes	aYes	....	....	....	....	....
Home Mutual, Nampa, Idaho	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Hoosier Mutual Automobile, Princeton, Ind	Yes	Yes	Yes	Yes	....	Yes	Yes	....	....	Yes	....	....
Illinois Underwriters, Carbondale, Ill	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....

Illinois Automobile Ins. Assn., Chicago, Ill	Yes	....	....	....	....	....	....	....	....	....	....	....
Illinois Automobile Ins. Exch., Bloomington, Ill	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes
Illinois Motor Cas. Assn., Springfield, Ill	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	....
Imperial, New York	Yes	....	....	....	....	....	....	....	....	....	....	....
Importers and Exporters, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Indemnity Co. of America, St. Louis, Mo	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Indemnity Mutual Marine, London	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Independence, Philadelphia	Yes	....	....	....	....	....	....	....	....	....	....	....
Indiana Lumbermen's Mutual, Indianapolis	Yes	....	....	Yes	Yes	....	....	....	....	Yes	....	....
Indiana Mutual Automobile, La Porte, Ind	Yes	....	....	....	....	Yes	....	....	....	Yes	....	....
Insurance Co. of North America, Philadelphia	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	dYes	Yes
Insurance Co. of the State of Pennsylvania, Phila	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	dYes	Yes
Inter-Ins. Exch. of Auto Club of So. Cal., Los Angeles	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Inter-Ins. Exch. of Chicago Motor Club, Chicago, Ill.	Yes	Yes	....	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....
Inter-Ins. Exch. of Mich. Auto Owners, Grand Rapids	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes
Inter-State Automobile, Rock Rapids, Ia	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	....
International, New York	Yes	....	....	....	....	....	....	....	....	....	....	....
Iowa Automobile Insurance Assn., Cedar Rapids, Ia.	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	Yes
Iowa Automobile Mutual Ins. Co., Cedar Rapids	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	....	....
Iowa Automobile Owners Mut. Ins. Assn., Iowa Falls	Yes	....	....	....	....	....	....	....	....	....	....	....
Iowa Implement Mutual, Nevada, Ia	Yes	Yes	....	Yes	....	....	....	....	....	Yes	....	....
Iowa Manufacturers, Waterloo, Ia	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	....	Yes
Knickerbocker, New York	Yes	....	....	....	....	....	....	....	....	Yes	....	....
Liberty Mutual, Boston	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Liberty Mutual, Dayton, O	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Liberty Mutual, Kansas City, Mo	Yes	....	....	....	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes
Liverpool & London & Globe, Liverpool††	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Lloyds, New York	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Lloyds, London, Eng	Yes	Yes	Yes	Yes	iYes	†Yes	Yes	....	....	Yes	....	Yes
London Assurance, London	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	....	....
London and Lancashire Fire, Liverpool	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
London and Scottish, London	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	Yes	Yes
Lynn Mut., Lynn	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Marine, London	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	Yes	Yes
Marine and Motor, Galveston, Tex	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	Yes	....	Yes
Maryland Motor Car, Baltimore q	Yes	Yes	Yes	Yes	Yes	aYes	saYes	....	....	Yes	dYes	Yes
Massachusetts F. & M., Boston	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	....	....
Mennonite Mutual, Newton, Kans	Yes	Yes	....	Yes	....	....	....	....	....	....	....	....
Mercantile, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Mercantile Motor Ins. Exchange, Chicago, Ill	Yes	....	....	....	....	....	....	....	....	....	....	....
Merchants and Farmers Mutual, Worcester	Yes	....	....	....	....	....	....	....	....	....	....	....
Merchants & Mfrs. Inter-Ins. Alliance, Galveston	Yes	....	....	....	....	Yes	Yes	Yes	....	Yes	....	....
Merchants and Mfrs. Mutual, Mansfield, O	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	....
Merchants Mutual, Redfield, S. D	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	....
Merchants, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Merrimack Mutual, Andover, Mass	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Michigan Automobile Ins. Co., Grand Rapids	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Michigan Motorists' Mutual, Escanaba	Yes	....	....	....	....	....	....	....	....	....	....	....
Middlesex Mut., Concord	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes

RISKS COVERED BY AUTOMOBILE POLICIES—*Continued.*

Name and Location of Company.	Fire (External Causes).	Self-ignition. §	Explosion. §	Lightning. §	Transportation Risks.	Collision.	Liability for Property Damage.	Liability for Loss of Life or Personal Injury.	Injuries to Occupants of Insured Car.	Theft.	Valued Policy.	Automatic Reinstatement.
Mid-West Automobile, Cherokee	Yes	....	....	....	....	....	....	....	....	....	....	Yes
Mid West Auto Indemnity Assn., Freeport, Ill	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes	....	Yes	....	....
Mid-West Insurance Co,. Wichita, Kan	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....
Millers National, Chicago	Yes	Yes	....	Yes	Yes	Yes	....	....	....	Yes	....	Yes
Milwaukee Automobile Ltd. Mut., Milwaukee	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Milwaukee Mechanics Milwaukee	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Motor Car Indemnity Exchange, Chicago, Ill	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....
Motor Car Mutual, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Motor Indemnity Co., South Bend, Ind	Yes	....	....	....	....	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Motor Vehicle Underwriters Assn., Chicago, Ill	Yes	....	....	....	....	....	....	....	....	....	....	....
Mutual Automobile Fire, Harleysville, Pa	Yes	....	....	....	....	....	....	....	....	....	....	....
Mutual Automobile Ins. Assn., Rogers, Ark	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Mutual Automobile Theft, Harleysville	Yes	....	....	....	....	....	....	....	....	Yes	....	....
Mutual Fire, Sandy Spring, Md	Yes	Yes	Yes	Yes	....	....	....	....	....	....	....	....
National, Copenhagen	Yes	....	....	....	....	....	....	....	....	....	....	....
National Assn. of Dyers and Cleaners, St. Louis	Yes	....	....	....	....	....	....	....	....	Yes	....	....
National Auto Underwriters Assn., Chicago, Ill	Yes	....	....	....	....	....	....	....	....	....	....	....
National Automobile, Lincoln, Neb	Yes	....	....	....	....	Yes	Yes	....	....	Yes	....	....
National Automobile, Los Angeles, Cal	Yes	Yes	....	Yes	Yes	Yes	Yes	....	....	Yes	....	....
National Automobile Ins. Assn., Indianapolis	Yes	....	....	....	....	....	....	....	....	....	....	....
National Automobile Ins. Exch., Peoria, Ill	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Nat. Auto. Owners Inter-Ins. Assn., Gladstone, Mich	Yes	....	....	....	....	Yes	Yes	Yes	....	Yes	....	....
National-Ben Franklin, Pittsburg	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	‡Yes	Yes
National Capital, Washington, D. C	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
National Fire, Hartford	Yes	Yes	Yes	Yes	Yes	‡Yes	Yes	....	....	Yes	....	....
National Liberty, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
National Mutual, Celina, O	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
National Mutual Automobile, Bay City, Mich	Yes	....	....	....	....	....	....	....	....	Yes	....	Yes
National Union, Pittsburgh, Pa	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Nebraska Mutual, Lincoln	Yes	....	....	Yes	....	....	....	....	....	Yes	....	....
Nebraska National, Omaha	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	....
Nevada Fire, Reno, Nev	Yes	....	....	Yes	....	Yes	Yes	....	....	Yes	....	....
Newark, Newark	Yes	....	....	....	....	....	....	....	....	....	....	....
New Hampshire Fire, Manchester	Yes	Yes	....	Yes	Yes	Yes	Yes	....	....	Yes	....	....
New Jersey Ins. Co., Newark, N. J	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	....
New Jersey Indemnity Exch., Newark, N. J	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....
Niagara Fire, New York	Yes	Yes	Yes	Yes	Yes	‡Yes	¶‡Yes	....	....	Yes	....	Yes
North British & Mercantile, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
North Carolina Home, Raleigh	Yes	Yes	Yes	‡Yes	‡Yes	‡Yes	‡Yes	....	....	Yes	Yes	Yes
North River, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Northern, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Norwich Union, Norwich	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Northwestern Automobile, Worthington, Minn	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Northwestern Mut. Fire Assn., Seattle	Yes	Yes	....	Yes	Yes	‡Yes	‡Yes	....	....	§Yes	....	Yes

Northwestern National, Milwaukee	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Ocean Marine, London	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
Ohio Farmers, Leroy	Yes	Yes	....	Yes	....	....	....	....	....	Yes	....	....
Ohio Valley F. & M., Paducah, Ky	Yes	Yes	Yes	Yes	Yes	....	....	....	....	....	....	....
Old Colony Insurance Company, Boston	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	....	....
Olds & Stoller Inter-Exch., San Francisco, Cal	Yes	....	....	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Omaha Liberty Fire Ins. Co., Omaha, Neb	Yes	Yes	....	Yes	Yes	....	....	....	....	Yes	....	....
Oregon Automobile Indemnity Exch., Salem	Yes	....	....	....	....	....	....	....	....	....	....	....
Orient, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	....	Yes
Otsego Mutual Fire, Burlington Flats	Yes	Yes	Yes	Yes	....	....	....	....	....	Yes	....	....
Pacific Automobile Ind. Exch., San Francisco, Cal.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Pacific Fire, New York	Yes	....	....	....	....	....	....	....	....	....	....	....
Pacific States Fire, Portland, Ore	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Palatine, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Paternelle, Paris	Yes	....	....	....	....	....	....	....	....	....	....	....
Patriotic, Dublin	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Pawtucket Mutual, Pawtucket	Yes	....	....	Yes	Yes	Yes	....	....	....	Yes	....	Yes
Peninsular Mutual Automobile, Saginaw, Mich	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes	Yes	Yes	....	Yes
Peninsular Fire, Grand Rapids	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Penn Mutual Fire, West Chester, Pa	Yes	Yes	Yes	Yes	Yes	....	....	....	....	....	....	....
Pennsylvania Fire, Philadelphia	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	....	....
Pennsylvania Indy. Exchange, Philadelphia	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Pennsylvania Mfrs. Assn. Fire, Philadelphia, Pa	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	dYes	....
Peoples Fire, Frederick, Md	Yes	Yes	....	Yes	Yes	....	....	....	....	....	....	Yes
Phenix Mutual, Concord	Yes	Yes	....	Yes	Yes	....	....	....	....	Yes	....	....
Phoenix, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	....	....
Phoenix, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	....
Potomac, Washington	Yes	....	....	....	....	....	....	....	....	....	....	....
Preferred Mutual Fire, New Berlin, New York	Yes	....	....	Yes	....	....	....	....	....	Yes	....	....
Providence Washington, Providence	Yes	Yes	Yes	Yes	Ye	aYes	a¶Yes	....	....	Yes	....	Yes
Queen, New York r	Yes	Yes	Yes	Yes	Yes	Yes	aYes	....	....	Yes	....	Yes
Queen City Fire, Sioux Falls, S. D	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Reinsurance Company Salamandra, Copenhagen	Yes	....	....	....	Yes	....	Yes	....	....	Yes	Yes	....
Reliance Marine, Liverpool	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
Retail Merchants Mutual, Des Moines	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Rocky Mountain Fire, Great Falls	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Royal, Liverpool	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Royal Exchange, London	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Safeguard, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
St. Paul Fire and Marine, St. Paul	Yes	Yes	Yes	Yes	Yes	aYes	saYes	....	....	Yes	....	....
Salamandra, Petrograd	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	....
Samson Automobile Ins. Assn., Freeport, Ill	Yes	....	....	....	....	....	....	....	....	....	....	....
Scottish Union and National, Edinburgh	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	Yes	Yes
Sea, Liverpool	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	dYes	Yes
Second Russian, Petrograd	Yes	....	....	....	....	....	....	....	....	....	....	....
Security, New Haven	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Security Auto Ins. Assn., Aurora, Ill	Yes	....	....	....	....	....	....	....	....	....	....	....
Security Automobile Mutual, Youngstown, O	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes

RISKS COVERED BY AUTOMOBILE POLICIES—*Continued.*

Name and Location of Company.	Fire (External Causes).	Self-Ignition. §	Explosion §	Lightning. §	Transportation Risks.	Collision.	Liability for Property Damage.	Liability for Loss of Life or Personal Injury.	Injuries to Occupants of Insured Car.	Theft.	Valued Policy.	Automatic Reinstatement.
Security Mutual, Chatfield, Minn	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Skandinavia, Copenhagen	Yes	....	....	....	....	Yes	....	....	....	Yes	....	....
South Dakota Threshermens Mutual, Sioux Falls	Yes	....	....	....	....	....	....	....	....	....	....	....
South Danvers Mut., Concord	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Southwestern Auto Ins. Co., Los Angeles, Cal.	Yes	....	....	....	Yes	Yes	....	....	....	Yes	Yes	Yes
Springfield F. & M., Springfield, Mass.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Standard Automobile Ins. Assn., Vincennes, Ind.	Yes	Yes	....	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Standard Fire, Hartford, Conn.	Yes	Yes	Yes	....	....	....	....	....	....	....	....	Yes
State Automobile Indem. Exch., Kansas City, Mo.	Yes	....	....	....	....	....	....	....	....	....	....	....
State Automobile Ins. Association, Des Moines, Ia.	Yes	....	....	....	....	....	....	....	....	....	....	....
State Automobile Ins. Assn., Indianapolis, Ind	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	....
Star, New York	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	....	....
Sterling, Indianapolis	Yes	Yes	Yes	Yes	Yes	*Yes	aYes	....	....	Yes	Yes	Yes
Stonewall, Mobile, Ala	....	....	....	....	....	....	....	....	....	....	....	....
Stuyvesant, New York	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	Yes	Yes
Sun, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Superior, Pittsburgh	Yes	....	....	....	....	....	....	....	....	....	....	....
Surety Motor Vehicle, West Bend, Wis.	Yes	Yes	Yes	Yes	....	....	Yes	Yes	....	Yes	Yes	....
Texas State Mutual Fire, Dallas	Yes	....	....	Yes	....	....	....	....	....	....	....	....
Thames & Mersey, Liverpool	Yes	....	....	....	....	....	....	....	....	....	....	....
Tokio Marine & Fire, Tokio	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Tompkins County Co-operative, Ithaca, N. Y.	Yes	Yes	Yes	Yes	....	....	....	....	....	....	....	....
Underwriters at Lloyds of Minneapolis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
Union, Indianapolis, Ind	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes
Union Indem. Exch. of Cal., San Francisco, Cal	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Union, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Union, Canton	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Union Auto Indemnity Assn., Bloomington, Ill.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Union Automobile, Lincoln, Neb.	Yes	Yes	Yes	Yes	Yes	†Yes	Yes	Yes	Yes	Yes	....	....
Union Assurance Society, Ltd., London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	....
Union Mutual Fire, Lincoln, Neb	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	Yes	Yes	....
Union Marine, Liverpool	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
United Automobile Ins. Assn., Indianapolis, Ind.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	....
United Automobile Ins. Co., Grand Rapids	Yes	....	....	....	Yes	Yes	Yes	....	....	....	....	....
United Automobile Ins. Exch., Grand Rapids, Mich.	Yes	....	....	....	....	Yes	Yes	Yes	Yes	Yes	....	....
United Automobile Mutual, Milwaukee, Wis.	Yes	....	....	....	....	....	....	....	....	....	....	....
United Mutual, Boston	Yes	....	....	Yes	....	....	....	....	....	....	....	....
United States Auto. Ins. Exch., Kansas City	Yes	Yes	Yes	....	....	Yes	Yes	Yes	....	Yes	Yes	Yes
United States Fire, New York	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	dYes	Yes
United States Lloyds, New York	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	....	....
U. S. Mutual Automobile Fire, New York	Yes	....	....	....	....	Yes	Yes	....	....	Yes	....	....
Utilities Fire Exchange, St. Louis	Yes	....	....	....	Yes	....	....	....	....	Yes	....	....
Victory, Philadelphia	Yes	....	....	....	....	....	....	....	....	....	....	....
Victory Indemnity Exch., Memphis, Tenn	Yes	Yes	....	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Vulcan, New York	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	dYes	Yes
West Amer. Auto. & Fire Ins. Co., Los Angeles, Cal.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Westchester Fire, New York	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	....	....
Western Automobile Ins. Co., Fort Scott, Kans.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Western Automobile Undrs., San Francisco, Cal.	Yes	....	....	....	....	....	....	....	....	....	....	....
Western, Toronto	Yes	....	....	....	....	....	....	....	....	....	....	....
William Penn Motor Indem. Exch., Pittsburgh	Yes	....	....	....	Yes	....	Yes	....	....	Yes	....	....
Wisconsin Automobile, Monroe, Wis	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	dYes	Yes
Wolverine Fire, Lansing	Yes	....	....	....	....	....	....	....	....	....	....	....
World Automobile Mutual, Anderson, Ind	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Yorkshire Fire, York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Casualty Companies.												
Ætna Casualty & Surety, Hartford	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Ætna Life, Hartford	....	....	....	....	....	....	....	Yes	Yes	....	....	....
American Bonding and Casualty, Sioux City, Ia.	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
American Casualty, Reading, Pa.	....	....	....	....	....	Yes	Yes	Yes	cYes	....	....	....
American Guaranty, Columbus	....	....	....	....	....	Yes	Yes	Ye	cYes	....	....	....
American Indemnity, Galveston	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
American Liability, Cincinnati	....	....	....	....	....	....	....	....	....	....	....	....
American Mutual Liability, Boston	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
American Mutual Liability, New York	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
Associated Employers Recip	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
Automobile Abstract Co., New York	....	....	....	....	....	....	....	....	....	....	....	....
Columbia Casualty, New York	....	....	....	....	....	....	Yes	....	....	....	....	....
Chicago Bonding and Insurance, Chicago	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Commercial Casualty, Newark	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Commonwealth Casualty, Philadelphia	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
Continental Casualty, Chicago	....	....	....	....	....	Yes	Yes	Yes	‡Yes	....	....	....
Employers Indemnity Corp., Kansas City, Mo.	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Employers Liability, London	....	....	....	....	....	Yes	Yes	Yes	‡Yes	....	....	....
Employers Mutual Insurance, New York	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
European General Reinsurance Co. ,Ltd., London	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
Exchange Mutual Indemnity, Buffalo	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Federal Insurance Co., Lincoln	....	....	....	....	....	....	....	....	....	....	....	....
Federal Mutual Liability, Boston	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
Fidelity and Casualty, New York	....	....	....	....	....	*Yes	*Yes	Yes	....	....	....	....
General Accident, F. and L., Perth	...	....	....	....	....	Yes	Yes	Yes	‡Yes	....	....	....
Georgia Casualty, Macon	....	....	....	....	....	*Yes	Yes	Yes	*Yes	....	....	....
Globe Indemnity, Newark††	....	....	....	....	....	Yes	Yes	Yes	**Yes	....	....	....
Great American Casualty, Chicago	....	....	....	....	....	....	....	....	....	....	....	....
Hartford Accident and Ind., Hartford	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Indemnity Ins. Co. of N. A., Philadelphia	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Integrity Mutual Casualty Co., Chicago	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....
Interboro Mutual Indemnity, New York	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
International Indemnity, Los Angeles	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	**cYes	Yes	dYes	Yes
Inter-State Casualty, Birmingham	....	....	....	....	....	Yes	Yes	Yes	** Yes	....	....	....
Inter-State Liability, Rock Rapids, Ia.	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
Iowa Bonding and Casualty, Des Moines, Ia.	....	....	....	....	....	Yes	Yes	Yes	....	Yes	....	Yes
Iowa Mutual Liability Ins. Co., Cedar Rapids	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
Kansas Casualty & Surety, Wichita	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....

RISKS COVERED BY AUTOMOBILE POLICIES—*Continued.*

Name and Location of Company	Fire (External Causes).	Self-Ignition. §	Explosion. §	Lightning. §	Transportation Risks	Collision	Liability for Property Damage.	Liability for Loss of Life or Personal Injury.	Injuries to Occupants of Insured Car.	Theft.	Valued Policy.	Automatic Reinstatement.
Casualty Companies—Cont.												
Kentucky Employers Recip., Frankfort	....	....	....	....	....	....	....	....	....	....	....	....
Lion Bonding, Omaha	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
London & Lanc. Indemnity Co. of America, N. Y.	....	....	....	....	....	*Yes	Yes	Yes	cYes	....	....	....
London Guarantee and Accident, London	....	....	....	....	....	*Yes	*Yes	Yes	Yes	....	....	....
Lumbermen's Mutual, Chicago	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....
Lumber Mutual Casualty, New York	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Manufacturers Liability, Jersey City, N. J.	....	....	....	....	....	Yes	Yes	Yes	Yes	Yes	....	....
Manufacturers Casualty, Philadelphia	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Manufacturers & Wholesalers Indem. Ex., Denver	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
Massachusetts Bonding & Ins., Boston	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Merchants Mut. Auto. Liability, Buffalo, N. Y.	....	....	....	....	....	Yes	Yes	Yes	Yes	Yes	....	....
Michigan Employers Casualty, Lansing	....	....	....	....	....	....	....	....	....	....	....	....
Michigan Mutual Liability, Detroit	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Motor Car Abstract Co., New York	....	....	....	....	....	....	....	....	....	....	....	....
Motor Car Mutual Casualty, New York	....	....	....	....	....	....	Yes	Yes	....	....	....	....
Mutual Casualty Insurance Co., New York	....	....	....	....	....	....	Yes	Yes	....	....	....	....
National Automobile Mut. Casualty, New York	....	....	....	....	....	....	....	Yes	....	....	....	....
New Amsterdam Casualty, New York	....	....	....	....	....	aYes	aYes	Yes	‡Yes	....	....	....
New Jersey Fidelity & P. G., Newark	....	....	....	....	....	....	Yes	Yes	....	....	....	....
New Jersey Mfrs. Casualty Ins. Co., Trenton	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
North American Accident, Chicago	....	....	....	....	....	....	Yes	....	....	....	....	....
North Dakota Casualty Assn., Fargo	....	....	....	....	....	....	....	....	....	....	....	....
Northwestern Casualty and Surety, Milwaukee	....	....	....	....	....	....	....	....	....	....	....	....
Norwegian Globe, Christiania	....	....	....	....	....	....	....	Yes	Yes	....	....	....
Norwich Union Indemnity, New York	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Ocean Accident and Guarantee, London	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Ohio Casualty Insurance Co., Hamilton	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes
Oregon Surety & Casualty, Portland	....	....	....	....	....	aYes	aYes	Yes	....	....	....	Yes
Peninsular Casualty Co., Bay City	....	....	....	....	....	....	Yes	....	....	....	....	....
Pennsylvania Mfrs Assn. Casualty, Phila	....	....	....	....	....	Yes	uYes	Yes	....	....	....	....
Preferred Accident, New York	....	....	....	....	....	....	Yes	Yes	....	....	....	Yes
Republic Casualty, Pittsburgh	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Royal Indemnity, New York	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Security Mutual Casualty Co., Chicago	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Service Mutual Liability Co., Boston	....	....	....	....	....	....	....	....	....	....	....	....
Southern Casualty Co., Alexandria	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....
Southern Surety, Des Moines	....	....	....	....	....	aYes	Yes	Yes	Yes	....	....	....
Standard Accident, Detroit w	....	....	....	....	....	Yes	Yes	Yes	xcYes	....	....	....
Transylvania Casualty Ins. Co., St. Matthews	....	....	....	....	....	....	Yes	....	....	Yes	....	....
Travelers Indemnity, Hartford	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Travelers Insurance Co., Hartford	....	....	....	....	....	hYes	hYes	Yes	‡Yes	....	....	....
Uneeda Mutual Ins. Co., Beaumont, Tex	....	....	....	....	....	....	....	....	....	....	....	....

Union Indemnity Co., New Orleans	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
United States Automobile, De Moines, Ia	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
United States Casualty, New York	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
United States Fidelity & Guaranty, Baltimore *q*	....	....	....	....	....	Yes	Yes	Yes	Yes	....	...	....
United States Mutual Liability, Boston	....	....	....	....	....	....	....	....	....	....	....	....
Utica Mutual Ins. Co., Utica	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Utilities Indemnity Exchange, St. Louis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Western Accident and Indemnity, Helena, Mont	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Zurich General Accident and Liability, Zurich *d*	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....

* Issues additional insurance covering this hazard in connection with regular policies on automobiles. † Various collision contingencies insured under different forms. ‡ Under separate personal accident policies. § Fire loss from this cause. ¶ By collision. *a* Assumed by attached clause. *b* Issues additional insurance through the Ætna Casualty & Surety Co. covering this hazard in connection with liability policies on automobiles. *c* If occupants are not being carried for a consideration. *d* Issues valued or non-valued policies. *h* Issues additional insurance of the Travelers Indemnity Co. covering this hazard in connection with regular policies on automobiles. *i* Also covers damage to insured car caused by running into open draw. *l* Company has applied for charter to write fire and theft in 1919. *n* Face of policy or cost of repair or replacement and daily indemnity. *p* In Washington, Illinois, Utah and Idaho only. *q* The Maryland Motor Car and the U. S. F. & G. issue a combination policy giving complete coverage. *r* Also writes loss of use insurance. *t* In private barns and garages. *u* Insures against loss of use, etc. *w* Home of New York and Standard Accident issue a joint policy covering all the mentioned lines of automobile insurance. *y* Also covers, by endorsement, passenger hazard of livery cars. *z* In States where permitted by law. ** Insured's liability. †† Liverpool & London & Globe and Globe Indemnity issue a combination policy covering fire, theft, collision, property damage and liability for personal injuries. *x* Does reinsurance business only.

Casualty Business of 1920 Classified

Premiums written, losses paid, adjustment expenses, commissions and brokerage and underwriting expenses covering the individual lines of business transacted. Accident and health department discontinued in 1920.

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Ratios to Premiums: Adjustment Expenses	Ratios to Premiums: Commissions and Brokerage	Ratios to Premiums: Underwriting Expenses
Stock Companies.									
Accident.	$	$	$	$	$	%	%	%	%
Ætna Casualty and Surety, Hartford	42,451	20,905	.....	16,288	8,809	49.2	....	38.4	20.8
Ætna Life, Hartford	3,347,929	1,348,893	94,523	1,081,140	642,757	40.3	2.8	32.3	19.2
Alta Friendly Society, Philadelphia*	415,204	182,207	533	132,315	76,849	43.9	.1	31.9	18.5
American Casualty, Reading*	252,177	97,945	1,380	76,292	37,559	38.8	.5	30.3	14.9
American Indemnity, Galveston*	442	59	21	37	37	13.3	4.7	8.4	8.4
American Liability, Cincinnati§*	63,587	20,770	.....	15,286	38,428	32.7	....	24.0	60.4
American National, Galveston	297,523	44,239	373	84,510	72,460	14.9	.1	28.4	24.4
American Old Line, Lincoln*	174,646	51,610	218	64,418	35,883	29.6	.1	36.9	20.6
American Reinsurance, Philadelphia	100,278	4,264	.....	17,672	8,517	4.3	....	17.6	8.5
Bankers Accident, Des Moines*	607,075	269,945	4,932	173,157	119,454	44.5	.8	28.5	19.7
Bankers Casualty, Minneapolis*	361,589	146,520	717	117,765	81,832	40.5	.2	32.5	22.6
Bankers Health and Life, Macon*	701,979	367,518	.....	.....	335,440	52.4	....	....	47.8
Boston Casualty, Boston*	115,792	43,799	1,275	24,711	12,804	37.8	1.1	21.4	11.1
Brotherhood Accident, Boston*	370,396	185,850	689	17,254	157,433	50.2	.2	4.7	45.0
Cloverleaf Life and Casualty, Jacksonville *	912,109	320,809	1,790	383,654	570,247	35.2	.2	42.1	62.5
Columbia Casualty, New York	9,987	179	126	2,288	2,046	1.8	1.3	22.9	20.5
Columbia Life, Cincinnati*	14,396	2,737	3	2,276	7,207	19.0	....	15.8	50.1
Columbian National Life, Boston	268,856	121,990	1,165	73,546	110,096	45.3	.4	27.4	40.9
Commercial Casualty, Newark	475,620	146,134	9,109	195,929	57,072	30.7	1.9	41.2	12.0
Commonwealth Casualty, Philadelphia*	376,349	124,768	5,094	116,829	178,329	33.1	1.4	31.0	47.4
Connecticut General, Hartford*	512,958	123,946	1,649	153,638	197,812	24.2	.3	30.0	38.6
Continental Life, Washington, D.C.*	1,124,876	467,996	.....	.....	.....	41.6	....	....	....
Eastern Casualty, Boston*	241,280	99,042	1,031	66,972	137,743	41.1	.4	27.8	57.1
Employers Indemnity Corp., Kansas City	829,638	443,285	18,408	218,855	107,848	53.4	2.2	26.4	13.0
Employers Liability, Boston	605,002	188,850	30,195	202,512	63,525	31.2	49.9	33.5	10.5
Equitable Accident, Boston*	77,750	60,968	86	7,111	145,915	78.4	.1	9.1	187.7
Equitable Life, New York	327,604	50,705	4,010	106,090	53,779	15.5	1.2	32.4	16.4
European General Reinsurance, New York	942,549	315,739	3,410	359,310	14,136	33.5	.4	38.1	1.5
Federal Casualty, Detroit*	462,435	154,655	463	152,150	255,241	33.4	.1	32.9	55.2
Federal Life, Chicago*	653,052	316,678	6,012	168,356	96,375	48.5	.9	25.8	14.8
Federal Surety, Davenport*	4,202	378	.....	1,479	8,332	9.0	....	35.2	198.3
Fidelity and Casualty, New York	1,786,563	618,432	97,267	620,177	723,533	34.6	5.4	34.7	40.5
First Re-Insurance, Hartford	340,308	163,574	.....	125,834	49,343	48.0	....	37.0	14.5
General Accident, Fire and Life, Perth	774,160	268,458	39,258	252,288	73,544	34.7	5.1	32.6	9.5
General Casualty and Surety, Detroit	1,362	158	.....	381	447	11.6	....	28.0	32.8
Globe Indemnity, Newark	306,375	146,428	11,438	102,393	37,837	47.8	3.7	33.4	12.3
Great Western Accident, Des Moines*	710,699	301,229	13,309	177,016	228,165	42.4	1.9	24.9	32.1
Hartford Accident and Indemnity, Hartford	272,240	71,457	9,734	85,841	44,913	26.2	3.6	31.5	16.5
Indemnity Ins. Co. of N. A., Philadelphia	97,509	4,696	753	34,382	46,312	48.2	.8	35.3	47.5
Industrial Life and Health, Atlanta*	2,621,474	1,301,136	730	1,000,668	.....	49.6	....	38.1	....
Interstate Life and Accident, Chattanooga	65,623	16,119	169	24,000	21,320	21.4	.3	36.6	32.5
wa	397,460	176,632	.....	89,311	12,917	44.9	....	22.5	3.2
Kansas Central Indemnity, Hutchinson	36,851	12,377	122	7,779	20,170	33.6	.3	21.1	55.6
Kentucky Central L. and A., Anchorage	p1,211,842	421,913		330,456	374,824	35.0		27.2	30.8

Life and Casualty, Nashville*	3,306,705	1,670,496	.....	‡1,201,670	.....	47.6	....	‡34.3	....
Lincoln Accident and Life, Lincoln*	457,581	85,752	5,991	150,773	210,871	18.7	1.3	32.9	46.1
Lion Accident and Casualty, Omaha*	166,838	9,231	30	63,346	89,533	5.5	....	38.0	53.7
Lion Bonding and Surety, Omaha*c	266,521	i142,504	.....	.....	.....	i53.5	....	....	....
London and Lancashire, New York	19,948	8,161	706	6,763	2,893	40.9	3.5	33.9	14.5
London Guarantee and Accident, Chicago	261,867	94,963	342	93,331	35,713	36.3	1.3	35.6	13.6
Loyal Protective, Boston*	870,445	492,390	8,435	47,391	194,980	56.6	1.0	5.4	38.0
Manufacturers Liability, Jersey City	2,412	262	242	.....	543	10.9	10.0	....	22.5
Maryland Casualty, Baltimore	804,142	99,635	25,960	292,362	100,517	12.4	3.2	36.2	12.5
Masonic Protective, Worcester*	2,642,793	1,290,529	11,862	276,440	776,487	48.8	.4	10.5	29.4
Massachusetts Accident, Boston*	541,189	211,552	1,507	140,167	120,978	39.1	.3	25.9	22.3
Massachusetts Bonding, Boston*	2,843,540	1,225,009	35,024	817,371	554,482	43.1	1.2	28.7	19.5
Massachusetts Indemnity, Boston	12,434	6,698	275	1,227	2,969	53.9	2.2	9.9	23.9
Merchants Life and Casualty, Minneapolis*	276,041	90,115	8,857	66,507	162,369	32.6	3.2	24.1	58.8
Metropolitan Casualty, New York	35,396	42,926	2,632	10,341	5,132	121.3	7.4	29.2	14.5
Midland Casualty, Milwaukee	105,537	40,811	134	38,915	33,634	38.7	.1	36.9	31.9
National Casualty, Detroit	*896,681	340,783	5,621	346,650	155,952	38.0	.6	38.7	17.4
National Life of U. S. A., Chicago*	2,818,825	926,119	1,066	687,447	1,778,754	32.9	....	24.4	63.1
National Accident, Lincoln*	168,909	31,363	919	62,953	43,117	18.6	.5	37.3	25.5
National Life and Accident, Nashville*	11,126,571	4,461,686	4,392	3,213,495	.....	40.1	....	28.9	....
National Relief Assurance, Philadelphia*	402,958	145,118	475	188,811	248,591	36.0	.1	46.9	61.7
New Amsterdam Casualty, New York	211,788	103,109	9,972	88,891	26,462	48.7	4.7	42.0	12.5
Niagara Life, Buffalo*	37,529	22,076	.....	7,772	12,555	58.8	....	20.7	33.4
North American Accident, Chicago	1,857,706	684,025	5,262	639,492	1,050,565	36.8	.3	34.4	56.5
North American Life and Casualty, Minneapolis	32,241	9,335	341	7,916	15,035	29.0	1.1	24.6	46.6
Norwegian Globe, New York	548,815	228,528	1,972	159,714	8,232	41.6	.4	29.1	1.5
Norwich Union Indemnity, New York	3,040	335	.....	1,059	6,023	11.0	....	34.8	198.1
Ocean Accident and Guarantee, New York	478,726	178,108	15,455	150,799	830	37.2	3.2	31.5	.2
Occidental Life, Los Angeles	189,816	60,449	1,000	45,419	98,674	31.8	.5	2.39	52.0
Ohio State Life, Columbus*	77,769	29,649	.....	21,034	41,594	38.1	....	27.0	53.5
Old Line Life, Milwaukee*	99,227	31,764	300	20,402	31,672	32.0	.3	20.6	31.9
Oregon Surety and Casualty, Portland	20,267	7,613	50	6,718	2,740	37.6	.2	33.2	13.5
Peerless Casualty, Keene*	230,307	88,666	303	50,786	55,967	42.2	.1	24.1	26.6
Peninsular Casualty, Grand Rapids*	791	.....	.....	144	608	....	....	18.2	76.9
Pioneer Insurance, Lincoln*	85.173	30,760	38	4,432	45,878	36.1	....	5.2	53.9
Preferred Accident, New York	1,013,898	384,411	27,023	288,470	116,598	37.9	2.7	28.5	11.5
Provident Life and Accident, Chattanooga*	1,259,292	514,281	6,217	378,428	612,872	40.8	.5	30.1	48.7
Red Men's Fraternal, Westfield*	56,397	22,266	231	5,223	22,805	39.5	.4	9.3	40.4
Reliance Life, Pittsburgh	180,553	60,688	143	38,889	60,768	33.6	.1	21.5	33.7
Republic Casualty, Pittsburgh	4,076	8,063	331	2,365	470	197.8	8.1	58.0	11.5
Ridgely Protective, Worcester*	964,408	572,669	5,989	41,084	281,865	59.4	.6	4.3	29.2
Royal Indemnity, New York	261,845	100,043	4,374	83,592	43,185	38.2	1.7	31.9	16.5
Southern Surety, Des Moines	662,914	241,965	11,451	173,875	89,491	36.5	1.7	26.2	13.5
Standard Accident, Detroit	2,068,731	715,935	44,870	730,568	237,900	34.6	2.2	35.3	11.5
Standard Life of America, Pittsburgh	29,107	13,510	404	9,358	1,891	46.4	1.4	32.2	6.5
Time Insurance, Milwaukee*	377,831	174,071	495	87,614	181,391	46.1	.1	23.2	48.0
Travelers Equitable, Minneapolis*	222,975	97,017	560	41,178	73,899	43.5	.3	18.5	33.2
Travelers Indemnity, Hartford	221,627	91,240	116	72,765	40,996	41.2	.1	32.8	1.85
Travelers, Hartford	7,111,153	2,486,825	173,166	2,238,233	1,599,997	35.0	2.4	31.5	2.25
Union Health and Accident, Denver*	62,036	28,900	.....	12,937	22,831	46.6	....	20.8	36.8
Union Indemnity, New Orleans	341,358	54,768	5,818	113,612	58,599	16.0	1.7	33.3	17.2
Union Life and Accident, Lincoln*	159,689	44,962	354	87,847	56,167	28.2	.2	55.0	35.2
United States Casualty, New York	572,634	201,748	26,141	175,761	71,565	35.2	4.6	30.7	12.5
United States Fidelity and Guaranty, Baltimore	533,256	207,886	3,585	168,041	215,986	39.0	.7	31.5	40.5

* Includes Health. ‡Commissions and salaries to agents. § Succeeding the American ability Company of Indianapolis. Company in 1921 reinsured its business. i Adjustment expenses included in losses. p Policies embrace life, health and accident. w Weekly Accident and Health.

CASUALTY BUSINESS OF 1920 CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses
	$	$	$	$	$	%	%	%	%
Vermont Accident, Rutland*	40,901	18,028	.....	7,535	15,564	44.1	....	18.4	38.0
Western Casualty, Denver*	381,219	127,808	553	116,773	97,903	33.5	.1	30.6	25.7
Western Indemnity, Dallas	48,324	28,433	3,454	17,589	7,565	58.8	7.2	36.4	15.7
Western Surety, Sioux Falls*¶	1,165	1,415	.....	234	390	121.5	....	20.1	33.5
Wisconsin Accident and Health, Milwaukee*	80,257	31,747	149	17,622	30,127	39.6	.2	22.0	37.5
Wisconsin National Life, Oshkosh*	102,229	33,286	126	37,533	15,332	32.6	.1	36.7	15.0
Zurich General Accident and Liability, Chicago	38,103	2,856	2,211	5,793	11,284	7.5	5.8	15.2	29.6
Totals	72,191,894	28,284,333	826,126	20,745,638	15,148,225	39.2	1.1	2.87	2.10
Mutual Companies.									
Columbus Mutual Life, Columbus	*74,338	27,502	.....	22,438	23,912	37.0	....	30.2	32.2
Illinois Mutual Casualty, Peoria	*89,776	41,759	30	15,419	26,500	46.5	....	17.2	29.5
Integrity Mutual Casualty, Chicago	1,596	—35	.....	.....	248	....	....	....	15.5
Metropolitan Life, New York	6,667	2,000	.....	1,242	478	30.0	....	18.6	.1
Michigan Mutual Liability, Detroit	*15,736	9,778	1,020	.....	2,590	62.2	6.5	....	16.5
Pacific Mutual Life, Los Angeles	2,149,954	562,062	15,290	673,079	300,648	26.2	.7	31.3	14.0
Wisconsin Mutual Liability, Milwaukee	*2,108	547	.....	.....	220	25.9	....	....	10.4
Totals	2,340,175	643,613	16,340	712,178	354,596	27.5	.6	30.4	17.6
Grand Totals	74,532,069	28,927,946	842,466	21,457,816	15,502,821	38.8	1.1	28.8	20.8
Stock Companies.									
Health.									
Ætna Casualty and Surety, Hartford	15,934	1,686	.....	5,975	3,113	10.6	....	37.5	19.5
Ætna Life, Hartford	1,575,031	751,328	28,248	445,153	297,681	47.7	1.8	28.3	18.9
American National, Galveston	297,523	173,371	373	84,510	72,460	58.3	.1	28.4	24.4
American Reinsurance, Philadelphia	68,150	2,728	.....	9,489	5,796	4.0	....	13.9	8.5
Columbia Casualty, New York	5,481	578	62	1,056	1,123	10.5	1.1	19.3	20.5
Commercial Casualty, Newark	386,934	206,474	9,598	142,511	46,428	53.4	2.5	36.8	12.0
Columbian National, Boston	253,011	163,594	1,502	63,527	146,943	64.6	.6	25.1	57.7
Connecticut General Life, Hartford	311,641	154,734	1,289	95,609	251,771	49.6	41.4	30.7	77.6
Employers Liability, Boston	455,920	256,989	38,259	144,651	47,871	56.4	8.4	31.7	10.5
Equitable Life, New York	544,622	170,101	13,543	176,781	89,403	31.2	2.5	32.5	16.4
European General Reinsurance, New York	665,643	260,649	2,053	256,235	9,984	39.2	.3	38.5	1.5
Fidelity and Casualty, New York	1,823,523	1,067,284	98,565	482,796	738,517	58.5	5.4	26.5	40.5
General Accident Fire and Life, Philadelphia	476,354	260,926	35,925	157,499	45,252	54.8	7.5	33.1	9.5
General Casualty and Surety, Detroit	841	285	.....	118	532	33.9	....	14.0	63.3
Globe Indemnity, Newark	291,472	201,828	8,355	96,518	36,437	69.3	2.9	33.1	12.5
Hartford Accident and Indemnity, Hartford	128,394	65,503	3,678	39,826	21,185	51.1	2.9	31.0	16.5
Indemnity Ins. Co. of N. A., Philadelphia	41,562	3,040	461	15,542	19,759	7.3	1.1	37.4	47.5
Interstate Life and Accident, Chattanooga	89,241	53,999	169	33,162	28,990	60.5	.2	37.2	32.5
London and Lancashire, New York	9,432	5,274	1,143	2,708	1,367	55.9	12.1	28.7	14.5
London Guarantee and Accident, Chicago	161,408	103,701	308	50,074	17,881	64.2	1.9	31.0	11.1
Manufacturers Liability, Jersey City	8,893	327	503		2,001	3.7	5.7		22.5
Maryland Casualty, Baltimore	600,734	51,329	20,085	202,880	75,841	8.5	4.5	33.4	12.5

Metropolitan Casualty, New York	22,680	32,210	130	4,432	3,289	142.0	.6	19.5	14.5
Midland Casualty, Milwaukee	105,537	41,493	.....	38,915	33,634	39.3	....	36.9	31.9
New Amsterdam Casualty, New York	70,133	56,545	6,198	22,647	8,762	80.6	8.8	32.3	12.5
North American Life and Casualty, Minneapolis	32,097	12,033	341	7,916	15,035	37.5	1.1	24.7	46.8
Norwegian Globe, New York	493,384	329,192	1,111	144,999	7,385	66.7	.2	29.4	1.5
Norwich Union Indemnity, New York	1,014	554	1	255	208	54.6	.1	25.2	20.5
Ocean Accident and Guarantee, New York	192,110	92,933	4,187	58,774	162	48.4	2.2	30.6	.1
Occidental Life, Los Angeles	100,349	42,231	539	24,456	53,132	42.1	.5	24.4	52.9
Oregon Surety and Casualty, Portland	20,267	7,613	50	6,718	2,740	37.6	.2	33.2	13.5
Preferred Accident, New York	379,621	200,929	13,512	123,614	43,654	52.9	3.6	32.6	11.5
Reliance Life, Pittsburgh	157,560	65,699	.....	38,299	53,029	41.7	....	24.3	33.7
Republic Casualty, Pittsburgh	3,275	5,724	331	1,624	496	174.8	10.1	49.6	15.1
Royal Indemnity, New York	124,748	59,854	1,800	35,784	20,575	48.0	1.4	28.7	16.5
Southern Life and Health, Birmingham	920,040	412,441	.....	.....	516,129	44.8	....	....	56.1
Southern Surety, Des Moines	139,627	70,722	3,360	54,506	18,846	50.7	2.4	39.0	13.5
Standard Accident, Detroit	779,175	389,207	1,198	274,932	90,608	50.0	.2	35.3	11.6
Standard Life of America, Pittsburgh	12,284	8,484	.....	2,406	798	69.1	....	19.6	6.5
Travelers Indemnity, Hartford	183,354	103,266	3,591	51,032	33,910	56.3	2.0	27.8	18.5
Travelers, Hartford	2,563,321	2,000,525	161,219	656,922	294,779	78.0	6.3	25.6	11.5
Union Indemnity, New Orleans	262,456	31,807	4,971	82,758	45,055	12.1	1.9	31.5	17.2
United States Casualty, New York	435,974	220,266	29,267	127,781	54,499	50.5	6.7	29.3	12.5
Unted States Fidelity and Guaranty, Baltimore	405,587	223,556	737	60,011	164,267	55.1	.2	14.8	40.5
Western Indemnity, Dallas	39,776	37,157	4,831	14,443	.....	93.4	12.1	36.3	....
Zurich General Accident, Chicago	6,543	337	139	1,437	2,166	5.2	2.1	22.0	33.1
Totals	15,668,656	8,400,556	508,671	4,341,281	3,412,493	53.6	3.2	27.7	2.2
MUTUAL COMPANIES.									
Integrity Mutual Casualty, Chicago	1,633	377	8	.....	248	23.1	.5	....	15.2
Metropolitan Life, New York	556,948	372,830	.....	7,934	95,108	67.0	....	1.4	17.1
Pacific Mutual Life, Los Angeles	1,176,538	467,671	13,130	403,847	300,648	39.8	1.1	34.3	25.6
Totals	1,735,119	840,878	13,138	411,781	396,004	48.5	.7	23.7	22.8
Grand Totals	17,403,775	9,241,434	521,809	4,753,062	3,808,497	53.1	3.0	27.3	21.9
STOCK COMPANIES.									
Liability.									
Ætna Casualty and Surety, Hartford	1,725,101	658,615	110,872	357,457	388,478	38.2	6.4	20.7	22.5
Ætna Life, Hartford	7,939,204	3,039,763	593,862	1,680,445	1,620,597	38.3	7.5	21.2	20.4
American Casualty, Reading	308,873	102,121	26,496	77,509	51,580	33.1	8.9	25.1	16.7
American Indemnity, Galveston	591,603	161,420	21,492	144,351	59,160	27.3	3.6	24.4	10.0
American Reinsurance, Philadelphia	216,216	18,122	419	50,264	21,628	8.4	.2	23.2	10.0
Columbia Casualty, New York	176,143	7,014	2,310	28,193	38,750	4.0	1.3	16.0	22.0
Commercial Casualty, Newark	1,786,643	725,750	253,244	380,196	214,392	40.6	14.2	21.3	12.0
Commonwealth Casualty, Philadelphia	384,661	272,021	56,002	60,507	122,962	70.7	14.6	15.7	32.0
Employers Casualty, Dallas	4,692	60	47	31	1,736	1.3	1.0	.7	37.0
Employers Indemnity Corp., Kansas City	626,882	172,670	74,649	117,294	81,484	27.5	11.9	18.7	13.0
Employers Liability, Boston	7,458,846	2,393,002	556,679	1,730,857	895,060	32.1	7.5	23.2	12.0
Eureka Casualty, Philadelphia	102	.....	.....	10	12	....	....	9.8	10.0
European General Reinsurance, New York	371,402	70,613	15,900	123,101	5,571	19.0	4.3	33.1	1.5
Federal Surety, Davenport	5,800	.....	.....	848	11,712	....	....	14.6	202.0
Fidelity and Casualty, New York	3,832,432	1,144,899	392,318	833,843	1,609,608	29.9	10.2	21.8	42.2
General Accident, Fire and Life, Philadelphia	2,779,351	990,832	229,562	630,695	305,757	35.7	8.3	22.7	11.0
General Casualty and Surety, Detroit	101,478	9,225	634	23,306	16,214	9.1	.6	23.0	16.9

* Includes health. ¶ Accident and health department discontinued in 1920.

CASUALTY BUSINESS OF 1920 CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses
	$	$	$	$	$	%	%	%	%
Georgia Casualty, Macon	1,322,418	748,077	162,509	348,584	158,690	56.6	12.3	26.4	12.0
Globe Indemnity, Newark	3,129,967	958,066	139,338	668,936	469,485	30.6	4.5	21.4	15.0
Hartford Accident and Indemnity, Hartford	2,617,532	702,047	220,549	572,530	471,150	26.8	8.4	21.9	18.0
Home Life and Accident, Fordyce	205,228	91,183	13,383	6,185	20,520	44.4	6.5	3.0	10.0
Indemnity Ins. Co. of N. A., Philadelphia	103,638	547	4,988	4,142	53,764	.5	4.8	4.0	51.9
Interstate Casualty, Birmingham	511,319	152,021	60,719	144,354	51,130	29.7	11.9	28.2	10.0
Iowa Bonding and Casualty, Des Moines	150,708	57,640	8,843	30,165	27,127	38.2	5.9	20.0	18.1
Kansas Casualty and Surety, Wichita	212,739	99,846	7,311	59,608	47,335	46.9	3.4	28.0	22.3
London and Lancashire, New York	886,442	284,336	90,019	196,802	141,831	32.1	10.2	22.2	16.1
London Guarantee and Accident, Chicago	3,589,102	1,009,633	248,530	825,982	476,076	28.1	6.9	23.0	13.3
Manufacturers Casualty, Philadelphia	119,831	35,536	12,140	15,609	19,173	29.7	10.1	13.0	16.0
Manufacturers Liability, Jersey City	321,031	85,401	18,626	.....	77,048	26.6	5.8	....	24.0
Maryland Casualty, Baltimore	5,915,681	2,679,171	540,102	1,264,470	828,195	45.3	9.1	21.4	14.1
Massachusetts Bonding, Boston	1,246,760	754,122	139,905	290,185	249,358	60.5	11.2	23.3	20.0
Michigan Employers Casualty, Lansing	9,145	9,100	324	.....	1,820	99.5	3.5	....	19.9
New Amsterdam Casualty, New York	1,545,541	588,627	150,858	354,559	216,270	38.1	9.8	22.9	13.9
New Jersey Fidelity and Plate Glass, Newark	475,002	265,578	65,413	87,917	57,000	55.9	13.8	18.5	12.0
New Jersey Manufacturers Casualty, Trenton	122,724	6,997	752	42	3,430	5.7	.6	....	2.8
North American Life and Casualty, Minneapolis	2,972	7,465	.....	.....	.....	251.2	....	....	....
Norwegian Globe, New York	254,269	28,187	338	46,095	7,627	11.1	.1	18.1	3.1
Norwich Union Indemnity, New York	331,040	48,874	17,660	66,285	72,828	14.8	5.3	20.0	22.1
Ocean Accident and Guarantee, New York	4,048,913	1,255,831	253,738	853,207	87,394	31.0	6.3	21.1	2.3
Oregon Surety and Casualty, Portland	47,231	10,416	1,520	11,808	7,080	22.0	3.2	25.0	15.1
Penna. Manufacturers Assn. Casualty, Philadelphia	262,705	43,508	7,355	.....	31,524	16.6	28.1	....	12.2
Preferred Accident, New York	1,621,302	583,993	161,230	362,988	210,716	36.0	9.9	22.4	13.1
Republic Casualty, Pittsburgh	218,195	95,249	16,558	65,757	37,092	43.7	7.6	30.1	17.0
Royal Indemnity, New York	3,224,645	1,073,174	235,380	678,458	390,530	33.3	7.3	21.0	12.1
Southern Casualty, Alexandria	199,969	99,154	16,514	41,462	10,156	49.6	8.3	20.7	5.1
Southern Surety, Des Moines	545,491	236,469	88,236	123,630	81,823	43.4	16.2	22.7	15.3
Standard Accident, Detroit	3,360,542	1,139,872	268,649	739,319	446,865	33.9	8.0	22.0	13.3
Travelers Indemnity, Hartford	90,807	27,692	3,191	19,685	18,160	30.5	3.5	21.7	20.1
Travelers, Hartford	11,679,131	4,199,033	927,962	2,201,528	1,518,283	36.0	8.0	18.9	13.2
Union Indemnity, New Orleans	741,273	77,258	27,547	159,302	38,369	10.4	3.7	21.5	5.2
Union Insurance, Indianapolis	15,782	1,715	205	4,020	1,262	10.9	1.3	25.5	7.9
United States Casualty, New York	2,226,990	790,346	154,845	486,700	311,766	35.5	7.0	21.9	14.1
United States Fidelity and Guaranty, Baltimore	5,456,969	2,230,504	235,797	1,098,871	2,346,507	40.9	4.3	20.1	43.7
Western Indemnity, Dallas	187,483	141,405	33,349	62,559	29,573	75.5	17.8	33.4	15.8
Zurich General Accident, Chicago	2,688,785	879,759	173,333	571,201	978,785	32.7	6.5	21.2	36.4
Totals	87,998,731	31,261,959	6,842,202	18,702,122	15,440,443	35.5	7.8	21.3	17.5
Mutuals Companies.									
Allied Mutuals, New York	57,643	11,917	1,977	2,940	14,236	20.7	3.4	5.1	24.7
American Mutual Liability, Boston	1,156,104	204,869	71,529	.....	161,856	17.7	6.2		14.1
Builders Ltd. Mutual Liability, Madison	17,288	1,260	.....	3,894	480	7.3	....	22.5	2.8
Central Mutual Insurance, Albany	7,361	15,036	8,397	.....	1,835	204.2	114.1	....	24.9

Employers Mutual Insurance, New York	173,540	13,039	1,889	.....	29,076	7.5	1.1	....	16.8
Exchange Mutual Indemnity, Buffalo	97,666	35,973	7,152	22,189	1,952	36.8	7.3	22.7	2.0
Federal Mutual Liability, Boston	341,983	50,327	18,560	.....	89,724	14.7	5.4	....	26.2
Great American Mutual Indemnity, Mansfield†	698,096	255,603	18,843	150,426	108,285	36.6	2.7	21.5	15.5
Hardware Mutual Casualty, Stevens Point	80,666	10,482	3,986	97	23,988	13.0	4.9	.1	29.7
Integrity Mutual Casualty, Chicago	98,545	9,874	3,192	.....	7,750	10.0	3.2	....	7.8
Interboro Mutual Indemnity, New York	179,735	68,174	29,090	.....	17,970	37.9	16.2	....	10.0
Iowa Mutual Liability, Cedar Rapids	151,658	22,812	10,001	40,742	26,669	15.0	6.6	26.9	17.6
Liberty Mutual Insurance, Boston	634,434	99,506	26,941	.....	132,993	15.7	4.3	....	21.0
Lumbermens Mutual, Chicago	24,724	1,817	2,558	106	4,697	7.4	10.3	.4	19.1
Lumber Mutual Casualty, New York	65,043	5,494	1,203	13,918	1,265	8.5	1.9	21.4	2.0
Manufacturers and Wholesalers Ind. Ex., Denver	26,296	1,769	268	7,527	9,553	6.7	1.0	28.6	36.3
Master Plumbers, Milwaukee	.....	538	.....	.....	.....	....	....	....	....
Merchants Mutual Auto, Buffalo	239,830	80,496	33,793	41,323	11,991	33.6	14.1	17.2	4.9
Michigan Mutual Liability, Detroit	93,736	20,160	638	.....	16,866	21.5	.7	....	18.1
Millers Indemnity Underwriters, Dallas	271,313	106,078	.....	71,398	7,557	39.1	....	26.3	2.8
Motor Car Mutual Casualty, New York	180,749	37,639	28,295	45,388	19,421	20.8	15.7	25.1	10.7
Mutual Casualty Insurance, New York	12,469	958	266	3,046	5,625	7.7	2.1	24.4	45.2
Security Mutual Casualty, Chicago	619,578	79,381	14,514	.....	23,705	12.8	2.3	....	3.8
United States Mutual Liability, Quincy	10,145	.....	.....	.....	404	....	....	....	3.9
Utica Mutual Insurance, Utica	70,666	7,913	3,415	.....	7,070	11.2	4.8	....	10.0
Utilites Indemnity Exchange, St. Louis‡	503,711	250,351	25,528	.....	148,125	49.7	5.1	....	29.4
Utilities Mutual Insurance, New York	195,379	23,126	10,556	.....	43,107	11.8	5.4	....	22.1
Totals	6,008,358	1,414,592	322,591	402,994	916,200	23.5	5.4	6.7	15.2
Grand Totals	94,007,089	32,676,551	7,164,793	19,105,066	16,356,643	34.8	7.6	20.3	17.4
Workmen's Compensation.									
STOCK COMPANIES.									
Ætna Casualty and Surety, Hartford	602,693	364,811	30,470	101,230	141,971	60.5	5.1	16.8	23.5
Ætna Life, Hartford	12,721,709	5,143,513	831,788	1,661,271	2,722,445	40.4	6.5	13.1	21.4
American Casualty, Reading	55,896	17,851	1,556	8,380	9,990	31.9	2.8	15.0	17.8
American Fidelity, Montpelier	.....	1,602	100	.....	.....	....	....	....	....
American Indemnity, Galveston	6,082	34,294	1,001	5,355	670	563.9	16.5	88.1	11.0
American Reinsurance, Philadelphia	557,505	9,629	.....	61,879	61,325	1.7	....	11.1	11.1
Columbia Casualty, New York	136,102	43,561	8,092	12,959	31,303	32.0	6.0	9.5	23.0
Commercial Casualty, Newark	579,011	188,430	58,880	69,638	85,851	32.5	10.2	12.0	14.8
Employers Casualty, Dallas	6,079	311	.....	.....	.....	5.1	....	....	....
Employers Indemnity, Kansas City	482,632	131,547	55,280	15,973	62,738	27.3	11.5	3.3	13.0
Employers Liability, Boston	14,080,496	6,489,944	1,036,569	2,298,488	1,830,461	46.1	7.4	16.3	13.1
Eureka Casualty, Philadelphia	258,637	69,985	11,780	27,303	33,621	27.1	4.6	10.6	13.1
European General Reinsurance, New York	23,637	.....	709	.....	354	....	3.0	....	1.5
Federal Surety, Davenport	4,798	172	10	431	9,735	3.6	.2	9.0	202.9
Fidelity and Casualty, New York	4,758,082	1,871,028	246,970	659,760	2,045,940	39.3	5.2	13.9	43.1
General Accident, Fire and Life, Philadelphia	2,954,274	1,152,923	201,008	451,112	274,746	39.0	6.8	15.3	9.3
General Casualty and Surety, Detroit	301,674	116,052	2,726	43,330	51,272	38.5	.9	14.4	17.2
Georgia Casualty, Macon	650,332	249,714	41,091	102,469	84,533	38.4	6.3	15.7	13.0
Globe Indemnity, Newark	2,817,430	1,091,636	184,427	343,408	412,610	38.7	6.5	12.2	14.6
Hartford Accident and Indemnity, Hartford	3,208,392	1,370,773	240,287	480,433	609,593	42.7	7.5	15.0	19.2
Home Life and Accident, Fordyce	195,095	48,047	3,069	207	21,450	24.6	1.6	1.1	11.3
Indemnity Ins. Co. of N. A., Philadelphia	42,472	27	2,772	818	21,247	.1	6.5	1.9	49.9
Interstate Casualty, Birmingham	84,587	131,361	17,004	14,757	6,106	155.2	20.1	17.4	7.2
Iowa Bonding and Casualty, Des Moines	142,462	51,293	2,141	16,668	27,077	36.0	1.5	11.7	19.1
London and Lancashire Indemnity, New York	104,029	32,580	5,594	16,964	17,685	31.3	5.4	16.3	17.0

‡ Not segregated.—Auto property damage, Liability and Workmen's Compensation. † Not segregated.—Personal Accident, Auto Property Damage and Auto Liability.

CASUALTY BUSINESS OF 1920 CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses
	$	$	$	$	$	%	%	%	%
London Guarantee and Accident, Chicago	7,657,947	3,444,305	527,079	1,202,870	1,150,852	45.0	6.9	15.7	15.0
Manufacturers Casualty, Philadelphia	211,182	62,863	19,065	3,467	29,565	29.8	9.0	1.6	14.1
Manufacturers Liablity, Jersey City	2,682,524	1,417,352	159,621	.....	670,631	52.8	6.0	....	25.0
Maryland Casualty, Baltimore	9,158,150	4,214,682	515,148	1,311,296	1,373,622	46.0	5.6	14.3	15.1
Massachusetts Bonding, Boston	146,842	100,245	24,355	18,464	30,824	68.3	16.6	12.6	21.0
Michigan Employers Casualty, Lansing	197,276	88,482	123	5,888	39,440	44.9	.1	3.0	21.0
New Amsterdam Casualty, New York	1,661,010	775,186	134,158	259,813	249,150	46.7	8.1	15.6	15.0
New Jersey Fidelity and Plate Glass, Newark	350	.....	.....	31	44	....	....	8.9	8.8
New Jersey Manufacturers Casualty, Trenton	906,473	352,575	36,879	477	34,441	38.9	4.1	.1	38.0
Norwegian Globe, Christiania	935,813	421,954	79,454	156,767	37,432	45.1	8.5	16.7	4.0
Norwich Union Indemnity, New York	160,766	22,126	6,667	19,754	36,974	13.8	4.2	12.3	23.0
Ocean Accident and Guarantee, New York	6,792,761	3,007,534	442,979	963,633	118,041	44.3	6.5	14.2	1.7
Pennsylvania Manufacturers Assn. Casualty, Phila.	2,401,175	820,050	69,634	.....	242,150	34.2	2.9	....	10.1
Republic Casualty, Pittsburgh	471,775	181,189	32,727	74,588	84,924	38.4	6.9	15.8	18.0
Royal Indemnity, New York	3,054,667	1,260,659	154,906	433,572	369,944	41.3	5.1	14.2	12.1
Southern Casualty, Alexandria	422,410	214,280	32,050	68,298	20,957	50.7	7.6	16.2	5.0
Southern Surety, Des Moines	1,419,124	586,287	76,844	213,229	227,056	41.3	5.4	15.0	16.0
Standard Accident, Detroit	3,189,357	1,277,695	160,336	481,593	446,509	40.0	5.0	15.1	14.0
Texas Indemnity Insurance, Galveston	285,051	120,422	1,402	47,789	15,682	42.2	.5	16.8	5.5
Travelers Indemnity, Hartford	332,527	.....	.....	66,932	69,825	....	....	20.1	21.0
Travelers Insurance, Hartford	21,713,209	9,113,554	1,923,693	2,511,981	3,039,848	42.0	8.9	11.6	14.0
Union Indemnity, New Orleans	408,441	114,140	22,870	48,456	80,325	27.9	5.6	11.9	19.7
United States Casualty, New York	1,655,064	624,227	108,452	237,756	248,250	37.7	6.6	14.4	15.0
United States Fidelity and Guaranty, Baltimore	6,876,585	2,860,755	102,564	975,014	2,956,898	41.6	1.5	14.2	43.1
Western Indemnity, Dallas	814,728	433,887	54,781	179,844	128,395	53.3	6.7	22.1	15.7
Western Surety, Sioux Falls	81,575	12,996	.....	.....	26,928	15.9	....	....	33.1
Zurich General Accident, Chicago	3,409,263	1,352,946	196,383	504,130	997,540	39.7	5.8	14.8	29.3
Totals	121,820,151	51,491,485	7,865,494	16,178,475	21,288,970	42.3	6.4	13.3	17.5
Mutual Companies.									
Allied Mutuals Liability, New York	800,653	316,555	21,001	40,033	29,470	39.5	2.6	50.1	3.7
American Mutual Liability, Boston	9,010,592	3,343,841	632,325	.....	1,351,575	37.1	7.0	....	15.0
Associated Employers Reciprocal, Chicago†	2,688,606	746,439	232,579	647,548	808,797	27.8	8.7	24.1	30.1
Bakers Mutual, New York	100,264	28,863	2,475	1,769	25,546	28.8	2.5	1.8	25.5
Bituminous Casualty Exchange, Rock Island	406,673	147,012	85,564	.....	5,302	36.2	21.0	....	1.3
Builders and Manufacturers, Chicago	415,364	118,893	11,072	12,856	59,531	28.6	2.7	3.1	14.3
Builders, Ltd., Mutual Liability, Madison	135,588	48,052	.....	.....	5,149	35.5	....	....	3.8
Building Contractors Mut., Milwaukee	62,480	18,817	.....	.....	16,549	30.1	....	....	26.5
California Casualty Indemnity Ex., San Francisco†	480,558	210,970	30,062	.....	83,524	43.9	6.3	....	17.4
Casualty Reciprocal Exchange, Kansas City	2,566,603	1,287,970	.....	.....	67,733	50.1	....	....	2.6
Casualty Indemnity Exchange, St. Louis*	48,584	8,846	3,705	.....	548	18.2	7.6	....	1.1
Central Mutual Insurance, Albany	54,698	30,315	3,044	.....	14,177	55.4	5.6	....	25.9
Coal Merchants Mutual, Albany	114,837	33,209	622	1,978	10,108	29.0	.5	1.7	16.7
Consolidated Underwriters, Kansas City†	3,766,549	2,258,516	297,480	766,179	41,770	60.0	7.9	20.3	1.1
Employers Mutual Casualty Assn., Des Moines	173,198	89,014	1,970	1,079	51,723	51.4	1.1	.6	29.9

Employers Mutual Insurance, New York	1,199,583	401,833	58,229	.....	201,518	33.5	4.7	....	16.8
Employers Mutual Liability, Wausau	1,891,084	835,729	6,696	.....	261,588	44.2	.4	....	13.8
Exchange Mutual Indemnity, Buffalo	334,484	82,692	7,911	71,065	6,688	24.7	2.4	21.3	2.0
Federal Mutual Liability, Boston	1,673,430	479,943	102,524	.....	203,683	28.7	6.1	....	12.2
Gopher Mutual Casualty, St. Paul	184,732	47,177	9,476	.....	36,730	25.5	5.1	....	19.9
Hardware Mutual Casualty, Stevens Point	108,499	26,038	387	7	32,274	24.0	.4	....	29.8
Illinois Manufacturers Casualty Assn., Chicago	347,502	292,864	2,069	255	75,683	84.3	.6	.1	21.8
Integrity Mutual Casualty, Chicago	2,195,785	674,659	110,968	.....	417,196	30.7	5.1	....	19.0
Interboro Mutual Indemnity, New York	257,569	112,293	4,082	.....	.....	43.6	1.6	....	....
Iowa Mutual Liability, Cedar Rapids	390,693	165,539	16,867	52,964	68,913	42.4	4.3	13.6	17.6
Liberty Mutual Insurance, Boston	5,763,318	2,090,995	463,196	.....	1,175,261	36.3	8.0	....	20.4
Lumbermen's Mutual, Chicago	938,228	354,358	86,420	4,360	178,646	37.8	9.2	.5	19.0
Lumber Mutual Casualty, New York	906,466	358,776	1,403	206,793	21,687	39.6	.2	22.8	2.4
Lumbermens Reciprocal, Houston‡	3,157,551	1,216,260	46,282	.....	182,613	38.5	1.5	....	5.8
Master Plumbers, Milwaukee	29,176	5,606	.....	.....	4,323	19.2	....	....	14.8
Michigan Mutual Liability, Detroit	2,161,853	909,509	53,958	.....	410,750	42.1	2.5	....	19.0
Millers Indemnity Underwriters, Dallas	1,070,065	458,610	.....	275,307	21,733	42.9	....	25.7	2.0
Mine Operators Indemnity Ex., Springfield, Ill	386,339	244,042	66,000	.....	69,577	63.2	17.1	....	18.1
Mutual Casualty Insurance, New York	101,020	23,444	746	20,529	46,460	23.2	.7	20.3	46.0
N. Y. Printers and Bookbinders, New York	116,175	34,663	1,273	.....	13,779	29.9	1.1	....	11.9
Pennsylvania Bituminous Mutual, Huntingdon	881,466	205,098	673	.....	184,631	23.3	.1	....	20.9
Security Mutual Casualty, Chicago	2,355,063	430,659	43,074	.....	89,756	18.3	1.8	....	3.8
State Compensation Ins. Fund, San Francisco	4,415,965	1,990,216	148,856	1,114	358,588	45.1	3.4	....	8.1
State Insurance Fund, Denver	460,116	127,834	.....	.....	40,746	27.8	....	....	8.8
State Insurance Fund, New York	3,798,305	1,931,965	.....	.....	157,251	50.8	....	....	4.1
State Industrial Acc. Commission, Oregon¶	3,139,198	1,571,736	.....	.....	123,784	50.0	....	....	3.9
Texas Employers Insurance Assn., Dallas	2,825,857	1,068,554	95,143	.....	359,792	37.8	3.4	....	12.7
Threshermen's National, Madison	48,011	12,583	.....	222	10,600	26.2	....	2.6	22.1
United States Mutual Liability, Quincy	479,883	144,544	28,502	.....	23,992	30.1	5.9	....	5.0
Utica Mutual Insurance, Utica	1,657,750	667,179	76,482	.....	163,347	40.3	4.6	....	9.8
Utilities Mutual, New York	503,491	121,950	26,695	.....	111,094	24.2	5.3	....	22.1
Wisconsin Mutual Liability, Milwaukee	469,252	208,755	10,126	17,166	60,410	44.5	2.2	3.7	12.9
Totals	63,181,571	25,983,505	2,789,946	2,121,224	7,693,261	41.1	4.4	3.4	12.2
Grand Totals	185,001,722	77,474,990	10,655,440	18,299,699	28,982,231	41.9	5.8	9.9	15.7
Fidelity.									
Ætna Casualty and Surety, Hartford	683,074	222,526	14,259	118,038	144,185	32.6	2.1	17.3	21.1
American Fidelity, Montpelier	16,676	11,816	1,696	3,001	16,365	70.8	10.2	18.0	98.1
American Guaranty, Columbus	15,489	1,186	976	2,903	7,858	7.7	6.3	18.8	50.7
American Indemnity, Galveston	26,349	779	488	10,392	2,302	3.0	1.9	39.4	8.7
American Surety, New York	2,970,577	746,966	148,986	415,870	1,247,642	25.1	5.0	14.0	42.0
Bankers Deposit Guaranty and Surety, Topeka	21,381	9,243	480	2,138	1,282	43.2	2.2	10.0	6.0
Columbia Casualty, New York	4,241	.....	21	850	878	....	.5	20.0	20.7
Employers Liability, Boston	142,909	23,247	6,467	32,198	15,361	16.3	4.5	22.5	10.7
European General, New York	846,838	344,871	7,701	298,955	12,702	40.7	.9	35.3	1.5
Federal Surety, Davenport	2,309	.....	.....	44	4,633	....	....	1.9	200.6
Fidelity and Casualty, New York	770,495	196,307	47,282	188,230	213,978	25.5	6.1	24.4	27.8
Fidelity and Deposit, Baltimore	1,941,903	468,944	37,553	543,940	752,484	24.2	1.9	28.0	38.8
First Reinsurance, Hartford	126,936	28,714	.....	45,140	18,717	22.6	....	35.6	14.7
General Casualty and Surety, Detroit	15,556	1,183	355	3,350	2,301	7.6	2.3	21.5	14.8
Globe Indemnity, Newark	520,393	162,340	16,921	120,235	66,348	31.2	3.3	23.1	12.8
Hartford Accident and Indemnity, Hartford	570,225	151,178	8,690	127,729	95,507	26.5	1.5	22.3	16.8

* Workmen' Compensation and Liability; ¶ Statement June 30, 1919, to June 30, 1920. † Not segregated:—Auto, Liability and Workmen's Compensation. ‡ Not segregated—Workmen's Compensation and Liability.

CASUALTY BUSINESS OF 1920 CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses
	$	$	$	$	$	%	%	%	%
Indemnity Ins. Co. of N. A., Philadelphia	10,581	.....	.....	611	5,060	....	....	5.8	47.8
International Fidelity, Jersey City	146,626	22,685	.....	3,450	45,078	15.5	....	2.4	30.7
Interstate Casualty, Birmingham	.....	268	.....	.....	.....	....	....	....	....
Interstate Surety, Redfield	¶98,606	67,939	.....	18,734	22,433	68.9	....	19.0	22.8
Iowa Bonding and Casualty, Des Moines	37,259	2,892	158	7,284	6,243	7.8	.4	19.6	16.8
Kansas Casualty and Surety, Wichita	30,108	—42	344	7,794	4,931	....	1.1	25.9	16.4
Lion Bonding, Omaha‡	88,541	§26,084	.....	.....	.....	29.5	....	....	....
London and Lancashire Indemnity, New York	55,594	7,638	2,066	17,201	8,200	13.7	3.7	30.9	14.8
Maryland Casualty, Baltimore	446,154	107,473	25,767	108,467	56,883	24.1	5.8	24.3	12.8
Massachusetts Bonding, Boston	439,906	93,101	14,615	97,581	82,474	21.2	3.3	17.6	18.7
National Surety, New York	4,270,126	1,188,849	100,206	928,158	1,014,148	27.8	2.4	21.7	23.8
New Amsterdam Casualty, New York	458,237	144,792	21,910	127,383	58,419	31.6	4.8	27.8	12.8
Norwegian Globe, New York	565,689	240,682	9,341	126,877	9,989	42.5	1.7	22.4	1.7
Ocean Accident and Guarantee, New York	125,695	29,113	7,469	26,249	147	23.2	6.0	20.9	.1
Oregon Surety and Casualty, Portland	4,955	41	25	1,359	686	.8	.5	27.4	13.8
Peninsular Casualty, Grand Rapids	97	.....	.....	.....	86	....	....	....	88.6
Pennsylvania Surety, Harrisburg	11,655	52	255	1,304	†10,571	.5	2.2	11.2	90.8
Preferred Accident, New York	309,446	104,454	2,602	66,779	36,353	33.7	.8	21.6	11.7
Republic Casualty, Pittsburgh	20,072	1,541	1,656	3,379	3,150	7.7	8.3	16.8	15.7
Royal Indemnity, New York	572,414	123,657	10,396	156,130	101,620	21.6	1.8	27.3	17.8
Southern Surety, Des Moines	109,495	24,613	6,673	27,560	15,056	22.5	6.1	25.2	13.7
Union Indemnity, New Orleans	24,811	662	293	6,052	4,156	2.7	1.2	24.4	16.7
United States Fidelity and Guaranty, Baltimore	2,237,045	643,978	49,868	436,666	911,486	28.8	2.2	19.5	40.7
United States Guarantee, New York	183,777	29,294	3,796	28,433	101,090	15.9	2.1	15.5	55.0
Western Surety, Sioux Falls	12,297	14,763	.....	1,374	3,780	120.1	....	11.2	30.7
Totals	18,934,537	5,243,829	549,315	4,111,838	5,104,582	27.7	2.9	21.7	27.0
Mutuals Companies.									
Bankers, Ltd., Mutual Casualty, Milwaukee	8,591	.....	.....	1,718	1,781	....	....	20.0	20.7
North Dakota Bankers Mutual, Fargo	2,064	.....	.....	.....	800	....	....	....	38.8
Totals	10,655	.....	.....	1,718	2,581	....	....	16.1	24.2
Grand Totals	18,945,192	5,243,829	549,315	4,113,556	5,107,163	27.7	2.9	21.7	27.0
Surety.									
Stock Companies.									
Ætna Casualty and Surety, Hartford	2,504,854	580,949	49,713	732,935	532,281	23.2	2.0	29.3	21.3
American Fidelity, Montpelier	7,723	18,343	4,791	1,390	7,579	237.5	62.0	18.0	98.1
American Guaranty, Columbus	58,109	25,784	1,625	4,749	29,096	44.4	2.8	8.2	50.1
American Indemnity, Galveston	126,194	43,431	11,055	41,984	11,041	34.4	8.8	33.3	8.7
American Surety, New York	3,392,812	245,514	44,831	54,993	1,424,981	7.2	1.3	1.6	42.0
Bankers Deposit, Guaranty and Surety, Topeka	†32,425	.....	.....	3,242	61,608	....	....	10.0	60.7
Capital City Surety, Albany	3,626	11,719	4,363	549	48,919	323.0	120.3	15.1	....

Employers Indemnity, Kansas City	46,364	264	923	2,495	6,032	.6	2.0	5.4	13.0
Employers Liability, Boston	19,318	15,842	2,474	4,449	2,075	82.0	12.8	23.0	10.7
European General, New York	508,740	102,342	10,472	187,971	11,449	20.1	2.1	36.9	22.5
Federal Surety, Davenport	1,627	.....	.....	34	11,266	....	....	2.1	691.8
Fidelity and Casualty, New York	1,038,945	143,566	33,643	265,942	423,369	13.8	3.2	25.6	40.8
Fidelity and Deposit, Baltimore	3,920,662	803,612	79,622	853,581	1,519,254	20.5	2.0	21.7	38.8
First Reinsurance, Hartford	30,147	—2,894	.....	11,308	4,439	....	....	37.5	14.7
General Casualty and Surety, Detroit	46,905	15,740	.....	8,793	9,062	33.6	....	18.7	19.3
Globe Indemnity, Newark	1,121,680	310,912	49,666	295,294	143,013	27.7	4.4	26.3	12.8
Hartford Accident and Indemnity, Hartford	697,005	44,260	13,211	142,044	1,119,426	63.5	1.9	20.4	160.6
Home Life and Accident, Fordyce	1,101	40,000	23	1,504	97	....	2.1	136.6	8.8
Indemnity Ins. Co. of N. A., Philadelphia	61,738	.....	.....	7,385	29,461	....	....	12.0	47.7
International Fidelity, Jersey City	57,161	—49,517	.....	11,738	17,577	....	....	20.5	30.8
Interstate Casualty, Birmingham	.....	4,000	210	.....	.....	....	....	....	....
Iowa Bonding and Casualty, Des Moines	247,252	32,368	2,498	72,182	41,414	13.1	1.0	29.2	16.7
Kansas Casualty and Surety, Wichita	80,002	35,129	795	22,311	11,834	43.9	1.0	27.9	14.8
Lion Bonding, Omaha‡	353,746	§73,336	.....	.....	.....	20.7	....	....	....
London and Lancashire Indemnity, New York	259,878	227,377	36,098	75,222	38,333	87.5	13.9	29.0	14.8
Maryland Casualty, Baltimore	1,564,798	234,215	90,706	471,970	187,776	15.0	5.8	30.2	12.0
Massachusetts Bonding, Boston	842,870	111,722	38,127	198,517	158,025	13.3	4.5	23.6	18.8
National Surety, New York	5,073,588	898,377	74 297	1,246,873	1,204,977	17.7	1.5	24.6	23.7
New Amsterdam Casualty, New York	864,157	116,126	47,298	251,309	110,178	13.4	5.5	29.1	12.7
Norwegian Globe, New York	1,283,055	383,686	17,624	336,309	137,926	29.9	1.4	26.2	10.7
Ocean Accident and Guarantee, New York	1,245	.....	.....	243	.....	....	....	19.5	....
Oregon Surety and Casualty, Portland	5,193	24,975	1,686	1,370	713	480 8	32.5	26.4	13.7
Pennsylvana Surety, Harrisburg	12,793	.....	.....	1,896	.....	....	....	14.8	....
Preferred Accident, New York	241,613	65,091	2,511	92,630	28,389	26.9	1.0	38.3	11.8
Republic Casualty, Pittsburgh	109,280	37,566	1,656	32,855	17,136	34.4	1.5	30.1	15.7
Royal Indemnity, New York	556,686	104,576	11,692	147,789	98,828	18.8	2.1	26.5	17.8
Southern Surety, Des Moines	1,777,147	140,162	55,063	464,861	231,029	7.9	3.1	26.2	13.0
Union Indemnity, New Orleans	66,830	94	13	17,404	11,194	.1	....	26.0	16.7
Union Insurance, Indianapolis	4,201	67	8	1,467	282	1.6	.2	34.9	6.7
United States Fidelity and Guaranty, Baltimore	5,168,879	1,024,827	164,038	994,817	2,106,286	19.8	3.2	19.2	40.8
United States Guarantee, New York	114,907	11,332	2,320	18,956	64,056	9.9	2.0	16.5	55.7
Western Indemnity, Dallas	6,591	—106,604	1,441	1,786	946	....	21.9	27.1	14.4
Western Surety, Sioux Falls	36,692	3,184	.....	4,108	11,253	8.7	....	11.2	30.7
Totals	32,356,823	5,878,077	854,572	7,088,752	9,832,415	17.8	2.6	21.7	30.4
MUTUAL COMPANY.									
Bankers Ltd., Mutual Casualty, Milwaukee	3,409	.....	.....	681	706	....	....	20.0	20.7
Grand Totals	32,360,232	5,878,077	854,572	7,089,433	9,833,121	18.2	2.6	21.9	30.4
Plate Glass.									
STOCK COMPANIES.									
Ætna Casualty and Surety, Hartford	929,251	415,490	4,167	230,519	190,496	44.7	.4	24.8	20.5
American Casualty, Reading	190,269	102,837	134	55,503	27,970	54.1	.7	29.2	14.7
American Indemnity, Galveston	—491	15,199	3,165	50	.....	....	....	....	....
Columbia Casualty, New York	22,284	917	172	4,518	4,457	4.1	.8	20.3	19.5
Commercial Casualty, Newark	288,807	114,784	4,206	76,113	34,656	39.7	1.5	26.4	12.0
Employers Indemnity, Kansas City	52,424	24,754	779	9,854	6,815	47.2	1.5	18.8	13.0
Employers Liability, Boston	392,556	213,727	31,859	111,656	39,255	54.4	8.1	28.4	10.0

† Includes $21,481 Indemnity. ‡ Company in 1921 reinsured its business. § Adjustment expenses included in losses. ¶ Includes surety.

CASUALTY BUSINESS OF 1920 CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses
	$	$	$	$	$	%	%	%	%
Federal Surety, Davenport	2,304	620	.....	233	4,607	26.9	....	10.1	199.9
Fidelity and Casualty, New York	1,186,116	599,510	12,053	337,248	474,440	50.5	1.0	28.4	40.0
General Casualty and Surety, Detroit	44,472	30,495	188	12,399	7,849	68.6	.4	27.9	17.7
Georgia Casualty, Macon	134,893	77,900	284	40,867	13,489	57.7	.2	30.3	10.0
Globe Indemnity, Newark	592,717	298,155	4,854	177,164	71,126	50.3	.8	29.9	12.0
Hartford Accident and Indemnity, Hartford	434,125	215,517	7,221	119,087	69,460	49.6	1.7	27.4	16.0
Indemnity Ins. Co. of N. A., Philadelphia	10,229	.....	.....	330	4,808	....	....	3.2	47.0
International Indemnity, Los Angeles	21,906	15,172	25	6,709	1,309	69.2	.1	30.6	6.0
Interstate Casualty, Birmingham	18,793	10,763	604	4,813	1,503	57.3	3.2	25.6	8.0
Interstate Life and Accident, Chattanooga	20,026	18,185	.....	7,845	1,008	90.8	....	39.2	5.0
Interstate Surety, Redfield	16,224	8,938	.....	3,078	3,569	55.1	....	19.0	22.0
Iowa Bonding and Casualty, Des Moines	400,685	315,924	116	193,389	64,110	78.8	....	48.3	16.0
Kansas Casualty and Surety, Wichita	33,524	26,100	497	10,497	4,931	77.9	1.5	31.3	14.7
Lion Bonding, Omaha‡	617,629	§173,169	.....	.....	.....	28.0	....	....	....
Lloyds Plate Glass, New York	1,430,718	622,775	.....	416,548	658,991	43.5	....	29.1	46.1
London and Lancashire Indemnity, New York	142,842	92,584	5,639	41,795	19,998	64.8	4.0	29.3	14.0
Maryland Casualty, Baltimore	960,535	495,622	18,775	277,739	115,264	51.6	2.0	28.9	12.0
Massachusetts Bonding, Boston	680,343	393,363	.....	196,201	122,454	57.8	....	28.8	18.0
Massachusetts Plate Glass, Boston	67,500	20,005	.....	16,395	12,321	29.6	....	24.3	18.3
Metropolitan Casualty, New York	1,456,591	662,809	.....	444,814	263,922	45.5	....	30.5	18.1
Michigan Employers Casualty, Lansing	293	160	.....	63	58	54.6	....	21.5	19.8
New Amsterdam Casualty, New York	706,373	305,716	8,213	190,695	84,765	43.3	1.2	27.0	12.0
New Jersey Fidelity and Plate Glass, Newark	802,714	365,945	72	210,480	80,271	45.6	....	26.2	10.0
New York Plate Glass, New York	1,929,588	964,608	.....	607,706	176,515	50.0	....	31.5	9.2
Norwegian Globe, New York	—43	2,829	2	—37	7,342	....	....	....	....
Norwich Union Indemnity, New York	36,711	5,865	1,587	8,175	.....	16.0	4.3	22.2	....
Ocean Accident and Guarantee, New York	462,820	232,216	3,599	145,284	2,100	50.2	.8	31.4	.5
Oregon Surety and Casualty, Portland	3,600	1,719	5	1,148	468	47.8	.1	31.9	13.0
Republic Casualty, Pittsburgh	86,116	49,321	1,987	25,871	12,917	57.3	2.3	30.0	15.0
Royal Indemnity, New York	519,250	283,956	2,498	149,957	64,781	54.7	.5	28.9	12.5
Southern Surety, Des Moines	118,194	99,035	1,527	43,714	15,365	83.8	12.9	37.0	13.0
Travelers Indemnity, Hartford	831,335	388,347	14,581	227,698	149,634	46.7	1.8	27.4	18.0
Union Indemnity, New Orleans	361,028	81,202	4,735	105,718	57,764	22.5	1.3	29.3	16.0
Union Insurance, Indianapolis	38,357	21,055	2,527	13,425	2,298	54.9	6.6	35.0	6.0
United States Casualty, New York	267,386	151,927	4,301	75,194	32,076	56.8	1.6	28.1	12.0
United States Fidelity and Guaranty, Baltimore	936,392	469,307	313	206,495	374,520	50.1	....	22.1	40.0
United States Plate Glass, Philadelphia	104,104	55,557	.....	28,005	40,752	53.4	....	26.9	39.1
Western Indemnity, Dallas	113,113	98,157	10,769	36,367	17,910	86.8	9.5	32.2	15.8
Totals	17,464,603	8,542,236	151,454	4,871,322	3,338,344	48.9	.9	27.9	19.1
Mutual Companies.									
Augusta Mutual Plate Glass, Augusta	10,791	1,937	.....	5,397	270	18.0	....	50.0	2.5
Hardware Mutual, Stevens Point	44,290	12,905	109	167	13,174	29.1	.2	.4	29.7
Mutual Plate Glass, Shelby	118,510	46,636	15	22,554	22,631	39.4	....	19.0	19.1
Totals	173,591	61,478	124	28,118	36,075	35.4	....	16.2	20.8
Grand Total	17,638,194	8,603,714	151,578	4,899,440	3,374,417	48.8	.9	27.8	19.1

Steam Boiler.									
STOCK COMPANIES.									
Ætna Casualty and Surety, Hartford	34,877	.....	.....	11,319	14,125	....	....	32.4	40.5
American Casualty, Reading	3,882	96	.....	686	1,347	2.5	....	17.7	34.7
Columbia Casualty, New York	27,328	.....	269	7,125	10,930	....	1.0	26.1	26.1
Employers Liability, Boston	193,633	12,437	79	44,886	58,090	6.4	....	23.2	30.0
European General, New York	73,105	15,777	438	27,656	17,212	21.6	.6	37.8	23.5
Fidelity and Casualty, New York†	643,385	156,145	15,097	162,094	257,354	24.3	2.4	25.2	40.0
Globe Indemnity, Newark	52,707	8,864	311	9,369	16,866	16.8	.6	17.8	32.0
Hartford Steam Boiler, Hartford	2,670,975	262,215	823	391,584	1,927,161	9.8	....	14.7	72.2
Indemnity Ins. Co. of N. A., Philadelphia	2,342	.....	.....	110	15,751	....	....	4.7	672.4
London Guarantee and Accident, Chicago	157,185	10,691	.....	36,674	40,763	6.8	....	23.3	25.9
Maryland Casualty, Baltimore	537,575	41,042	2,627	142,937	172,024	7.6	.5	26.6	32.0
Norwegian Globe, New York	74,124	11,383	188	23,845	22,232	15.4	.3	32.2	30.0
Ocean Accident and Guarantee, New York	327,098	18,350	910	94,432	75,945	5.6	.3	28.9	23.2
Royal Indemnity, New York	126,176	12,571	665	36,330	112,169	10.0	.5	28.8	88.9
Travelers Indemnity, Hartford	685,503	61,198	2,184	125,389	260,490	8.9	.3	18.3	38.0
United States Fidelity and Guaranty, Baltimore	.....	.....	30,120	.....	.....	....	....	....	....
Totals	5,609,895	610,769	53,711	1,114,436	3,002,459	10.9	1.0	19.9	53.5
MUTUAL COMPANIES.									
Mutual Boiler Insurance, Boston	120,573	2,805	.....	2,887	57,526	2.3	....	2.4	47.7
Grand Totals	5,730,468	613,574	53,711	1,117,323	3,059,985	10.7	.9	19.5	53.4
Burglary and Theft.									
STOCK COMPANIES.									
Ætna Casualty and Surety, Hartford	1,513,814	552,068	39,765	356,995	325,470	36.5	2.7	23.6	21.5
American Casualty, Reading	17,134	9,255	380	3,910	2,690	54.0	2.3	22.8	15.7
American Guaranty, Columbus	7,404	3,680	105	2,495	3,776	49.7	1.4	33.7	51.0
American Indemnity, Galveston	9,963	5,322	1,246	2,509	997	53.4	12.5	25.2	10.0
American Reinsurance, Philadelphia	82,426	105,763	707	22,631	7,416	128.2	.9	27.5	9.0
American Surety, New York	640,628	226,598	6,384	89,688	269,063	35.4	1.0	14.0	42.0
Columbia Casualty, New York	34,410	3,915	236	6,005	7,226	11.4	.7	17.4	21.0
Employers Indemnity, Kansas City	36,381	9,551	2,873	8,947	5,093	26.3	7.9	24.6	14.0
Employers Liability, Boston	706,456	395,274	66,592	208,421	77,710	55.9	9.4	29.5	11.0
European General Reinsurance, New York	1,905,480	749,432	22,611	729,999	47,635	39.3	1.2	38.3	2.5
Federal Surety, Davenport	7,102	.....	.....	739	14,275	....	....	10.4	201.0
Fidelity and Casualty, New York	1,169,981	701,524	78,118	259,186	490,977	60.0	6.7	22.2	42.0
Fidelity and Deposit, Baltimore	554,108	263,872	11,525	114,013	210,561	47.6	2.1	20.6	38.0
First Reinsurance, Hartford	52,289	26,825	.....	19,610	7,843	51.3	....	37.5	15.0
General Accident, Fire and Life, Philadelphia	150,661	91,611	20,300	44,434	15,065	60.8	13.5	29.5	10.0
General Casualty and Surety, Detroit	5,753	2,473	149	732	1,150	43.0	2.6	12.7	20.0
General Indemnity Corp. of America, Rochester	24,023	.....	.....	16	17,955	....	....	.1	74.7
Georgia Casualty, Macon	22,513	15,165	781	5,964	2,476	67.3	3.5	26.5	11.0
Globe Indemnity, Newark	726,210	290,436	17,202	191,158	94,407	40.0	2.4	26.3	13.0
Hartford Accident and Indemnity, Hartford	524,298	199,370	20,458	131,372	89,129	38.0	3.9	25.0	17.0
Home Life and Accident, Fordyce	80	.....	.....	.....	7	....	....	....	8.7
Indemnity Ins. Co. of N. A., Philadelphia	19,503	57	37	103	9,361	2.9	1.9	5.3	48.0
Interstate Casualty, Birmingham	13,639	4,667	960	5,095	1,196	34.2	7.0	37.4	8.8
Interstate Surety, Redfield	2,572	11	.....	488	592	.4	....	19.0	23.0
Iowa Bonding and Casualty, Des Moines	126,222	96,992	3,971	48,953	21,457	76.8	3.2	38.8	17.0
Kansas Casualty and Surety, Wichita	17,009	27,620	1,553	5,247	1,972	162.4	9.1	30.8	11.6

† And Use and Occupancy. ‡ Company in 1921 reinsured its business. § Adjustment e xpenses included in losses.

CASUALTY BUSINESS OF 1920 CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses
	$	$	$	$	$	%	%	%	%
Lion Bonding, Omaha§	17,476	¶26,145	.....	.....	.....	149.4	....	....	....
London and Lancashire Indemnity, New York	71,927	33,323	3,269	17,719	10,789	46.3	4.5	24.6	15.0
London Guarantee and Accident, Chicago	419,973	223,488	2,173	111,701	50,185	53.2	.5	26.6	12.0
Manufacturers Liability, Jersey City†	16,998	15,566	1,118	.....	3,908	91.6	6.6	....	23.0
Maryland Casualty, Baltimore	1,165,385	551,069	55,313	285,709	151,499	47.3	4.8	24.5	13.0
Massachusetts Bonding, Boston	610,502	312,974	19,885	156,825	115,995	51.3	3.3	25.7	....
Metropolitan Casualty, New York	7,765	77,929	4,213	—1,791	1,165	1003.5	54.3	....	15.0
National Surety, New York	1,643,440	761,498	24,891	428,542	394,425	46.3	1.5	26.1	24.0
New Amsterdam Casualty, New York	402,938	207,783	16,064	101,621	52,381	51.6	4.0	25.2	13.0
New Jersey Fidelity and Plate Glass, Newark	204,779	69,570	4,519	42,867	22,525	34.0	2.2	20.9	11.0
Norwegian Globe, New York	1,583,808	622,007	22,459	471,160	174,218	39.3	1.4	29.8	11.0
Norwich Union Indemnity, New York	77,560	16,062	4,672	16,498	16,287	20.7	6.0	21.3	21.0
Ocean Accident and Guarantee, New York	677,421	385,516	41,836	167,573	2,097	56.9	6.2	24.7	.3
Preferred Accident, New York	437,916	189,065	7,829	117,993	52,549	43.2	1.8	26.9	12.0
Republic Casualty, Pittsburgh	57,374	63,479	3,974	19,778	9,179	110.6	6.9	34.5	16.0
Royal Indemnity, New York	686,677	370,684	15,397	176,630	118,142	54.0	2.2	25.7	17.2
Southern Surety, Des Moines	45,584	41,043	1,264	13,082	5,926	90.0	2.8	28.7	13.0
Travelers Indemnity, Hartford	1,932,827	562,706	42,703	542,007	367,232	29.1	2.2	28.0	....
Union Indemnity, New Orleans	258,282	39,099	5,951	59,127	43,907	15.1	2.3	22.9	17.0
United States Casualty, New York	213,177	108,824	7,750	56,178	27,711	51.1	3.6	26.4	13.0
United States Fidelity and Guaranty, Baltimore	1,904,940	1,080,825	.....	436,449	781,009	56.7	....	22.9	41.0
Western Indemnity, Dallas	7,428	2,884	337	2,372	1,203	38.8	4.5	31.9	16.2
Western Surety, Sioux Falls	2,363	.....	.....	459	811	....	....	19.4	34.3
Totals	20,816,599	9,543,020	581,510	5,481,209	4,128,642	45.9	2.8	26.3	19.9
Mutual Companies.									
Bankers Ltd., Mutual Casualty, Milwaukee	13,529	2,450	.....	2,705	2,841	18.1	....	20.0	21.0
Iowa Mutual Liability, Cedar Rapids	310	108	14	103	.....	34.8	4.5	33.2	....
Merchants Mutual Auto Liability, Buffalo *t*	2,652	.....	.....	.....	107	....	....	....	4.0
North Dakota Bankers Mutual, Fargo	5,641	5,242	51	.....	2,296	92.9	.9	....	40.7
Totals	22,132	7,800	65	2,808	5,244	35.2	.3	12.7	23.7
Grand Totals	20,838,731	9,550,820	581,575	5,484,017	4,133,886	45.8	2.8	26.3	19.8
Credit.									
Stock Companies.									
American Credit Indemnity, New York	1,710,778	232,416	15,359	434,672	390,744	13.6	.9	25.4	22.9
Home Life and Accident, Pordyce	212	.....	.....	42	17	....	....	19.8	8.0
London Guarantee and Accident, Chicago	984,794	192,267	1,318	252,846	129,854	19.5	.1	25.7	13.2
Ocean Accident and Guarantee, New York	1,000,382	189,256	6,703	199,157	.....	18.9	.7	19.9	....
United States Indemnity, New York	250,334	204,089	.....	30	71,478	81.5	....	....	28.6
Totals	3,946,500	818,028	23,480	887,047	592,093	20.7	.6	22.5	15.0

MUTUAL.									
Reciprocal Credit Indemnity Exchange, St. Louis	55,793	1,474	.....	.....	20,961	2.6	....	....	36.0
Grand Totals	4,002,293	819,502	23,380	887,047	613,054	20.5	.6	22.2	15.3
Sprinkler.									
STOCK COMPANIES.									
Ætna Casualty and Surety, Hartford	443,564	232,769	17,284	95,840	91,030	52.5	3.9	21.6	20.5
Maryland Casualty, Baltimore	499,599	293,958	9,517	116,192	59,952	58.9	1.9	23.2	12.0
Totals	943,163	526,727	26,801	212,032	150,982	55.9	2.8	22.5	16.0
STOCK COMPANIES.									
Title.									
Buffalo Abstract and Title, Buffalo	12,580	82	.....	2,540	91,245	.7	....	20.2	725.4
Citizens Title Insurance and Mortgage, Passaic	†17,916	.....	.....	412	27,075	....	....	2.3	151.2
Conveyancers Title, Boston	9,805	.....	.....	.....	37,623	....	....	....	383.7
Dallas Title and Guarantee, Dallas	‡21,279	87	.....	.....	64,443	.5	....	....	302.8
Guarantee Bond and Trust, Lexington	6,891	.....	.....	3,446	1,632	....	....	50.0	23.7
Kentucky Title, Louisville	70,874	.....	.....	.....	63,266	....	....	....	67.4
Lawyers Title and Trust, New York	1,819,976	8,242	.....	.....	1,854,550	1.8	....	....	101.9
Mortgage Guarantee, Los Angeles	m129,555	.....	.....	82,416	154,026	....	....	63.6	118.9
Northwestern Trust, Grand Forks	28,136	736	1,029	4,748	30,565	2.6	3.7	16.9	108.6
Real Estate Title Insurance, Minneapolis	3,742	.....	.....	1,898	53,138	....	....	50.7	1420.0
Title and Mortgage Guarantee, Buffalo	12,666	.....	.....	4,635	51,629	....	....	36.6	407.7
Title Guaranty and Trust, Los Angeles	753,897	.....	.....	.....	853,733	....	....	....	113.2
Title Insurance and Guarantee, San Francisco	193,485	1,954	.....	10,851	130,926	1.0	....	5.6	67.7
Title Insurance and Trust, Los Angeles	1,146,800	52,865	.....	.....	856,273	4.6	....	....	74.7
Washington Title, Seattle	185,197	1,269	.....	240,255	.....	.7	....	129.7	....
Westchester Title and Mortgage, White Plains	126,237	.....	.....	.....	.....	....	....	....	....
Western Indemnity, Dallas	271	.....	.....	.....	34	....	....	....	12.5
Totals	4,539,307	65,235	1,029	351,201	4,270,158	1.4	....	7.7	94.1
Fly-Wheel.									
STOCK COMPANIES.									
Ætna Casualty and Surety, Hartford	172,290	25,945	216	47,247	42,210	15.1	.1	27.4	24.5
American Reinsurance, Philadelphia	1,323	.....	.....	.....	158	....	....	....	11.9
Columbia Casualty, New York	8,775	.....	79	3,299	2,106	....	.9	37.6	24.0
Employers Liability, Boston	205,568	4,404	.....	31,202	28,778	2.1	....	15.2	14.0
European General Reinsurance, New York	108,739	1,624	.....	31,622	4,025	1.5	....	29.1	3.7
Fidelity and Casualty, New York	‖182,555	46,301	4,376	38,603	80,524	25.4	2.4	21.1	44.1
Globe Indemnity, Newark	5,426	291	10	1,713	.....	5.4	.2	31.6	....
London Guarantee and Accident, Chicago	53,641	61	.....	2,843	5,942	.1	....	5.3	11.1
Maryland Casualty, Baltimore	116,428	17,538	819	34,970	18,627	15.1	.1	30.0	16.0
Norwegian Globe, New York	49,989	3,048	.....	13,990	7,297	6.1	....	28.0	14.6
Ocean Accident and Guarantee, New York	177,939	4,869	3,214	62,790	8,941	2.7	1.8	35.3	5.0
Royal Indemnity, New York	90,691	10,427	.....	12,847	80,623	11.5	....	14.2	88.9
Travelers Indemnity, Hartford	96,150	15,018	180	19,318	21,142	15.6	.2	20.1	....
Totals	1,269,514	129,526	8,894	300,444	300,373	10.2	.7	23.7	23.7

† Includes $10,999 Mortgage Guarantee. ‡Includes $300 Mortgage Guarantee and $2,792 Surety. §Company in 1921 reinsured its business. ‖ And Use and Occupancy.
¶ Includes adjustment expenses. *m* Mortgage Guarantee. *t* Theft.

CASUALTY BUSINESS OF 1920 CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses
Automobile and Teams Property Damage.	$	$	$	$	$	%	%	%	%
Stock Companies.									
Ætna Casualty and Surety, Hartford	3,687,344	1,978,643	272,652	761,959	811,215	53.7	7.4	20.7	22.0
American Automobile, St. Louis	†2,918,535	1,481,680	325,801	681,942	324,302	50.8	11.2	23.4	11.1
al	1,471	.....	.....	515	612	....	....	35.0	41.6
American Casualty, Reading	196,806	107,660	19,515	49,570	21,882	54.7	9.9	25.2	11.1
American Guaranty, Columbus	101,885	43,860	8,595	23,299	52,470	43.0	8.4	22.9	51.5
American Indemnity, Galveston	353,787	213,486	54,740	85,729	33,609	60.3	15.5	24.2	9.5
af and at	—2,096	14,790	3,533	—471	.....	....	....	....	....
ac	105,142	23,217	.....	.....	.....	22.1	....	....	....
American Reinsurance, Philadelphia	381,512	150,661	.....	167,046	36,248	39.5	....	43.8	9.5
at	9,261	.....	.....	.....	.....	....	....	....	....
Associated Employers Reciprocal, Chicago	2,688,606	746,438	232,579	.....	661,456	27.8	8.6	....	24.6
al	255,459	68,376	3,909	.....	81,760	26.8	1.5	....	32.0
Bankers Automobile, Lincoln	†279,970	102,529	2,735	64,543	152,373	36.6	1.0	23.1	54.4
Columbia Casualty, New York	59,229	10,941	1,388	9,662	12,733	18.5	2.3	16.3	21.5
Commercial Casualty, Newark	623,415	344,063	47,587	141,026	84,160	55.2	7.6	22.6	13.5
Commonwealth Casualty, Philadelphia	76,998	42,155	5,007	12,777	25,018	54.7	6.5	16.6	32.5
Employers Casualty, Dallas	2,781	92	27	2	1,029	3.3	1.0	....	.1
ac	1,603	103	16	.....	593	6.4	1.0	....	37.0
af	2,040	.....	20	28	755	....	1.0	1.4	37.0
al	9,388	.....	93	.....	3,473	....	1.0	....	37.0
at	1,051	33	10	18	389	3.1	.9	1.7	37.0
Employers Indemnity, Kansas City	177,397	50,417	14,266	23,442	25,722	28.4	8.0	13.2	14.5
Employers Liability, Boston	1,692,758	869,767	162,287	438,408	194,665	51.4	9.6	25.9	11.5
Eureka Casualty, Philadelphia	18	.....	.....	2	2	....	....	11.1	11.1
ac	4,226	3,602	296	1,111	84	85.2	7.0	26.3	2.0
Federal Surety, Davenport	1,742	134	5	253	3,509	7.7	.3	14.5	201.4
Fidelity and Casualty, New York	‡1,049,092	611,973	74,124	209,439	441,783	58.3	7.1	20.0	42.1
General Accident, Fire and Life, Philadelphia	557,608	379,239	80,114	103,847	58,543	68.0	14.4	18.6	10.5
General Casualty and Surety, Detroit	96,732	53,201	4,564	21,093	19,829	55.0	4.7	21.8	20.5
Georgia Casualty, Macon	465,060	298,833	16,561	123,944	53,480	64.3	3.6	26.7	11.5
Globe Indemnity, Newark	1,073,955	557,189	121,231	245,462	144,972	51.9	11.3	22.9	13.5
Hartford Accident and Indemnity, Hartford	968,389	494,389	62,499	217,032	169,466	51.1	6.5	22.4	17.5
Home Life and Accident, Fordyce, ap	9,006	812	25	442	855	9.0	.3	4.9	9.5
Indemnity Co. of America, St. Louis	1,832,715	1,085,841	88,832	500,068	102,336	59.2	4.9	27.3	5.6
Indemnity Ins. Co. of N. A., Philadelphia	30,401	1,634	2,134	918	14,744	5.4	7.0	3.0	48.5
International Indemnity, Los Angeles	1,213,836	395,539	22,670	251,012	102,371	32.6	1.9	20.7	8.4
Interstate Casualty, Birmingham	235,210	127,470	15,027	66,385	22,345	54.2	6.4	28.2	9.5
Interstate Liability, Rock Rapids	210,286	38,821	281	51,874	35,256	18.5	.1	24.7	16.8
Iowa Bonding and Casualty, Des Moines	57,786	28,222	3,765	13,559	10,113	48.8	6.5	23.5	17.5
Kansas Casualty and Surety, Wichita	131,565	85,765	3,168	36,785	27,612	65.2	24.1	28.0	21.0
London and Lancashire, New York	330,218	192,649	40,283	72,537	51,183	58.3	12.2	22.0	15.5
London Guarantee and Accident, Chicago	882,732	465,314	72,446	203,285	89,819	52.7	8.2	23.0	10.2
Manufacturers Casualty, Philadelphia	35,372	11,646	1,666	2,123	5,483	32.9	4.7	6.0	15.5
Manufacturers Liability, Jersey City	107,013	40,201	6,146	.....	25,137	46.1	5.8	....	23.5
Maryland Casualty, Baltimore	1,446,430	820,277	97,727	309,156	173,573	57.3	6.8	21.4	12.0

ac	245,216	135,741	30,640	52,811	47,814	55.4	12.5	21.5	....
Michigan Employers Casualty, Lansing	44,805	21,846	1,421	7,725	8,736	48.7	3.2	17.2	....
Mid-West Insurance, Wichita, ap	†35,321	5,514	498	6,300	7,064	15.6	1.4	17.8	20.0
al	10,947	5,791	.....	2,153	3,884	52.9	....	19.7	35.5
af	38,827	12,487	.....	6,984	13,968	32.2	....	18.0	36.0
ac	44,032	11,111	.....	.....	.....	25.2	....	....	....
at	20,194	4,638	.....	.....	.....	23.0	....	....	....
National Automobile, Lincoln	34,348	18,314	.....	7,920	12,005	53.3	....	23.1	35.0
National Auto Insurance, Los Angeles	104,284	31,716	1,913	77,369	119,572	30.4	1.8	74.2	114.7
Nebraska National Insurance, Omaha	†141,721	19,412	4,348	34,869	26,733	13.7	3.1	24.6	18.9
New Amsterdam Casualty, New York	†237,480	122,970	3,993	.....	52,272	51.8	1.7	....	22.0
New Jersey Fidelity and Plate Glass, Newark	487,140	285,728	25,660	103,856	65,763	58.7	5.3	21.3	13.5
Norwich Union Indemnity, New York	91,927	39,019	10,622	19,117	2,297	42.4	11.6	20.8	2.5
Ocean Accident and Guarantee, New York	125,679	51,611	16,912	25,842	26,606	41.1	13.5	20.6	21.2
Ohio Casualty, Hamilton	1,025,369	519,314	59,995	227,980	1,243	50.7	5.9	22.2	.1
af	2,136	.....	†1,380	4,287	394	....	64.6	200.7	18.4
ac	158,622	20,872	.....	39,378	29,341	13.2	....	24.8	18.5
al	3,943	.....	.....	8,108	720	....	....	205.6	18.3
at	5,575	.....	.....	12,050	1,036	....	....	216.4	18.6
Oregon Surety and Casualty, Portland	79,614	36,493	.....	19,764	14,728	45.8	....	24.8	18.5
Pennsylvania Manufacturers Assn. Casualty, Phila	26,849	15,051	1,232	6,712	3,892	56.1	4.6	25.0	14.5
Preferred Accident, New York	145,638	57,643	3,640	.....	16,747	39.6	2.5	....	11.5
Republic Casualty, Pittsburgh	671,297	322,314	59,520	176,737	83,911	48.0	8.9	26.5	12.5
Royal Indemnity, New York	185,077	128,774	6,623	41,680	30,536	69.6	3.6	22.5	16.5
Security Mutual, New York	1,079,269	530,243	80,984	260,301	130,708	49.1	7.5	24.1	12.1
Southern Casualty, Alexandria, ap	41,127	8,810	1,666	.....	1,611	21.4	4.1	....	3.9
af and at	65,033	30,437	6,103	15,371	3,627	46.8	9.4	23.6	5.6
Southern Surety, Des Moines	66,876	23,540	2,867	15,709	4,191	35.2	4.3	23.5	6.3
Standard Accident, Detroit	212,203	163,370	6,713	53,877	30,719	77.0	3.2	25.4	14.5
Transylvania Casualty, St. Matthews	971.403	481,933	19,374	212,724	121,425	49.6	2.0	21.9	12.5
al	55,485	26,377	2,204	16,656	17,367	47.5	4.0	30.0	31.3
Travelers Indemnity, Hartford	113,734	34,144	3,306	24,984	26,050	30.0	2.9	22.0	22.9
Union Automobile, Lincoln	3,910,969	2,092,065	181,597	793,712	762,625	53.5	4.6	20.3	....
Union Indemnity, New Orleans	†387,271	104,964	17,752	120,416	146,424	27.1	4.6	31.1	37.8
Union Ins. Co. of Indiana, Indianapolis, t	270,752	67,254	9,947	59,411	47,380	24.8	3.7	21.9	17.5
tl	414	251	30	103	30	60.6	7.3	24.9	7.3
ap	1,990	283	34	497	142	14.2	1.7	25.0	7.1
al	7,457	4,237	508	2,237	558	56.8	6.8	30.0	7.5
ac	21,845	1,749	210	6,554	1,635	8.0	1.0	30.0	7.5
at	17,353	10,094	1,211	5,206	1,297	58.2	7.0	30.0	7.5
af	12,629	19,486	2,338	3,789	9,450	154.4	18.5	30.0	74.8
United Automobile, Grand Rapids	17,265	9.057	1,087	5,759	1,290	52.5	6.3	33.4	7.5
United States Casualty, New York	168,172	42,554	11,953	43,098	28,198	25.3	7.1	25.6	16.8
United States Fidelity and Guaranty, Baltimore	510,659	291,711	86,289	116,903	61,272	57.1	16.9	22.9	12.0
Western Automobile, Ft. Scott	1,488,570	890,827	30,427	312,323	617,732	59.9	2.0	21.0	41.5
Western Indemnity, Dallas	†527,923	126,976	59,641	132,321	93,220	24.0	11.3	25.1	57.6
Zurich General Accident, Fire and Life, Chicago	53,532	40,896	8,892	17,912	8,453	76.4	16.6	33.5	15.8
	623,104	356,695	56,522	148,619	259,430	57.2	9.1	23.9	41.6
Totals	38,954,809	19,184,064	2,688,376	8,139,944	7,021,055	49.2	6.9	20.9	18.1
MUTUAL COMPANIES.									
Allied Mutuals, New York	3,328	420	174	170	803	12.6	5.2	5.2	24.1
American Auto Mutual Casualty, Menominee Falls	8,917	1,165	77	2,591	3,881	13.1	.8	29.1	43.5
American Mutual Indemnity, Joplin	†133,468	61,342	8,952	32,791	13,724	46.0	6.7	24.6	10.3

CASUALTY BUSINESS OF 1920 CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written	Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses	Ratios to Premiums: Losses Paid	Adjustment Expenses	Commissions and Brokerage	Underwriting Expenses
	$	$	$	$	$	%	%	%	%
American Mutual Liability, Boston	190,370	64,144	‡26,536	.....	39,893	33.7	13.9	....	21.0
ac	105,142	23,217	.....	.....	.....	22.1	....	....	....
Associated Employers Reciprocal, Chicago	2,688,606	746,438	232,579	.....	661,466	27.8	8.7	....	24.6
Automobile Mutual Liability, Boston	83,949	32,209	4,447	.....	28,122	38.4	5.3	....	33.5
al	255,459	68,376	3,909	.....	81,760	26.8	1.5	....	32.0
Automobile Owners Insurance, Lansing	†339,315	165,925	7,445	75,923	44,586	48.9	2.2	22.4	13.1
Automobile Protective Assn., Battle Creek	†.....	41,932	2,720	10,950	8,721	....	....	....	....
Belt Auto Indemnity Assn., El Paso, Ill.	†1,420,689	773,059	71,141	.....	454,598	54.4	5.0	....	31.4
Builders, Ltd. Mutual Liability, Madison	2,746	1,172	.....	594	63	42.7	....	21.6	2.3
Bull Dog Auto Indemnity Assn., Washington, Ill.	†419,762	364,119	45,579	172,508	3,565	86.8	11.5	41.1	.8
Central Mutual Ins. of N. Y., Albany	2,493	1,833	124	.....	667	73.5	5.0	....	26.8
Citizens Mutual Automobile, Howell	†258,226	280,901	12,864	119,974	92,157	108.8	5.0	46.5	35.7
Continental Auto Ins. Assn., Springfield	†442,120	190,734	20,478	5,374	235,594	43.1	4.6	1.2	53.3
Employers Mutual Insurance, New York	6,644	542	79	.....	1,008	8.2	1.2	....	15.2
Exchange Mutual Indemnity, Buffalo	27,043	12,382	2,057	5,642	.....	45.8	7.6	20.9	....
ac	4,226	3,602	296	1,111	84	85.2	7.0	26.3	2.0
Federal Mutual Liability, Boston	37,656	17,248	5,264	.....	12,985	45.8	14.0	....	34.5
General Indemnity Exchange, St. Louis	†225,878	76,842	.....	.....	59,712	34.0	....	....	26.4
Hardware Mutual Casualty, Stevens Point	77,849	18,526	667	138	23,145	23.8	.9	.2	29.7
Illinois Underwriters, Carbondale	†89,488	35,100	2,741	31,148	37,560	39.2	3.1	34.8	42.0
Indiana Mutual Automobile, La Porte	†27,183	13,766	280	14,743	23,258	50.6	1.0	54.2	85.6
Pacific Auto Indemnity Exchange, San Francisco	†651,414	322,943	.....	.....	260,566	49.6	....	....	40.0
Integrity Mutual Casualty, Chicago	230,241	71,567	13,988	.....	40,292	31.1	6.1	....	17.5
Interboro Mutual Indemnity, New York	64,704	19,394	10,776	.....	5,181	29.9	16.6	....	8.0
Inter-Ins. Ex. of Auto Club of So. Cal., Los Angeles	†1,651,377	623,349	39,396	.....	311,267	37.8	2.4	....	18.9
Iowa Mutual Liability, Cedar Rapids	59,443	36,625	7,048	9,321	11,095	61.6	11.9	15.7	18.7
Liberty Mutual Insurance, Boston	90,224	44,996	10,551	.....	18,619	49.9	11.7	....	20.6
ac	15,118	4,319	968	.....	3,059	28.6	6.4	....	20.2
Lumbermens Mutual, Chicago	563,676	80,024	58,340	46,919	104,280	14.2	10.4	8.3	18.5
Lumber Mutual, New York	14,309	4,870	754	2,881	278	34.1	5.3	20.1	1.9
ac	6,263	912	37	1,132	119	14.6	.6	18.1	1.9
Mfrs. and Wholesalers Indemnity Ex., Denver, al.	26,296	1,769	268	7,527	9,553	7.1	1.0	28.6	36.3
Merchants Mutual Auto Liability, Buffalo	61,088	22,201	11,152	20,662	92,748	36.4	18.3	33.8	151.8
al	239,830	80,496	33,793	41,323	.....	33.6	14.1	17.2	....
Michigan Mutual Liability, Detroit	69,219	30,531	5,024	.....	12,113	44.1	7.3	....	17.5
Motor Car Mutual Casualty, New York	29,992	15,001	6,257	11,689	6,474	50.0	20.9	38.9	21.6
Mutual Casualty Insurance, New York	830	30	.....	187	369	3.6	....	22.5	44.5
National Auto Mutual Casualty, New York	115,466	72,645	10,639	16,739	7,504	62.9	9.2	14.5	6.5
al	195,250	58,572	20,041	30,033	9,760	30.0	10.3	15.4	5.0
State Auto Insurance Assn., Indianapolis	†587,896	388,029	6,850	.....	51,010	66.0	1.2	....	8.7
Utica Mutual Insurance, Utica	15,832	9,110	841	.....	1,501	57.5	5.3	....	9.5
ac	9,152	1,252	410	.....	860	13.7	4.5	....	9.4
Utilities Mutual Insurance, New York	8,283	5,557	344	.....	1,827	67.1	4.2	....	22.1
ac	732	.....	31	.....	156	....	4.2	....	21.3
Totals	11,557,252	4,880,186	686,327	662,070	2,775,983	42.3	5.9	5.7	24.1
Grand Totals	50,512,001	24,073,250	3,374,703	8,802,014	9,707,038	47.6	6.7	17.4	19.4

Workmen's Collective.									
STOCK COMPANIES.									
Ætna Life (Accident Branch), Hartford	41,509	19,274	.....	7,368	49,446	46.4	....	17.8	118.9
Employers Liability, Boston	17,000	10,796	18	3,838	1,699	63.5	.1	22.6	10.0
Fidelity and Casualty, New York	4,572	1,070	828	.....	1,828	23.4	18.1	....	40.0
Georgia Casualty, Macon	34,892	14,051	12	8,257	3,489	40.3	....	23.7	10.0
Globe Indemnity, Newark	147	.....	.....	29	18	....	....	19.7	12.2
Hartford Accident and Indemnity, Hartford	2,049	.....	96	144	328	....	4.7	7.0	16.0
Home Life and Accident, Fordyce	87,684	50,312	.....	13,448	6,915	57.4	....	15.3	7.9
London Guarantee and Accident, Chicago	19,045	13,370	.....	5,164	2,165	70.2	....	27.1	11.4
Maryland Casualty, Baltimore	38,396	16,025	28	8,544	4,608	41.7	.1	22.3	12.0
New Amsterdam Casualty, New York	8,495	7,538	428	6,204	1,019	88.8	5.0	73.0	12.0
Royal Indemnity, New York	854	.....	5	39	103	....	.6	4.6	12.1
Southern Casualty, Alexandria	36,349	29,552	4,750	4,926	1,370	81.3	13.1	13.6	3.7
Southern Surety, Des Moines	1,624	572	650	846	211	35.2	40.0	52.1	13.0
Standard Accident, Detroit	1,979	1,845	.....	449	218	93.2	....	22.7	11.0
Travelers Insurance, Hartford	5,982	1,767	177	812	649	29.5	3.0	13.6	10.9
Union Indemnity, New Orleans	59,159	22,219	3,307	10,187	8,465	37.6	5.6	17.2	14.3
United States Casualty, New York	14,638	4,029	846	1,886	1,752	27.5	5.8	12.9	12.0
United States Fidelity and Guaranty, Baltimore	52,052	24,942	84	10,254	20,800	47.9	.2	19.7	40.0
Totals	426,426	217,362	11,229	82,395	105,083	50.9	2.6	19.3	24.6
MUTUAL COMPANY.									
Integrity Mutual Casualty, Chicago	25,510	15,090	2,025	.....	4,082	59.2	7.9	....	16.0
Grand Totals	451,936	232,452	13,254	82,395	109,165	51.4	2.9	18.2	24.1
Live Stock.									
STOCK COMPANIES.									
Central Live Stock, Kankakee	35,756	16,700	.....	7,819	9,060	46.7	....	21.9	49.6
Farmers Live Stock, Des Moines	358,111	221,198	1,726	92,358	97,352	61.7	.5	25.8	27.2
First Reinsurance, Hartford	172,237	107,604	.....	43,059	24,113	62.5	....	25.0	14.0
Hartford Accident and Indemnity, Hartford	134,759	296,344	3,429	29,208	21,561	220.0	2.6	21.7	16.0
Hartford Live Stock, Hartford	1,005,052	394,202	9,426	126,929	196,096	39.2	.9	12.6	19.5
Kaskaskia Live Stock, Shelbyville	116,856	80,648	95	29,703	36,539	69.0	.1	25.4	31.2
Nebraska Live Stock, Omaha	92,055	37,491	188	17,757	27,968	40.7	.2	19.3	30.4
Peninsular Casualty, Grand Rapids	66,800	42,355	.....	10,174	50,768	63.4	....	15.2	75.9
Standard Live Stock, Indianapolis	124,539	59,644	318	28,996	62,668	47.9	.3	23.3	50.3
Totals	2,106,165	1,256,186	15,182	386,003	526,725	59.6	.7	18.3	25.0
MUTUAL COMPANIES.									
Chautauqua Co-Operative Live Stock, Westfield	54,138	25,120	33	13,947	12,115	46.4	.1	25.8	22.4
Horse Ins. Fund of Retail Grocers Assn., Phila	350	274	.....	.....	923	78.3	....	....	263.8
Owners Mutual Live Stock, Marion	22,361	16,871	375	3,644	7,744	75.4	1.7	16.3	34.6
Totals	76,849	42,265	408	17,591	20,782	55.0	.5	22.9	27.0
Grand Totals	2,183,014	1,298,451	15,590	403,594	547,507	59.5	.7	18.5	25.1

† Auto but not segregated. t—Teams property damage. tl—Teams Liability. ap—Auto property damage. ac—Auto collision. af—Auto fire. al—Auto Liability. ab—Auto bail bonds. at—Auto Theft. ‡And Collision

UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES IN TEN YEARS, 1911-1920

NAME AND LOCATION OF COMPANY	Underwriting Income Earned	Losses and Underwriting Expenses Incurred	Underwrit'g Profit	Underwrit'g Loss	Investm't Income and Accretion	‡ Surplus Earned	† Dividends Incurred	Increase (+) or Decrease (—) in Contin'nt Funds, Special Reserves, Excess Special Deposits, Etc.	Increase (+) or Decrease (—) in Net Surplus	Ratio Net Losses Incurred to Und. Income Earned	Ratio Expenses Incurred to Und. Income Earned	Ratio Underwrit'g Profit (+) or Loss (—) to Underw'g Income Earned
Casualty Companies	$	$	$	$	$	$	$	$	$	%	%	%
Ætna Cas. & Sur., Hartford.	43,453,223	43,714,579	.....	261,356	2,557,690	2,296,334	—221,667	—211,546	+2,729,547	48.4	52.2	—.6
Ætna Life, Hartford.....	128,606,701	131,184,981	.....	2,578,280	6,406,978	3,828,699	1,378,188	+626,133	+1,824,378	53.3	48.7	—2.0
American Casualty, Reading *j*	3,860,912	3,940,894	.....	79,982	247,968	167,986	136,570	.....	+31,419	51.0	51.1	—2.1
Am. Indemnity, Galveston *i*.	3,514,807	3,721,257	.....	206,450	384,518	178,068	—233,667	—55,457	+467,192	52.6	53.3	—5.9
Am. National, Galveston *e*...	460,153	397,489	62,664	.....	.....	62,664	.....	.....	+62,664	46.9	39.5	+13.6
Am. Reinsurance, Phila.*h*...	1,641,937	1,820,622	.....	178,685	164,153	—14,532	—250,000	—90,526	+325,994	64.1	46.8	—10.9
Bankers Acci., Des Moines *i*.	2,147,639	2,170,658	.....	23,019	53,886	30,867	42,000	.....	—11,133	46.4	54.7	—1.1
Brotherhood Acci., Boston..	2,574,495	2,446,813	127,682	.....	65,555	193,237	95,000	.....	+98,237	58.1	36.9	+5.0
Business Mens, Kansas City *e*	1,711,807	1,684,098	27,709	.....	24,150	51,859	—23,719	+31,397	+44,181	57.4	41.0	+1.0
Columbia Casualty, N. Y.*e*..	194,756	424,186	.....	229,430	—14,194	—243,624	.....	+178	—243,802	87.9	129.9	—117.8
Columb'n Nat'l Life, Boston *k*	2,538,233	2,671,194	.....	132,961	.....	—132,961	.....	.....	—132,961	63.4	41.8	—5.2
Commercial Cas., Newark...	15,605,064	15,952,864	.....	347,800	638,115	290,315	—41,075	+50,000	+281,388	49.1	53.2	—2.3
Commonwealth Cas., Phila.*g*.	2,061,750	2,095,968	.....	34,218	35,068	+850	38,642	—52,609	+14,817	45.8	55.8	—1.6
Conn. Gen'l Life, Hartf'd *vv*.	2,491,755	2,934,341	.....	442,586	13,920	—428,666	—359,285	—291,243	+221,862	41.8	75.9	—17.7
Continental Cas., Hammond.	42,742,430	42,880,317	.....	137,887	817,946	680,059	774,000	—57,152	—36,789	46.6	53.7	—.3
Employers Indem., Kansas C.*j*	3,854,967	3,821,940	33,027	.....	230,445	263,472	279,212	—289,738	+273,998	49.9	49.3	+ 8
Employers Liability, London.	115,243,048	111,801,161	3,441,887	.....	2,978,676	6,420,563	4,853,128	+500,000	+1,067,435	36.5	43.2	+20.3
Equitable Life, New York *f*.	794,100	1,134,407	.....	340,307	.....	•—340,307	.....	+71,738	—412,045	46.5	96.3	—42.8
Eureka Casualty, Phila.*e*....	258,479	178,562	79,917	.....	28,058	107,975	72,000	.....	+35,975	38.8	30.2	+31.0
European Gen'l Re., London.	12,570,380	13,056,833	.....	486,453	633,178	+146,725	—1,173,666	+470,391	+850,000	53.6	50.3	—3.9
Federal Casualty, Detroit...	3,707,072	3,325,649	381,423	.....	73,891	455,314	314,000	.....	+141,314	40.8	48.8	+10.4
Federal Life, Chicago *g*.....	1,680,420	1,621,789	58,631	.....	469	59,100	.....	+1,482	+57,618	49.3	47.2	+3.5
Fidelity & Cas., New York..	113,822,120	113,886,143	.....	64,023	2,740,056	2,676,033	1,685,000	+217,994	+773,039	47.1	52.9	....
Gen'l Acci. F. & L., Perth..	41,367,446	43,809,044	.....	2,441,598	823,731	—1,617,867	—2,619,152	+147,131	+854,154	56.1	49.8	—5.9
Gen'l Cas. & Sur., Detroit *e*..	538,432	561,808	.....	23,376	46,464	23,088	.....	.....	+23,088	57.0	47.3	—4.3
Georgia Casualty, Macon *k*...	11,995,554	12,210,370	.....	214,816	268,761	53,945	—74,134	—14,711	+142,790	54.1	47.7	—1.8
Globe Indemnity, Newark...	41,934,745	42,547,060	.....	612,316	1,409,763	797,447	—582,145	+350,000	+1,029,592	51.7	49.8	—1.5
Gt. West. Acc., Des Moines *y*	3,238,185	3,098,315	139,870	.....	106,363	246,233	165,201	—622	+81,654	37.9	57.7	+4.4
Hartf'd Acc. & Ind., Hartf'd‖	32,325,870	33,773,655	.....	1,447,785	979,407	—468,378	—1,550,000	.....	+1,081,622	53.0	51.4	—4.4
Ind. Co. of Am., St. Louis *g*.	3,020,038	3,170,657	.....	150,619	108,302	—42,317	12,500	.....	—54,817	60.8	44.1	—4.9
Ind. Ins. Co. of N. A., Phil.*e*	195,203	420,809	.....	225,606	95,636	—139,970	10,000	.....	—139,970	36.4	179.3	—115.7
International Indemnity Los Angeles *f*	1,579,333	1,578,342	5,991	.....	94,323	100,314	42,000	+6,500	+51,814	52.1	47.8	+.1
Interstate Cas., Birmingham *i*	2,556,642	2,653,458	.....	96,816	125,192	28,376	45,000	+9,022	—25,646	57.3	46.4	—3.7
Interstate L. and A., Chattanooga *e*	582,064	586,388	.....	4,324	8,979	4,655	—50,000	+24,864	+30,291	45.7	55.1	—.8
Inter-Ocean Cas., Cincinnati.	3,630,495	3,541,744	88,751	.....	83,561	172,312	69,000	+32,304	+71,008	40.5	57.0	+2.5
Iowa Bonding & Cas., Des Moines *g*	1,502,093	1,755,904	.....	403,311	211,122	242,089	.....	.....	—242,089	62.1	72.7	—34.8

Kansas Cas. & Sur., Wichita *j*	2,113,609	2,355,882	.....	241,773	140,810	—100,963	—63,421	—75,812	+38,270	55.0	56.4	—11.4
Kentucky Central L. & A., Anchorage *e*	1,216,657	1,130,416	86,241	.....	8,761	95,002	30,710	+29,757	+34,535	35.9	57.0	+7.1
Lon. Guar. & Acc., London..	66,085,204	65,499,152	586,052	.....	1,701,544	2,287,596	721,318	+1,018,145	+548,132	57.0	42.1	+.9
London & Lancashire Ind., New York *m*	9,305,848	11,387,679	.....	2,081,831	868,404	—1,213,426	—1,755,596	+75,000	+467,170	62.1	60.3	—22.4
Loyal Protective, Boston....	6,041,814	5,944,310	97,504	.....	126,278	223,782	100,000	—2,579	+126,361	60.5	38.0	+1.5
Manufacturers Cas., Phila.*e*.	355,248	301,494	53,754	.....	24,859	78,613	76,710	.....	+1,903	53.4	31.4	+15.2
Mfrs. Liability, Jersey City *k*	9,381,769	8,047,450	1,334,319	.....	321,368	1,655,687	1,194,877	+32,347	+428,463	63.1	22.7	+14.2
Maryland Cas., Baltimore..	101,826,867	100,083,505	1,743,362	.....	2,779,513	4,522,875	1,279,686	+426,189	+2,817,000	51.5	46.8	+1.7
Masonic Protect., Worcester.	8,586,384	8,540,847	45,537	.....	158,430	203,967	75,000	—1,415	+130,382	62.4	37.1	+.5
Massachusetts Acc., Boston..	3,763,855	3,585,369	178,486	.....	86,993	265,479	127,500	+58,199	+79,780	44.7	50.5	+4.8
Merchants Life and Casualty, Indianapolis *i*	887,178	895,244	.....	8,066	48,693	40,627	102,022	—8,470	—52,925	37.4	63.4	—.3
Metropolitan Life, N. Y.*g*...	2,199,662	2,277,870	.....	78,208	120	—78,088	1,612	+937	—80,637	86.6	17.0	—3.6
Nat'l Life, U. S. A., Chicago *i*	8,402,814	8,237,031	165,783	.....	6,902	172,685	.....	.....	+172,685	33.5	64.5	+2.0
National Relief, Phila.*e*.....	402,100	394,781	7,319	.....	1,911	9,230	9,000	.....	+230	36.0	62.2	+1.8
National Casualty, Detroit..	7,810,424	7,221,700	88,724	.....	149,824	238,548	160,000	.....	+78,548	42.4	56.4	+1.2
New Amsterdam Cas., N. Y..	23,993,581	25,119,363	.....	1,125,782	879,789	—245,991	+75,398	—601,828	+280,439	54.0	50.6	—4.6
N. J. Mfrs. Cas., Trenton *e*..	939,820	556,261	383,559	.....	11,255	394,814	314,865	—211	+80,160	48.0	11.2	+40.8
North Am. Acc., Chicago...	13,328,361	13,423,019	.....	94,658	295,897	201,239	330,000	+3,900	—132,661	42.4	58.3	—.7
Norweg'n Globe, Christiania *g*	11,644,524	12,449,975	.....	805,451	428,137	—377,314	—500,000	.....	+122,686	55.0	52.0	—7.0
Norwich Union Ind., N. Y.*f*.	409,507	670,222	.....	260,711	59,692	—201,024	—730,000	+10,000	+518,976	59.6	104.0	—63.6
Occident'l Life, Los Angeles *f*	582,598	472,279	60,319	.....	.....	60,319	.....	.....	+60,319	35.6	53.1	+11.3
Ocean Acc. & Guar., London.	70,584,753	67,399,089	3,185,665	.....	2,297,482	5,483,147	3,550,798	+2,392,445	—460,096	52.1	43.4	+4.5
Pacific Mutual, Los Angeles.	20,150,734	19,872,090	278,644	.....	1,140,289	1,418,932	992,170	—126,742	+553,504	43.9	54.6	+1.5
Penna. Manufacturers Assn. Casualty, Philadelphia *e*...	2,597,296	1,834,696	762,600	.....	92,400	855,000	597,258	—175	+257,917	53.9	16.7	+29.4
Preferred Accident, N. Y...	25,053,802	23,611,154	1,442,648	.....	989,582	2,432,230	1,666,000	+632,973	+133,257	44.2	50.0	+5.8
Reliance Life, Pittsburgh *i*...	708,193	627,726	80,467	.....	.....	80,467	1,567	—44,790	+123,690	50.0	38.7	+11.3
Republic Cas., Pittsburgh *g*..	1,906,485	2,082,403	.....	175,918	153,295	—22,624	—107,712	.....	85,088	57.4	51.8	—1.2
Ridgeley Protect., Worcester.	5,225,604	5,248,735	.....	23,131	125,725	102,594	85,000	+3,323	+14,271	62.8	37.7	—.5
Royal Indemnity, New York.	43,206,398	43,764,661	.....	558,262	1,448,945	890,683	—561,084	.....	+1,451,767	51.6	49.7	—1.3
Southern Cas., Alexandria *e*.	718,562	757,464	.....	38,902	26,986	—11,916	.....	.....	—11,916	66.0	39.5	—5.5
Standard Accident, Detroit..	47,348,675	47,887,527	.....	538,852	2,461,066	1,922,214	1,907,500	—3,024	+17,738	53.3	47.8	—1.1
Texas Indemnity, Galveston *e*	283,855	291,501	.....	7,646	17,518	9,872	7,500	—1,500	+3,872	97.2	5.5	—2.7
Time, Milwaukee *e*	373,471	361,429	12,042	.....	—6,099	5,943	15,000	.....	—9,057	48.2	48.6	+3.2
Travelers Indemnity, Hartf'd.	23,192,901	24,071,723	.....	878,822	1,344,424	465,602	90,000	.....	+555,602	44.9	58.8	—3.7
Travelers Ins., Hartford.....	219,280,345	217,124,042	2,156,301	.....	9,036,754	11,193,055	7,490,000	+3,101,397	+601,658	52.1	46.9	+1.0
Union Indem., New Orleans *e*	2,323,862	2,789,946	.....	466,084	55,150	—410,934	.....	+141,652	—552,586	63.2	56.9	—20.1
Union of Indiana, Indianap.*e*	291,453	294,855	.....	3,402	13,836	10,434	30,000	.....	—19,566	61.1	40.1	—1.2
United States Cas., N. Y....	28,826,873	29,407,961	.....	581,088	938,550	357,462	575,000	—125,862	—91,676	54.8	47.3	—2.1
U. S. Fid. & Guar., Baltimore.	108,528,067	106,936,726	1,591,341	.....	3,185,341	4,776,682	2,590,000	—1,669,106	+3,855,788	48.9	49.7	+1.4
Western Casualty, Denver *e*.	273,684	248,281	25,403	.....	17,391	42,794	35,024	.....	+7,770	47.0	43.7	+9.3
Western Indemnity, Dallas *f*.	2,806,992	3,061,372	.....	254,379	273,943	—19,564	.....	.....	+19,564	55.8	50.2	—6.0
Zurich Gen'l Acc., Zurich§..	21,433,426	22,043,019	.....	609,593	697,324	+87,731	—1,235,503	+275,000	+1,048,234	58.1	44.7	—2.8
Totals (79 companies)...	1,553,646,203	1,554,879,048	.....	1,232,845	54,851,211	53,618,366	*21,931,130	*+7,015,780	*+21,671,456	47.6	52.5	—1.0

UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES IN TEN YEARS, 1911-1920—*Continued*

NAME AND LOCATION OF COMPANY	Underwriting Income Earned	Losses and Underwriting Expenses Incurred	Underwrit'g Profit	Underwrit'g Loss	Investm't Income and Accretion	‡ Surplus Earned	† Dividends Incurred	Increase (+) or Decrease (—) in Contin'gt Funds, Special Reserves, Excess Special Deposits, Etc.	Increase (+) or Decrease (—) in Net Surplus	Ratio Net Losses Incurred to Und. Income Earned	Ratio Expenses Incurred to Und. Income Earned	Ratio Underwrit'g Profit (+) or Loss (—) to Underw'g Income Earned
Fidelity and Surety Cos.												
American Surety, New York.	37,502,583	34,610,640	2,891,943	.....	1,763,543	4,655,486	6,600,000	—351,758	1,592,756	25.3	67.1	+7.6
Fidelity & Deposit, Baltimore.	55,265,805	52,648,823	2,616,982	.....	3,157,629	5,774,611	4,880,000	+1,277,119	—382,508	37.4	57.8	+4.8
Guar. Co. of N. A., Montreal.	2,008,300	1,785,915	222,385	.....	503,106	725,490	600,251	—10,699	+135,938	20.3	68.6	+11.1
Lion Bond'g & Sur., Omaha§.	3,497,219	3,963,679	.....	466,660	444,597	—22,063	—119,610	+8,394	+89,153	35.2	78.1	—13.3
Mass. Bond'g & Ins., Boston.	39,294,855	40,911,272	.....	1,616,917	1,153,806	—463,110	—241,653	+2,375	—223,832	53.4	50.7	—4.1
National Surety, New York.	47,675,416	44,003,637	3,671,779	.....	2,782,062	6,453,841	2,565,000	—498,089	+4,386,930	33.3	59.0	+7.7
Southern Surety, Des Moines	17,854,585	18,364,342	.....	509,857	579,276	69,420	—506,639	+136,165	+439,874	49.1	53.8	—2.9
United States Guar., N. Y..	2,617,147	2,035,988	581,159	.....	333,588	914,748	275,000	+191,877	+447,871	15.8	62.0	+22.2
Total (8 companies)....	205,715,410	198,324,596	7,390,814	.....	*10,717,607	18,108,423	*14,052,349	*+755,404	*+3,300,670	40.4	56.0	+3.6
Plate Glass Companies												
Lloyds Plate Glass, N. Y....	6,871,276	6,936,391	.....	65,115	515,079	449,964	471,000	+121,657	—142,693	44.7	56.2	—.9
Metropolitan Casualty, N. Y.	8,413,549	8,516,599	.....	103,050	213,277	110,227	270,000	—100,000	—59,773	46.6	54.6	—1.2
N. J. Fid. & P. G., Newark.	7,507,007	7,590,823	.....	83,816	441,071	357,255	203,000	.....	+154,255	50.7	50.4	—1.1
New York Plate Glass, N. Y.	7,996,284	8,481,305	.....	485,021	269,660	—215,361	226,000	—150,000	—291,361	51.7	54.3	—6.0
Totals (4 companies)....	30,788,116	31,525,118	.....	737,002	1,439,087	702,085	1,170,000	—128,343	—339,572	48.5	53.9	—2.4
Miscellaneous Companies												
Am. Automobile, St. Louis *g*.	7,598,976	7,767,943	.....	168,967	151,168	—17,799	—129,000	.....	+111,201	52.8	49.4	—2.2
Am. Credit Indem., St. Louis.	8,065,903	7,832,034	233,868	.....	455,275	689,144	343,000	—68,551	+414,695	44.9	52.2	+2.9
Bankers Automobile *e*	197,802	262,059	.....	64,257	26,854	—37,403	8,652	—4,365	—41,690	50.4	70.5	—20.9
Hartf'd Live Stock, Hartf'd *i*	1,417,510	1,463,248	.....	45,738	64,244	18,506	—400,000	.....	+418,506	57.4	45.9	—3.3
Hartf'd Steam Blr., Hartf'd..	18,266,019	17,431,539	834,480	.....	2,080,796	2,915,276	2,610,000	+17,126	+288,150	10.3	85.2	+4.5
Medical Protect., Ft. Wayne.	1,908,224	1,802,231	105,993	.....	149,672	255,665	+678,000	—265	+177,930	44.2	50.3	+5.5
Title Guar. & T., Los Angeles *f*	1,276,966	987,241	289,725	.....	241,939	531,663	350,000	.....	+181,663	....	76.7	+23.3
Union Automobile, Lincoln *e*.	234,977	262,051	.....	27,074	18,740	—8,334	—2,100	+948	—7,182	49.2	62.3	—11.5
United States Indem., N.Y. *f*.	354,717	308,954	45,764	.....	—2,483	43,281	—38,000	+28,647	+52,634	57.5	29.5	+13.0
Totals (9 companies)...	39,321,094	38,117,300	1,203,794	.....	3,186,205	4,389,999	*2,820,552	*—26,460	*+1,595,907	28.2	68.7	+3.1
Totals (100 companies).	1,829,470,888	1,822,846,172	6,624,761	.....	70,194,112	76,818,873	39,974,029	+7,615,381	+29,229,463	46.9	52.7	+.4

* Net. † Amounts of foreign companies in dividend column represent net remittances to or (—) net receipts from home offices. Amounts for American companies preceded by minus (—) indicates surplus paid in by stockholders. ‡ Minus sign (—) in surplus earned column indicates combined underwriting and investment loss. § Eight years. *e* One year. *f* Two years. *g* Three years. *h* Four years. *i* Five years. *j* Six years. *k* Seven years. *m* Succeeded London and Lancashire Guarantee and Accident, Toronto, in 1918. Figures include five years and nine months for that company. *m* Nine years.

APPENDIX

DIRECTORY OF INSURANCE AGENTS

IT DIDN'T "JUST HAPPEN"

The $110,000,000.00 of New Business written by the Missouri State Life Field Men in 1920 is the result of several very well defined causes, a few of which are given below. This great achievement was made possible

THRU

—Liberal and Adaptable Policy Contracts—both non-participating and participating.

—Provisions for Sub-Standard Risks.

—Extension of Limit on one Life to $300,000.

—Group Department. Home Office Specialists assist the Agent.

—Sales Service Department.

—Liberal Contracts to Agents.

A 1921 Forward Step—Accident and Health Department.

There is Room in our Expansion Program for Well Equipped Leaders. Negotiations Invited.

MISSOURI STATE LIFE INSURANCE COMPANY

M. E. Singleton,
President

Home Office
Saint Louis

INSURANCE AGENTS

A DIRECTORY OF AGENTS REPRESENTING ALL BRANCHES OF INSURANCE IN THE PRINCIPAL CITIES AND TOWNS OF THE UNITED STATES AND CANADA.

EXPLANATION.—In this Directory the letters following the names denote he specialty of the agent, viz.: f—Fire, —Life, c—Casualty. The term casualty pplies to personal accident insurance, plate glass, steam boiler, burglary, nd in fact to all classes of insurance indemnifying for casualties or accidental njuries to persons or property. (See also department containing names and ddresses of General and Special Agents of the various companies.)

ALABAMA

ABBEVILLE

nd T J—f 1
wman & Parrish—f c
ey G S—1

ALABAMA CITY

chus T W—f
nklin J S—c

ALBANY

son & Woods—f 1 c
n, Wolcott & Rankin
—f 1 c
tson P R—1
terson John —f
ney & Whitman—f 1 c
ith W R—f 1
att L B & Son—f 1

ALBERTVILLE

dwin W P—f
pper A B Jr—f
bard & Williams—f
ater W Morgan—f
n M F—f
Rufus F—1
esby J R—1
& Kilcrease—f
s C F—f
ker & Jackson—f

LEXANDER CITY

uay Ins Agcy—f 1 c
ris Lowell A—1
son E A—f 1
n W Sam—1
rson H W—f
ers W L— f

ALICEVILLE

s P R—f 1 c
sey W S—f 1 c
J Verner—f 1 c
emrville J A Jr—1

ALTOONA

um T R—f c
din C S—1

ANDALUSIA

itton E T—f
itton W H—f
on O L—f
on J F—f
hon J S M—1
y H G—1
n W R—f 1 c
hinson W D—1

Powell A R—c
Robinson A H—1
Tilley J P Jr—f 1 c
Timmerman-Seegors Ins Agency—f c

ANNISTON

Anniston S S—1 c
Baldwin H G—1
Balls S L—1
Barnes A J—1
Brown H L—1
Canty J J—1
Carr J W—1
Chandler J A—1
Chastin J M—1
Clark Richard—1
Comer & Co—f c
Copeland J R—1 c
Cotton W C—1
Crook S L & Co.—f 1 c
Davis H C—1
DeHart Ira A—1 c
Formby M O—1 c
Goodwin A J & Co—f 1 c
Graham John C—1
Green J L—1
Hardie J T—c
Harrison A—1
Hawkins A G—1
Henry J T—c
Herron C A—1
Hitchcock A W—1
Johnson L C—1
Key H D—c
Le Grande J T—1 c
Leslie W C—1
McAlister F A—1
McClure P H—1
Parker O H & Co—f 1 c
Pettus M E—1
Phillips J K—1
Reeder C C—1
Rivers E L & Co—f 1 c
Sterne M C—1
Weathers Frank—1
West W M—1
Williams B J—1
Williams H G—1

ARAB

Bain Jos J—f 1 c

ARITON

Grimmer L M—f
Jackson B I—f
Phillips E R—1
Hindham & Folsom—f c
Windham W C—f c

ASHFORD

Kinsey H M—f 1
Stinson G V—1

ASHLAND

Cornelius O B—c
Cusick A G—f 1
Griffin Geo W—1
Kitcrens W A—1
Mattison G A—f 1 c
Morgan M W—f 1
Nothern, Wynn & Willis —f
Pruitt & Hawkins—f c
Randall P O—c
Smith Albert L—f

ASHVILLE

Embry J A—c
Herring J L—c
High & Prickett—f c
McCain Oscar—f
Merchant J C—1

ATHENS

Adams S W—1 c
Allen Maxie—1
Brock B E—f 1
Cartwright L P—f
Cole Lifford—1
Cox W H—1
Cugger Joe—1 c
Flood W E—c
Hughes Agency—c
McCracken G C—f 1
McWilliams A B—f
Malone W W—c
Osborne R H & Co—f 1 c
Robinson L L—1
Sherrell G L—1
Simmons Fred A—f
Simmons W W—c
Walker R H—f
Woodward Jas—c

ATMORE

Benenson M—1
Bullard Joel B—1
Cadman G E—f c
Curtis Fred—f
Dickin S H & Son—f 1 c
Goldsmith E F—f
Huxford C C—f
Jones C S—f
Lamont W F—f
Williams J H—f 1 c

ATTALLA

Attalla Realty Co—f c
Burkhalter J D—1
Cox F W—f c
Vann Ins Agcy—f 1 c

AUBURN

Burton Lucile—f
Burton Rob W—f
Henry Edward B—1
Martin Wm D—f 1 c

AUTAUGAVILLE

Briggs S E—f

AVONDALE

Bruce W D—f
Carter Geo R—c

BAY MINETTE

Berry S A—c
Cooley R E—1
Ertzinger J A—f 1
Ertzinger Ort—1
Hall Chas—c
Hawkins W H—c
Jenkins S C—c
Mix J P—f
Stapleton Wm D—f c

BEATRICE

Fountain W J—1
Mason W J—f 1
Sawyer W R—f c
Stallworth T N—1

BERRY

Conwell & Karrh—f
Mack Karrh—f
Shepherd J W—f

BESSEMER

Adams G W—1
Alexander J C—1
Appleyard John W—1
Ashcraft T S—1
Bean A G—1
Brooks John W—c
Callaway G G—1
Capps John T—1
Carter Ed W—c
Clements T E—1
Cockrell H D—1
Fitzpatrick David G—1
George Chas W—c
Golson W P & Co—f c
Goode J J—1
Horton H—c

ALA.—Bessemer, Con.

Huey Thos J—l
Jackson J J—c
Johnson E P—f
Jones W J—c
Keyton H W—l
Mitchell A C—l
Moody Lee & Co—f c
Norwood J M—l
Parker & Brooks—f l c
Shelton John D—l
Stevenson G H Co—l c
Terry Chas C—c
Terry V P—c
Trotter Mrs A K—f
Turner W F—l
Ussery Jas G—l

BIRMINGHAM

Adams A A & Co—f c
Andrews E H—l
Arrant Ins Agcy—f c
Bailey Jones R E & Ins Co—f c
Bair Wm N—l
Baum H J—l
Berry J H—f
Berry & Smith—l
Bethea Re & Ins Co—f
Brimm W L—c
Brown L C—l
Brown R A & Co—f l c
Burger-Kennedy Realty Co—f c
Burkitt Jas—c
Burnett H T—l
Burroughs S B—l
Butler Garrett R E & Ins Co—f c
Caldwell R T—f c
Carl & Wright—l
Carr C W—l
Chenoworth & Chenoworth—l
Chisolm F S—l
Clark, Malone Realty Co—f c
Cobb H H—l
Crowder A C—l
Cullom, Smith Real Est & Ins Co—f c
Cummings Jno—l c
Daniel Arthur S—l c
Denton T J—l
Donaldson G W—l
Dunlap J T—l
Dupuy-Burke Realty Co—f c
Ensley City Realty Co—f c
Estes Ins Agency—f l c
Eubank & Bell—f c
Fletcher Jas L—l
Forbes T S—l
Ford Bros—f
Foster S J—l
Fowlkes & Hogul—l
Fraleigh I L—l
Garden T H—c
Going Jas A Real Estate & Ins Co—f
Goodwin A B—l
Guthrie A W—l
Hamilton G C—l
Harris E S—f
Heineke J H R E & Ins Co—f
Hiden H—f c
Hogue & Friedman—l
Hoover Ins Agcy—l
Howard T D—l
Howard W—f
Hughes P S—l
Jemison - Seibles Insurance Agency—f l c
Jones J P—c
Kidd P C—c
Klotz Simon—f
Lee Robt—l
Leedy W B Real Estate & Ins Co Inc—f c
Levert George Ins Agcy—f c
Lowman Smith—l
Luckett R W—c
McCarty T R—l
McCary Real Est Ins Co—f c
McConnell, Anglin & Terry—f c
McConnell L J—l
McDowell M H—f
McGeever Ins Agcy—f c
McGlawn J T—l
Manly R F & Co—f c
Marsh C H—l
Meyer & Goldman—f c
Molton Realty Co—f c
Moore Ed S Inc—f c
Morrison R E & Ins Agcy—f c
Moseley J B—l
Moseley, Henderson & Davis—f
Norwood J M—l c
Obear & Son G S—l c
Palmer J C—l
Parker H E—l
Pegram & Mead—f c
Perkins J H—f c
Pettyjohn L G—f c
Ratliff & Cox—l
Ricks A C—f l c
Riley J C—c
Sevier Ins Agcy—f c
Sheehan J T—l
Sibley G T—l
Smith A D Ins Agcy—f c
Smith J G & Co—f l c
Smith, Schultze & Throcknater—f c
Stockdale H—f c
Sun Underwriting Co—f l c
Syx W J—f c
Tarrant Realty Co—f c
Terry, Millen & Co.—f c
Thompson Thos—l c
Toombs E O—l
Vaughn Wm Jr—l
Wier J. F—l
Willcox J S—l
Wolowitz Louis—l
Wood R H—c
Yancy J L Real Estate & Ins Co—f c

BLACK

Black P C & A B—f

BLOCKTON

Briles A L—c
Huey B M—l
Kimbrough Barney—c
Parker R C—l c
Young W R—f

BOAZ

Barnett J B—f l
Colvin J P—l
Cox G W—l
Jackson W T—l
Miller Frank—c
Miller R M—l
Miller Rossie W—l
Pruett J D—l
Searcy D King—f
Smith J V—l
Snead & Caddell—f
Whitman Ed F—f c
Willoughby J W—l

BRANTLEY

Brannen J N & Son—f
Horn J W—f l c
Stephenson L E—f c

BREWTON

Brewton General Agcy—f l c
Crum Joe S—f
Downing W A—l
Greene Geo H—l
Hall W O—c
Reed H L—l c

BRIDGEPORT

Boggess O F—l c
Earheart A H—l
Jones C G & Co—f c
Trozell & Sentell—f l

BRUNDIGE

Butler E A—f
Carter C A—l
Hightower Jas F—f
Lightfoot Tupper—l
Ramage & Gilmore—f

BUTLER

Edgar Jos H—c
McGowan G E—c

CALERA

Boyd & McKibbon—f c
Wade Chas W—f

CALHOUN

Bell N J—f

CAMDEN

Berry E W & Co—f l c
Lawler J T—f l
Miller, Bonner & Miller—c
Neville R H—l
Weaver O C—l

CAMP HILL

Chester O J—f
Henderson S V—f
Langley I J—f
Pinnell B C—f
Rogers J H—f l c

CARBON HILL

Wright W E—f l

CARROLLTON

Curry M B—f c
Dabbs A H—f
Elliott R E—l
Miller D B—f
Phillips H G—f l

CASTLEBERRY

Thurmond J W—f l

CEDAR BLUFF

Lasseter T L—f

CENTER

Bradford T W—f l c
Brock I L—c
Cobb L J—f
Coosa Land & Insurance Company—l f c
Garrett S J—l
Savage J Henry—f l
Starkey C Vernon—f l c

CENTERVILLE

Jones H H—f l c
Kennedy John P—f
Langston S T—f

CHAPMAN

Hayes F C—l

CHATOM

Granade J N—f
Pruitt Wallace P—c
Smith M L—c

CHEROKEE

Sargent Harold S—f c
Shelby J B—f

CHILDERSBURG

Box & Cosper—f l c
Butler Chas H—c
Butt Moses E—l
Cull F C—l
Limbaugh W J—f l

CITRONELLE

Bradley E G—f l c
Herbel E H—c
Lynch Thomas Realty Co—f l c
Sutton Stanley T—l

CLANTON

Brown J C—l
Gerald L F—c
Mullins C R—f l c
Mullins J R—f l
Page J G & Co—f
Thomas John A—f
Van Derveer J M—l

CLEVELAND

Bellinger Wm V—l

CLIO

Jackson & Stephens—f
McLean A L—l
Reynolds M W—f

COLLINSVILLE

Box E M—f
Brindley V M—f
Nance J C—f l
Wilbanks W A—f

COLUMBIA

Oakley Karl L—f

COLUMBIANA

Chapman E W—f l
Christian W L—f
Davis W F—c
Longshore & Carnes—
Polk Wm—f
White J R—f

COMER

Houston J L—f

CORDOVA

Albright J C—f
Archibald H M—f
Clark L V & Co—f
Cordova R E & Ins Co—f c
Hayes C C—l
Miller J D—f
Terrin B T—l

COTTONWOOD

Bryan H L—f

COURTLAND

Ashford T B—f
Gilchrist G M—f

CUBA

Vaughan Thos O—f l
Ward Thos S—f l c

CULLMAN

Buchanan J J—f
Fuller Asa B—f
Green S H—f
Hanlin G W—l

Kelton J H—f 1 c
McKay & Henry—f 1 c
Richard Miss Mary A—f
Robertson M L—f
Smith H C—f 1 c

DADEVILLE

Berkstesser H E—f 1
Dennis J C—c
Douville Geo C—f
Edwards J A Jr—f 1 c
Garrett H O—f
Gray Wm Jr—f
Lovelace J H—f
Stearns Fred—f 1

DALEVILLE

Wells L E—f

DECATUR

Dix T M—f 1 c
Edmundson W B—1 c
Hall W N—f 1 c
Harris Frank S—f 1 c
Hendrix Clyde—f 1 c
Nesbitt W J—1
Pride T E—f 1 c
Weakley W H—1

DEMOPOLIS

Camp J E—1
Culpepper Thos M—1
De Loach Thos D—1
Demopolis Ins Agcy—f
Hindman J T—1 c
Hawze—f
Moody H C—1
Norwood J D—f 1 c
Robertson Banks Ins Agency—f c
Sharpe W E—c
Smith W A—f
Tallichet & McCants—1
Webb J C—f
Weiss Gus—c
Welch Wm H—f

DORA

Galloway G G—1
Jones C I—f c

DOTHAN

Adger-Moore Ins Agcy—f 1
Clark R C—1 c
Collins W B—1
Neal L S—1
Dothan Ins Agcy—f 1 c
Ellison & Adams—1
Haines R L—f 1 c
Garner A E—f 1 c
Jones L B—1
Rice E—1
Siddenhour G E—1
Rogers J T—f 1
Udd M C—1
Spencer M M—1
Thaley Miss Ada—1
Wise J E—f 1 c

DOUBLE SPRINGS

Curtis John S—c

DOZIER

Terrill & Payne—f

ELBA

Jones J B—1 c
Guier Sydney—f
Miss M C—1

ELECTRIC

Edwards Ins Agency—f
Jonson J M—1
Seldon J C—f

ELKMONT

Estes D G—1
Ledd Ashford—1
Ledd W A—f

EMPIRE

Bradford S—c
Rowe O H—1

ENSLEY

Cole-Mason Realty Co—f
Dixon Chas E—1
Dupuy-Burke Realty Co—f
Eubank & Bell—f c
King S C—1 c
McDowell M H—f
Pegram & Meade—f 1 c
Perkins J H—f c
Ricks A C—f 1 c
Walker J J—f

ENTERPRISE

Arrington & Byrd—f
Carden A D—1 c
Johnson H C—f
McGilvray W A—f 1
Shirely R L—1
Warren Ins Agcy—f 1 c

EPES

Smith S E—f
Smith Thos L—f

EQUALITY

Brass J W—1
Harris B F—1

EUFAULA

Brown & Comer—f c
Comer E T—1
Dean L Y & Son—f c
Dean L Y Jr—1
Dent E Y—f c
Guice I F—f c
Kendall J M—1
Long E T—1
Rose W F—1
Sparks H C & L A—f c

EUTAW

Barnes B B—f
Barnes R W—1 c
Byrd John B—1
Coleman James C Jr—f
Lucius James C—f 1 c
McMillian E—f
Meriweather W J—f
Sanderson E—f
Smith J K—f 1
Steele J D Jr—f
Wilson E—f c

EVERGREEN

Cunningham A—f
Hines E C—1
McCrory J D—1 c
Smith R S—f 1 c
Tisdale Byron—c
Wright John D—f

FAIRHOPE

Hunter Gavin—f

FALKVILLE

Barber John J—f
Drinkard E L—f
Hendrix Clyde—1
Hunter F B—f

FAUNSDALE

Bailey E M—f
McKee Hilton—f c
Stallenwerek Siddons—f 1 c

FAYETTE

Beasley & Wright—c
Gullette Geo H—f
Hinson R A—f c
McNeill Walter S—c
Peters Rob E—f
Thomason E E—f c

FLOMATON

Drury R W—f 1

FLORALA

Belote Wm—1 c
Lee-Kelly Ins Agcy—f 1
McLauchlin W C—f

FLORENCE

Barker M F—1
Carter M J & Co—f 1 c
Conner & Porterfield—f c
Eastep Ins & R E Agcy—f 1 c
Glenn W H & Co—f 1 c
Gordon Miss Mannie W—f
Hackworth O C—f 1
Jackson Ins & Real Est Agcy—f 1 c
Johnson & Johnson—f 1 c
Robinson Jas S—f
Vandiver R S—1

FOLEY

Cooney P J—f 1
Irwin L—1
Stapleton J E—1

FORT DEPOSIT

Black & Taylor—f
Brooks Chas E—f
Edwards O P—f 1
Herlong J M—1

FORT PAYNE

Hale P C—f 1
Haralson J B—f
Sawyer Chas M T—f 1 c

FRUITDALE

Gilmer H C—f
Hancock Bradley Jr—f

FRUITHURST

Howe A V Co—f

GADSDEN

Allen Y G—1 c
Bachus T W—f 1 c
Bachus & Crocheron—f 1 c
Beggs & Son W J—f 1 c
Brannon F M—1 c
Christopher T S—1 c
Daniel J A—1 c
Edwards A E—1 c
Emmons J W—1 c
Etowah Reality Co Inc—f 1 c
Gasson D V—1
Gentry & Co S C—f 1 c
Gramling C H—f 1 c
Harden J H—f
Harden A G—1 c
Horsley W E—1
Jackson H S—f 1 c
Johnson Ins Rgcy W P—f 1 c
Myers H B—f 1 c
Nabors W S—1 c
Sewall N H—f
Smith Chas P—f 1 c
Stocks O J & O M—f 1 c
Wragg Otis—f c

GAINESVILLE

Lee Mrs Margaret Snow—f c

GASTONBURG

Goode R J & R J Jr—f 1

GEIGER

Waller Wm L—1

GENEVA

Draughon John W—f
Johnson Jim—f
Justice J G—c
Laird F J—1
Purvis R J—c
Vaughan Daniel O—f 1 c

GEORGIANA

Beasley T H—1
Bishop W P—f 1 c
Black Ulay W—f 1 c
Rue E—c
Salter John C—1
Stevens Walter L—f 1
Taylor Miss M Scott—f

GIRARD

Brown S A—1
Ingram R D—f
Parker Allen F—1

GOODWATER

Arnold Bentley Agcy—f 1 c
Vaughan Pierce S—1
Ward J L—1

GORDO

Moore J Ralph—f 1 c
Sims J C—1

GOSHEN

Howard C S—f 1 c
Howard J W—1

GREENSBORO

Apsey John G Jr—1
Hobson H S—1
Lawson A—f 1 c
Love Mrs M T—f
Muckle & Woodfin—f
Shaw W E—f
Sledge L B—f
Waller Ins Agcy—f 1 c

GREENVILLE

Hardee Thagard—1
Hawkins W W—1
Metcalf A W—f
Porter O R—f
Powell J B Jr—1 c
Smith & Powell—f c
Stabler J M—1
Stewart R G—1
Steinhart A—f
Tatum & Co—f
Williams R F—1 c
Wilson J H & Co—f c

GROVE HILL

Bedsole Travis J—f
Gordon W H—c
Pugh H H—c
Tucker L R—f
Tucker Q W—c

GUIN

Wright Robt R—f c

GUNTERSVILLE

Gialbreath Alex—f
Long & Bradford—f c
Nix J F—c
Roden Wm E—f 1 c
Zetter Gordon B—f

GURLEY

Esslinger J C—f
O'Neal H G—1
Shoemaker E B—f 1
Williams A G—c

HACKLEBURG

Frost W A—f

ALA.—Con.

HALEYVILLE

Barclay C E—f 1
Haley E L—c
Smith B H—f 1 c
Walker W A —f

HAMILTON

Arnold D N—f
Hodges J B—f
White V R—f c

HANCEVILLE

Alexander C C—1
Waldrop L F—f

HARTFORD

Collins J F—f 1
Folsom D D—f 1
Folsom & Cardwell—f
Wilkerson J E—f

HARTSELLE

Abbott John H—1
Barclift Paul W—c
Boyer Wm A—f
Brindley P M—f
Curry J W—1
Day L C—f 1 c
Graves G C—c
Howell John R—1
Kyle J T—f 1
McClusky James M—1
McDaniel T A—f
Merriweather F A—1
Mettwede E F—c
Owen Grover C—c
Patterson G E—f
Powell F—1
Sherrell S C—c
Simpson Miss E—c
Stephenson Arthur—f
Venable Walter T—1
Waldsmith L O—f

HAYNESVILLE

Garrett Mrs W M Jr—f
Kelley Samuel O—1
Varner Rob L—f

HEADLAND

Espey & West—f
Kelly S O—1 c
Riley E T—f
Solomon & Oates—f

HEFLIN

Browne J E—1
Groaner J L—f
Morgan Rob J—f
Owens L A—f
Porter W G—f c

HELENA

Ruffin J D—f

HILLSBORO

Sims W F—f 1
Woodall W T—f 1

HODGES

Lawler J J—f
Palmer L C—c

HUNTSVILLE

Adair Ins Agency—f 1 c
Bickley W H—1
Blackwell D S—1
Boswell-White Ins Agcy —f 1 c
Cooper Ins Agcy—f
Davis-Hutton & Newman —f 1 c
Jones J T—f 1 c
Jones Myra E & Co—f c
Murphree Ins Agency— f 1 c
Newson A W—f 1
Rickard C C—1
Weakley W H—1
Weeden R P—f 1

HURTSBORO

Anthony W L—f
Brown C G—f 1
Davis Henry L—f
Ellison J A—f
Lloyd W P—f
Owens C H—f
Tucker N—f
Walker G P—f
Williams S B—f 1

IRONATON

Davis J R—1

JACKSON

Boyles C W—f
Clarke Wm W—f
Davis J W—1
Goode R J—f

JACKSON'S GAP

Harrison W Y—f

JACKSONVILLE

Denman B H—f 1
Treadway R L—f 1
Whitemore C A—f 1 c

JAMES

Cartledge Lee E—f 1

JASPER

Argo R E—1
Craig J F—c
Cranford H W—f c
Jasper Ins Agcy—f c
Pittman A—1 c

JEFFERSON

Allen J G—1

JEMISON

Patten John Jr—f

KENNEDY

Clardy W F—1 c
Kennedy J T—f

LAFAYETTE

Andrews John G—f
Baker N E—c
Bosworth Wm E—f 1 c
Boyd Chas R—1
Bunkalew M R—c
Fargason L D—f 1 c
Frazier W M—c
Schuessler Rea—f
Siler & Dean—f 1 c
Tatum A C—1
Tucker J A—f

LANETT

Hugueley W G—f
Lanier & Co—f c
Morgan M C—1

LANGDALE

Lunceford C E—1
Stanley R K—1
Stanfield R C—1

LAPINE

Mitchell S M—f 1

LEEDS

Crawford W T—f
Perdue E R—f

LEIGHTON

Christian E—f 1 c
King F R—1
Lile J M—f
Lile Thos—f 1 c

LINCOLN

Acker E D—1
Cunningham Jos—f
Sawyer J C—f
Wilson & Co—f

LINDEN

Adams Howard—f
Gilder H Grady—1
Grant Wm S—c
Kerwin Mrs A—f

LINEVILLE

Bruce John S—f c
Carpenter W E—f
Ingram John H—f
McCain J S—f 1
Mellan A J—1
Smith C E—f

LIVINGSTON

Coleman W H—f
Fluker L S—f 1
Jarmon P B Jr—f c
Mellon H L—f
Mitchell J A—f
Nichols Wm S—f c
Parker J L—f
Pickens Wm K—f 1
Tartt F M—f

LOUISVILLE

Andrew & McEachern—1
Blair Jas H—f
Evans B P—1
Grant James F—f
Pierce F B & Son—f
Pinkston & West—f

LUVERNE

Bishop Ins Agcy—f 1 c
Pollard J N—1
Ruff & Revel—f 1 c
Sykes F A—1 c
Watts & Fundaburk—f 1 c

McKENZIE

Black & Holloway—f
Holloway E T—f
Lee G B—c

McSHANE

Potts Walter E—c

MADISON

Grizzard Hugh E—1
Madison Land & Trust Co—f

MAGNOLIA SPRINGS

Daughtry Walter—f

MAPLESVILLE

Gerald Guy H—f
Nix H M—f c

MARBURY

Holterman J H—c
Marbury & Mushat—f
Russell Chas R—f

MARION

Armstrong A F & Co—f 1 c
Johnston C C—c
Lovelace W H—f
Moore J M & Co—f

MARION JUNCTION

Donald J M—f
Hopper Hugh—f
Mason B E—f c
Randall W S—1

MARVEL

Tucker J K—1

MIDLAND CITY

Beverett & Brannon—f

MIDWAY

Alley J L—f

MILLPORT

Dowdle Joseph E—f

MOBILE

Adams B F & Son & Wilson—f 1 c
Armstrong W J—1
Backes F M—f 1 c
Bixler E H—f c
Brown Adolph—f 1 c
Burch & Vandiver—1
Burns T J—1
Butler H M—f
Coffee C C—1 c
Croom & Tousmeire— f 1 c
Demberry J M—f 1 c
Dix L D—1
Duggan & Taylor Realty Co—f
Espalla Jos Jr & Co— f 1 c
Forcheimer S F—f 1 c
Foreman & Meador—f
Geary T J—f 1 c
Gibson E G—1 c
Glennon Jas K & Co—1 c
Gordon F C—f 1
Herman & Hynde—f 1 c
Hopkins & Wright—f 1 c
Marshall V H—1
Maury & Unruh—f
McHugh & Hamilton— f c
Montgomery J C—1
Morroll-Doyle Realty & Ins. Co.—f c
Moore-Neely R Co—f
Moss C W—1 c
Norville Bros—f 1 c
Page & Jones—c
Pake H B—f
Sage & Burgett—f
Schley & Boone Realty Co Inc—f c
Shearer & Marshall Rlty Co Inc—f 1 c
Southern Realty Co— f 1 c
Straus Alex W—f c
Strauss Andy—f 1 c
Strauss & Sullivan—f
Tapia Jos R—1
Thames & Batre—f 1 c
Threefoot G W—1
Vandiver H T—1
Wilson W K P & Son— f c
Yeend Bros—f

MONROEVILLE

Barnett Russell & Co— 1 c
Coxwell J M—c

MONTEVALLO

Crowe F F—f 1
Ellis John T—f
Nabors Lewis N—f
Rogan F W—f
Woolley E L—1

MONTGOMERY

Banks B T—c
Benton S A—c
Brown & Bradford—f c
Brown W C—1 c
Chambless J A & Bros—
Cross S M—f
Dale J C—1
Douglass Hartwell—f
Duskin & Stewart Realty Co—f

Duskin & Westcott Agency, Inc.

General Insurance Agents

Montgomery, Ala.

uller H B—c
alloway Real Estate & Ins Co—f
ay John F—f
erson Meyer S—f c
rover E A & Co—f 1 c
unter Chas P & Co—f c
arris J W—f
olloway & Co—f
olt A A—f
olt W C—f
elly John W—f
irvin F D & J A Jr—f
ohn & Sons—f
ee J O—c
addox James A—1 c
cDonald Donald—1 c
eyer, Baum & Teasley —f c
iles T J—f 1
oore Wm H—f c
oritz Chas—f 1 c
orton J H—c
epperman Maxie D—f 1 c
owell R W—c
ay & Pierce—f
oberts J T & Son—f
afford W A—f c
ayre J R—c
tewart Hugh—f 1 c
tringfellow Rob L—c
tuart M H—f
weatt M M—f
homas Geo A—f c
yson A L & L W—f c
vson A P Jr—f
arren E H E & Son—f
eil B J & Co—f
eil Lawrence—f
estcott S H—f
illiams G M—1 c
ilson J A—1
ood Robt L—1

MOULTON

ropper L B—f 1 c
enderson R B—f 1 c
ady I L—f 1 c

NEWBERN

rown J F—f c
ollard J W—f
rue M B—1 c

NEW BROCTON

dams R C—f
uey W H—1
nes & Brock—f
cKennon L E—1
owe C J—f

NEW HOPE

mper R O—c

NEW MARKET

leman R N—f c
ouglas L D—c

NEWTON

yner Benj P—f c

NEWVILLE

pps J W—f c
ice H C—c
ise, Wheddon & Kirkland—f

NORTH BIRMINGHAM

rry J H—f

NORTHPORT

ll C P—f
eeman Manning—f
aynes Eugene W—c
ylor Hestor—c
yatt L B & Son—f

NOTASULGA

Bridges & Hope—f
Dillon A C—f
Hope A B—f 1

OAK HILL

McWilliams E T—1

OAKMAN

Connell Joe D—f 1 c

ODENVILLE

Cooke W P—f
Simpson Sam M—1

ONEONTA

Fendley Haygood Co—f 1 c
Ginger R W—f
Moddy D E—f

OPELIKA

Clark D C—f
Clower Thos H & Son—f 1 c
Dean A B—f 1 c
Hanon J S—1
Harris R F—1
Ingram T B—1
Jones John Allen—f 1 c
Sanders D W—f
Smith J H—f 1 c
Standfield E E—1 c
Thorp J E F—1

OPP

Mizell Chas W—f c
Whaley & Woodall—f 1 c

OXFORD

Cooper D C & Co—f c
Davis W O—1
Hall J H—f 1 c
Hawkins E H—f 1

OZARK

Anglin J A—1
Bryans H G—1
Corbitt J W—f c
Deese F O—1
Dowling H O—f
Dowling J R—f c
Dunn J S—f
Henley R O—1
Martin E D—1
Riley-Martin Ins Co—f c
Smith & Seay—f
White A P Jr—1

PAINT ROCK

Kennamer O D—f 1

PELL CITY

Cooke L & Co—f c
Embry Frank B—c
Tiltop & Co—f c
Truitt Abner L—1

PHIL CAMPBELL

Sewell J A—c
Stewart J M—1

PINCHARD

Borland & Pippin—f
McPherson W M—1

PINEAPPLE

Mathison J A—f 1

PITTSVIEW

Burns E R—f

PLANTERSVILLE

Chambers H W—f 1 c
Lawrence W H—f c

POLLARD

Curtis Fred—f 1 c

PRATT CITY

Donaldson Geo W—f c

PRATTVILLE

Anderson & Anderson—f
Graham M A—f 1 c
Lewis J Harvey—f 1 c
Smith Wm M—1 c

RAGLAND

Peacock & Emerson—f 1 c

RANDOLPH

Randolph Losent Agcy—f 1 c

RED BAY

Cashion Chas—1
Hudson C L—c

RED LEVEL

Costen T M—f
Foshee R H—f
Powell P B—f

REFORM

Alfred B D—f
Holman J H—c
Pooley Roy M—1
Staub A J Jr—f

REPTON

Gaston L C—f
Kelly Chas S—f

ROANOKE

Cauthen H H—f 1 c
Mann W J—f 1
Nichols & Wood—f 1

ROBERTSDALE

Glendinning L—f c
Pearson Rudolph—f

ROCKFORD

Boyett E L—f 1 c

ROCK RUN

Garvin D J—f c

RUSSELLVILLE

Berry T R—f 1
Gavin Foster—f c
Horton H H—f c
Hurst W C—f
Key Wm H—c
Robinson & Co—f c
Twin Valley Co—f 1

RUTHERFORD

Carlisle J A—f
Carlisle L A—f

SAGENAW

McLane J F—f

SAMSON

Anderson M F & Co—f c
Breckenridge J C—f
Daukins R H—f
Harrison Josef—f
Morris J JSr—f
Morris W N—f

SCOTTSBORO

Brown L E—f
Freeman C S—f 1 c
Gay Alex H—f
Holland A N—1
Hurt J H—f 1
Jacobs H G—f 1
Roden W H—1

SEALE

Anderson & Co—f 1 c
Jennings B G—f

SELMA

Bibb B S—f
Bloch W I—f
Bowie, Smith & Co
Calhoun M L—f 1 c
Cater F A—f
Crisman W O—1 c
Dixie Realty Co—f
Ellis J B Co—f 1 c
Fowlkes S A & Co—f c
Graham Edw—f
Hasty Curtis B—1
Helmer E E—f
Hendricks O M—f 1 c
Houston & Monk—f c
Hubbard L W—f
Jackson O B—f
Mabry Securities Co—f c
Macon E C—f 1 c
McCaskill T A—f 1
Milhouse F L—f
Paisley-Stewart Co—f 1 c
Parrish J P—f
Patterson C A—f 1 c
Robbins E Jr—1
Seymour J M—1
Smith Julian—f
Thalheimer L—f 1 c
Woolsey's Sons—f
Yaretzky I & Co—f

SHAWMUT

Lanier Phillip—f

SHEFFIELD

Coleman J R, R E & Ins Co—f 1 c
Lagomarsino J B—f
Little H F—f
Sadler W H—f
Sheffield Ins Agcy—f 1 c

SHORTER

Pinkston J C—f

SLOCOMB

McGee J W—1
Smith Perry Z—f 1

SPRINGVILLE

Allison Chas W—f
Byers & Coupland—f

STEVENSON

Mann E K—f 1 c
Schultz & Co—f 1 c

SULLIGENT

Dunn J T—f
Metcalf J E—f
Sizemore F M—f
White John L—f

SYLACAUGA

Atkinson C C—1
Jordan J Edw—f 1 c
McDonald & Co—f 1
Smith & Partridge—f

TALLADEGA

Abrams & Dowdell—f c
Austin W J—1
Barton J W—1
Bowie J C—f c
Boynton Ivey & Lane Ins Agcy—f c
Gay L D—f c
Hall Alonzo—f
Harris H B—1
Hooser W H—1
McCargo M G—f 1 c
McConnell L J—1
Reese J P—1
Simpson Chas M—1 c

ALA.—Talladega, Con.

Stewart M C—c
Stone J E—f 1
Stoey A G—1
Talladega Ins & Investment Co—f 1 c
Todd A H Jr—f
Waters A P—c
Williams L C—1

TALLASSEE

Bailey H K—1 c
Barnes Wm F—c
Caldwell J R—1
Cox & Woodall—f
Hays R H—f c
Patterson Geo D—f
Woodall D A—f

THOMASTON

Pritchett C C—f 1 c

THOMASVILLE

Boyls Mrs J V—f
Johnson A S—f
Tucker & Cunningham—f
Tyson T H—1 c

THORSBY

Edler W C—f c
Gibbons Mrs Ola—c

TOWN CREEK

Almon H G—f
Houston J M—1

TROY

Allred J S—1
Ballard H W—1
Ballard T V—1
Barr R J—f 1 c
Bashinsky & Co—f
Bowers John W—f c
Boyd Mrs Betty—f 1 c
Folmar W B—f 1 c
Henderson & Health, Inc —f 1 c
Hill T E Ins Agcy—f 1
Jones Dock—f c
Knox J B—f 1
Pennington F M—f 1 c
Southern Alabama Land & Improvement Co—f
Talbot B M & Co—f
White C F—f 1

TUSCALOOSA

Andoe J C—1
Bone B L—1
Christian Ira—1
Crutcher J P—1
Doughty B S—1
Eddens Ben F—f 1 c
Fitts W F & Co—f 1 c
Friedman & Hasson—f c
Giles B F & Son—f c
Green I—f c
Harrison J I & M G—f
Mize A P—1
Mize J H—f 1 c
Morgan Wm M—1
Peterson E P—1 c
Smith Walter—f
Turner & Friedman—f c
Upchurch Wm C & Co—1
Wincester A—1 c

TUSCUMBIA

Almon E B—c
Bickley T S—1
Carter J C—f
Clarke O B—f c
Cloud Robt—f
Deloney John E Jr—f
Daughty B S—1 c
Farley Wm F—f
Ferguson J A—c
Funke John—f c
Gray J L—1
Halsey E O—f
Hiecky W W—c
Hollingsworth M P—1
Hurston Jos E—1
Isbell J E—f c
Johnson John W—f
Jones T R—f
Julian O N—f
Morris C V—1
Palmer J H—f 1
Perkins W G—1
Saunders G H—c
Sherrod John—f 1
Simpson T F—f
Spraggins J C—f
Thornton Mrs L B—f
Williams W H—c
Womble C A—1

TUSKEGEE

Forman Floyd F—f 1 c
Harris J M—1
Johnston L C—f 1 c
Paine A B—1 c
Powell R H—1 c
Riley W B & Co—f 1 c
Rodgers Bris S & J—1
Wright Geo C—f 1 c

UNION SPRINGS

Edwards & Foster—f
Eley M N—f
Ellis W C—f
Flewellen Jas T—f c
Franklin J K—1
McKay J M—1
Moseley & Moseley—f c
Norman Mrs Bessie M—f
Powell B P—1
Rainer & Russell—f

UNIONTOWN

Atwater A W—c
Bramwell T A—1
Lapsley N W—f
Robertson John N—f c
White Walter J & Co—f c

VERNON

Kennedy-Hawkins Insurance Agency—f
Milner Ins Agcy J C—f

VINA

Stricklin Robt A—f

VINCENT

Tucker A W—f 1 c

VINEGAR BEND

O'Dom Mabry—f 1

WADLEY

Nichols & Hodge—f
Radney H H—f
Schuessler F R—f

WARRIOR

Burleson D D—f
Davidson T M—f

WAVERLY

Dawson L H—f
Mayberry Chas—f
Webb John O—f

WEDOWEE

Kerr J H—f

WEST BLOCKTON

Young W R—f

WETUMPKA

Airey J B—f 1
Bloxom W L—f
Cantelon L C—1
Hohenberg A—1
Holley J M—f
Huff B—f 1
Lull Cabot—f
Lull F W—f c
Smart J L—c
Still M D—f
Tate F Loyd—c

WILSONVILLE

Parker P H—f
Payne E H—c
Pope W H—f
Weldon W J—f

WINFIELD

Shaw Wm A—c
Stalcup J G—f 1 c
Welden C R—f

WOODLAWN

Booth R C—f

WYLAM

Wylam Merc Co—f
Syx W J—f

YORK

York Ins Agency—f c

ARIZONA

ASH FORK

Ash Fork Merc. Co—f
John Oliver H—1
Lewis Cooper T—f

BENSON

Cochise County State Bank—f c
Keen J C—f
Maier Brothers—f
Titus Mary F—f
Walker Henry—f

BISBEE

Arizona Ins Agcy—f 1 c
Hughes T A—f 1 c
Haigler Gus—f
Hogan & Seed—f
McGregor John—1
Overlock L J—f

BOUSE

Worley Merc Co—f

BOWIE

Jaque J H—f

BUCKEYE

Clanton D P—f 1
Watson H M—f

CASA GRANDE

Bennett Chas F—f
Casa Grande Land Co—f
Randle W D—f

CLIFTON

Cox F E—1
Danenhauer Mat—f
Lloyd David—1
Smith J & A—f
Tyler C E—f c

CONCHO

Candelaria A B—f
Candelaria M A—f

CONGRESS JUNCTION

Zinck Robert E—f

DOUGLAS

Baird Alexander Jr—f c
Bishop H H—1
Butler S L—1
Donohue M J—f
Dugan H E—f
Fisher Frank—f
McCartney L D—f
Rice Rex—f c
Rice & co—f
Withers & Brochiero—f 1 c

DUNCAN

Billingsley F F—f
Evans John—f c
Watters J L T—f c

FAIRBANK

Heney Benj—f

FLAGSTAFF

Arizona Central Bank—f c
Belmont A—f
Citizens Bank The—f
First Nat'l Bank—f 1 c
Isham C W—1
McCherden W R—1
Randebaugh W B—f 1 c
Wilson J P—1

FLORENCE

Burns R L—f
Pinal County Abstract & Realty Co—f c
Price W Y—f c
Surety Abstract & Realty Co—f c

GLENDALE

Carrick Realty Co—f c
Messinger V E—f
Paul T I Realty Co—f

GLOBE

Arizona Ins & Inv Co—f c
Copper Belt Realty Co—f
Curtz F W—1
Gila County Abstract Co—f c
Globe Realty & Ins Co—f
Howard T P—f c
Miskkin Sam—f c
Wiells Ins Agcy—f c

GRAND CANYON

Barnard Ross C—1

HAYDEN

Blake Edward M—f
Bordwell J S—f
Reynolds H P—1
Taylor E C—f

HOLBROOK

Clark W H—f
Henning Lloyd C—f
Larson W H—1

Matthews J F—f
Schuster A & B—f
Smith R C—f
Teeple R S—f
Wetzel Julius—f

HUMBOLDT

Demaine Geo—l

JEROME

Bank of Jerome—f c
Gibbes H M—f
Hughes W R—l
Humbert A J—f
Miller W C—f
Moore R E & Co—f c
Wykoff N F—f l c

KELVIN

Henness, Giffin & Leonard—f

KINGMAN

Arizona Stores Co—f
Bonelli Geo A—f
Central Comm'l Co—f
Kingman Realty Synd—f
Smith Hubert—f c
Shaw Ed—c
Thompson-Dudley Machinery Co—f
Walker R B—l
Watkins H H—f c

LOWELL

Johnson C A—l
Shilliam Ethel—f

MARICOPA

Smith D H—c

MAYER

Elder J M—f

MESA

Arizona Land Co—f
Beach W M—f
Cummard John—f
Diehl C L—f
Gates Geo D—f
Johnson L B—f
Le Baron Edwin M—f
Price Chas F—f
Rice Ben—f
Stewart W R—f
Van Spankeren L H—f

MIAMI

Buck C M—l
Davis J H—l
Gregory C M—f
Miami Realty & Inv Co—f c
Miami Townsite Co—f
Newton J F—f c
Reid A—l
Reid Investment Co—f c
Trine Co—f

MORENCI

Bouse D L—l
Gila Valley Bank & Trust—f l c
Rogers W O—c
Work A L—f

NOGALES

Budge W C—f l
Cumming E K—f l c
Curtis Bracey—c
Grover H E—l
Herold Otto H—c
Marsh Mrs Geo B—f
Noon A H—f
Rodriguez Fernando F—f
Williams J W—l

PALO VERDE

Walton Wm—f

PARKER

Marsh G A—f l c

PATAGONIA

Filckinger A W—l c

PHOENIX

Anderson Carl H Ins Agency—f c
Baldwin F T—l c
Barr Agency—f l c
Bennitt E J—f c
Boon J C & C H—f c
Burroughs T M—f c
Buntman & Kellogg—f c
Dodt B H—f l
Fickas M P—f l c
Galpin A W & Co
Ganz E—f c
Garnett R F—f l c
Geare J E—f
Greene & Griffin R E & Inv Co—f l c
Griffin J S—f c
Healy-Conrad Co—f
Henke J B—f
Horning D D—f
Hoyle Wm—l c
Irvin J L—f
James W K—f c
Kane O A—l c
Kay Harry & Co—f c
Kelly M P—l c
Kinney J H—f
Kraft A W—l c
Lane F D—f c
Lutgerding G H—f
Marshall E A, f
Morford N A—f
Nabors B M & Co—f c
Parker A F—f c
Pascoe E E—f
Phœnix Inv Co—f
Prince H S Co—f l c
Ruggles & Haskell—f
Small Geo A—l c
Tannehill J E—f
Thomas H C—f
Thomas H C Real Estate & Inv Co—f
Valley Inv & Ins Co—f l c
Walker Realty Co—f
Wilson R W—l c

PIMA

Lines Bros—f
Merrill P C—f
Webb W T—f

PRESCOTT

Barnes A S—l
Bower E F—l
Commercial Trust & Savings Bank—f c
Davidson W A—l
Hazeltine M B—f
Johns A A—f
Martindell, Horne & Co.—f c
Merritt W H—f
Moore J M W & Son—f
Smith A L—l

RAY

Boyette R A—f
Huston J F—f
Nolan G O—f

SAFFORD

Anderson E A—f
Fonda W B—f
Owens Jas T—f
Solomon-Wickersham Co—f
Young R J—l

ST JOHNS

Anderson A F—f
Anderson Chas P—f
Greer G E—f
Nelson F W—f c
Patterson J B Jr—f c

SAN SIMON

Wallace A R—l

SILVER BELL

Buehman Willis H—c

SNOWFLAKE

Smith Jos W—f l c
Smith Sam'l—f l
Smith & Smith—f

SPRINGERVILLE

Becker Gustav—f
Nagle Wm—f
Springerville Mercantile Co—f

SUPERIOR

Fleming Richard—f
Kellner E F Jr—f
MacPherson J M—f

TEMPE

Crook & Pafford—f
Gage Geo M & Co—f
Joyce Fred W—f l
Peters A J & Co—f
Windes R A—f l
Woolf Chas—f c

THATCHER

Kimball Andrew—f
Pace W W—f

TOMBSTONE

Bludworth M M—c
Gibson O—f
Merrill & Fowler Bros—f c
Southwest Realty & Trust Co—f

TUCSON

Drachman Mose—f
Franklin & Heighton—f c
Grayson J H—c
Heighton H E—f
Hoffman Ed—f
Hughes P S—f
Morris F E—l
Payne Edw W—l
Rogers J A—l
So Arizona Bank & Trust Co—f l c
Tucson Realty & Trust Co—f l
Walker Chas E—f l
White F W—c

WARREN

Rogers Roy H—f
Yoakum J—f

WENDEN

Young Otis E—f

WECKENBURG

Curry D J—f
Curry W R—f
Murphy Mary B—f

WILLCOX

Riggs Bonk—f
Harris F R—f l c
McCourt L V—f l c
Morgan H A—f

WILLIAMS

Arizona Central Bank—f
Elliott C W—l
Greene Harold—l
Lee J W—f
Root A M—l

WINKLEMAN

Bailey H—f

WINSLOW

Burbage W H—f l c
Keyes Geo H Jr—f c

YUMA

Coleman C H—f
Ewing F L—f
Gandolfo John—f
Gray R T—l
Kerr & Munroe—f c
McClure Realty Loan & Trust Co—f l
Ming F S—f
Modesti Althee—f
Sanguinetti E F—f
Tobias E H—l
Yuma Exch & Realty Co—f l c
Yuma Title Abst & Trust Co—f l c

ARKANSAS

ALEENE
Johnson R L—l c

ALTHEIMER
Ashcroft Thos R—f

ALTUS
Adams Jos N—f

ALICIA
Pool Chas G—l

AMITY
Olds W H—f

ARGENTA
Argenta Real Estate & Ins Agcy—f l c
Humphreys L—l
Twin City Bank—f l c

ARKADELPHIA
Arkadelphia Insurance & Realty—f
Citizen Bank Insurance Department—f
Merchants and Planters Bank Insurance Department—f
United Fire Insurance Company—f

ARKANSAS CITY
Thane H—f l c
Thompson W E—f

ASHDOWWN
City Realty & Abstract Co—f l c
Head Clyde—l
Hunt H T—l
Southern Realty & Trust Co—f l c

ATKINS
Barker J M—f l c
Burris J F Jr—f
McCollum A I—f

AUGUSTA
Augusta Land & Inv Co—f c
Bank of Augusta & Trust Co—f
Fletcher B A—f

BALD KNOB
Hodges W A—l
Wynne E R—f l

BATESVILLE
Batesville Ins Agency—f l c
Home Ins Agcy—f c
Morrow John—l
Murphy W D—f l c
Neill Ernest—f c
Perrin Frank—l
Perrin Horace—l
Rich Joshuary—f c

BENTONVILLE
Confarr Bert—f
Craig C R & Co—f
Craig J R—l c
Peel D W—f

BLACK ROCK
Irby A S—f
Pitts T J—f
Roe L W—f c

BRINKLEY
Bacharach S—f l c
Bayne & Co—f
Mitchell & Mitchell—f l c
McCreight E T—f c
Rusher Fred Fire Ins Agcy—f

CAMDEN
Benson F P—f c
Green D W—f c
Haynes-Lide Agency—f
Hildebrand-Stern Agency—f
Lide M G—l
Thornton T I—f
Warren J W—f

CLARENDON
Evans P C—f l c
Sherrill & Graham—f l c

CLARKSVILLE
Coffee H D—f l c
Hannah A N—l
Montgomery J J—f
Scarborough M A—f l
Thompson L M—f l c
Wickline C C—l

CONWAY
Bahner Abst Co—f l c
Dunway J D—f l c
Durham & Farris—f l c
Lincoln & Canada—f

DARDANELLE
Adams & Nolan—f l c
Collier E G—f
Hall L C—f
Nolan J M—f l
Parker J M—f
Sims Columbus C—f c

DE QUEEN
McCown L D—f l c
Mitchell R P—f l c
Smith C S—f l c
Steel Frank—f c

DERMOTT
Dermott Realty Co—f l c
Nielson C G—f l
Rowe S P—c

EUREKA SPRINGS
Bare & Swett—f l c
Fetty R H—f

FAYETTEVILLE
Champion Oscar—f l c
Cravens & Co—f l c
Crawford Malcomb—l
Dritt W O—f
Eason & Co—f c
Mitchell & Co—f
Smith J W—l
Trent & Connor—f
Wall E B—f
Washington Co Loan & Abstract Co—f c

FORDYCE
Adams S E—f l c
Banks A B & Co—f l c

FORREST CITY
Izard R J—f l c
Pettus & Ferguson—f l c
Taylor Knight & Co—f l c

FORT SMITH
Arkansas Valley Trust Co—f c
Armour & Taylor—l c
Bailey J Wayne—f l c
Caldwell M H—f
Carson J S—l
Devlin J E—f c
Dobbins W P—c
Ft Smith Bank & Trust Co—f l c
Kennedy & Albers—f l c
Lee F E—l
McManus C D—c
Morgan & Simpson—f c
Neal A C—f
Smith W Frank—f l c
Walker R S—f l c
Warner Chas E—c

GENTRY
Covey J N—f
Feemster O W—f

GURDON
Stuart R A—f c

HAMBURG
Farmers Savings Bank & Trust Co—f c
Garnett T W—l
Pryor Harry—l
Smith & Smith—f l c
Woods J R—f

HARRISON
Glass Ins Agency H D—f l c
Harrison Ins Agcy—f l c

HELENA
Allen E M Co—f l c
Friberg G H & Sons—f l c
Guaranty Loan & Trust Co—f l c
Hudson Jas A—l
Merrifield, Lamber & Metz Inc—f l c
Meyers Aaron & Son—f l c
Walker Abstract & Realty Co—f l c

HOPE
Black J H—l
Hempstead County Ins Agency—f l c
Jarrett C S—l
Roebuck & Anderson—f l c
Simpson Wm—c
Spragens & White—f l c

HOT SPRINGS
Arkansas Trust Co—f c
Avery J H—f c
Cook R T—l
Como-Security Agency—f c
Dodson In. Agency—f l c
Little W J Ins Agency—f c
Walsh E P—l c

JONESBORO
Applegate H W—f
Armstrong J W—c
Carson C N—c
Freeze & Cole—f c
Frierson Gordon—c
Jonesboro Trust Co—f
Malone A L—f l c
Mathes Edw H—c
Maywood W A—f l
Roleson J B—c
Slagle R J—l
Throgmorton Omar—l c
United Ins Agcy—f l c

LITTLE ROCK
Adams & Boyle—f l
Arkansas Savings Bank—f
Bankers Trust Co—f c
Bilheaimer & Co—f l
Bracey J M—f
Brown Wm T—f l
Buyers & Sellers Exch—l
Campbell C B—f
Campbell Gordon H—l c
Central Bank & Trust Co—f
Citizens Inv & Security Co—f
Clark Pat C—l
Deloney W L—f
Ehrenberg Mannie—l
England Loan & Trust Co—f l c
Ford T B—c
German Trust Co—f c
Green R B—l c
Hart Hugh D—l
Kirkwood & Culpepper—f l c
Lasker-Morris Bank & Trust Co—f l c
Mercantile Trust Co—f l c
Middleton C C—c
Mills R H & Co—f c
Moir J S—c
McCain C S—l
McKay W N—l c
Pollock Mannie D—f
Pulaski Bank & Trust Co—f
Richmond Wm W—l
Rossner Fred Sr—c
Rossner & Waitner—l c
Routh J B—f
Rowland Chas T—c
Schmutz F J—c
Schoffner E G—l c
Simpson H N—l c
Smith J H—c
Southern Trust Co—f c
Stewart, Rogers & Stewart—f
Stilley C D—c
Sugarman Victor—f l c
Throgmorton Omar—l
Tyson J O—c
Union Trust Co—f l c
Van Valkenburg—c
Vinson J R—l c
Wait R E—l c
Whittenburg Frank—l
Worthen W B Co—f
Young H A—l
Young Frank A—f

LONOKE
Couch W T—f c
Fletcher W P & Son—f c
Gates A A—f
Lilly K L—l
Lonoke Real Estate & Abstract Co—f
Young W Hampton—l

MAGNOLIA
Cross W R—f l
Farmers Bank & Trust Co—f
McNeill J C Sr—f
Monroe Thos A—l
Taylor J F—f l

MALVERN
Duffy Wm R—c
Young J E—f l c

MARIANNA
Clark E H—f
Mitchener C C—f
Robertson Jas T—f l c
Porter W J—c
The Weld Duffy-Mixon Co—f l c

MENA
Board B B—f
Duke S W—f l
Keeby Jno S—f
Mac Lafferty Will S—f c
Van Wagner Fred—f c

MONTICELLO
Wells Ed B—f l c
Wood C B & Bros—f l c

MORRILLTON
Hembre A V—f l
Massey & Orell—f
Moose & Scroggin—f l c
Rainwater & Hellums—f l c

NASHVILLE
Planters Bank & Trust Co—f l c
Rodgers W C—f l
Tollett J L—f

NEWPORT
Hite C R—f c
Irby G B—l
New port Farm Loan Co—f c
Phillip-Ferguson Agency f c
Sink Geo M—l

OSCEOLA
Burchfield W—f
Fletcher & Ward—f l c
Gaylord C H—f
Moore & Ward—f l c

OZARK
Basham Geo W—f
Bill W C—f c
Conaster Wm C & Son—f
Nickell H A—f

PARAGOULD
Edwards J A—f
Harris C E—f
Hatfield Miles B—l
Highfill C W—c
Jarrett J C—f c
King John D—f
Knox Alfred A—f l
Landrum & Son—f c
McPherson J H—c
Neely M H—f
Paragould Trust Co—f c
Shander-Ford Co—f l c

PINE BLUFF
Bloom E B & F R—f l c
Brewster E—l
Core Jessie R—l
Cotton Belt Savings & Trust Co—f c
Dowdy S P—l
Freemyer A M—l c
Gamble W A—l c
Haycock Chas F—f
Haines S F—l
Hollis M C—l
Home Ins Agcy—f c
Knox & Bedell—l
Lee C A—l
Le Leaurin & Tankersley—l c
Mays F G—l
Means J H—c
Mills R H M & Sons—f
Monk Claude—l
Nowlin Mrs. Mary—l
Reinberger Edgar—l c
Rogers N R—l c
Seymour R W—l
Simon J B—l
Taylor & Co—f c
Vaughn Frank—l c
Ward John D—l

ROGERS
Forwood R—f c
Funk E M—l
Henderson J M—f l c

RUSSELLVILLE
Pope County Real Estate Co—f c
Smalwood Jno A—l
Taylor R R—c
Webb J A—f l

SEARCY
Royston A H—f l c
Sanford & Watkins—f c
Yarnell A W—l c
Yarnell T A—f c

SILOAM SPRINGS
Barnes J F—f
Chamberlain & Lindsey—f
De Spain C E—f
Ford & Jones—f
Futwell Geo A—l
Harris T A—f
Harris T M—f
Moss P E—f

SPRINGDALE
Dodson-Renner Ins Agcy—f lc

STUTTGART
Bruce G C—f c
Denslow C H—f l
Gregg R B—f c
Helmes Sidney—f
Moran & Noble—f l c
Underwood—J W & Ray—f
Weatherton J B—f
Young O M & Co—f l

TEXARKANA
Henagan & Godbold—f c
Offenhauser F W & Co—f l c
Rose Andrew—f l c

VAN BUREN
Bryan D F—f
Creekmore & Hynes—f c
Furry W G—f
Mitchell H M—l
Southmayd L H Sr & Jr—f
Van Buren Abstract Co—f
Weaver Jno M—f c

WALNUT RIDGE
Bloom D—f
Dowell Land Co—f l c
Isaacs M A—f
McCorckle & Henry—f
Moore E L—f
Scott Wm A—c

WYNNE
Coghill Bros—f l c
East Ark Abstract & Loan Co—f l c
Wynne Ins Agcy—f l c

CALIFORNIA

ALAMEDA
Adams Chas C—f
Alameda Land Co—f
Baird Ina M—f l c
Banta Chas F—f
Clark Herbert D—f
Cuthbertson F W—f
Danker H—f l
Goggin W W—f c
Hanley J S—f l
Jansen Frank A—f
Judd E D & Co—f
Judd Thos H—f
Kanters Mrs R C—f
Lewis A N—f
Littleton W D—f
McKay Geo W—f
Mehrtens H G—f l
Milburn Jos—f
Murdock Geo H—f
Neville F R—f
Pollard & Son—f
Shaw E M—f c
Taylor W G—f

ALTURAS
Baldwin C S—f
Ballard C A—f
Callaghan Jno P
Cafer A—f
Jackson C N—f
Laird R A—f l
Lauer B—f
Modoc Abst Co—f
Morgan O D—f
Pegley J T—f
Raker C M—f
Renshaw L G—f
Sackville J E—f
Sharp J T—f
Sisson Lorin H—f

ANAHEIM
Ames H G—c
Anaheim Realty Co—f
Backs F A Jr—f
Beebe M E—f l c
Boege Chas A—f
Boyd Mrs Eva H—f
Deckle H A—f
Dolan Wm A—f
Duckworth J W—f
Durkee N M—f
Elliott W J—f
Evans L A—f c
Eygbroad Chas—c
Grim Chas F—f c
Hamler Geo W—f
Hartung Edgar J—f c
Hawley H A—f
Henderson H O—f
Horowitz A—f
Howard J S—f
Kohlenberger J N—f
Krause F C—f l c
Krause H A—f
Loly Victor D—f
Melrose Richard—f
Moore J Lloyd—f
Nebelung M—f
Nichols L P—l
Nowotny Alvin F—l c
Orange Co Realty Co—f
Rimpau Bros—f
Ross W A & Sons—f
Sheridan L J—f
Simpson Realty Co—f c
Stern Herman—f
Taggart John Paul—f
Thomas Adolph—f l c
Tobin H P—f
Tobin R C—f
Weatherly Geo—f
Weisel H V—c
Weisel P J—f

AUBURN
Auburn Lumber Co—f c
Birdsall E S—f
Brundage G W—f
Chamberlain T L—f
Deming B B—f
Ekbery Peter—l
Francis J B—f
Gibson J T—f
Graham W K—f l c
Hamilton Mrs G W—f
Houchin Oscar—f
Huntley L—f n
Jacobs W F—f
Lowell O J—c
Lukens S G—f
Nelson T N—f
Parker I H—f
Perry Frank—f
Placer County Land Co—f c
Prewett W J—f
Purrington Chas—f l
Reynolds A E—l
Reynolds L H—f l c
Reynolds Walter—f l
Robinson K D—f c
Rodehaver Mrs W W—f l
Tuttle & Tuttle—c
Tuttle Fred P Jr—f
Wallace Mrs—l
Walsh C F—f
Walsh J E—f
Walsh J T—f
Wills Agency—f l c

BAKERSFIELD
Allen T F—c
Banducci L J—f
Barlow Chas A—l
Batz J B—f l c
Beer Lucien—f
Bender H P—f
Blodget C R—f l c
Brockman & Stockton—f
Brundage Geo H—f
Childs T T—f c
Crites Arthur S—f c
Crosland J W—f
Dodge T C—f c
Drury J S—f c
Flickinger M P—f
Galtes F J—f
Getchell C E—f c
Haberfelde Geo—f

CAL.—Bakersfield, Con.

Hake H C—f l c
Harrington A T—f c
Hill Wm H—f
Hirshfeld Leo D—f c
Hunt J B—c
Hymer Otis—f
Jones A G—f l c
Jordan & Jordan—f c
Katze H C—f l c
Kelly Edward L
Kelly W W & Son—f c
Kincaid John—f
Lewis Miss Z—f
Lightner A T—f c
Loveland E H—f
Maude Mrs H E—f
McDonald R—f
McManus T W—f l c
Moore R A & Son—f c
Muir J C—f l c
Newbery C W—f
Peckham G R—f
Premo G W—f
Price Geo W—f
Robinson F W—f l c
Rogers S—c
Sears G A—f c
Sears W L—f
Shallenberger F D—f
Thomas Harry W—f l c
Whitaker W F—f
White E H—f
Whittemore A D—f
Wedmer F E—f
Young Harley—f

BENICIA

Clarke W W—f
Colman John—f
Cooper L B—c
Crooks W L—f l c
Dana E C—f
Dwyer Wm—f l c
Enos Jos—f
Frame Kay V—f
Grauck Gus—f
Harvey G C—f
Hoffman F C—f
Johnson G A—f
Johnston Mrs Maria—f
Kuhland Ralph W—f
McAravy J C—f
McKay G A—f
Powers Mrs Julia—f
Prince Chas M—f l c
Quarney Clara—f
Sanborn Julia A—f
Stevens C P—f c
Weinmann F P Agency—f c
Wheeler Arthur L—l
White H K—f
White N N—f

BERKELEY

Ahlgren Arthur R—f l c
Albee M P W—f
Berry R A & Co—f c
Brecheen, Thos—f
Brown John H—f
Burnett & Co—f
Cheney, Warren Co—f c
Coghill Newton B—f c
Currie John M—f
Day A C—f
Denbigh B K—f
Dondero J F—f
Eastman Rl Est Co—f
Emslie & Lorenz—f
Fesler F C—f
Fish Roy H—f
Friend Geo Co—f
Hale Mrs M S—f
Harmon Chas R—f
Harris L S—f c
Havens Harold Co—f
Henrich Carl—f
Henry W W Jr—f
Hulin H R—f
Hunter H R—f
Irwin H D—f
Jenks Harris & Co—f
Johnson H A—f
Johnston J E—f
Jones Mrs M E—f
Jungck D L—f
Junk-Riddell Inv Co—f
Juster & Baird—f c
Knowles & Porter—f
Langworthy R L—f c
Larkin T H—f
Long Ray O—f
Macdermott J M—f
Marquard A—f
Martin H M Co—f c
Mason M Duffie Co—f
McCann Warner—f
McCrosson Jas Co—f
McGowan L J—c
Meredith J W—f
Mills Co—f c
Mills Percivale C—f
Moran W C Co—f
Mortimer W J & Co—f c
Nash Geo N—f
Needham A H—f
Nielson & Piper—f c
Park Chas A—f
Patrick Mrs E S—f
Patterson R R—f
Peake F R—f
Petherick John Henry—c
Porter & Young—f c
Ragland Mrs S O—f
Ragland R E—f
Reali C—f
Rother & Wolbold—f
Rule Mrs Henry B—l
Runde C H G—f
Seidel Bertha M—f
Sittig Edw J—f c
Skidmore Chas E—l
Smith R H—f
Stewart Mary E—f
U S Rlty Co—c
Werner Chas—f
Woolsey & Ralston—f c
Youngs Oliver—f

BIGGS

Bacon G K—f
Brink H S—f
Brown C N—f
Carnduff F—f l c
Chatfield & Smith—f
Doty W M—f
Green Wm W—f
Hastings J M & Co—f
Lashells L H—f
Loughran T F—f
Parker W D—f
Pearne W G—f l c
Stephenson N—f
Walker W E—f

BURBANK

Burbank Development Co—f
Crawford J C—f c
Dufur A C—l
Durfin A E—l
Fischer Chas B—l c
Munro Chas L—l
Thompson W A—f
Yale Margaret—f

CHICO

Bainbridge S L—f
Barnard W E—f
Bouillard & Wrightman—f
Boyce J R—f
Breslauer Leon—f
Broyles William B—l
Charge J W—f
Clough F A—f
Cooper D W—f
Costar W J—f
Crew T N—f
David E V—f
Farmer Wm—l
Goldstein J O—f
Guynn B B—f
Gwynn Creed A—f
Hall W S—f
Head W W—f
Houghton C W—l
Jones Jas H & Co—f
Kennedy Guy R—f c
Kilpatric & Sons—f c
Krikac Jos—f
McManus John A—f c
Mastersen I A—f
Moore F M—f
Morton A E—f
Neubarth A L—f c
Neubarth Edw A—f
Nottelmann F U—f
Peters Jerome D—f
Proctor H F—f
Reynolds E T & Son—f
Robinson Geo F—f
Roth H A—f c
Schuler Algo R—f c
Sears H K—f c
Shuster J A E—f c
Shuster R L—f
Sillers S D—f l c
Smith A H & Co—f
Steffen B H—f
Stewart J B—f
Swain C B—f c
Troxel S K—f
Vadney E C—f
Vadney Geo E—f c
White Richard—c
Whitten H W—c
Williams Harold J—f
Williamson E T—f
Wilson Arthur Wm—l

CHINO

Clarke Wm T—f
Cooke & Cattle—f l c
Dillon A O—f c
Holcomb G V—f
Homan R C—f c
Junior Republic Rlty Co—l

COLFAX

Every E E—f
Butler Wm J—f
Falconer D—f
Gillen D C—f
Gray Lee—f c
Kuenzley F D—f
Lobner J K—f l
Newman J M—f
Scanlon Wm D—f
Scarborough J M—f
Spuhler Henry—f
West G E—f
Williams O E—f

COLTON

Bailey Ralph D—f l
Bailey & Hopkins—f
Bausch M A—f
Colton Realty Co—f l c
Creal Chas R—l
Curtis C W—f
Globe Grain & Mining Co—f
Hanna J B—f
Johnson W C—f
Newcomer L C—c
Nicks J W—l
Rutherford J D—c
Spiers E D—l
Thomas Dan G—l
Topp Bessie—f

COLUSA

Arnold Philip—f
Beckwith Bryon D—f
Belvins & Osgood—f c
Boggs M J—f
Bowes Everett—f l
Braly H D—f
Brooks Wm S—f
Butler A—f l c
Campbell J F—f
De Jarnatt & Son J B Inc—f c
Hanslip R L—f
Harrington T—f c
Hicok L L—f c
Jackson A B—f c
Jackson J L—f
Jones J Morris—f
Lewis S L—f c
McNeal E P—f
Mogk John C—f l c
Pope A H—f
Pryor B A—f c
Putnam R H—f
Rich J F—f c
Scott Geo F & Son—f l c
Sperry J W—f
Sullivan Jeremiah Peter—f
Wilcox Elmer E—f
Zumwalt I G—f

CORONA

Clayson W S—f
Cross A H—f
Freeman G R—c
Gleason V A—f
Hansen H C—f
Howard Eugene D—l
Jameson W H & Co—f
Key Bros—f l c
Kidder E P—l c
Lord Mrs D—f
Newton I A—f l
Peeler W L—f
Snidecor Geo E—f
Terpening M—f c
Veach Elzia—f

CRESCENT CITY

Boutz M M—f
Curtis Mabel—f
Davis A H—c
Del Norte Abst Co—f c
Frantz & McNulty—f
Hersch E C—c
Hobbs Wall & Co—f
Maplas Harry M—f
McLaughlin J M—l
Webb G A—c
Wenger Chas E—l

DIXON

Anderson E C—f
Clark J—f
Dawson W T—f
Duke T B—f
Gottheimer L—f c
Grady J D—f
Hall & Moss—f c
Kirby Chas M—f
Newby B F—f
Peterson J H—f
Peterson W D—f
Robben H—f
Rohwer Eggert—f
Schulze O C Inc—f

DOWNIEVILLE

Case E L—f c
Redding W I—c

ELMHURST

Baird Mrs E Y—f
Barker Mrs Lucy—f
Booth Wm C—f
Chapin S T—f
Davis J A—f
Dugan Geo—f

ry P—f
ilmore R C—f
ood J E—f 1 c
ough F B—f
oseph Joseph C—f
iely E A—f
eyer Henry—f
urdock L W—f
ewby W L—f
line Marie & Son—f
oik & Smith—f
orterfield G K—f
eilly Philip—f
udolph Chas A—f
oeer H L—f
one E B & A L—f
orer Mrs A R—f c
raub Fred—f
offelmier J C—f
inegar E M—f

EMERYVILLE

yer Milo C—f 1 c
arham A—f
arham C L—f 1 c
audry & Brennan—f
rey E J—f
oburn John C—f
ane Co—f
all Geo C—f
cott Jas L—f
homson Peter A—f

EUREKA

dams Adolph B—f c
agley J C—f
arton B C—f
elcher Abst & Title Co —f
elcher F W—t 1 c
enbow Jos—l
old J H—l
ooper W S—f
avis & Sullinger—f c
errill H F—f c
eming Edward—l
ood A J—l
eorgeson G R—f 1 c
eow & Cousins—f c
ansen D W—f
inch E D—f
hnson AJ—f
nes James J—l
eleher J T—t
ord & Hansen—f
cGaraghan Mrs B J & Co—f
cIntosh T W—f 1
oser James A—f 1
oe A C—f
wsley Geo W—f
erra & Sousa—f
rry Thos H—f c
nith Oden E—f c
ewart C H & Co—f
ylor C W—c
ompson F O—f
ard & Gill—f c
atson G W—f
eatherby S T—f
ne J F Agcy—f c

FOLSOM CITY

rnett D W—f
rnham J H—f c
emensen H—f
hn P C—f
x J P—f
ster Mrs Kate—f
ggins—Chas—f
man I—f
cFarland R D—f
ller O J—l
msey W M—f
iley D E—f 1

FORT BRAGG

rryhill Realty Co—f
hnston A E—f
Nelson Realty Co—f 1 c
Preston H P—f
Weller & Weller—f

FRESNO

Alexander H H—f
Andrews Geo R—f 1 c
Barton & Meacham—f c
Berndt Erich—f
Bush W E & Co—f
Carinne Saunders Corp —f c
Chappell W L—f c
Clark-Leas Co—f 1 c
Edwards Ins Agcy—f 1 c
Fleming J E—f
Frahm W C—f 1
Furniss Fred W—f 1
Gill H C B—f
Harrison & Cummings —f
Humphreys Bros—f c
Kahriman Wm—f
Kirk A B & E F S—f c
Kittrell Redden Co—f
Kutner-Goldstein—f
Lambert & Wakeeld f 1 c
Levy Bros—f c
Madison Wolfe Co—f c
Marshall R D—f 1
Mattingly W T—f c
Noble Bros Co—f c
Rahill & Crissman—f c
Reese & Smith—f c
Sargavel Harry—f 1
Seibert & Maltry—f 1 c
Shepherd-Cochrane Co— f c
Sibley R D Co—f
Sorensen & Conklin—f
Stanforth W W—f
Stockton F W—f
Thomas-Darr Co—f c
Tilton E R—f
Wharton V E—f c
White H F—f
Wilson V E—f
Yearin Carl H—f

FRUITVALE

Ager J E—c
Barkmeyer Henry—f c
Cords Robt—f
Footman H E Jr—f c
Frandsen A—f
Glaze & Co—f c
Howe Fred O—f c
Jones C H—f
Koch R W—f
Legg Chas L—f 1 c
Masterson Miss B—f c
Pleitner H A—f
Potter S A Co—f
Waterman E K—f
Wentz & Clark—l

GILROY

Blake W F—f
Brown A W—f 1 c
Crawford E D & Co—f c
Fitzgerald W G—f c
Tremaine Geo S—f 1 c

GLENDALE

Chase Harry W—f 1 c
Kirk Wm B—l
Lilly J F—f c
Miller H L Co—f c
Pearson Jas W—f
Salisbury Roscoe A— f 1 c
Thompson C H—f
Tupper-Robinson Co— —f c

GLENELLEN

Chauvet H J—f
Justi Leopold W—c
Poppe Chas J—f
Prout S—f

GRASS VALLEY

Argall M Henry—f
Barker C H—f c
Benagh Morris—l
Biggs Elam—f
Carter J E—f
Grenfell C B—f
Hennessey J T—f
Kinyon E G—f
Morgan E C—f
Nevada County Bank—f
Taylor J E—f c

GREENVILLE

Costar Mrs Robt A—f
Hamblin W L—c
Murray J R—f

HANFORD

Ainsworth B D—f
Brailsford W H—f c
Bush E E—f c
Chittenden L S Co—f
Coe C H—f
Dunham L C—f
Farley J H—f
Flory A F—f c
Hight F R—f
Israel Leon J—f c
Large Herbert G—f c
McQuiddy W R—f c
Newport W R—f c
Robinson & Rawlings— f 1 c
Sheets H P—f c
Smith Ed T—f c
Spike G K—f
Wright—H E—f

HAYWARDS

Andrade J H—f
Armstrong J D—f
Belvel Frank V—f c
Farnum J E—f
Hauschildt Henry—f c
Henningsen Hans—l
Hough C D—l
Lemos F I—f
Musson E F—f
Perry Lester—f
Browse & Haley—f
Robinson H R—f
Silver & Pereria—f
Smith S C—f
Soares Stanton R—f
Warren E S—f
Wilbert & Bostick—f c
Woods Jesse H—f c

HEALDSBURG

Coffman J T—f
Darby Floyd D—f
Hollingsworth A W—f
Luce M Y—f
McConnell F W—f
Miller & Gobbi Inc—f
Norton E M—f
Reid John F—f
Stanley A T—f
Warfield & Williams— f 1 c
Wattles, Hall & Miller —f

HIGHLAND

Barnes E E—f c
Browning John F—f c
Loring Geo—f
Pencock C D—f

HOLLISTER

Breen P W—f 1 c
Gardner C A—f
Hamilton Bros—f
Holbrook E E—f
Hollister Realty Co—f c
Hollister Roch Co—f
McCloskey Thos—f
O'Connell Gillespie—f
Shaw Chas J—f 1 c
Stockholders Aux Corp —f
Wilde W B—f c
Wilder Ernest L—l

IONE

Frost Robert H—l c
Gager Geo J—f
Hammer B—f
Joses J W—f
Mack Geo—f
McMurray J W—f
Newman Jacob—f
Perkins E W—f
Stewart D Co—f
Swain C W—f

JACKSON

Conlon Mrs. Thos—f
Culbert C L—f
Dufrene W D—f
Marcucci E F—f 1 c
Marelia Chris—f
Penry Wm M—f
Spagnoli Ernest D B— f c
Thompson W G—f c
Vela & Piccardo—f
Weil Henry—f
Wright James J—f c

KERN

Crites Arthur S—f c
Duncan E B—f
McCart Peter—f
Woody A J—f

LINCOLN

Adams R O—f c
Anderson E H—c
Fleming E A & K M —f 1 c
Green G E—f 1 c
Ingram Wm D—f
Jansen Walter—f
Musser B C—f c
Sanderson E H—f 1 c
Sparks Wm Jr—f 1
Williamson Geo D—f c

LIVERMORE

Callaghan M G—f 1 c
Dutcher N D—f
Fletcher Jos F—f
Hansen R A—f
Independent Warehouse Co—f 1 c
Lassen F C—f
Livermore Commercial Co—f 1
McKown & Mess—f
Mathiesen F—f 1 c
Morgan Furniture Co—f
Reimers J C—f

LODI

Bird Dan W & Co—f c
Bliss Clarence S—f c
Coleman H B—f
Deaver Elmer E—f
Dougherty F A & Son— f
Ferdun C M—f c
McSherry & Brown—f c
Montgomery J S—f
Stumpf & Wagers—f c

LOMPOC

Balaam A G—f
Clifford R F—f
Hardenbrook C Kelley— f 1 c
Lazier R A—f c
Lompoc Produce & Real Estate Co—f c
Meals G W—f

CAL.—Lompoc, Con.

Moore Merc Co—f
Rudolph Arthur—f
Smith L L—f 1
Smith W R—f
Talbott W L—f
Whittemore A C—f

LONG BEACH

Brainard C D—f 1 c
Campbell W L Co—f 1 c
Malcom-Davis Co—f 1 c
Marshall Ins Agency—f c
Reid W J—f c
Richards Ins Agency—f 1 c
Townsend-Van de Water Co—f 1 c

LOS ANGELES

Ackerman P H—f c
Adams Charles L—1
Alexander J V—1 c
Allen A A Ins Agency—f c
Allen R M—c
Allen W F—f
Althouse-McAfee Co—f
Ancell Jos—f
Anderson Cecil E—c
Andrews Albert—1
Ansley B C—f
Arkins Wm—f
Aronson Gale Co—f c
Atchley T J—1
Atwood C B—1
Baer Lucien—f
Bagley H K—f
Bailey N P—f
Bailie Herbert C—f c
Baker A C—f
Baldwin Simeon—f
Ballinger F H—f
Bancroft Leigh—f
Banks & Huntley—f
Bareford C H—f
Barham Guy B—f
Barnard G N & Co—f
Barrett Henry L—1
Barr W E—1
Barsha Samuel—1
Bates Wm B—1
Battelle W P—1
Bayha John H—1
Bayly Bros—f
Bealer Frederick L—1
Bean Lionel J—1 c
Beaver I H—f
Behrendt-Levy Co—f c
Bentel Thos F—f
Bernsten B F—1
Berryman Milton J—1
Betten David H—1
Bickford J L—1
Bike L R—1
Bingham C H—1
Blair A G—1 c
Blakemore Claude P—1
Blanchard E L Co—f
Bliss C H J—f
Bogy Vernon C—f
Bond Arthur D—f
Bond Inv Co—f 1
Bonner Clark J—f c
Bonynge, Girdlestone & Co—f
Botsford John W—f
Boynton Henry T—1
Bradford C W—1
Brady C Q & Co—
Brewster A B—f 1 c
Bridges Thos B—f
Brooks F H—f
Brown Bros Co—f
Brown Eugene & Co—f
Brown Robt A—1
Brownrigg J E—1
Bruce J L—c
Brunning John R—c
Bryan & Bradford—f
Burbank & Baker—f
Burck Lawrence B Co
Burford H L—c
Burgwald H M—f c
Burke Carlton F—f
Campbell D C—c
Campbell W Ross Co—f
Cannon L E—f
Carpenter Samuel L Jr—c
Carper W W—c
Cason E W Co—f
Cass & Johansing—f c
Cator & Schroder—c
Chandler E—1
Chaney L S—c
Chapman W O—f 1 c
Childs, Hickes & Montgomery—f 1 c
Clairemont Co—f c
Clark L F—c
Clegg W E—f
Coffin Franc N—1
Coffman Cary A—c
Coleman Robt B—f
Collins Jas—1
Conaway-Alderson Co—f
Continental Securities Co—f 1
Coombs Samuel H—f
Corniah H L & Co—f
Cornwell A H & Co—f
Corwin Lena B—c
Cramer W H—1
Crary C E & Sons—f c
Cribb E C Co & Co—f
Dale Ins Agency—f
Dartnell G L—f
Davidson Henry—1
Davis Gager C Co—f
Day J T—f
Dewey S B & Co—f
Devoe J W—f
Dickinson Geo L—1
Doolittle G R Co—f
Doyle A L—f c
Druliner A R—1 c
Dunston G J—c
Eames Arthur E—c
Earle Miss Edna—1
Earle W H—f
Edwards T—c
Edwards W T—f c
Edwards & Wildey Co—f
Ege Chas B—c
Elder Horace H—c
Eldredge Edw L—1
Ellis Geo B—c
Employers Underwriters—f
Engell & Engell—f
Fidelity Agency—f
Field Ben F—f
Flint & Hart—f 1 c
Folsom Allison G—f
Folsom S M—1
Forbes Chas—1 c
Ford H L—c
Frankel Adolp—1
Frankel Cecil—1
Gaines Frank N—f
Garland W M & Co—f
Gaw W A—f
Gerard McGehee D—1
Getty Andrew C—f
Gibbs Edw A Jr—f
Giffin E B & Co—f
Giles E W—1
Gilligan J J—c
Gilmore William C—1
Glennon J L—f c
Glover Robt V—c
Gottschalk A J—c
Green F T—c
Green Geo A—f
Gunter J W—1
Guy I C—1
Guy H P—1
Gwynn-Crown Ins. Agency—f
Haas Fred W—c
Hall Bros—f
Hall Paul Rutledge—c
Hamilton W A—1
Hastings A B Co—f
Hausman Paul G—1
Heiman & Co—f
Heinsch R C & Co—f
Hill L F—1
Hillman R G—f
Hindin A J—1
Hinds Elward R—1
Hinman W S—1
Hoard H S—1 c
Hoffman-Akey Co—f
Holden W F—f
Holland John P & Co—f
Hollingsworth W I & Co Inc—f
Horton G C—f
Horton J W—1 c
Horwitz Abraham—1 c
Hubbard Chas L—f 1 c
Hughes F S—f c
Humfreville Bros & Co—f
Hunter & Camfield—f
Huntingdon A P—1
Hurst Wilbur J—1
Hyans E C—f
Irvine J M—f
Ito Masiju—c
Johnson & Murphy—c
Johns Ralph G—f
Jones Harry E—f
Karr Charles—c
Kays J W Co—f
Kelsey F M—f c
Kemp C F—f
Kennedy J D—f
Kenyon & Truscott—f
Kingston F C—f
Kitchen Geo W—f
Kline Fred B—c
Klokke Karl C—f
Knesel M M—f
Knight Jack—f c
Kremer Campbell & Co—f
Kremer John A—1
Kroesen Bros—f
Ladd A H—c
Lagerfelt Carl O—c
Lamb Thos R Co—f
Langmuir C H—1
Lasker A I Co—c
Lawrence Jno D—1
Lee Irving M—f
Lewin Frank—f
Libby Mary E—c
Lipschutz M—1 c
Lockhart & Stepper—f
Longacre George—f 1 c
Los Angeles Investment Co—f
Louis Underwriters Agency—f c
Lowdermilk Robt Gordon—1
Lowe J S—1 c
Lynch Geo A—1
McClung Stanley F—f
McConnell Levi J—f 1
McGarry J F—f
McGarry P J—f
McGarry P J—f c
McIntyre Kenneth G—1
McMullen F E—1
McQuillan A C—1
Magnolia Realty Co—f
Mahana Geo T Co—c
Maloney James F—c
Mancha Matt T & Co—f 1
Marshall Ira A—f
Martin Chandler—1
Mason O Ray—f
Massajo Ito—c
Mattis Wm A—1 c
Maxson Herbert E—1
Menn Van Kuck Co—
Merwin W B Co—f
Meany Philip DeQ—f
Metcalf & Ryan—f
Metzger W H—1 c
Mildreth A—1 c
Miles Chas K—f
Miller C—1
Miller E S—1
Miller H L & Co—f
Miller W H & Sons—f
Mines & MacKeigan—c f
Mitchell R C Co—f
Moir W H—1
Molyneaux Amos—c
Montgomery C S—1
Moorkens James—f
Morgan Wm Calvin—c
Morrison A S—f c
Morrow J H—f
Moses-Starr Co—f
Moss Jas—c
Moulton A W—c
Muenz Fred—c
Muma Irwin J—1
Munson Chas G—f
Murphy W K—1
Nattress John E—f
Nelles H B—1
Nelson C O—c
Nelson F R—c
Nimmer Chas J—c
Norton Aron F—f
O'Brien Tim—1 c
Orsatti M & Co—f
Palmer Clabourne F—f
Palmer Wm T—1
Pannill J L—c
Parker Harry F—f
Parks William F—1
Parsons C W—f
Paschall Jones Co—f
Peaistridge Chas E—c
Penberthy James H—1
Perdue Alba B—c
Perkins Gregory Jr—f
Peterson Lester—1
Phillips Albert T—1
Pierce C W—c
Pinneo W B—f
Porter D W—c
Porter E H—f 1 c
Pratt A H—c
Price M E—f
Privato A E—f
Putnam R G—c
Raab Lawrence—1
Randall E Brook—c
Rathburn Geo A—1
Rathmell H C—1
Raymer A—1
Raymond C A—1
Ray J M—1
Reed C A—1
Reed Willis J—c
Rhodes E—f
Rice Walter C—1
Rice Wm F—1
Richards Bernard J—f
Rieder M—f
Rindge S K—f
Roberts C Wesley Co—f
Robertson David F—f
Robertson Fred O—c
Rodgers Frank D—1
Rogers E E—1
Rolph Mills & Co—1
Rouse B P—1
Rouse W J—1
Rowan R A & Co—f c
Rule & Sons Inc—f
Russell John N Jr—1
Ryan F J & Co—f
Ryon W A—f
Sands Wm E—f
Sain Alfred Inc.
Schafter Frank—
Schweitzer Will A
Searle T H—c
Sentous Realty Co—
Servis L B—f 1 c
Seyler Chas Jr—f

harer Inv Co—f
hiels Wm E—c
hirey Frank M—c
hore Bros Co—f c
egel Fred—f c
in Yee Chong—c
mith Carlin G—f
mith Chas J—1
mither T J—1
mith Warren—f
mith W—f
nyder & Brown—f
taats Wm R Co—f
tacy Realty Co—1
tanford J F—f
tark E N—1
tark Mathew M—1 c
tarling John W—1
tauffer Daniel M—c
tein Philip—1
tephens R B & Co—f c
tephens Will—f
tevenson R N—1
tewart Jas T—1
tirdivant W B—1
titch Abraham—1
titeley F E—f
turges W S—c
weet Mrs Susan—f
weet W B & Co—c
wisher Lovell Jr—1
word James O—c
ydenberg Jacob L—1
ait C A—f 1 c
aylor Alexander—f c
aylor George I—1
aylor, Russell McD Co —f
echentin H W—f
heberge A S—1
hirion J J—1
resslar V M—1
homas Wm—1 c
hom C C—c
ilman Oliver S—1
opham John & Co—f
ressler, Sidney P—f c
revor Ernest A—1
rimball M—f
rue M J—c
rumbower Wm P—1
ruscott F F—1 c
ryon E A—1
ryon Jesse A—1
sheppe Fred—1
rie Miss Lot E—1 c
anderveer Harry D—c
an Slooten J F—1
awter J P—f
easey Frank B & Co—f c
etter Louis F—f
incent Fred E—f
ade & Whelan—f
alker W M—c
alsh Frank E—f c
altrip T A—1
arde D M—1
alton Fred A—f
ebb Ray G—c
eilage Jno S—f
eitzel Fred W—c
elling A F—1 c
est W F—c
heeler Bros & Pierce Inc—f c
hitaker M T & Co—f c
hite J—f c
hiting Calvin—f
idenham Wm W—f
ilkinson W E—1
ilson Jess—c
ilson Robt—1
itten Harry W—f
oods Almon V—1
oods James B—c
ds Stockton L—1
& Van Alen Inc—
t - Callender - An- Co—f c

Yarnall Geo S—1
Young Chapman—1
Youtz J E—f
Yungfleich Jos O—1 c

LOS GATOS

Angell Edward G—f c
Barker & Barker—f
Bell Richard R—c
Berryman A—f
Blake—f
Crider J W—f
Farwell J D—f
Fitch J G & Son—f
McMurtry G S—f c
Riggs Realty Co—f c
Rogers Noah G—f
Turner Geo W—f 1 c
Wright J G—f

MADERA

Davis Frey—f c
Foster & Stahl—f 1 c
McKenzie Kenneth—f
Nelson E E—1
Preciado A E—1
Ryer C B—f
Saunders & Co—f c
Williams J B—f

MARTINEZ

Blum H F
Boyd, S S—f
Bush H M—1
Croker Frederick & Co —f
Daley & Dunkel—f 1 c
Glass F L—f c
Hale, Edson D—f 1 c
Hilson D L—f
Lasell Co—f
McNamara J J—f c
Morton W E—f 1 c
Ricks & Hayden—f 1 c

MARYSVILLE

Aaron C F—f c
Arnoldy Mat—f 1 c
Barbour Wm J—f c
Canning David—f
Delay Peter J—f c
Eckart G R—1
Harney G W—f 1 c
Jones R H—1
Lane Frank—f 1
Lytle-Boyd Land Co—f c
McCormick-Richards Insurance Agency—f 1 c
Smith & Ottney—f 1 c
White A H—f 1 c

MAYFIELD

Carothers E D—c
Ellet Charles—f 1 c
McInnis Peter—1
Peers Alex—f
Ponce J P—f
Schaefer J P—f

MENDOCINO

Brown H H—f
Elliot B L—f
Grindle J—f
Heeser A A—f
McMaster Jas—f c
Murray John F—f
Stauer H J—f

MERCED

Casad Walter—f c
Cornett J R—f 1 c
Croop W B—f c
Doane E W—f
Hind Co—f
Moor E L—f
Landram Rlty Co—f 1 c
Nelson Henry—f

Oliver J M—f 1
Russell Mrs Vina C—f c
Shaffer & Edwards—f c
Simonson & Harrell—f c
Thorpe Roy—f c
Wood J D—f
Wright C H—f 1

MODESTO

Abbott Edgar S—f c
Baker & Scoon—f 1
Campbell J F—f c
Campbell Howard F—f
Davis E C—f 1
Deyoe S F—f
Dunn J A—f
Grange Co—f c
Holtham Frank E—f
Kelly H T—f c
Lee Charles O—f 1 c
Marshall R S—f
Maze & Wren—f
Maze Chas G—f 1 c
Modesto Land Co—f
Morris D W—f
Moss L T—f 1 c
Municipal Land Co—f
Neil & Neil—f
O'Connor Geo W—f
Perley Geo—f
Pitts M R—f
Rice Herman B—f
Riemenschneider W F—1
Ross J W—f
Shoemake A B—f c
Thwing & Flager—f 1 c
Weyer H P—f 1 c
Williams O H—f

MOKELUMNE HILL

Dill C J—c
Greve M—f
Massberg H—f
Prindle W N—f
Peek P C—f
Saune J B—f

MONROVIA

Alvord E P—f
Bachert Paul—f 1
Barnes L & Son—f
Bent Miss M E—f
Bovee & Krutzsch—f c
Bryant O N—f c
Bunker J E—f
Combs Rettie—f
Evans H J—f c
Evans W H—f
Gilchrist H B—f c
Gilchrist J E—f
Hallock & Wade—f c
Rives E E—f
Smith R R—f
Winquist Seth—f

MONTEREY

Johnson D W W—f c
Monterey Investment Co —f 1 c
Prior J P—f c
Wright B F—f

NAPA CITY

Bickford E—f
Chapman S M—f
Coombs N F—f
Davis H S—f
Graves John—f
Griffiths Co W B—f
Hayman L T—f
Inman W G—f
Malloy T C—f c
Mount & Son—f c
Newcomb C I—1
Smith A H Co—f 1 c
Thompson W G—f 1 c
Wyckoff S H—f c

NATIONAL CITY

Arnold A G—f 1
Burnham Jas & Co—f c
Williams A G—f

NEEDLES

Hodge E—f
Monaghan & Murphy—f

NEVADA CITY

Badger Edw W—1
Curnow H A—1
Douglas Mrs Belle—f
Fleming J D—f
Garthe L A—f c
Hook Edgar F—f
Huy James L—1
Marsh S W—f
Morgan D E—f c
Nilon Frank Morgan—f
Ott E J N—f
Powell E T R—1
Rector G J—f
Wright H J—f c
Wright Wm E—f

OAKDALE

Bentley G J—f c
Gilbert A L—f c
Hoishot B—f
Maxwell T M—f c
Nightingale M J—f
Pattee F B—f
Rodden Bros—f
Schell K W—f
Tullock J F—f

OAKLAND

Abbott F—1
Adams R H—f c
Ajello F—1 c
Albright J W—f
Alameda County Realty Co—f
Allender Alex O—1
Apple M—1
Baker Clement E—1
Ballard Alameda—1 c
Bar Leopold S—1
Beckwith John A—f
Billips John P—f 1 c
Bowes Jno E—f 1
Brandt W B Co—f
Brooks Carson—f
Bush Mathew—f 1 c
Campbell L E—1
Chickering R—f c
Clay, Hotchkiss & Schroeter—f 1
Cohen Max A—1
Conover Virgil M—1
Constable H—1
Cook E P—f
Croter Jos—1
Davis John S—1
Dobson D O—f
Drew Wm—1
Dunston William J—1
Eader W G—1
Edwards Geo F—1
Edwards Henry A—1
Fletcher & Rohrbach—f
Frandsen Alex—f c
Fraser Lewis C Jr—1
Ghirardeli J—f c
Haas Benjamin—1
Hanson Frank W—1
Heard E N—1
Jackson S E—c
Jackson S & Sons—f
Jewett Frank W—f c
Johnson H—f
Kerr & McCandlish—f 1 c
Kimball L E—1
King J H—f c
Koenig & Kroll—f
Lanktree J B—f c
Laymance Real Estate Co—f c
Le Ballister F W—f c

CAL.—Oakland, Con.

Lewis & Mitchell Co—f
McAllister A H—c
McElroy J J & Co—f
McIntier & Norman—f
McKee A E—c
Maiden-Rittigstein & Co—f c
Magill R H—f
Martenstein C E—f c
Mathews Ernest C—f
Mathias M R—f
Meese Edwin—f
Metzler Jos—l
Miller Frank—f
Monsen M—l
Montgomery R J—f
Mood & Riners—f
Moran T W—f
Morris H S—f c
Naismith G A—f
Nash E H—f c
Page & White—f
Perry E M—f
Porter F F & Co—f c
Porteus J H—l
Raleigh J C—f
Reed Fred E Co—f
Reef Henry J—f
Reilly Philip—f c
Rugg Walter A—c
Salinger J M—f c
Seulberger Dunham—f
Spengler & Fraser—f c
Stahl Bros—f c
Stromberg John F & Co—f c
Takeshita Shizuma—l
Thane J E—f
Thomas J A—f c
Thomas W R—f
Toohig J M—f c
Trathen A H—f c
Troy J H—f
Vail Henry R—f c
Weil & Clow Co Inc—
Weld W C—f
West William B—f l
Whitehead & Harris—f c

ORANGE

Adams H Z—f l c
Ball & Smith—f
Craddick Mrs S M—f
Dalton R G—f
Ehlen P W—f
Fernald A R—f
Fuller Ralph—l
Jorn Carl—f
Leech Ruth—f
Linney W B—l
Miller Helen—f
Morgan Chas B—f
Park W B—f
Porter J R—f
Rodieck Emil A—l
Weiss E K—f c
Whitney E C—f
Whitney W M Co—f

OROVILLE

Anthony Henry—f
Baker S R—f c
Duncan W E—f
Ehmann Olive Co—f c
Gray F H—f
Green L L—c
Green T W—f c
Howe Miss Carol M—f
Keyes Chitty C
Kusel C E—f
Lawrence J A—l
Lee-Bromley Co—f l c
Leggett J H—f c
McGee John M—f
Marks Max—f
Morse Geo P—f c
North Cal Real Est Co—f c
Oroville Realty Co—f l c
Vaughan Bros—f

PACIFIC GROVE

Filcher W B—f
Fitzsimmons A M—f
Harper & Leek—f c
Lloyd Etta B—f
Strong S—f
Work T A—f
Zimmerman Chas A—f

PALO ALTO

Arnott J C—f
Bentley G H—f
Buchan M A—c
Conover J S—f
Crawford B P—f
Dudfield John—f
Edwards L S—f
Engle Alfred J—f
George Jas Morrille—f
Handy R L—f
Harrier V V—f
Herdman R E—f
Hettinger E A—f
Hobart A C—f
Hopkins L P—l
Hyde W F—f l c
Jesurun Edw—f
Jordan C E—f
Jordan C H—f
King Eli—f
Lakin Edgarton D—f
Letts C C—l
Locke Jerry R—l
McArthur H J—f
McGovern R P—l
Murray H L—l
Murray Herbert L—l
Ostrander Mrs G—f
Parkinson John F—f
Place Mrs C L—f
Reed Bros—f
Sharp F C—l
Slocum & Stratton—f c
Smith Wm D—f
Southwood W E—f c
Thomas F G—l c
Thomas Monroe—f
Umphrey A N—f c
Watson James Boyd—l
Wright Miss E A—f c

PASADENA

Abbott A P—f
Austin Murphy Co—f
Backus Geo A—f c
Becker A J—f c
Benedict W G & Son—f
Blankenhorn Hunter Co—f c
Bragdon J R & Co—f
Brown C G Co—f c
Butler F S—f
Cochrane Wm A Co—f c
Conger F S—f l
Deegan C A—l
Dorn-Sykes Co—f
Godber & Gates—f
Good Vincent W—f c
Henley & Haynes—f c
Hogan Co The—f c
Hole W D—f
Horton N T & Son—f c
Jungblut W O—l
Kellyn James E—f
Kendall B O Co—f c
Lockwood E H—f c
Long Frank H—f
McDonald John Co—f
McLaughlin Co Leo G—f c
Mace A A & Co—f
Middleton H L—l
Miller H S—f
Monfort C E—f
Nevin Reed Co—f c
Parsons & Nelson—f l c
Pearson A A—l c
Platt Frank C Investment Co—f
Pyle, Chester R—f c
Reed L C Co—f
Shute A M—f
Sisson Co—f
Snyder Chas D—f
Staats-Macy Co—f c
Sroat Geo N—f
Sturdevant C V—f
Test L L—l c
Williams R M—l
Woodworth J H & Son—f c
Yarnall Geo S—f
Zube E R—f l c
Ziegler Geo W—l

PETALUMA

Allen J Edgar—f
Batchelor D W—f l c
Behrens A P—f
Carpenter C W—f l c
Cavanagh E J—f
Cornwell F J—f
Denman F H—f
Dole E J—c
Dresbach W—f
Ellis A C—f l c
Gwinn & Tomasini—f
Hall W R—f
Hart J D—l
Hopkins O C—f c
Houx W D—f c
Howell F S—f c
McMullen Emma H—f c
Oellig & Gray—f l c
Righetti R—f
Smith Geo N—f
Spridgen W T—f
Winfield C R—f l c

PINOLE

Cabelleira M P S—f
Downer E M—f
Fernandez Thos B—l
Fraser Geo W—f
Fraser J A—f
Greenfield A—f
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Russo James A F—f
Towns J W—f

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Blair Jas Jr—f
Bray Wm F—c
Cooper W B—l
Kirk Wm S—f c
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Richards James & Sons—f
Simon Frank—f

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Cruikshank & Kolln—f
Davis William T—f c
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Boyd Sidney—f
Bradley & Eells—f l
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Brizzolara Realty Co—t
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Greenbaum J Co—f
Green Miss F—f
Gregg H B & Co—f
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Johnson A L—c
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Sandmann Miss Anna— f
San Francisco Rlty Co —f
Saunders H J—l
Sawtelle Mrs A N—f
Saxe J D—f
Scalmaneni G—f
Scanlan James H—f
Scharff I C—f
Schmidt H M—f
Schmitt E A—f
Schmitz Herbert L Co —f
Schwartz Harry J—f
Scoortis M—l
Scott Adam—l
Seeley & Co—f
Selbach & Deans—f c
Shadburne Geo D Jr—f
Shadburne W R—f
Shean & Deasy—f
Shaen Jacob—f
Shelton G B—l
Shields Edw—l
Siedenberg Henry—f
Silberberg Max—r
Silver Samuel H—l
Silverstein Mrs. Morris —f
Simons W A—f
Skirvin Bessie—f
Sloan C B & Co—c
Sloan J R—f
Smith & Leggett—f
Smith A F—l
Smith B F—l
Smith H G—l
Smith H G & Son—f
Smith H Harry—f
Smith T B—l
Smith & Derr—c
Solomon L—f
Spaulding H S—f
Spengler & Fraser—f
Stearns F A—c
Steele Bros—f
Steinberger N—f
Stephens John A—l
Stephens John J—f
Sterling Realty Co—f
Stern Benj—f
Stevens J H—c
Stevens J W—f c
Stevick Guy Le Roy—c
Stewart F W—l
Stewart M E & Son—f
St Germain & Co—f
Stone Frank F & Co—f
Stoy Sam B—f c
Straub Jos—f
Strauss Jos M—f
Strong Theodore P—f c
Sturdevant W B—f
Sullivan Daniel—f
Sullivan John A—f
Sullivan Wm H—f
Surryhne F B—f
Swett W B & Co—c
Swift E J—c
Taleri G—f
Tallant & Tallant—f
Tamony Co—f
Taylor Felton—f
Teilh Paul—f
Teresi Philip—f
Terry Jos T—f
The Agency Co—c
Theriot J E—f
Thiele Mrs A G—f
Thierback Julius—f
Thomas Frank G—l
Thompson M & Co—f
Thompson S B—l
Thornton A C—f
Thornton A W—f
Tilden B S—c
Toomey Mrs Rose—f
Tremain V—f
Trevor & Co—f
Trowbridge H O—f
Trittenbach G & Son—f
Tray J H Agency—f
Troy P & Son—f
Tupin A W—f
Turner S S—l
Tyng Mrs L A—f
Tyson Geo H—f
Umbsen Kerner & Eisert —f
Vail & Eldridge—l
Valentine E S—l
Van Dory—l
Van Tassell T—l
Vent Raymond T—f
Vedovi E—f
Veroni Hans Co—f
Vizzard Jos B—f
Vogel S J—l
Von Rhein Real Estate Co—f
Voorsanger J H—f c
Wade Wm M—f
Walker David H Jr—f
Walker David H Jr—l
Walker D H—l
Wanderman Irving—l
Waniorek M—f
Ward C S—f
Ward D H—f
Warren H B—l
Warren Richard M—l
Watson & Taylor—f
Watt Rolla V—f c
Wayman Guy T—f
Webb F R—f
Webster Jas S—f
Webster Percy E Co— f c
Weintraub L—f
Weissbein Jacob—f
Weldon R D—c
Wentz W B—c
Wenzelburger A—f
Wertheimber & Moore— f
Wheeler Miss Helen V —f
White Walter H—f
Whitney Abbott L—f
Willis Frances M—f
Wilbach Abraham—f
Willcox, Peck & Hughes —f
Willard Maurice—f
Wilson Horace—f
Wilson John D—f
Wilson Mrs Jno Scott —f
Wilson R A—f
Wilson William—f
Wink G F—l
Wismom John—f
Wolf & Co—f
Woltge Mrs H G—f
Woodward Thos P—f
Wright J W & Co—f
Wright Wentworth S—f
Wulzen J & Miss—f
Wynn Wm J—f
Young & Parker—f
Zeckendorf H A—l
Zemansky S—f l
Zemansky Sol—f
Ziel F R—f

SAN JOSE

Abbott Geo D—f
Adams J F & Son—f
Akey & Skaggs—f
Alderman Earl P & Co— f l c
Arnerich M E—f c
Atkinson W L & Co—. f l c
Barnett & Phelps—f c
Beal Wm H Co—f c
Blanchard Marcus—f c
Blumcke John—f c
Cavala Paul—f c
Chapman & Bracher—f c
Christmas & Orvis—f l c
Clayton Jas A & Co— f l c
Cooper & Callen Co—f c
Cooley & Beal—f
Crothers Realty Co—f c
Darby A C—f c
Dunne Catherine Co—f
Fairbanks Linesba & Finley—f
Ferguson W H—f l c
Fisher J E—f c

CAL.—San Jose, Con.

Foss & Hicks—f l c
Garden City Realty Co—f
Gilger Realty Co—f c
Gray W W—f c
Haskins Joe—f c
Hayes Anson C—f c
Herschbach & Fuchs—f l c
Hoback L D—f c
Irish W B—f
Janes C W—f
Johnson & Temple—f l c
Katen Wm A—f
Lean W T & Co—f c
Leet Wm J—f c
Moellering & Goodwin—f l c
Montgomery T S & Son—f l c
Nance & McKeirman—f c
Nelson J M—f c
Pieper Wesley L—f c
Portal & Lorigan—f l c
Pugh Chas A—f
Quilty F E—f
Ray G M—f c
Rucker-McChesney Co—f l c
San Jose Development Co—f
Santa Clara County Fire Ins Co—f
Shea John B—f c
Smith Upton W—f l c
Wallace & Reynolds—f c
Waterman C H—f
Wenger Mark—f l c
Wilson W K—f
Woodhams W E—f
Zeiro E G—f

SAN LEANDRO

Avellar Mrs M M—f
Barton H C—l c
Coleman Dr G L—f
Faustino J E—f
Hale Chas H—f c
Jones H P—f
Martin Mrs M B—f
Oakes W E—f
Rideout C—f
San Leandro Realty Co—f c
Toffelmier L J—f
Wallis W J—f
Weaver A S—f

SAN MATEO

Anderson W—f
Bartlett Geo A—f
Bellisle A P—f l c
Cahalan Harry A—f
Casey W W—f
Coleman J H & Co—f c
Conway M J—f
Coyle Miss C M—f
Elfing C W—f c
Fischer Richard—f l c
Goodspeed I R—f
Grummon F S—f
Hickel Oscar—f c
Kertell Geo A—f c
Kirkbride & Gordon—f
Lee John F—f
Rapp F T—f l c
Rochex Albert—l
Rochex & Rochex—f l c
Stockholders Aux Corp—f

SAN MIGUEL

Bergman E—f
Cole O P—f
Gorham & Sonnerberg—f
Murphy L D—f
Perry R L—f
Thralls & Co—f
Weber Fred J—f
Whisler Mrs L—f c

SAN PEDRO

Allen V C & Co—f
Campbell M L & Son—f c
Duncan W B—f
Quinn Richard—f
Wallace Ins & Realty Co—f

SAN RAFAEL

Albert Jacob—f
Barney C S—f
Boyen A N—f c
Cheda Geo A—f
Christofferson H C—f c
Cochrane M F—f c
Dewing A B—f c
Foster H E—f
Hanson Henry M—f
Herzog S K—f c
Hock Toby—f l c
Jones F L—f c
Lancel L A—f c
McLaughlin Geo G—f l c
Miller Fred H—f c
Mockler C—f
Murray Geo—f
Murray W P—f
Schneider D N—f c
Sherer Rex D—f
Turley U S—f
Verdenal Mrs John—f
Whiteley Henry M—c
Wilkins Harry H—f

SANTA ANA

Blee R J—f
Cain M A—f
Duggan W L—l
Grigsby Grace M—f
Harris Bros—f
Kingston C A—f c
McFadden John A—f
Morgan C B—f c
Quick J G—f c
Ralph A S—f c
Robbins O M & Son—f c
Roper Parke S—f l c
Shaw Russell—f
Turner Mrs Ben E—f c
Van Dlyck K—l
Wells W J—f

SANTA BARBARA

Alexander & Redington—f c
Austin Colby & Co—f c
Black George A—f c
Campbell John A—l
Dreyfus Louis & Son—f
Fernald R G & Co—f l
Gidney C M—f c
Gilbert & Chase—f c
Hauser E E—f c
Hurlbut J L—f
Husted C B—f l
Ireland H T—l c
Johnson J T—f l c
Kramer Ira E—f c
McComber Geo W—f c
Maguire Frank J—f
Mason Stanley C—f c
Nielson H T—f c
O'Neil James D—l c
Perkins Maye W—f c
Potter E C—f
Potter G E—f l
Russell Geo W—f c
Santa Barbara Rlty Co—f l c
Smith W C—l
Stewart N W—l c
Tuhten Frank—f c
Watkins A B—f c
Williams F S—f
Woolman A E—f l c

SANTA CLARA

Birge F A—f
Budde Herman F—f
Foster A T—f c
Franck Fred C—f
Glendenning J E—f
Hayward C G—f c
Helm A T—f c
Lean W J—f
Oswald Alphonse F—l
Roll F O—f c
Rowe Geo D—f
Slavens & Goodwin—f
Widney J—f

SANTA CRUZ

Blaisdell Benj—l
Canfield C E—f c
Coats W E—f l c
Collins Hazel M—f
Dake Title & Abst Co—f l c
Day E H & Co—f
Gannon Thos—f
Gardner W M—f
Hall Henry D—f
Hamber & Gerard—f
Hammer C W—f c
Hinds A J—f l c
Hinds Sarah Lee—f
Hitchings F W—f
Howe F R—f
Keller Mrs L A—f
Kelley J C—f l c
Lilly & Royse—f c
McCreary T G—c
Peck H B—f c
Penniman H W H—f c
Rhein, Henry & Rose—f c
Santa Cruz Land & Title Co—f c
Shore Line Realty Co—f
Stikeman Mrs J E—f c
Taylor C B—f
Thompson R S—f
Wilson Bros—f

SANTA MARIA

Adam T B—f
Armstrong C U—f c
Davidson W E—f
Doty S L—l
Easton R E—f
Forbes Wm—f
Fugler A F—f c
Gates F H—f
Gibson E H—f c
Jones T A & Son—f
Marriott O C—f
Martin Bros—f
Morris L J—f
Palmtag L C—l
Preisker & Preisker—f c
Rice Dover—f
Rice Geo S—f
Scaroni L P—f
Scott Geo M—f c
Velkin Henry—f

SANTA MONICA

Barlow Geo F—l
Boehme E W—f l
Brown G F—f
Kisner Mrs Charlotte—f
Lee Frederick P—f l c
Lillingston & Greene—f
Miles & Murdock—f
Nettleship Neil—f
Prudential Rlty Co—f
Schader Fred P—f l c
Sues Bernard—f
Tegner C E—f

SANTA PAULA

Blanchard N W—f
Brown & Reese—f l c
Decker E H—l c
Leavens J G—f c
Lee T P—f l c
Martin I B—f c
McMillan Wm J—l
Shipley F A & Co—f
Shively A L—f
Sims C A—f l c
Walden A F—l

SANTA ROSA

Ballard Ben—c
Barnett & Reading—f l c
Beal & Beal—f
Brittain Lester—f
Burris L W—f c
Davis Nan M—f l c
Donovan Mrs Mary E—f c
Ferguson J K—f
Goth K B—l
Hall Ben F—f
Hamilton J A—f
Hawley & Nathanson—f
Herman Max—f
Hoag C E—f
Hocker G A—f
Jacks Loven D—f
Jordan L A—f c
King G W—f
McDowell Samuel—l
Mallory G W—c
Pool W H—f
Price & Silvershield—f c
Proctor T J—f l
Pyle Ira D—f c
Reynolds W E—f
Saare Louis—f l c
Spencer B M—f c
Summers J T—f
Wasserman Milton—f

SELMA

Borchers H H—f
Christensen C W—c
Hobler E S—f
Laughlin E C—f
Mitchell J L—f c
Otis E N—f
Selma Land Co—f c
Shannon G F—f
Smith Scott—f c
Sorenson C O—f l c
Sun Maid Rlty Co—f c
Todd E P—f c
Vincent M & Son—f
Wilcoxen Roy W—l

SONORA

Burden W E—f
Elsbree A E—f
Hampton C—f
Harrington W M—f
McGowan Geo—f
Mallard F—f
Ortega C C—f c
Segerstrom Eric J—f l c
Sutton F—f

STOCKTON

Bonney T P Co—f l c
Bookhart F U—l c
Braddock-Oldham & Grant—f
Burnett R C Mgr
Cadle C W—f c
Coates & Jones—f
Coblentz M—f c
Coley Craig Co—f
Crane Geo E Co—f c
Cutting L M & Co—f c
Dietrich & Leistner—f l c
Eaton & Buckley—f
Fee H T—f l c
Gianelli A E—f l c
Grady P E—f
Hamman W J—f
Hammond & Williams—f
Hodgkins & Barnett—f l c
Hornage Geo—f
House Co C C—f

hnson Adolph—f
eys & Adams—f
ne R P—f 1
eyer McGowan Co—f
iller R S—f 1
oble & Reid—f
ullahan & Littlehale
Co—f 1 c
ters-Wolf-Dohrmann
—f 1 c
hle L H—f
msey-Emerson Co—f
eid Lee C & Co—f
oads W J—f
itt P H—f 1 c
iolo & Celestini—f
ilhoit R E & Co—f 1 c
illiamson H E Realty
Co—f
olf Geo—f 1 c

SUTER CREEK

neo Lorenzo L—f
lis Chas f 1 c
eot Wm f
rton V W—f 1 c
radovich Olga—f
ovis Minnie—f
chards & Werner—f c
racco Frank—f
erner Thekla—f

TEHAMA

Pue Edgar J—f
-Cune W D—f
uller Max W—f
npson George C—f

TRUCKEE

cknam W A—f
ssidy B A—f 1 c
yle P M & Co—f 1 c
lly Geo F—f c
chtenberger H C—f c
-Glashan C F—f
Hanrahan T—f
berts Wm J—f
therford M S—f 1 c
omas Chas—f
nter Geo F— f
ite Chas B—f c

TULARE

derson W E—f 1 c
lard A M—f c
ling & Son Fred—f c
ok H C—f
rtis E Wherry—f 1 c
ting A W—f
lehus H—f
gins W A—f c
es Wm H—f c
ld J M—f
der R—f
cFarland—f
k Zue G—1
oenemann C S—f c
lor Chas E—f 1 c
lder J L—f c

UKIAH

Albertson F C—f c
Johnson & Gibson—f c
McCowen Hale Jr—f
McGimsey G C—f 1
Mannon & Mannon—f c
Thomas Alex R—f 1
Thomas J R—c
Weldon T J—f c
Wright Ed R—f

VACAVILLE

Akerly G P—f
Arnold G A—f
Arnold J M—f
Brazleson M W—f
Chandler Co F B—f
Dalto G G—f
Edwards W H—f
Ellison S F—f 1 c
First National Bank—f
Grant Wm—f
Lyon Anita—f 1 c
McMillan E H—f
Manuel E W—f
Platt & Sons G H—f
Schroeder W L—f
Stevenson A M—f

VALLEJO

Barton John E—1
Brew Frank—f 1
Brownlie R A—f
Bruce L E—f
Collins T V—f
Cooper J H—f
Cutler H J—1
Doty C E—f
Frey Henry—f
Globe Real Estate Co—1
Gordon H F—f 1
Green L B—f
Greenwood H V—f
Griffin & Cadan—f
Hamlen J C—f
Hatheway A L—f c
Hester Luther—f 1 c
Hilton O X—f 1 c
Kelly Wm T—f c
Lynch P B—f
McKnight S J—f
Madren W H—f 1 c
Martin Thos—1
Mufich W T—f
Nevins J G—f 1
O'Hara James V—f c
Rew Albert O—1 c
Rose E C—1 c
Saunders W G—f
Smith Thos—f
Talley L K—f 1
Thornton John—f
Whaley F A—f
Wilson J R—f c

VENTURA

Baker F Neill—f
Brown Avon—f c
Browne & Miller—f
Carne R G—f
Corey William F—1
Gabbert & Brown—f c
Hammons John W & Co
f 1 c
Hearne N Sr—f 1 c
Hogue-Kellogg Co—f
Lincoln Mrs L E—f
McGonigle John—1 c
Reppy John H—f 1 c
Sheridan J N—f
Sheridan Robert M—c
Sly W Harold—f
Ventura Rlty Co—1 c
Weber W P—f

VISALIA

Babcock E A—c
Bagby Earl A—c
Buckman C T Jr—f 1 c
Calif Real Estate Co—f
Cross R F—f c
Dudley B B—f
Edwards Glen J—1
Featherstone M S—f
Giddings C J—f
Goldsberry T—1
Howard Mrs J G—f c
Hughes B—f
Hunsaker & Hunsaker—
f 1 c
Jerusalem H—f
Johnson C L—f
McAdams W C—f
Pell D W—1 c
Pool C T—1 c
Scott S J—f
Simmons O—1
Steel Fred D—f 1 c
Visalia Land & Invest-
ment Co—f 1 c
Ward & Westcott—f 1 c
Willson A D—f
Zimmerman John—f

WATSONVILLE

Allen T F—f 1
Anderson & Kane—f 1
Attridge J—f
Baker C H—f
Boin Chas J—f
Boyd Weeks—f
Buch A H—f
Copeland J D—f
Farm & Forest Realty
Co—f c
Foster H—f 1
Frafton G A & Son—f
Hall James—c
Harris J—f
Hopkins Wm—c
Horgan T J—f c
Invest Co of Cal—f 1 c
Kane Harold—f c
Learoch E C—f 1
Martin Geo—f c
Matsude U—1
McShevy & Hudson—f c
Orchard Realty Co—f c
Perry O A—f c
Pfingst Ed P—f
Sheely James—f c
Steinhauser & Andrews
—f
Taylor C R—f
Watsonville Realty Co—
f 1

WHITTIER

Austin M D—1
Barr R A—f
Barton S W—f
Clayton C W—f
Gregg Wallace—f
Hazzard Geo L—f 1 c
Hiatt Realty Co—f
Kimball W H—f
Knox Elmer E—1
Locke Jas S—f c
Lombard Mrs Geo H—f
Moore A—f
Morton H N—1
Pease J G—f 1 c
Rees & Stubbs—f c
Simmons J R—f
Wright F W—f
Wright & Bell—f

WILLOWS

Avery Edward E—f 1 c
Danner J D—f
Graves Jno H—c
Hochheimer & Co—f c
Klemmer L J—f
Knock T L—f c
Morgan Realty Co The
J B—f
Plimpton & Cummins—
f 1 c
Rawlins H G—f
Reed L I—f 1 c
Sacramento Valley Real-
ty Co—f c
Sehorn A W—f
Silvey J M—f
Sparrow H—f c
West Alfred—f
Wetzold Paul—f

WOODLAND

Bloodworth W A—f
Byrns Land Co—f 1
Clowe E T—c
Eddy Chas—f
Garrett-Agnew—f
Lawson R G—f c
McAneney H D—
Reith John Jr—f
Simmons H—f
Vosburgh C H—f
Wood J A—f
Wraith L E—f c

YREKA

Butler C E—f c
Dewitt R H—f 1 c
Fairchild J D—f 1 c
Shearer W B—f 1 c
Tebbe G A—c
Wadsworth & Patterson
—f 1 c

COLORADO

C. W. GILL

TELEPHONE MAIN 469

E. TYLER SMITH

GILL & SMITH

INSURANCE

204 BOSTON BUILDING DENVER, COLO.

REPRESENT

HOME, of New York
HARTFORD, of Hartford
PHŒNIX, of Hartford
NATIONAL, of Hartford
QUEEN, of America
HARTFORD ACCIDENT & INDEMNITY CO.

General Agents: HARTFORD ACCIDENT & INDEMNITY CO., for Colorado, Wyoming and New Mexico.

AKRON

Clarey W H—f
Dey E E—f
Hudson J G—f
MacDonald Geo—f
Mitchell A—f
Purdy Chas E—f
Wilson C A—f

ALAMOSA

Andrews Etta K—f
Buchman Max M—f 1 c
Lake George E—f 1 c
Moffatt W G—f 1 c
Parkinson C W—1
Sunde A R—1
West C B—f 1 c

ASPEN

Bourquin A—f
Brown L A W—f 1 c
Clark H W—c
Folsom Geo—f 1 c
Mugfur J—1
Smith M W—f c
Stallard E—f c

BOULDER

Adams Guy A—f
Anderson A W—f
Black W R—f
Breitenstein Geo—f
Clark S D—f
Cole C C—f
Collins A E—f
DeBacker Lester—f
Dwight & Rainger—f
Fogg Realty Co—f
Henry A T—f
Le Vegue Wm B—1 c
Lane A W—f
McSparran J S—f
Persons F W—1
Rust Nellie—f
Sutton E B—f
White Fred—f 1
Wise Geo J—1 c
Wilson & Webber—f

BRECKENRIDGE

Burnheimer C W—f
Theobold J A—f 1 c
Waltz M J—1

BRIGHTON

Hurst S G—f
Kinsey G B—f
Merrill S C—f
Thompson C F —1

BUENA VISTA

Goodwin J E—f
Gregg Investment Co—f
Johnson G F—f
Melvin S J—f
Newitt Jos—f
Sindlinger D C—f
Walker G A—f
Winters D—f
Wright A E Jr—f

CANNON CITY

Bridewell W T—f 1 c
Burton & Fredrickson—f
Dickinson G—1
Fredrickson A—f
Haynes T A—f 1
Hodgin & Sharman—f
Hutton Henry—f c
Kennedy J R—f c
Land & Inv Co—f
Landen & Bradley—f
Linkins C A—f
McFarlane A—f 1
Rogers J—f
Sparks W L—f
Spencer W C—f 1

CENTRAL CITY

Fairchild A M—f c
Lake H H—f 1 c
Seymour Bennett E—f c

COLORADO SPRINGS

Bennett & Shellenberger —f 1 c
Birdsall & Co—f 1 c
Burge D T—f
Christopher W T—f c
Colorado Inv & Realty Co—f c
Cook Miles—f
Donaldson D V—f c
Fertig C T—f 1 c
C R Furrow & Co—f
Hopkins Chas D—f
Jonson Wm F—f c
Kent Realty Co—f 1 c
Leipheimer N—f
Manning W H—1
Mitchell H H—c
Morrison J A—f 1 c
Natl Realty Co—f
Patton Realty Co—f
Perkins, Morton & Co—f c
Pond Realty Co—f
Price & McDonald—f 1 c
Schisler Jos H—f
Scurr Harry A—f
Sheldon & Dodge—f
Smith L W—f
State Realty Co—f c
Stote-Kernochan Agcy—f 1 c
Sun Realty Co—f 1 c
Warner W W—f
William A B—f c
Williamson W W—f 1 c
Wolff Realty Co—f

CRIPPLE CREEK

Harris H C—f 1 c
Holmes P J—f c
Kilpatrick & Hanley—f 1 c
McDonald H D—f 1 c
Rinker John E—f

DENVER

Allen J T—1
American Bank & Trust Co—f c
American Loan & Inv Co—f
Anthony T D—1
Appleman-Cooper Ins Agency Co—f
Bache Chas F—1
Bartels Louis F—f
Beck Geo W—f c
Bennett & Myers—f c
Birney F W—1
Bishop-Cass Inv Co—f c
Bishop F L—f 1 c
Bishop Wm F—1
Bollinger & Robinson—f
Bond Agency Co—f c
Boner A S—1
Boos & Adams—f
Booth W W—1
Bowes A G—f
Boyd John L—f
Bradley Seth B & Bro—f
Bromfield L B—1
Brooks C D—1 c
Brown James B Jr—f c
Brown R—1 c
Buchenau H E—1 c
Busby F E—1
Carter J A—1
Cashman & Evans—f c
Cella J J—f
Central Savings Bank & Trust Co—f
Chapman F A & Co—1 c
Chissell E J—1
Clark James H—1
Cleveland N—1 c
Clifford E A—1 c
Coates T J—1
Cobb C D & Co—f
Cockrane Jackson—1
Connors John—1
Conway-Bogue Realty Inv Co—f
Cooper George—f
Cooper Realty & Loan Co—f
Cowell C W & Sons—f
Cowles I R—1
Culbreath J A—1
Cullom J P—1
Curtan C W—1
Daly C J—f 1 c
Daly Thos F—f 1 c
Davis J M—1 c
Dow J Neal—1
Drake & Son Chas L—f
Dunaway Wm B—1
Edmonds J Frank—f
Edwards J Stanley—1
Eichelberger W C—1
Eppich Ed P & Co—f
Fabling J S—1 c
Flower Jno S—f
Forrester F H & Co—f
Gemmill J R—1 c
Galloway W K—1
Gallup-Stoddard Agency Co—f
Gardner H C & Co—f
Gardner J R—f
Gaylord Paul B & Co—f 1 c
Gemmill & Co Jno R—1
Giberson H P—f
Gilchrist G G—1 c
Gill & Smith—f c
Goldbaum Max—1
Grafton Samuel H—1
Graves Byron C—f c
Griffith N H & Co—f
Grossman L—1 c
Grund A R—1 c
Hall L S—1
Haley Realty Co—f
Hammond James G—1
Hanssen P J—1
Harris A E—1
Harmon Aug—1 c
Harrison Jos H & Co—1
Hibernia Bank & Trust Co—f

THE HIGGINS AGENCY CO.

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728 GAS & ELECTRIC BLDG

iggins W J—f 1 c
ills E M—f
itchings T C—1
itchings & Van Schaack Inv Co—f 1 c
olland Theodore—f
ome Savings & Trust Co The—f
oover R E—1
oward-Holbrook Realty Co—f
oward W N—1 c
uffman Realty & Inv Co—f
unsaker H A—1 c
utton W E—1 c
ymer-Loomis Inv Co—f
nterstate-Wilkins Realty Co—f
acobs Mr—c
ackson Ira B—1
ohnson C A—1 c
ones Agency Co Fred C —f c
ones-Merritt Co—f
ordan Calvin—f
alischer S—c
archer-Campen Co—f
ellogg & King—f c
ellogg F P—c
inney & Kilhan—f

Reich Chas M—1
Reinhold O—1
Revoice F W—1
Rice J A—f
Rigden H J—1
Ritchie J T—1
Robertson S R—1
Rockwell & Rockwell—f
Rogers A G—1 c
Ross F R Inv Co—f
Royal Commercial Ins & Inv Co—f

Warner J D—1
Watson O C—1
Wheelock J M—1
White Frank G—f
Wight Inv Co—f
Wilkins Realty Co—f
Willey U S—f
Williams Jas & Co—f
Williams T H—f
Wilson Richard H—f
Winne W W—1
Zeagler D A—1 c
Zirkle H W—1 c

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Liverpool & London & Globe, Royal, Springfield, Great American, Niagara, Fire Association, Union, British Dominions, Phœnix of London, Scottish Union & National, Colonial Underwriters, Royal Indemnity Co.

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Rubineam H C—1 c
Salle A C—1
Sanger Agcy Co—f c

.T. Lamey, Mgr. H. P. Giberson, Ass't. Mgr.

BRITISH AMERICA ASSURANCE CO.
WESTERN ASSURANCE CO.
WESTCHESTER FIRE INSURANCE CO.
HENRY CLAY FIRE INSURANCE CO.

USINESS PLACED IN: Arizona, Colorado, Idaho, ansas, Montana, Nebraska, North Dakota, South akota, New Mexico, Utah, Wyoming.

iverman A E—1
ockyear & Co—1 c
ong M Ella—1 c
ons & Johnson—f
cClain W S—c
cCrimmon Edwin P—f
cElrain E T—1
cGregor John—1
ain D J—f
aitland & Moritz—c
iller Arthur P—1

Schayer Agcy Co—f c
Schroeder C A—1
Schuyler Gerald L—f c
Showalter P H—1
Sleysser B A—1
Smith H— 1
Smith J B—f
Smith J H—1 c
Smith Ralph W—1 c
Spahr P R—1 c

OLORADO WYOMING NEW MEXICO UTAH KANSAS and NEBRASKA

. J. MILLER, General Agent

INSURANCE

Fire, Liability, Automobile, Plate Glass, Compensation, Hail

uite 311 Gas & Electric Building, Denver

R. W. BERTOLIN, *Assistant General Agent*

onash E—f 1 c
ooney J D—1 c
yers Agency Co F M —f
ewcomb H W—1
ewcomb Realty Co—f
ewkirk G A—1
ordsiek W E—1
ckel Ins & Inv Co—f
rnauer Gustave—1
rnauer Harris—1
ackard Agency Co—f
arker D L—f
earce H G—1 c
ierce M El c
ioneer State Bank—f
owell & Martin—f
rier G H—f 1 c
robst H H—1
eeve W S—1

Standart & Main—f
Stedman C R—f
Stewart, The W H Agcy Co—f c
Stough-Vincent Ins Agency Co—f
Stovall Bros—f
Thomas S J—f
Thompson Chas E—1
Title Guaranty Co—f
Urich J C—f
Union Deposit & Trust Co—f
Van Gilder Agency Co—f c
Van Law Geo S—f
Vincent M E—1 c
Wadsworth & Wadsworth—1 c

DURANGO

Berri H G—f 1 c
Eldridge Inv Co The—f 1 c
Glaser B—f 1 c
Local Security Co—f 1 c
Pingrey R N—f c
Rockwood & Perkins—f 1 c
Tiffany G E Sr—f
Woods-Turner Inv Co—f 1 c

FLORENCE

Blunt Inv Co—f 1 c
Carmody Mr—f
Hurd Cassie L—f
Jack Edwin—f c
McCandless J V—f 1 c
Montgomery James—f

FORT COLLINS

Adams Rollin E—f
Avery E D—f
Burnett Frank—1 c
Edwards Kissock & Robertson—f
Feeney James H—f
Fort Collins Abstract Co —f 1 c
Fothergill & Atherton—f
Harris D L—1
Kinnison H J—f
Leiwark W T—f
Montgomery T J—f
Randall Harry—f c
St Clair M M—f c
Schlichter E A—1
Tedmon B S—f c
Toomey Geo E—1
Wallace R S—f
Watrous O J—1
Worral J C—f

GEORGETOWN

Foley J B—f 1 c
Tomay J—f 1 c

GLENWOOD SPRINGS

Beardsley A L—f
Bell J W—f
Darrow C W—f c
De Lan S J—f c
Edinger George—f c
Heberling W Frank—1
Hedman John—1
Keck Christian M—f c
Logan Investment Co—f c
Mayes M J—f c
Shower-Welsh Inv Co—f
Walsh W J—1

GOLDEN

Benedict Mrs Charlotta —f
Broad Geo B—f c
Pfeiffer C A—f
Quaintance C F—f
Snyder B F—f
Ward Thos—f

GOLDFIELD

Schwerdt Christian C—f

GRAND JUNCTION

Bruner E W—1
Cassells Robt B—1
Coe F W—f
Cox J Freeman—1
Delaplain M O—f 1 c
De Long Horace T—f
Forey M—f
Garms V C & Co—f c
Glasco N A—1
Gordon E R—1
Halbouer F W—f
Home Loan Inv Co—f 1 c
Kelly-Hall Inv Co—f c
Loey S B—1
Lough C R—f
Loupe W R—1
Olson E J—f
Rich C B—f 1 c
Stone D T—f
Wheeler Sam—c
Wright D B—f 1 c

GREELEY

Adams W R—c
Ahlstrand C T—f c
Beer C W & Co—f
Dowell Harry L—f
Genge E H—1
Greigg D R—f
Havener H C—f
Jackson & Ferguson—f c
James C V—f 1
Kelly Wm R—f c
Knight H C—f c
McClenahan A M—f
McDougal Wm—1
Morgan E A—1
Moses M J—f 1
Mumper A L & Co—c
Riley Alfred—f c
Royer D C—f
Walsh M J—f 1 c
Wheeler Chas F—f
Woodruff & Son—f

GUNNISON

Gordon J—f 1 c
Hogan A W—1 c
Nourse E M—c
O'Leary T—1
Palmer Ed G—f 1 c
Winslow C W—c

HOLYOKE

Colver H L—f
Heginbotham W E—f 1
Helland W G—f
Johnson R L—f
Johnson W L—1
Kelsey W D—f 1 c
White R N—f
Zimmerman P—f 1

IDAHO SPRINGS

Burke Jas—f
Clear Creek & Gilpin Trust Co—f c
First Agency Co—f 1 c
McClelland Geo—f
White Richard Insurance Agency—f 1 c

COL.—Con.

LA JUNTA

Albera Victor—f
Dunlap Blanche—f
Miller M—f
Norton Clara M—f
Winchell G H—f c

LAS ANIMAS

Arkansas Valley Land Co—f 1
Faulkner S B—f
Fredericks J W—f
Herron Bros—f 1 c
Howard W A Rlty Co—f c
Kurtz L G—f
Scott P G—f c
Sewell E W—f 1 c

LEADVILLE

Johnston Laura—f 1 c
Kilkenny M J—f c
McCarty Margaret—f
Marsh Geo H—1 c
Stickley Ins & Realty Co—f 1 c
Youe William—f

LONGMONT

Berg J E—f 1 c
Bump J E—f
Devorak A F—f
Emerson & Buckingham B & Trunks—f
Flander Agency The—f c
Holmes F S—f
Kistler Charles—f
McKeirnan A H—f
Nowlen & Pratt—f
St Vrain Realty Co—f
Schwalby Ed—f
Secor & Secor—c
Smith G E—f 1
Stuphen R G—f

LOVELAND

Abbott J H—f
Allen E S—f
Essig & Kelly—f
Goddard Arthur H—f 1 c
McKeown M H—f
Mehaffey W S—f c
Moore Land Co—f
Pitts E H—1
Woodmansee C O— f

MANITOU

Broadbent Jno A—f c
Smiley & Penfield—f c

MONTE VISTA

Boutwell Geo B—f c
Clark W J—f
Corlett C M—f
Cramer O A—f c
Edmon Charles—f
Goudy A H—f 1 c
Hecker John—f
Heilman S S—f
Hurd H C—f 1 c
Karalec & Stitt—f c
Loser Oscar—f
McGuire W F—1
Robinson & Robinson—f 1
Sanford W C—f c
White W E—f

MONTROSE

Catlin & Blake—f
Clark G W—f
Clark I E—f 1
Deeble Jorn—f
Fink H C—1
Johnson Chat K—f 1
Leisy R A—f 1
Moynihan C J—f
Redding W O—f 1 c
Reeves A F—f 1 c
Stivers John L—f
Waldo Ralph—f

OURAY

Frakes David—f c
Jordan Chas F—1 c
Ouray Ins Agency—f 1 c
Rathmell & Doane—f c
Wheeler E E—c

PUEBLO

Brayton E & Co—f
Brooking J C—1 c
Bruce J A—c
Byrnes John—f
Cambron Charles—f
Cambron W F—f
Campbell Wm M—1 c
Crawford S F & Co—f
Crockett E I & Co—f
Currie H S—f
Downen T J—f
Elliott Realty Co—f
Gillespie W A—f
Globe Fire Ins & Inv Co—f c
Harvey J G—f
Haver E B—f
Hawkins J M—f
Hermsmeyer Chas—f
Herrington George—f
Hoffman J W—f
Jachetta M—f
Johnson J Will—f
Keen Bros—f
Kelly Thomas—f
King Inv & Lbr Co—f
Leach Realty Co—f
Lewis Thos—f
Mallaby Campbell Inv Co—f
Meston G D—f
Middlekamp Agency Co—f 1 c
Parker B J—f
Peach Wm—f
Pollard Inv Co—f
Ragle & Co—f
Rambo Ira D..f
Ray Realty & Insurance Co—f
Reno S F—f 1
Robertson John—f
Smith O G—f
Snyder H O—1
Stickney Chas H Ag'cy—f
Townsend S W—1
Veith J B—f
Watkins Bros Realty Co—f
Williams R R—f
Wilson Jos R—f

ROCKY FORD

Anderson Mrs Mary J—f c
Beymer Arthus S—f
Dye R H—1
Fenlason L R—f c
Gobin W B—f
Greene D H—1
Hauck & McKelvey—f
Latson & Boggs—f c
McClung W J—1
Reifel P J—f
Steele W C—f c

SAGUACHE

Boyd W—c
Slane W M— f
Tarbell Chas—1

SALIDA

Berrian E C—f c
Branch Coe—f 1
Brush F W—f c
Gimlett F E—f
Gloyd F W—f c
Johnson C F—f c

SILVER CLIFF

Haskell E J—f 1 c

SILVERTON

Cooper & Cooper—f 1 c
Lonergan Miss Eliza—f

STERLING

Barney P D—f
Brown G C—f
Burke J P—f
Davis H B—f
Fortner E R—f c
Funk C J—f
Giacomini L G—f
Henderson F J—f 1 c
Hinkley H D—f
Jackson A D—f
Kinzie C W—1
Mathew L N—f
Morison Jas H—f
Naugle S E—f
Propst W C—f
Redmond J V—f
Rigsby V—1
Sidel A E—1
Simons G S—f
Smith C F—f
Wallis B A—f
Watts V B—f
Weaver Mr—1
Whittier Bros—f
Woodard C H—f

TRINIDAD

Bailey Chas—f 1 c
Bennett & Wilson—f 1 c
Commercial Agency Co—f c
Day E H—f c
East Sam J—f 1 c
Floyd Bowdery—1
Herron D J & Dunlap, Price—1
Hindman D R—1
Hobson Guy—1
Home Securiy & Inv Co—f 1 c
Hubbartt Agency—f 1 c
McCarthy & Smith—f 1 c
Madrid J M—f 1 c
Pryor C S—1
Reese Geo—1 c
Stonebraker L L—f 1 c
Tipton F M—f
Tipton C F—f
Williams L W—f

VICTOR

Hopkins Mrs Emma—f
Kingsley Agency Co The—f c
McDonald P—f c
Reagan J T—f
The Simonton-Hendirt Agency Co—f 1 c

WALSENBURG

Dick Abstract & Inv Co The—f 1 c
Mazzone Victor—f 1 c
Neeley Realty Co The—f 1 c
Slates Realty Co The—f 1

WEST CLIFF

Adams F E—f
Beardsley G B—f c
Calahan J A—f
Falkenberg G E—f 1 c
Merriam W E—f.

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Philadelphia Underwriters of Phila., Pa., and

Alliance Insurance Co. of Phila., Pa.

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HARTFORD - - - - - - - CONN.

ANSONIA

arthologmew J H—f 1 c
rossman M A—c
ordy E S & Co—f 1 c
Ialumphy M D—f
Iunger R L—c
Iyan John J—l
mith Jas T—f c
errell Lucius—f 1 c

BERLIN

ushnell A H—f c
eming & Mildrum—f 1 c
IcCabe J J—f
obins E G—f 1 c
ugenhime Max—c
aylor Harry E—f

BETHEL

ollins Leroy—f
lorse Cady R—f 1 c
Voodman Howard H—f 1 c

BRANFORD

aldwin R S—f 1 c
arker Earle A—f c
radley J A—c
allahan J P—f
lapp W H—c
oote W R & Sons—f c
oldsmith Fannie—f c
riswold Samuel A—f
inney F J—l
lonroe W I—f 1 c
lorton I W—l c
acher Louis B—c

BRIDGEPORT

nderson Percy P—f 1 c
nderson & Co—f 1 c
ntignoni A M—c
achan James V—c
anks & Nicholson—c
eardsley Clifford W—f 1
eers G B—c
lackman H L & Son—f c
lackman F A—c
oothe David B & Co—f c
radley J C—f
ridgeport Land & Title Co—f 1 c
roderick Richard H—l
rown Fred E—l
rown G C—l
rown R H—l c
uckingham Walter T—c
ase J A—f 1 c
atlin & Blight—f 1 c
hristianson O C—f
lark Roy E—f 1 c
oggswell Geo W—f
ole Chas S—f c
ooney Bernard—f 1 c
osgrove J M—f
urtis Geo E—f
avis J W—f
evitt & Co—f
obbs G—c
dwards Chas A—f 1 c
dwards Louis R—l
arrace F A—l
isher John J—f 1 c
raunenberger E L—f c
ardner R C—l
arner Wm & Son—f c
asper P—l
ilbert C E—l
ish H O—l
oodsell G W & Son—f 1 c
oodsell Zalmon & Co—f c
oodwin E N—f
Greenhill A A—l
Griesinger Wm & Son—f c
Griswold A W—f 1 c
Griswold F A 2d—l
Harrigan D P—l c
Hasbrouck F E—l
Hatfield W A H—f 1 c
Hatheway Geo T—f c
Herman Warren S—c
Heron J P—l
Hirsch Marcus—f 1 c
Holbrook E—l
Hoskins E B—l
Hughes F J—l
Hurlock Bertha M—f
Hurst C S—f 1
Johnson John A—l
Kenney John V—l
Kenney Agcy M A—l c
Kochiss J L & Co—f 1 c
Legge Wm S—l
Lindskoog Eric—l
Lineburgh W G & Son—c
Loewith S & Co—f 1 c
Loveday E W—l
Lyon Beardsley Agcy—f 1 c
MacGregor James—f 1
Marigold Wm H—c
Moore John W—l c
Neal Arnold A—f c
Nettleton H F—l
Nichols W W—f c
Okleyewig Francis—f 1
Orton E J Co—f c
Phelan Bros—f
Phillips T T —l
Pike Benj F—f
Pugh Jas L—c
Ratigan T T—f
Redfield W M—f
Robinson Miss Emily—l
Ryburn J J—f
Sammis F R—f
Sears J M—c
Smith John—c
Sprague R E—l
Staples Jas & Co—f c
Stein Max—l
Stuart Wm M—c
Tesch Gustave C—l
Thompson T E & Sons—f
Title Guaranty & Trust Co—f c
Treadwell E E—c
Walsh Bros—f
Warner John A—l
Warren Tracy B—f 1 c
Watson T L & Co—f c
Whitney D R—f 1 c
Whitney Rob't G—l c
Williams Arthur Jr—l
Williams E S—c
Wilde Jonathan—c
Willson A C—l
Wilson A M—f c
Wilson W C—c
Wintter & North—f 1 c
Withington Aug I—c
Woods Co G E—f 1 c
Wootton Chas L—l c
Zimmer Bros—f

BRISTOL

Beals H S—f c
Beckwith C B—l
Coughlin J J—l
Dunbar E L—f c
Gordon Chas N—c
Heffernan Daniel J & Son—f 1 c
Holden Jas F—f
Kaschak A H—f
Mason C V & Co—f 1 c
Muzzy A J—f 1 c
Peck & Barnard—f 1 c
Phelan W J—f
Smithwick Wm—f
Tracy & Driscoll—f
Tyler Ralph N—f

CANAAN

Parsons G W—f c
Whittlesey & Adam—f c

COLCHESTER

Adams Wm P & Son—f 1 c
Baker A A—f
Buell & Wiliard—f 1 c

COLLINSVILLE

Darling C S—f
Dowd R D—f
Humphrey H—f 1 c
Jenkins C S—f 1 c
Jones Henry P—f
Leahy J J—c
Mason Ernest T—f
Perkins H B—f
Schwab Henry—l c
Thayer C W—f
Viering F B T—f

CROMWELL

Beaumont T W—f
Buggie William H—l

DANBURY

Alexander R S—c
Bailey E W—c
Bulkley N T—f 1 c
Connell J H—l
Corbett D T—f 1 c
Crofutt E F—c
Cunningham M J—c
Davis Howard H—f 1 c
Fay J F—f 1 c
Higgins J S—f
Hoyt L H—l c
Mayer Sol—f
Merrit G W—f 1 c
Olmstead Wallace G—f 1 c
Pearce Reuben B—f 1 c
Pierce F W—c
Reed L—f 1 c
Schoonover C A—l c
Sheehan E—l
Stevens-Hodge Corp —f 1 c
Taylor C L—f 1 c

DANIELSON

Bill A G—f 1
Racine F I—f
Thompson—A M—f
Wilbur E B—f 1 c
Wood E O—l c
Woodworth A V—f 1 c

DEEP RIVER

Burke Edw G—c
Marvin C R & Son—f 1 c

DERBY

Atwater Wm C & Sons —f 1 c
Birdseye Agency Inc—f c
Boyce Chas P—c
Byrne R J—f
Dziadih Gabriel—f 1
Hickey Brothers—f
Hodgdon H S—l
Home Trust Co—f c
Johnston John F—l
Kerwin Timothy F—l
McEnerney J I—f
McMahon D E & Co—f c
Reilly J W & Co—f
Sloan W E—f 1 c
Wall John P—f
Wernsman Charles A—f
Whitney Herbert L—f c

EAST HADDAM

Peck E N—c
Root Wilbur Comstock —f 1 c

EAST HARTFORD

Bell Richard H & Co—f 1
Brainard Samuel N—l c
Buck Frank E—f
Carroll J R—l c
Carrol W B—c
Case A Curtis—f
Crowley James L—f
Daly John F—f
Fisher Geo B Co—f
Flanigan W H—l
Geer Wayne E—l
Gardner S E Jr—f
Goodwin Geo—l
Gubitz Chris F—l c
Hanmer F H—l
Howe H S—f
Keeney Chas N—c
Marendaz H F—f
Merriman Agency The Chas—f 1 c
Merrill B B—c
Olmstead, Carroll & Co —f 1 c
Price C C—f
Ripley Geo W—f 1 c
Roberts Homer C—f
Sexton Clarence W—f
Sullivan John L—c
Woodford A E—f

ENFIELD

Davis Henry—f
Potter J Hamilton—f
Woodward L G—f

ESSEX

Coulter T D—l

FAIRFIELD

Pickett E W S—f c
Wakeman & Flint—f c

FARMINGTON

Crandall F B—f
Heeves Thos—c
Root Lewis—f c
Treat Allen H—l
Wells H W—f

FORRESTVILLE

Holden J F—f 1 c

GLASTONBURY

Carrier Geo H—f
Carter C P—f c
Curtis Frederick R—c
Gahrman F—l
Gildersleeve Arthur L—f
Holmes Silas—f 1 c
Hunt Henry H—c
Pele J H—l c

GREENWICH

Bearn George E—f 1 c
Cameron Charles—f c
Cooke Thomas N—f 1 c
Dayton Henry—f
Duff James F—f 1 c
Ferris Wm J—f
Finney B F—f c
Frost H C—f c
Jones Philip L—f c
Ladd & Nichols Inc—f
Mead E C Kanah—f c
Meany Wm S—f c
Murray Thos J—l
Ritch Gilbert M—f
Ritch-Huhes Co—f c
Ritch Wm E—f
Ritch Wm T Inc—f 1 c
Scott Wm R—f 1 c

WALTER L. WAKEFIELD FRANKLIN A. MORLEY GEORGE I. WATSON
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General Insurance Agency

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General Agents for Companies writing all lines, offering unexcelled facilities to Local Agents.

CONN.—Greenwich, Con.

Smith & Dorland—f
Timmons L—f c
Tracy Edward L—l c
Wellstood Robt & Son—f l c
Wigmore Thos A—f

GROTON

Allen Frank W—f l c
Bailey Henry L—f c
Bradley R D—l
Brake Frank L—l c
Cone Alvah B—f
Wadleigh William—l

GUILFORD

Coulter L E—f l c
Dudley W A—l
Griswold Chas—l c
Monroe J H—f
Rolf Frederick H—f
Stone E W—f l c

HAMDEN

Card Geo A—c
Clark Charles F—f
Kenyon Walter T—f c
Larsen H Y—f
Schneider Aug J—f c
Warner E G—f c
Webb Paul—f

HARTFORD

Allen, Russel & Allen—f
Anderson J Verner—l c
Avery S A—f
Baglin Chas E—l
Baldwin H G—l
Baldwin M L—l
Barnard K W—l
Beach, Forman & Co—f
Beardsley & Beardsley—f l c
Beckerley Wm R Co—c
Benjamin & Connor—f c
Birdseye A J—l
Bliss F J—f
Blumenthal Max—f
Brennan E—l
Brown Le Roy D—f
Buck Howard C—f
Buckland Chas E & Chas E Jr—l
Burgey & Burke—f
Buths Joseph & Son—f
Butler G S Inc—f
Chapin Agency—f
Chapman Silas Jr—f l c
Clarkin J H—f
Conklin H W & Co—f l c
Conway C J—f
Cosgrove & Son—f l
Cowles E S—f l c
Curry Wm P & Co—f c
Daly J F—f
Davis & Eaton—f
Doty S C—f
Dunkum R O—l
Ehn John H—f l
Epstein H I & Co—f
Farrell J T & Son—f l c
Faulkner T D—f
Fisher Geo B Co—f c
Foley Peter—l
Goodenough H B—c
Gorton J C—l c
Gorton P G—l c
Greenberg M & Co—f
Greening R—l
Griswold Fredk A—l
Haling R L—l
Hartford Realty Co—f
Hartstall Max—l
Herrup Leo—f
Hills Louis C—l c
Hinckley A G—l c
Hoffer F S—l
Holbrook D G—l
Hooker & Butterworth—f
House Albert H—l
Howard A E—l
Howe Horace S—f c
Jackson J T—l c
Johnson August & Co—f
Kaufman A—l
Kaplan & Kaplan—f l c
Kennedy J J—f
Kennedy Jos P & Co—f
Kenyon Fred—f c
Knox Arthur S & Co—f l c
Knox R C—f l c
Langley C J—f l c
LeRoy A M & Co—f
Lewis Arthur & Co—f l c
MacGregor James—f
MacKinnon A D—l c
Marandaz Henry F—f
Marquardt H C—f c
Mayer Jerome—f c
Merriman The Chas Ag'cy—f
Miner Chas H—c
Monroe John W—f
Newfield Edward—f
O'Brien Edw F—f
Pallatti R & Son—f
Parker Chas E—f
Penrose W R & Co—f c
Pierce W J—l
Pitkin A—l
Potter Lester L & Co—f l
Prentice C C—f
Price C C—f l
Rapport & Seide—f
Richards & Thompson—l
Robens Lee C—l
Roberts E C—l
Rogers F Wilson—l
Rood A W—l
Sanborn W A—f
Seide & Co H W—f
Sexton C W—l c
Shepard Chas E—l
Shepherd S W Jr—l
Small F F & Co—f l c
Smith Frank G—f c
Staples Geo W—l c
Stahoic J A—l
Sterling Agcy—f
Stockder C E—l
Stone C G—l c
Taylor G L—l
Thompson A R—l
Thompson John H—l c
Wakefield, Morley & Co—f l c
Wall James J—f
Waters J W—l c
Webster & Co—f l c
Whitmore H B—f
Williams C C—l
Woodford Alton E—f c
Young J W—l
Young Harry S—f

HAZARDVILLE

Bridge A G & R P—f l c
French W E—f l c

JEWETT CITY

Burdick A C—f c
Hourigan J A—f c
Leonard J E & Son—f c
Payne W N—l
Webster H C—f c

LITCHFIELD

Clark F North Ins Agency Inc—f l c
Kaehrle Malfred—f c
Lancaster John H—c
Marsh, Wm T—f l c
Mason F B—l
Woodruff J P—c

MANCHESTER

Cowles R B Insurance Agency—f c
Fish F N—l c
Hansen L—f l c
Post E W—f c
Rich R G—f c
Rogers W B—f
Rohan J J—f
Sault A—l
Symington I—f
Vibberts H L—f l c

MERIDEN

Chamberlain A R—l
Cloonan Jas F—f
Cooke Florence M—c
Di Persio Jos—f c
Ekmark & Sehl—f
Gardner A H & I I—f l c
Holt & Stevens—f l c
John L A—l
Lewis J S & Co—c
Mayer Hilaire—f
Mills Co The F—f l c
Mischler Geo—f
O'Neil & Flynn—f
Page & Pardee—f l c
Pallett J H—f
Squire W H Co—f l c
Strickland & Dreher—f c

MIDDLETOWN

Annino J S—f l c
Bartdotta Jos—c
Bouteiller W H—l
Brainerd Olyn A—l c
Butler's Ins Office—f l c
Butler E Dudley—f l c
Corvo Rutildio—f l c
Coughlin & Coughlin—f c
Cronin James E—l
Davis Frank T—l c
Dunn James P—l
Dunham H C—f
Gladwin E A—l
Griswold A H—l
Guy & Rice—f l c
Guy Harold S—f
Hill Ruth M—f
Inglis E A—c
Jackson & Gladwin—f c
Jones Walter C—f c
Kelsey Clara A—l
Lamberton R J—l
Longworth Samuel A—f l c
Larson John A—l
Lawton Jas—f c
Onnino Jos S—f l c
Parshley Jas S—f l c
Rice Robert W—l c
Santangelo Leo B—f l c
Schmidt Casper—f
Spencer B E—c
Tierney G A—l
Wahlquist Oscar—l
Watson Arthur B—l
Wilcox E A—l
Wilcox T E—f l c
Wright Wm A—c

MILFORD

Brotherton W B—f
Doherty Charles L—f c
Farren Chas F—f c
Fowler C M—f c
Irving Walter M—f l c
Mathews C O—f
Milford Trust Co—f
Munson F T—f
Mosher & Munson—f

latt O W—c
oberts G A—f
obins Geo W—1
impson Mary L—c
mith Geo J & Son—
nyder Benson F—f

MONTVILLE

radford G H—f c

MYSTIC

enison Daniel B—f 1 c
oley James—f
inckley Frank H—f
acker T E & Co—f 1 c
hilips John W—f 1 c

NAUGATUCK

ayton, Rumney & Wig-
more—f 1 c
ungerford C F—f c
eilty Wm P—f c
'Loughlin Thomas—f
utherland John—f 1 c
weeney Jas E—f 1 c

NEW BRITAIN

ndrews Chas S— f 1
eecher E M—1 c
adwell Frank S—1 c
hristensen H E—f 1 c
lark B F—1 c
ommercial Trust Co—f
ox & Dunn—f 1 c
randall Real Estate Co
—f 1 c
rona Peter—1
anielson Aaron—f 1
avenport Rhoda E—1 c
el Mastro F—1
orback A A Jr—1
ardware City Co-opera-
tive Assn—1 c
atch W L Co—f 1 c
jupe Emil—1
oar Henry—1 c
ome Banking & Realty
Co—f 1 c
umphrey H D—f 1 c
atham W E—f
ockwood H N—f c
orrill Norman L—c
orton Harry E—f 1
unson E H & Co—f
urray P J & Co—f c
'Brien Terrance H—1 c
'Connor T W—f 1 c
alimieri Gennaro—f
uigley Geo A—f 1 c
iley DeWitt—f 1 c
yan P—1
chultz & Costello Inc—
f 1 c
ield Frank H—f 1
ar Real Estate & Ins
Co—f
ebbins E L—f 1 c
eele Chas E—1
racy W C—c
pson A W—1 c
atson James J—f 1
illiams J W—c
mmerman F M & Co—
f 1 c

NEW CANAAN

artram Floyd B—c
axter W S—f c
ay Wm F—c
reen F E—f 1 c
ockwood W S—1
atthews W T—1
orse R B—f 1 c
uscoe Lewis D—1
heeler W A—f c

NEW HARTFORD

nes Clarence E—f 1 c

NEW HAVEN

Adams Donald A—f 1
Adams & Fitzgerald—
f 1 c
Badger Robt E—f 1 c
Bailey Chester A—f
Baker & Bole—1
Barclay A H—1 c
Bates S W—1
Beecher Realty Co—f
Beers Robt A—1 c
Beetz Paul F—1
Bishop & Co—1
Bishop F C—f 1 c
Black Chas F—c
Blake C O—f
Blatchley Jacob E—f c
Blin J S—1 c
Bollman F E—c
Bradley J C & Co—f c
Bretzfelder H C—f 1 c
Bromley Chas B—1
Brown Edw—1
Burton's Ins Agency—f c
Callahan Eugene A—1
Callahan R F—1 c
Campbell A J K—1
Campbell Jas P—1
Chamberlain A L—f 1 c
Coan & Bunnell, Inc.—
f c
Cole E C—1
Cole F F—1
Condon John A—f c
Cornell Leo—1
Cossmer Geo C—1 c
De Vita Enrico—f 1
Dunn F J—1
Dunn John E—1
Dunn Stanley—c
Eberth Frank C—f c
Ellithorpe Ira V—f 1 c
Evarts Frank A—1 c
Failer Thilo—1
Fancher Ed—1 c
Farren W H—f 1 c
Fellman Jos—c
Fienstien Louis—1
Fitzgerald James J—1
Foster Louis—c
Gates A L—1
Gates T V H—c
Gillette John B & Son—f
Goldbaum P—1 c
Goodell Chas E—1 c
Gordy E S—1 c
Griffing C C—f 1 c
Gurian M W—1 c
Hamilton F S—f 1 c
Hart S W—1
Harvey Joseph A—c
Hatch Andrew J—f 1 c
Hauff John A—f
Hemingway J W—f 1 c
Herz Henry—f
Higgins Morris A—1 c
Hoadley & Hoadley—f
Holloway Fredk W—c
Hoskins Burton L—f
Hotchkiss H G—1 c
Hotchkiss William M—
f c
Howarth Thos S—f 1 c
Hugo's Philip Sons—f 1 c
Hull Argall L—f c
Jones N H—c
Kautz R L—f c
Keech F S—1
Kelley Geo E—1
Kellogg T H—1
Kelly James B—f
Kennedy J J—c
Kerrigan J C—f 1 c
Ketchum Wellington—1
Kirtland Albert H—f 1 c
Kleiner M—c
Leonard M J—1
Lincoln Allen B—1
Lomas & Nettleton—f c
McGann James E—f
McNeil V F & Co—f c
Maher J P—1 c
Maurer John F—f
Metzger Fannie—f
Moorehead H J—1
Morse H B—c
Mortgage Inv Realty Co
—f
Moyle W—1 c
Munigle John T—f
Neagle G D—1
Nettleton Chas E—1
Nettleton Victor E—1 c
North's Ins Agency Inc
—f 1 c
Notkins Matthew A—f
Oakley R—1 c
Patten & Eaton—f 1 c
Peck G L—1
Perry Wm C—1
Phelps Albert H—1
Pitkin Lewis S—1 c
Podoloff Abraham & Son
—f c
Porter C H—1
Porter Paul L—c
Powes J J—c
Redding J W—1 c
Rice F J & Co—f 1 c
Roberts Geo H—c
Robinson F L—1
Rosan C D—c
Rosenbluth Louis M—f
Russo Paul—f
Rutledge A E—1
Schiffer W B—1
Shepard H H—f
Simpkin A B—f 1 c
Slayton Lucius C—1
Sloan John T Co—f c
Smith Alvin C—1
Smith Co The S E—1 c
Smith Elmer E Co—f c
Smith Geo C H—c
Smith Joseph H—1
Sprever Charles—f
Stevenson Miss E S—1
Sturdevant R L—1
Sturdevant Augusta P—1
Sullivan W A—1
Sweezey Herman E—
f 1 c
Swift Edward S—1
Thompson C E & Sons—
f c
Underwriters Agency Co
—f 1 c
Ward Fred'k M Co—f
Weaver E H—f c
Webb Paul—c
Weld N J—f c
Weld Wm E—f c
Welch Lewis S—1
Williams A C—1 c
Williams W E—c
Wilson Chas & Co—f c
Whitaker Frederick—
f 1 c
Yeomans C S—1 c
York S A—c

NEW LONDON

Adams A—c
Anderson Harry H—f
Brake Frank L—1 c
Buckley D M—1
Burrows F C—1
Chappell Wm S—f c
Coit Wm B—1
Crandall F D & Son—
f c
Crandall Lewis—c
Daboll E V & Co—f c
Dillon Thos C—f
Doten Ed S—1
Edgar Janie L—f c
Emerson Wm J—c
Girven Samuel—f
Goss F L—f 1 c
Hill James H—f c
Hollandersky H Meyer—
f c
Holt Fremont A—1
Johnson Wallace—f c
Kelley Wilbur S—1 c
Learned J C & Sons—f c
Lord R & Co—f 1 c
McGinley Bros Inc—f 1 c
Miner S H—f
Parmelee C F—c
Prince S—f
Real Estate Exchange
Inc—f c
Sauter E J—1
Selleck F S—1
Sheridan P A—f c
Shurts P H & Son—f c
Silna Anthony—f
Stanton John G—1
Stearns A C—f 1 c
Tuttle E S—1
Walsh F S—c
Weaver H C & Co—f c
Wilbur Chas P—1
Worrall John W—c

NEW MILFORD

Emmons E J—1
Mygatt R F—f 1 c
New Milford Security
Co—f c
New Milford Ins Agcy—
f 1 c

NEWTOWN

Bartram D S—c
Leonard Ins Aency—
f 1 c
Stuart Geo M—f 1 c
Wright Frank—f

NORFOLK

Collar Walter W—f 1 c
Cowles Joseph N—f 1 c
Selden S A—f c
Stoeckel R B—f c
Van Buskirk C W—1

NO. GROSVENOR
DALE

Covell Marcus A—f c

NORWALK

Balcom Thomas C—f 1 c
Byington William H—f c
Canty T H & Co—f c
Curtis Chas E—f c
Davis Leo—c
Dickerman Nelson—1
Dokus, Stephen—f 1
Dwyer John T—f 1 c
Finkler Wm K—1 c
Frey Conrad P—1 c
Froeb E G—f
Froeb H C—f
Glover John M—1 c
Hayes John T—f c
Hull D S—f
Keogh & Candee—f 1 c
Lane Sarah E—f c
Lawrence John B—f 1 c
Layton J M—f c
McLean Ins Agency The
W O—f 1 c
Mason P D—f
Mead Melville E & Son
—f c
Merrill St John—f
Norwalk Agency Inc—
f 1 c
O'Brien J M—1
Raymond & Pollard—f c
Smith Edward B—f 1
Stuart Edward C—f
Taylor & Golden—f 1 c
Vedder Harrison—f
Walsh T F—1

CONN.—Con.

NORWICH

Beckley T H—f c
Burt H S—f l c
Carters Ins Agency—f c
Case J L—f l
Clark A A—l c
Clark H M—l
Cort A W—f c
Covello A V—f
Crandall L M—l c
Craney J F—f c
Donohue F D—f c
Fontaine John C—l
Fontaine L J—f c
Foster C D—f c
Fuller J E & Co—f l c
Guy Tyler D—l
Higgins E W—c
Higgins G T—l
Hill Wm F & Son—f c
Hull G Curtiss—f c
Jones Isaac S—f
Knox Herbert L—l
Lathrop J L & Son—f l c
Learned B P & Co—f l c
Moran John A & Son—f c
Murtha F J—l
Nicholas Tarrant & Co—f l c
Parker John F—l c
Prentice E A—f
Raymond G L—c
Rodier E O—l
Royce F I—f c
Vergason Fredk A—l

PAWCATUCK

Casey W H—f c
Cowley Thomas—f
Doty H H—f
Girven Samuel—f
Johnson Chas R—f
Martin Albert G—f
Morgan Chas A—l c
Prentiss I Edw—f
Walton H P—f
Whitford E—f

PLAINFIELD

Adams S L—f c
Allen H P—c
Coffey James A—f l
Danielson B W—f
Jerome Chas A—f l c
Rood W W—c

PLAINVILLE

Hastings F D—f l c
Ryder Ins Agency—f c
Ryder M O—l c
Sherman Chas R—f l c

PUTNAM

Carpenter J R—f
Fuller Lucius H—f l c
Geissler Mahlon H—f c
Mann J H—f l c
Plessis Joseph—f
Ryan M D—f
Seward F W—f l c
Vaughn Newton A—f l c

RIDGEFIELD

Adams & Keeler—f c
Crane Thaddeus—f c
Davis H H—f
Reed Louis—f
Scott G G—f l c

ROCKVILLE

Bissell L & Son—f c
Byrnes Thos J—f
Garvan Thomas—f l c
Hayward Mrs K J—f
King L C—f
Ludke H F—f c
McCarthy C E—f c
Randall & Randall—f
Scott Mrs A E—f
Thomas John B—f l c

SALISBURY

Melvin J R—f l

SEYMOUR

Atwater C J—f
Boies C S—l c
Condon David—f
Culver S Hart—f c
Keller Philip—c
Lund Company The—f
McNerney M E—f
Seymour Trust Co—f l c
Warner W A—l

SHELTON

Atwater Wm C & Sons—f
Gaynor M J—f l
Pidge Thatcher H—f
Willer Frank P—f l c

SIMSBURY

Chandler W Woods—f l c
Eno Geo C—f
Hall Chas W—f c
Mitchelson Ariel—f
Pattison Geo E—f
Pierce Chas A—c
Stickles Howard E—l c

SOUTHINGTON

Elliott Richard—f l c
Hemingway-Lewis Ins & Realty Co The—f l c

SOUTH NORWALK

Becker F C—f
Hull D—f c
Lawrence J B—f l c
Layton J M & Co—f l c
McLean W O Inc—f
Taylor & Golden—f l c
Wood Ed—l

SOUTHPORT

Damarest R G—c
Perry H H Ins Agcy—f c

STAFFORD SPRINGS

Chandler C F—f l c
Hanley & Fitzpatrick—f l c
Heald W H—f l c
Ide G D—f
Murray P J & Son—f l c

STAMFORD

Anderson J M—f l c
Ayers Bartown N—f
Ayers B M—f
Bell Arthur W—f l
Bell Ins Agcy—f l c
Benninghoff F S—l
Bishop Lester C—f l c
Bourke T G—c
Brennan M L—f c
Curtis Louis J—c
Fitzmaurice Agnes G—f l c
Folk Hyman—c
Genovese M A—f
Goldner A A—f c
Green Philo S—f
Gurley F B—f l c
Hackett R R—c
Hanrahan & Hanrahan—f l c
Hickey Thos H—f
Hoyt Chas I—f
Hoyt Francis C—f c
Hoyt Thomas S—f l c
Hughes John P—l
Jessup W H—f c
Jones Chas—f
Jordan E P—f
Krumrine Guy S—f l c
Lockwood Chas D—c
Lockwood J M—l c
Maffucci Alonzo—f
Miller Ada E—f
Miller Herbert S—f l c
Milligan James A—f l c
Moody F S—l
Moore Chas E—c
Nichols & Purdy—f
Parker Chas W—c
Pasner Jos M—l
Pierson S N—f
Rhinehart-Hoyt Agcy—f l c
Rowell G P—f
Serafino Louis—f
Skelding S M—f l c
Smith Chas E—f
Taff Fred A & Son—f c
Vick Realty Co—l c
Watson F—f l
Webb Chas P—f
White W N—f c
Wyckoff D H—f

STONINGTON

Anderson Jerome S—f
Hammond Lewis E—f c
Leeahy Matthew—f
Pendleton Oscar F—f
Robinson Geo H—f l c

STRATFORD

Allen Edw P—l
Beech Geo W—l c
Belden Isaac L—l c
Boswell W G—c
Curtis E M—l
Lackie J C—c
Mathews Chas O—f
Peck C H—c
Peck Louis E—f c
Sammis Frank R—f l c
Smith Geo J—f
Stratford Trust Co—
Thompson J W & Co Agency—f
Wilcoxson Albert Sons—f
Wood Geo E & Co—l c

SUFFIELD

Prior C H—f
Reid S N—f l c
Root James N & Co—f
Wilbur E E—f l c
Wilson W J & Co—f l c

TERRYVILLE

Haase Oscar—f l c

THOMASTON

Curtiss Chas A—c
Goodall James—l
Gurnsey M C—c
Lyons Thomas M—f c
Ryan W J—l c
Stoughton Henry E—f c
Thomas E A & Co—f l c

THOMPSONVILLE

Brainard Leslie C—f c
Broderick M E—f c
Bromage Edward—f
Cardinal B F—l c
Davis Henry—f c
Gorman M J—f
Gowdy Tudor—f l
Hughes W J—f
Mellor John—l
Mulligan W J—f c

TORRINGTON

Baldwin F M—c
Briggs W A—l
Bowerman George—f
Brooks & McNeil—f l c
Burns E J—f
Burns T M—f l c
Castle Howard J—c
Clancy Joseph H—l c
Curry Ellis C—c
Handlin J L—f
Hayes Anna C—f c
Litchfield County Realty & Insurance Co—f l c
McDonald & Green—f c
McLaughlin Thomas P—f l c
Madeaux E V—f c
Mallette J E—f l c
Raiano Charles A—f
Wilcox A H & Co—f l c

UNIONVILLE

Duff William C—l
Georgia Charles C—f l c
Reeve John A—l
Rourke Thos S—f c
Taft Robt E—f c

WALLINGFORD

Badger R E—c
Bertini William—l
Cook L R—f
Dixon Alfred—f c
Dixon & Co—l c
Downes Michael T—f c
Goodwell Harry—c l
Harrison Jennie A—f
Keeners John E—l
Kelly John A—f l
Martin J A—f
Morgan G Floyd—l
North & Lonauette—f c
Prentiss I E—f
Penniman Harry E—f
Smith W Frank—f c
Stevenson John P—f l c
Wryn Wm F—f

WASHINGTON

Hickok Wm B—f
Lyman Bros—f l c
Seeley S F—f c
Shirk M M—f
Stilson J B—l c
Williams Alfred M—c

WATERBURY

Atwater W C & Co—f c
Baker Florence N—l
Baltrush Jos W—f c
Beardsley H L—f c
Bronson & Dennison—f l c
Buckley D F—l
Buckmaster R M—l
Burton W J—f c
Campbell J F—f c
Carr F J—l
Carter L R—f
Chapman S W—f c
Chatfield C H—f c
Clark F T—f l c
Collins John J—l
Connor M J—f l c
Cowles Otis S—f c
Geraghty John J—f c
Greene G W—l
Hauser Alexander H—f
Hengeveld A—l
Hynes J A & Son—f c
Judd & Puffer—f c
Maier J R—c
McEvoy M J—f
Mullings G G—l
Neagle J S—f
Nuhn & Nuhn—f c
Osborne A O—l
Rich L F—l

toot & Boyd—f 1 c
towland's Ins Agency—f 1 c
cott H M—1 c
egur H D—f 1 c
immons Frank W—1
ierney Mark A—f c
ilden A J—f 1 c
Velton N J—f c
Villiams & Brown Inc—f 1 c

WATERTOWN

itwood L W—f 1 c
lidwell Chas W—f
Kelly T J—f 1
IcCrone Harvey B—1 c
towland's Ins Agency—f 1 c

WEST HARTFORD

liss Harry E—f
adwell E T—c
'Arche Raoul—1
lm John H—f
lazier Chas—f
oodwin W B & Co—f
ough Niles P—f
ones W G—f
arson C E—f
ong H C—c
iddlebrook Louis F—f
lucklow A W—f
lant Alfred—1 c
carborough Geo F—f
hepard & Roberts—f 1 c
mith H E—f

Sparks F J—f
Tolford W O—f
Watkins Harold J—f
Whitmore H B—f
Wightman & Hough—f c

WEST HAVEN

Blake Chas O—f
Chamberlin Chas G—f 1 c
Crane L P Real Estate Agency—f 1
Main W A & Son—f c
Orange Bank & Trust Co—f

WESTPORT

Banks Mrs Wm H—f c
Hyatt J G—f c
Morton Jos—f c
Penney Wm F—f
Raymond F M—f c
Sherwood H R—f 1 c
Willson Albert C—1

WETHERSFIELD

Adams Mabel H—f
Baldwin M L—1
Dixon Alfred—f 1 c
Hickey Wm T—f
Kilby S H—f 1 c
Meggat James A—f
Mix Ruth R—1
Robbins Fanny M—f
Williams S E—c
Woodhouse E R—f
Woodhouse S D—1

WILLIMANTIC

Arnold L H—f 1 c
Bacon Napoleon—f
Bowen A J—f c
Elliott Geo S—f c
Harries James—f 1
Hills P S—f c
Kelly Thomas J—f c
Lincoln Frank M—f 1 c
Lyman D A & Co—f c
Mustard James P—1 c
Morrison J H—1
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Twomey James—f 1 c

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Basset Harry W—1 c
Down Edwin G—f
Down J V—f
Ellsworth P F—f
Gilligan Wm & Co—f 1 c
Goslee C H—f
Harvey W E—f
Holroyd F H—c
House Albert H—f 1 c
Jones Amanda K—1
Kernan E J—f c
Kimberly Russell L—1 c
Leonard Louis P—c
Loyden F R—f
Mastaglio Geo W—f 1
Nearing Abbie T—1
Reeves wm A—1
Smith Edwin—f
West Frederick A—1 c
Wilson Leland P—f

WINSOR LOCKS

Ashley F—f 1
Connor James R—f
Cutler H L—c
Griffin John P—f 1 c
Lufkin H J—c
Mather V L—f c
Outerson J—f c
Small F F & Co—f
Sterling G B—1

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Carter P E—c
Claflin Chas—f
Ferry A B—1
Hayes M T—1
Hoyt W E—1
John Rudolph—c
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Moore C B—1
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Hayes L J—1
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Crane Wm—f
Dubose & Dubose—f c
Eberhart O P—l
Erwin Andrew C—f c
Freeman T L—l c
Guarantee Loan & Investment Co—f l c
Hooks I Z—c
Jankower M—l
Jester J C—f
Kellogg F E—f
Lambert J G—f
Lawrence W H—l c
Lipscomb F A & Co—f c
Mitchell T L—l
Morton & Parker—f c
Newton Chas H—f
Nicholson Comer Co—f
Peeples W J—f
Phinizy Barrett—f
Smith E T—f c
Stephenson G F—l
Wilkins S B & Co—f l c

ATLANTA

Adair Forrest & George—f
Akers & Skinner
Alder Chas—l
Aycock G G—f c

BAGLEY & WILLET
GENERAL AGENTS
Georgia and South Carolina
Penn Mutual Life Ins. Co.
Fourth Nat'l Bank Bldg.
Atlanta, Ga.
Good Contracts. Desirable Territory

Banta G—f c
Bardwell R N—l
Baughn E—f
Beoll A C—f
Bennett W N—f
Bickerstaff Richard & Co—f c
Boehm J—l
Brown A E—l
Burr F—l
Byrley F—l
Campbell H—l
Carney J T—l
Carpenter G—f
Carson J T & Co—f

'hapin W E—f
lapp B K—f
Cleveland A B—c
ole F W—f
oleman F W—1 c
ollins G H—f c
onway Arch M—1 c
ooney R L—1
ooper G W—1
ouper J H—1
rusoe R D—f
Daniel W W—1
Daniel T H—1
Dargan Milton Sr—f
Dargan Milton Jr—f
Davis Coke—f
Davis Harry I—1
Dexter Geo J—f
Dickey J L Jr & Co—f
Dodd F—c
Dow W E—1
Dunlap Ins Agcy—f c
Duncanson W E—1
Empire Trust Co—f c
Erwin, Marion & Co—f c
Fain W P—1
Fleming S C Ins Agcy—f
Fletcher Augustine—f
Forest Frank J—c
Foreman R L—1
Freitag Simon—f c
Geldert Howard—c
Gentry Edgar T—f
Gillespie James—c
Glover Chas P Realty Co f
Godfrey Chas H—f
Green A F—f c
Griffin-Dozier Co.—1
Guinn R J—1

HAAS & HOWELL

General Agents Atlanta, Ga. Southern Dept.: Providence Washington Ins. Co., Auto Branch; Maryland Cas. Co.; Ga., Central Ala., East Tenn. South Carolina); Fidelity & Deposit Co. (Ga.) Local Agents: Royal, Glens Falls, Yorkshire. Providence Washington, Ins. Co. North America, Commonwealth and Svea City of N. Y., Niagara.

Haas & MacIntyre—f c
Hallman John F—f c
Hancock R A—f
Harvey & Bishop—1
Hatcher Cliff C Ins Agcy —f 1 c
Hawkins W E—1
Hill Ashby E—f
Hill Ins Agcy W H—f
Hope G M & Co—1
Hopkins Hinton J—f
Howard E M—f
Howard J C—1
Hoyt W R & Co—f
Hughes R N—f
Hunt Geo L—1
Hurt & Quin—f
Hutchinson H N—c
Irby A F—1
Jackson A W—1
Jerome & Brown—f
Johnson, Crumley, Davis Ins Agcy—f
Jones E C—f
Jones H B—c
Jones Walter E—c
Jetterer H C—1
King T G—1
Kiser & Martin—f
Lee Craw C V—1 c
Lee Craw C W—1
Lewis J F & Co—f c
Lipscomb & Patillo Ins Agency—f c
Lowe & Vandiver—1
Lynch Thos I—f c

McCleskey L D—f
McGehee C C Jr—1
McGlawn Geo F—c
McJenkin J E—f c
Maddox V S—1
Manry Bros & Heston—f
Marbury J B—c
Meyer Cecil—f
Montgomery C D—f
Morris G A—1 c
Mullin J H—c
Newell Alfred C & Bro —1
Nutting J R & Co—1
Obear & Co—1
Oberdorfer Eugene—c
Palmour Oscar—1
Pearce Agency The—1
Perry Boyd—c
Perdue & Egleston—f
Phillips G H—f
Pickett R O—1
Prescott W R—f c
Prioleau W F—f
Rafferty Miss B N—c
Rauschenberg C A—f c
Reed & Martin—f c
Reid W W—1
Reynolds Frank H & Co —c
Reynolds W L—f
Rhett, O'Berine & Lochridge—f c
Riley J L & Co—f c
Roberts E L—c
Shedden Robt F—1
Shreve T C—1
Shropshire A J Jr—1
Shropshire A J & Co—f
Smith A A—f
Smith P C—f
Smith W A—c
Smith, Winn Co—f
Spratlin, Harrington & Thomas—f c
Stanton O M—f c
Stovall P R—1
Statham B G—1
Stringfellow R S—c
Tharin D H—1
Thompson Harry M—1 c
Tumlin A B & Co—f c
Tumlin J W—1
Tumlin W N—1
Tupper S Y—f
Vaughan F Wade—f
Waldo & Reddin—f
Wheeler J L—c
White T D—c
White W Woods—1
Whitner J C & Co—f
Wight & Butt—f
Wight Chas H & Co—f c
Williams Bros—f c
Wilson C E—1
Wood & Hodgson—1
Woodward J G—f

AUGUSTA

Acton J C—f
Alexander & Goodwin Inc—f c
Allen J V H & Co—f c
Armstrong J L—f c
Barrett H Gould—f c
Beane F E—c
Benson E L—c
Berry G R—1 c
Blanchard Geo C—1
Boyce F L—f
Brewer W G—1
Brown J—c
Cale H T—1
Calford D C—1
Campbell J P—1
Carroll R E—c
Cartledge J L—c
Cohen I H—c
Cohen J J Co—f
Crawford C J—1
Dawson W R—f c

DeVaughn A H—1
Doris E J—f
Doty W C—c
Dye J A—c
Edmonds F C—c
Edwards A—c
Edwards J D—1
Fleming & Sanford—f c
Gardner W S—f
Glander A F—1
Glisson S N—1
Gould B H—f c
Hackett & Bell—f
Hamilton C E—1
Hardin & Hardin—1
Harris Chas M—1
Heard I T—1 c
Ivey J R—1 c
Jones T D—f 1 c
Jones M C—c
Keenan P F—c
Kelly J N—c
King C C—1
League & Duvall—f 1 c
Lorick & Vaiden—1
McAnnally P F—f
McFall W A—1
Martin & Garrett—f c
Matheny Peeples & Powell—f
Mell C I—f
Mulherin C C—f c
Murray & Salsbury—f
North Henry M—f c
Owens S B—1
Phinizy F & Co—f c
Pooler L E—1
Pooler Mrs R M—c
Prentiss A D—1
Prontant & Best—f
Randall J B—c
Rheney J H—c
Rourk H M—c
Saucken John—f
Short W J—c
Sparks P N—c
Spaulding E G—1
Stearns G R—f
Vaughn J F & Co—f
Vowell J T—c
Walker John W—f 1 c
White J R—f
Williams J—c
Williams & Bond—f
Willis J T—1
Wright Miss Annie G—1
Wulff G F—1 c

BAINBRIDGE

Barber J B L—f 1 c
Jones F S—f c
Kirbo Ben—f c
McClendon J T—f
Perry E J—f c
Preston F A—f

BARNESVILLE

Elder Ins Agcy—f c
Humphrey C H—f c
Langford E—f 1 c
Smith J D—1
Tyus-Sims Co—f

BLACKSHEAR

Brantley & Pomeroy—f c
Darling E L—f
Meeks & Jones—f c
Strickland & O'Neal—f

BRUNSWICK

Burnett George—1
Fleming P W—f 1 c
Hopkins R R & Sons—f 1 c
Jackson R G—f 1 c
McIsaac & Son—f
Phillips R L—f 1 c
Way A M—1
Way N T—1
Wright James S Co—f 1 c

BUENA VISTA

Duncan A C—f
Hogg H Willis—1
Rainey T B—f c
Stokes J R—f c

CALHOUN

David Bros—f c
Fuller W E—f c
Jackson E L & Son—f
Lang W W—1

CAMILLA

Acree T A—f
Baggs G B—f 1 c
Brown F A—f 1
Burson N N—1
Camilla Ins Agcy—f 1 c
Turner J C—f
Perry Ins Agcy The—f 1 c

CANTON

Coggins Ins Agcy—f 1 c
North Georgia Realty & Trust Co—f 1 c
White & Wiley—1 c

CARROLLTON

Beall Jas—1
Burnett George—1
Burson, Dial & Co—f
Boykin S J & Son—f c
Carroll Realty & Ins Co Inc—f 1 c
Greenwood W L—1
Henderson C K—f
Herndon T A—1
Lovvorn G T—1
Travis J P—1

CARTERSVILLE

Aubrey G H—f
Field W H—f
Goding E M—f 1
Howard H W—f 1 c
Howard J B—1
Milan S F—f
Nabors W C—c
Norris John T—f c
Strickland E—f
Whittaker J R—f

CEDARTOWN

Bunn & Trawick—f
Colquitt W A—f c
Cedartown Ins Agency —f 1 c
Clary S N Jr—1 c
Davis X N—1
Henderson E L—1
Knight Agency The—f c
Morris J M—c
Mundy W W—c
Stubbs A W—f

COCHRAN

Beasley E S—f
Morgan C B—f
Urquhart J C—f c
Walker & Peacock—f c
Walker J A—1

COLUMBUS

Banner H S—f c
Blackmar A O Co—f c
Blackmar A O Sr—f
Blackmon J W—1
Chappell L H—f 1 c
Dismukes & Cook—f 1 c
Edge C J—f
Flournoy Realty Corp—f c
Harris B H & Co—f 1 c
Hart Wm—f c
Harris Pulk & Son—f 1 c
Hill J B—1
Hill & Hill—f c

GA.—Columbus, Con.

Hirsch Miss Addie—f
Holmes, J. P. & Co—f l c
Huffman & Bazemore—f l c
Hunter H H—f c
Jordan Co The—f
Lott & Edge—l
Lumpkin F G—f l c
McKenzie W W—l
Mason G H—l
Matthews T B—f l c
Moon J G—f
Morton Realty Company f l c
Moye C W—f
Patterson R C—f
Pease W C Jr—f c
Ransom E M—f
Smith C D—f
Spencer R P Jr—f c
Wickham F L—l
Willcox D F & Co—f l c
Woolfolk C M—f c
Woodruff Jim & George—f l c
Young & Ellis—f l c

COMMERCE

Carson Geo L Sr—f
Burnes W B—f
Hardman J B—f
Hood C J—f
Little T C—f l c
Ray J M—f l

CONYERS

Almond W V—f
Baker R L & Co—f c
Flake W G—f l
Green J D—f l c
Hawkins H D—l
Regan & Baldwin—f c
Vaughn C R—f

CORDELLE

Bazemore O S—f
Bivins J W—f
Cobb J D & Son—f c
Harris & Ballenger—f l c
Hughes T R—f
McKenzie C M—f
Vinson E A—f
Walters J W—c
Ward J H—f
White Geo T—f c
Wilson J A—f

COVINGTON

Harwell J W—l
Hitchcock H L—f
Huson H T—f l c
Lester R P—f c
Lumford W K—f
Swann J F—f l
Turner M G—f c
Wooten Mrs A P—f

CUTHBERT

Davis & Reid—f
McDonald Geo M—f l
McPherson D A—f c

DALTON

Dowley F H Jr—f
Flemisher F J—c
Pruden F S—f l c
Smith & Wailes—f c

DARIEN

Long Mrs Ada V—f
Space J A—l c
Walker D S—l

DAWSON

Baldwin W A & Co—f
Bell J M & Co—f
Gurr W H—f
Morris & Cocke—f
Parks & Bell—f c
Saville R L & Co—f l
Worthy K S Co—f l c

DUBLIN

Breedlove W M—f
Brown Moody B—l
Citizens Loan & Guarantee Co—f l c
Conyers S V—f lc
Curry T A—f c
Daniell J B—l
Knight W Alex—f l
Moffett H R—f l c
Peters Thos Jr—l
Roach W T—f l
Robertson F H—f l c
Security Loan & Realty Co—f
Stripling W L—l
Williams-Knight Co—f

EASTMAN

Calhoun B R—f
Gentry O A—f
Herrman A—l
Murrell C B—f
Reese L—c
Union Loan & Ins Agcy—f c

EATONTON

Adams & Co—f
Adams J L—f
Andrews & Co W A—f
DeJarnette W L—f l
Gardner H L & Co—f
Griffin J R—f
Shivers & Wilson—f l
Turner Jno DeJ—l

ELBERTON

Auld W N—f
Block J W—l
Brewer H J—f l
Champion J W—f
Drake A N—l c
Hawes Wm D—f l
Hayes Z C—f l
Heard Bros—f c
Herndon Fred—f l c
Hunter H P—f
Snowden W E—f l c
Wilcox W M—l
Wright R F—f

FITZGERALD

Brown Geo W—f c
Davis J O—l
Fitzgerald Realty & Inv Corp—f l c
Fretwell C A—f l c
Justice J A & Co—f
McCoy W A—l c
Petty G C—l c
Ricker G C—f
Seanor J B & Co—f
Stephens M M—l
Turner J E—f
Varnedoe H B—l
Wilcox G S—l

FLOVILLA

Allen R L—f
Gibson J T & Co—f
Smith R T—f
Thompson R B—c

FORSYTH

Amos Mrs J C—f
Cater J J Jr—f
Hardin & Co—f
Hill C W—f l c
Persons & Persons—f
Smith T O—f
Stevens Jno T—l
Willingham & Willingham—c

FORT GAINES

Irvin Geo R—f
King P C—f
McLendon, King & Arnold—f l c
Peterson R E—f

FORT VALLEY

Brown J L—f
Carter Ins Agency—f
Culpepper G B & Sons—l
Kendrick J D—f c
Shepherd C L—c

GAINESVILLE

Deason M F—l
Dozier & Dozier—f c
Ham W C—f l c
Kimbrough E E—f l c
Palmour B T—f
Roper W A—l
Smith Sidney O—f l c
Tabor H—f l c
Thompson J—c
Truslow A R—l

GREENSBORO

Faust J G—c
Geer Fred—f
Jackson W R & Co—f c
Sisk & Copelan—f

GRIFFIN

Bailey D J—f c
Drake Roswell H & Co—f l
Joiner B D—l
McDowell E S—f c
Murray Alex S—f c
Nichols J P & Son—f l
Smith J H—f c

HAMPTON

Hampton Ins Agcy—f
Harris E R—f
McLaier & Wilson—f
Moore & Tarpley—f

HARTWELL

Ayers R L—l
Blackmon J B—f l
Brown L C—l
Citizens Ins Agcy Inc—f
Hartwell Fire Ins Agcy—f
Matheson R E—f
Page A H—f
Stapleton & Skelton—f c
Teasley J L—f

HAWKINSVILLE

Bell W V—f c
Caldwell J H—f
DeLamar R F—f
Fountain A W—l
Frozier & Balls—f
Mason W A—f
Parsons W N—c
Ragan T B—f l c
Waller & Sans—f
Whitefield J J—f

HOGANSVILLE

Askew & Johnson—f l c
Mobley H H—f
North H D—f

JESUP

Heritage H L—l
Happs & Son R B—f c
Jesup Ins Agcy—f
Tyson W H—f l

LA GRANGE

Clark E B & Son—f c
Crossley-Hutchinson Ins Agency—f c
Guinn R G Sr—f
Lozier I N—f
La Grange Ins Agcy—f c
O'Neal & Caldwell—f c
Renner R L—f
Willis & Jordan—f

LAWRENCEVILLE

Brown Sam C—f
Holt R N & Co—f l
Hutchins N L—c
Montgomery, Houston & Robinson—f c
Nix O A—c
Pentecost W F—f c
Ware C R & Co—f l c

LITHONIA

Brand A M—f
Daniel H H—f c
George W M—f
Johnson J C & Sons—f
Marbut M M—f
Mewmyer E J—f
Star I M—f l
White E P—f

LOUISVILLE

Bethea & Whigham—f l
Caulk T F Ins Agcy—f
Farmer & Rowe—f

McDONOUGH

Chafin S C—l
Dickson J B—f
Greer W J—f
Lowe M C—f
Neal H B—f
Nelson W A D—f
Turner & Alexander—f
Turner R L—f l c
Weems Julian T—f l c

McRAE

McRae Ins Co—f l c
McRae Tom J—f l c

MACON

Adams C M & Son—l
Bagley, Willett & Payne—l
Bailey L C—l
Barnes A E Jr—f c
Beall Olin P—l
Brown E L—f
Cobb, Jessup & Co—f
Cross P E—l
Davis & Vincent—f
Deane H H—l
Dessau W—f c
Dickinson & Crum—l
Dure & Beeks—f c
Griffith & Tinsley—f
Griffith W D—f
Harrold Bros—f c
Hardeman G G Co—f
Harris Morris—f c
Hatcher Turpin Co—f c
Head G W—l
Heard Jno T—f c
Herth P E—f c
Hodges Frank J—f l c
Jessup J L—f l c
Jewett George B—f l c
Johnson F M—f l c
Jordan Realty Co—f
Lawton R F—l
Lowry T S & Son—l
Moody T F—l
Murphey & Taylor—f c
Murphey T E & Son—l
Rankin G A—l
Robbins W C—l
Small & Small—f c
Stanley J M—f c

tewart A H—l
imberlake J H—f
inslay & Leonard—l
urpin G B & Sons—f c
Vest & Damour—f c
Vhitehead H C—f
Villiams Bros—f
Villingham Bros—f
Vilson J E—f c

MADISON

urrus T H Jr—l
utler E W—c
Douglas T M—f
urlow C M—l
odfrey J E—f
ynch E R—c
adison Ins Agency—f
enick L T & Co—f
ou L C—c
hompson W G—f c
Villiford & Lambert—f
ood T M—f

MARIETTA

nderson J T—f
eale & McMillan—f
lair D W Jr—f
ugg E M—l
oryell A G—f
obbs & Gurley—f
roves J H—f c
enefee J W—c
orthcutt E S—l
orthcutt H M—l c
earce W J—l
ower W R—f
essions Loan & Trust Co—f l
chilling W E—f
etze M G—l
pruell L M—l c
rammell L N—l

MARSHALLVILLE

laslam G M—d
perry C A & Co—f
aylor H C—f
are G A Jr—l

MILLEDGEVILLE

ndrews C H & Son—f c
ndrews L H—f c
ell M S—f c
land M H—l
one F—f
araker C—l
onn O—f
all & Day—f
all Louis—f l

MONROE

obley A B—f l c
adford & Adams—f
tuddard Holland—f l
alker Ray Cox Co—f

MONTEZUMA

ixon T A—f l c
ykes I J—f
ill T—f

MONTICELLO

enton T O—f
arvey, Kelly & Burney —f l
enderson & Harvey—f l
alone Ezell & Benton —f
ersons H P—f
obinson J Gordon—l
oper & Stokes—f l
mith E B—f

NEWNAN

ryant F M—l
urdett A R—f
isher H C & Sons Co—f l c

Herring J R—l
McKay & Sons J H—f l c
Murray S M—f
Parks G E Ins & Realty Co Inc—f l c
Parrott & Hordaway—f l c
Welch W L—l c

OGLETHORPE

Boles W A—f
Greer R L—c
Nelson J P—f
Perry A H—f
Shealy L E & H W—f
Scoville T M—f

PALMETTO

Bullard Hudson—f
Bullard D B—f l
Morris H W—l
Steed F H—f
Keith W E—l

PERRY

Calloway R B—f
Cater L F—f
Cooper C F—f
Crowell S P—d c
Kunz M—f
Marchman R L—f
Martin Jas D Jr—f
Riley J L—l

QUITMAN

Baum M—f c
Blalock C D—l
Bradford L M—f
Grover & Co—f
Jelks O K—f
Morris J E—l
Quitman Development Co—f
Roberts W F—l
Tidwell A L—f c
Young H Lane—f l

REYNOLDS

Hinton & Hodges—f
Monfort L F—l
Sealy H K—f

ROCHMART

Beasley R—f c
Calhoun W—l
Crabb E H—f c
Fambro H P—f
Farrer A W—f
Harris B F—f
Lane F D—l
McBride T E—f
Peacock G W—f c
Young D H—f c

ROME

Bryson J W—l
Carter C W—l
Combs R B—l
Conditt Abe—l c
Davis S J—f c
Graves-Harper Co—f l c
Hamilton Yancey Agcy —f c
Hamilton Yancey Jr—l
King C J & Starr Co—f l c
King C W—f c
Knowles W A—f c
McCreary Hugh—f c
McWilliams W G—l
Parsons & Ward—f l
Rome Ins Agcy—f c
Smith N N Co—f l c
Tucker W C—l
Utter Johnson Co—f l c
Wallace J L—l
Whimpee W E—l
Wilkerson Realty Co—f c
Winfrey G F—l

SANDERSVILLE

Bashinsky H—l
Bell Wm A—f
Cohen L—f c
Holt Askew & Sparks—f
Johnson J E—f
McCarty Wm A—f c
Neal J M—f
Paris H—f
Sparks T H—f
Tarbutton B J Jr—f
Tyler J G—f l
Warthen & Irwin Fire Ins Agency—f c
Wood E Pierce—c

SAVANNAH

Aldrich & Marshall—l
Atlantic Mutual Agcy Inc—f c
Bankers Ins Corp—f
Carrington L L—c
Carswell John D—f c
Coakley & Schrodler—f c f c
Coney W M & Co—f
Corish N P & Co—f c
Daniel H C—f c
Dearing W D & Son—f
Doyle L T & Son—l
Dryfus M—l
Farie A L—c
Fulton E A—l
Garfunkel A J & C—f c
Gillispie J H—l c
Gillespie N J & Co—f
Goodman—f c
Guerrard A G & Son—f
Haines, Rankin & Co—f l c
Harrison W G & R C —f c
Harty William J—l
Hull R M—f c
Hunter Tracy G—l
Kolshorn Fred—l
Lynch C M—l
Merkle A J—f c
Moore A B Jr—c
Moses C F—l
O'Connor E H—l
Palmer & Cay—f c
Parkinson R D—c
Powers C F—f c
Richardson B H—l
Rowland & Rowland—f l c
Saffold T P Jr—l
Savannah Fire Ins Co—f
Schley Julian & Son—l
Seiler Otto—f c
Skeffington & White—f
Spalding Construction Co—f
Stewart O E & Bro—l c
Stith S M—l
Stoddard E S—l
Thompson J M—l
Train W F & Co—f c
Wells H G—l
West Chas—f c
Wheaton Sam'l J—f l c
Wilson W L & Co—f c
Witkowsky G—l

SENOIA

McKnight J H—f l c
Senoia Fire Ins Co—f

SMITHVILLE

Burton Geo T—f
Randall J H Jr—f

SPARTA

Burnett J D—f
Holmes Jno M—f l c

SUMMERVILLE

Allen M M—l c
Bellah & Martin—f
Bitting N K—f l c
Edge & Taylor—f c
Pless & Hinton—f
Rainey & Wilson—f
Taylor E S—l

TALBOTTON

Mahone Thos H—f l c
Smith L W—f l c

TALLAPOOSA

Howe A V & Co—f l c
Rambo S S—f l c
Tumlin J H—f l

TENNILLE

Daniel J S—l
Franklin H M—f
Gilbert H C—f
Knuckles H J—c
Lord Iverson—f l
Pritchard L J—f l c
Smith Roy & Co—l

THOMASTON

Bethel T G—f
Birdsong H H—f l c
Ingram E R—f
King G G—l
Thurston John A—f
Torbert W R—f

THOMASVILLE

Ball T J—f
Culpepper J T & Son—f
Evans J F—f
Flowers J H—f
Hargrave W D—f c
Kelly Lee—l
Merrill & Moore—f c
Mitchell, J. W. H—c
Montgomery J S—f
Neel R H—f
Parker J F—f c
Parker W M—f
Robinson A G—l c
Smith E M Son—f

THOMSON

Hunt C F—f l c
McLean A L—f
Morris S F—f
Neal J T Jr—f
West J O—f
Wommack J E—l

TIFTON

Goodman R W—f
Murrow R E & Ins Agcy —f
Parker J C—l
Price J H—f c

TOCCOA

Brown B P—c
Edwards C—l
Mize C L—l
Pitts M B—f
Simpson Ins Agcy—f
Teasley E—f
Wommack D S—f c

VALDOSTA

Ashley J D—f l c
Blitch & Richardson—f
Cheney P M—l
Dekle E E—f l
Jones Lloyd—f
Lewis J F—f
Paine Ins Agcy—f c
Peeples R A & Sons—f c
Peeples W D—l
Richardson B S—c

GA.—Con.

WARRENTON

Battle J H Agcy—f c
Fowler W—l
Lee Jas R—f
Lowe F R—f
McGregor L—c
Wicker R C—f c

WASHINGTON

Barnett M H—l
Barnett O S—c
Barksdale T J—f
Barksdale R O—f l c
Dyson & Dyson—f
Ficklen & Ficklen—f l c
Lowe R. E—f l c
Pope M P—l
Quin H P & Son—f
Sutton C E—c
Wynne F M—l

WAYCROSS

Burnet H H & Co—f c
Caile W T—l
Fidelity Ins Agency—f c
Gibson B S—l
Goodwin-Peabody Ins Agency—f c
Lott D & O—f
The Knight Co—f l c
Stanton V L—l

WAYNESBORO

Fulcher & Co Wm—f l c
Herrington A J & Co—f
McElmurray E H & Co—f l
Palmer F S—f l
Templeton R A—f
Thompson P W & Co—f l
Waynesboro Ins Agcy—f

WEST POINT

Huguley W G—l
Lanier W C—f
Lanier Philip—f l c
Scott Jno R—f

WINDER

Blasingame W L—f l
Carithers & House—f
Gregory C C—f
House & Thompson—f
Kilgore, Radford & Moore—f
North Georgia Trust & Bdg Co—f
Pratt & Williams—f
Williams H Paul—f l

WRIGHTSVILLE

Bryan & Brinson—f
Harris E J—l
Hatcher A L—c
Kent & Tompkins—f
Mason & Thompson—f l
Miller J T—l c

IDAHO

BLACKFOOT

Beebe C S—f l c
Early J H—f c
Thorstenberg N J—f

BOISE

Ada Realty Co—f
Boise Title & Trust Co—f
Bruce & Fuld Loan & Trust Co—f c
Crooks E A—l
Dietz H J—l
Ensign & Ensign—f c
Graves A F—f
High Ira E—f
Hoskit Tom S—l
King S G—f
Kutnewsky Chas F—l
McReynolds & Whitson—f c
Messersmith Wm G—f
Myers H J—f
Newhouse Inv Co—f
Perrault Agency—f
Roan H J—l
Rogers Agency E M—f c
Sheppard & Falk—f l c
Smith-Veatch Realty Co—f
Stein & Lake—f c
Stein Edw Co—f c
Tate Agency—f
Thrailkill Buis Co—f c
Wilkerson W R—l
Wylie J N G—f
Wyman Brokerage & Realty Co—f c

CALDWELL

Canyon Abstract & Trust Co Ltd—f
Dille L S—f
Dorman Jr Henry W—l
Hanna & Madden—f
Harrington J S—f
Hoffman F G—f
Lewis Ray—l
Mitchell Fred—f l c
Myers A I—f l c
Neal Otto F—f l
Nelms G E—f c
Nichol T M—f c
Petre E H—f
Walker M L—f

COEUR D'ALENE

American Trust Co—f c
Barton H H—f c
Boothe J—f
Elder J M—f c
Brennan W P—f l c
Fitze & Gerdes—f l c
Graham Theresa M—f
Gridley Inv Co—f l c
Lincoln Land Inv Co—f l c
Masine C—f
Muncey R H—f
Petersen Joe—f
Steele The Geo F Co—f l c
Wood C N—f l c

HAILEY

Boone Frank S—f
Boone S D—l c
Curtis G H—f
Ensign A W—f c
Gray B R—c
Hedrick J G—f c
McFadden & Brodhead—c
Sawyer J G—l

IDAHO FALLS

Earl W A—f c
Eastern Idaho Loan & Trust Co—f
Hanson W P—f
Hartert L A—f l c
Holste & Robinson—f
Holste John—f
Huston & Churchill—f
Idaho Falls Development Co—f
Jordan & Riches—f
Losch J R—f
Mulhall C W—f
Palmer J W—f
Patten Ins Agency—f
Mulhall C W—f
Neyman C L—f
Richards D F—f
Robinson B A—f
Schwartz H W—f
Scott A V—f l c
Steele Wm J—f
Tandy & Rogers—f
Wright G G—f

JULIAETTA

Dunlap S T—f l
Porter E W—f l c

KENDRICK

Hull H P—f c
Lutz W E—f
McConnell M C—f
Walker G F—f c

KIMBERLY

Hayes B F—f
Ridgeway Carl—c
Turner C G—f c
Turner W H—f l c
Zuck O G—f

LEWISTON

Bevis P R—f
Brooks W C—f
Ehrhardt Investment Co—f c
Howe J Howard—f
Idaho Trust Co—f c
Landquist V—f l
Mackey O M—f
Nickersen John E—f c
O'Neill E—f
Phillips Wendell—l
Vollmer Ins Agency—f
Webb F D—f l c

MALAD CITY

Bigher Vance—f
Davis R B—f
Evans D L—f
Fovey J C—l
Fredrickson J F—f
Jones Jed Jr—f
Thomas Albert—l
Thomas Hugh—l
Torey J C—l

MONTPELIER

Berrey A L—l
Cruikshank F L—f
Ferguson R H—f c
George Roy—f
Groo Richard—f
Hull Harold—f
Kunz Seth N—l
McClave E L—f l c
Smith W H—f l c
Sullivan R A—f
Tueller Wilford—l

MOSCOW

Barge W G—f
Lewis C & M E Co—f
Lussier C N—f
Melgard H—f c
Naylor J L—f
Ostroot E E—f
Otness Louis—l
Patten C H—f
Schroeder J F—f c
Tenwick C A—f
Thompson Bros—f l
Veatch Realty Co—f c
Walks C E—f
Whittier Harry—l

NAMPA

Craig Harry—f
Bloomfield John D—f
Brace E R—f l c
Bundy Realty Co—f
Cowell & Gilbert—f
Dewey E H & W C Inv Co—f
Everitt Grover—f
Hickey C R—f l c
Kernoban F H—f l
O'Donnell & Wood—f
Realty Trust Co—f c
Reeves B W—f
Stephens F G—f c
Wones H C—f

OAKLEY

Harper W T—l
Robinson L Jr—f
Wilburn C C—l

PAYETTE

Ballinger Leo—c
Chase D C—f
Copeland Wm—f
Hammond A C—f
Ireton C W—f
McCarroll B F—f
Maule Wm—f
Murphy E H—f
Thurston J S—f

POCATELLO

Bestlise J N—f
Brown L D—f
Fletcher R Burris & Co—f c
Carlsen J A—l
Commercial Development & Inv Co—f c
Cox Geo T—l
Davis J C—l
Dickerson F W—l c
Farris W R—f
Gano Jerry G—l
Francis Wm H—l
Hart Harry G—l
Holmes H R—l
Hyde W A & Co—f c
Idaho Loan & Inv Co—f
Jackson Wm H—f c
Jensen Hyrum—f l c
Long P E—f
Maine Realty Co—f
McGowan Realtor—f c
O'Leary Henry—f
Pocatello Loan & Realty Co—f c
Pocatello Realty & Co—f
Pacatello Title & Trust Co—f
Porges & Phillips—f l c
Sellstrom Calvin—f l
Smith T B & Co—f
Smith Sam P—f
Turner Ins Agcy—f
Vinton W L—f

Wells Chester R—f
White E C & Co—f c
Woodbury W G—l

REXBURG

Comstock Ross—f l c
Comstock R Jr—f l
Corey-Hegsted R Co—f l c
Gee W E—f
Harris Geo—f
Oldham S P—f l c
Ricks Daniel—f l c
Rexburg Realty Co—f l c
Thatcher Real. Co—f l c
Upham C J—f l c
Wright James—f c

SAND POINT

Bower P M—f l c

Farmin L D & Son—f c
Irion H T—f c
Johnson Peter—f c
McMillan R H—f
Molyneux F M—f
Ruen P O—f
Shoemaker C J—f c
Weil I—f c

SHOSHONE

Disney Frank T—f c
Dunn James—l c
Fuller J L—f
Harne W Hail—f
Heist H D—f
McMahm A L—f

TWIN FALLS

Brunck D W—l c
Chapin M D—f

Cocoran M P—f
Denton D M—f
Hill & Taylor—t
Hoover Geo W—f c
Irrigated Lands Co—f
Keel J S—f c
Letsch R C—f
McMalty C S—l
Powers H E—f
Ripley & Detweiler—f
Rogers V E—c
Sullivan D E—c
Swim Arthur L—f
Thomas C D—f
White J E—f c
Wise J H—f
Woods T J—f

WARDNER

Jones T R—f

WALLACE

Consolidated Insurance Agency—f c
Howarth Co J F—f c
McAllister Harry A—f c
Rossi Insurance & Inv Co—f l c
Scobee F S Co—f c

WEISER

Atkinson Guy—l
Gallagher Jos T—f
Harvey O M—f c
Lloyd & Son—f
Markson P H—f l
Miller & Peacock—f
Smith Jos W—f
Smith Oliver J—f l c
Taylor Chester—f

ILLINOIS

ABINGDON

Deatrick Wm A—f
Gillett & Son—t
Hickman Geo A—f c
Johnson Mamie—f
Shipplett G A—f c
Slough G K—f c
Werts A E—f l c
White T J—f

ALBION

Bower Wm—l c
Colyer M—f
Curtis W L—f
Green G O—c
Harris Herbert—f
Macauley D A—f
Mayes F D—l
Mayne Ben L—f
Schroeder E A—f l
Seifferman W H—l
Walters P C—f
Woods Lee—f
Ziegler Sam A—c

ALEDO

Amlong S R—f
Beers Chas A—f l c
Babeen Fred E—f
Campbell Geo H—f
Carlsrom O E—c
Dool W H—f
Egbert Wm—f
Emerson W D—f c
Ford Chas O—f l c
Fyett Jonas F—f
Holmes Wm H—f
McDonald R J—f
Morgan Harry R—f c
Rice A A—f c
Sertrus C A—l c
Watson Robt L—f c

ALTAMONT

Bial J L—f l c
Beiseking F—f l
Beiseking W G—f
Burn G W—f
Hitzing W C—f
Saumer F—f

ALTON

Armour H R—f l c
Baker H S—c
Bair E H Agency—f l c
Bowman F B—f
Davis Geo T—f
Degenhardt C H—f c
Dwell E A—l
Emberson Ins Agcy—f l c
Grossheim J A—l
Hertler Peter—f
Hancock W P—l
Hinke—f
Ione G H—l c
Everett John—f l c

McKinney Agcy—f l c
Mahoney & Son—f c
Mullvam H M—l
Smiley & Co Geo H—f l c
Sontag & Son Wmf c
Walter Louis E—f l
Wilson A E—f
Yeakel Carl F—f l c

AMBOY

James P M—t
Leach W L—f
Miller C P—f
Ruckman R W—f
Vaughan F N—f l c

ANNA

Alden Robt—f l c
Baker Ins—f
Brown R E—f
Parks G C—f
Richardson L G—l
Roberts Ins Agency—f c
Roy J W—f
Tuthill L B—f l c
Walker C A—f l
Worthington J A—f l

ARCOLA

Diamond Bros Co—f l c
Grooves Fred M—l
McNalley Miss Bridget—f
Midwinter Thos—f
Moore Rice J—f
Pfeifer Bros—f
Tarbox G S & Co—f l c

ARROWSMITH

Bane Earle—f
Jones L C—f
McClure Jacob—f
Scott H M—f l
Webber Raymond—f l c

ATLANTA

Bevan F S—f l
Crihfield R E—f
Haines A O—f
Hoose O A—f
Stroud M E—f
Sumner C A—f
Watt M F—l

AURORA

Allen L E—l
Alschuler G W—f c
Anderson & Comer—f l c
Andrus D B—f c
Bennett C A—f
Callan Miss A M—f
Cowan J M—l
Deaton H H—f
Dickes A—f l
Fisk T O—f
Fritz Sarah J—f l c

Gardiner David L—f c
Gould W N—f l
Hassett M D—f
Haviland Wm—f l
Heinz N J—f
Holcomb R—f
Holden T N—f
Hull H B & Co—f
Johnson J L—f l
Kelley Ins Agency—f
Knickerbocker J E—f l c
McWethy Bros—f c
Martz W H—c
Mighell & Biggs—f
Nobles Son—f l c
Powell, Reid & Smith—t
Reavell & Bernbrock—f
Riddle F N—f l c
Tomblin N W—f l c
Wareham C H—f
Wilmarth A A—f
Woolf M E—f l
Wroughter C C—l c

BARRY

Caffey W E—l
Crawford Irene—f c
Hailey Wm M—f
Hancock Frank—f
Mitchell J W—f l c
Watson W W—f l
Wike G H—f l

BATAVIA

Burnett Geo H—l
Geiss John—f
Grimes W L—f c
Johnson N L—f
Kuhn J Paul—f
Larson Hugo L—f l c
Pettit Peter—f l c
Young J H—f

BEARDSTOWN

Bollman F T—f
Condit F M—f l
Garm R H & Co—f l c
Hunter & Maney—f
Listman John—f
Mirus A L—l

BELLEVILLE

Becker & Fleischbein—f c
Duvall R E—f
Eidman O C—f
Mace H H—f
Miller A F—f l c
Niemeyer Arthur—l c
Puderer F W—f
Reheis M P—f
Ruediger Walter—f
Siefert Wm E—f
Sikkema Herman—f
Twenhoefel Co The—f c
Weber Phil Ins Agcy—f
Wuller Nic—f

BELVIDERE

Balliet J R—f c
Clark J Scott—f
Hall Fred—f
Fuller D A—f l c
Greenlee W G—f
Hall Mark I—f c
Kirk W J—f
Merrill E S—f
Perkins Mrs M D—f l c
Pierce Geo—f
Sewell Chas T A—f
Smith G C—f l c
Starr F W—f
Tripp E H—f c

BLANDINSVILLE

Ballou C E—f l c
Chembers F L—f l
Coffman M—f
Herzog F M—f
Husten Geo B—f c
Shelby, Speilman—f
Voorhees Elmer—f
Welch S E—l

BLOOMINGTON

Ackerman I M—f
Bent H C—f
Bond Frank—f l
Brayshaw C W—l
Brooks & Garlough—f c
Buelow Fred W—f c
Campbell N M—f c
Capen Fred B—f c
Chase Frank S—f
Costigan Wm F—f c
Cowles R A—f
Crosthwait Roy M—c
Dauel Louis W—f c
Davidson & Co—f l c
Evans E Mark—f c
Fleming & Chisholm—f
Freese & Co Inc—f l c
Gardner Wm H & Son Co—f c
Garver Lauren E—f c
Gifford Merritt—f l c
Gilmore E J—f l c
Hanson H H—l
Heffernan John F—f l c
Hitchins R H—l c
James C E—f c
Johnson I H—f l c
Judy J H—f c
Keena H B—l
Kelly John N—l
Kirkpatrick Olive M—f c
Kinnie Sage H—c
Learned D H—l
Livingston A—f c
Nine C E—f c
Ochs Isaac E—l
Berry Logan B—f c
Postels & Co—f
Rayburn W E—f

ILL.—Bloomington, Con.

Rigg James R—f
Sanders J T—f 1
Sanders Wm L—1
Schmidt Wm—f c
Schwulst Wm & Co—f
Shores & Lipe—1
Somers Peter M—f c
Sterling, Livingston & Whitmore—c
Sutherland F R—f 1 c
Thomas L B & Son—f 1 c
Trout Geo E—f
Tuohy Daniel S—1
Wood J H—f 1 c

BLUE ISLAND

Diefenbach J G—f
Hannauer Martin—f
Heintz Peter—f
Krick P H—f c
Pronger Bros—f 1 c
Schreiber Wm—f
Stein Edw N—f
Townsend A N—f
Zacharias, McCord & Co—f 1 c

BRACEVILLE

Barton Geo—f 1
Clark K C—1 c

BRAIDWOOD

Francis Thos L—f 1 c
Pawling A A—f 1
Steen W H—f

BRIGHTON

Clark I M—f 1 c
Jones T A—f
Sarius Geo—f c

BUNKER HILL

Baker Thos A—f 1 c
Barnes J N—f
Budd W N—f
Bumann Adolf—f
Gosch John & Son—f
Heyer Henry—1
Mercer A E—f
Sanford I E—f
Welch T A—f
Wise A H—f

BUSHNELL

Brewbaker L—f
Chidester B H—f 1 c
Henry Chas E—f 1 c
Higbee E R—1
McElvain A H & Co—f
Yearick Albert S—f c

CAIRO

Alba A & Son—f c
Barclay P W & Son—1
Brown John T—f 1 c
Candee & Kleb—f 1 c
Childress Geo B—1
Feuchter & Galligan—f c
Gilhofer Ins Ag'cy—f 1 c
Greaney W P—f c
Halliday E C—f c
Jones I H—f c

CAMBRIDGE

Eastman C S—f
Haag N A—f
Hadley B—f
Mascall J R—f
Pratt James—f
Rishel S Fay—f
Rogers G W—f 1
Sandquist F W—f 1
Telleen L E—f

CANTON

Allton & Johnson—f 1 c
Bath D L—1
Carper Bros Ins Agsy—f 1 c
Clingenpeel H H—c
Cobleigh F A—f 1 c
Dailey G R—f
Divilbiss Chas—f 1
Gallagher P W—f c
Gilmer J C—f
Hays T G—c
Henkle R F—f c
Hipsley Mary C—f c
Lingenfelter J R—f
Martin Lee—1
Seaton & Fitzgerald—1
Sheaff John A—f
Shepley A C—f c
Snyder John M—f
Tendick Mrs. John—f
Thompson Lewis & Son—f 1 c
Thompson & Smith—f 1 c
Weed C E—f c

CARBONDALE

Caldwell A S—f c
Carbondale Ins Agcy—f 1 c
Dill J D—1
Mitchell J E—f
Renfro R E—f c
Schwartz Geo—f c

CARLINVILLE

Arnett George—f 1
Costello Thos J & Co—f
Crew George E—f
David Helen—f
David Herbert A—f
Farr C H—f
Heinz Gustav—f
Homer & Co—f
Hulse Wm M & Co—f
Kaueraufl Mrs E F—f
O'Neil Ed—1
Reinecke John & Son—f c
Welte F—f 1 c
Westermeier C—f 1 c

CARLYLE

Beckemeyer H J C—f
Berger G H—f
Ford Thos E—f
Haderein F—1
Jones H O—f
Krebs J M—f
Means J A—1
Murray H V—f
Niehoff A O—f
Norris W H—f
Schaefer Paul V—f
Schlarmann Henry H—f
Weber H G—f
Wuller John B—f

CARMI

Endicott C C—f
Harmon J H—f 1 c
Hay T W—f 1 c
McCallisters & Becker—f 1 c
Martin Bernal E—1
Mobly S R—1
Pomeroy F E—f
Poynton Arthur—1
Redstock P R—1
Spicknak R Jr—c
Staley L L—c

CARROLLTON

Casey & Johnson—f
Conlee H N—f
DeBolt Geo Jr—f
Dickson L A—f
Eldred Chas H—1
Eldred J J—f
Foreman H W—f
Hodges B C—f
Linder Clyde—1
Linder F A—f
Reynolds & Co—f 1 c
Roberts F M—f c
Sackett Chas—f 1 c
Schmidt Al—f
Vivell Oscar H—f 1 c

CARTHAGE

Boos Willie—1 c
Bower W H—f
Califf D A & J A—1
Coffman Geo O—f
Dunn T F—f
Ferris S H—f
Green Joab—f c
Helfrich Leo L—f
Johnson Clyde P—f
McMillan C M—f
Mack Ed—c
Mecum Horace O—f 1
Naylor Samuel Jr—f
Newcomer Cyrus B—1
Newcomer Harry L—f
Palmer J S—f
Payne E A—f
Saer R W—f
Strader D S—f 1
Symonds W A—f

CASEY

Adams B L—f c
Arny J J—f
David W J—f
Fitzpatrick R B—f c
Hawkins W E—f 1 c
Rosebrough D R—f c
Slusser W Clide—1
Vickery Claud—1
Young R A—f c
Young & Sturdevant—f
Zeiter David—f

CENTRALIA

Andrews Truman—f
English—f
Edwards T M—f
Grace James O—1 c
Grag James—f
Hammond A E—f
Kurth O B—f
Livesay Guy—f 1 c
Lyon W E C—f
McKee E—f
Murphy W G—f
Noleman F F—f
O'Melvaney W E—f
Pfaff Fred—f c
Rebbe Chas H—f
Schoenbeck W C—f
Robertson D B—f
Warren S B—f 1 c
Wham & Wham—f c

CHADWICK

Cahn S M—f
Flowers Ralph—f 1
Kerch John O—f c
Kingery & Zughswerdt—1
Miller Herman—f
Schriner W J—1
Schultz F M—f

CHAMPAIGN

Armour Phil—1
Beers & Beers—f c
Blanchard Nathaniel P—1 c
Boyer H B—f
Brown F M—f
Burton O K—f
Campbell R M—f 1 c
Coffman W H—f 1
Coggeshall F A—f
Eagleton C M—f
Enoch D R—f
Frison E H—f
Gardner E A—f c
Glenn L L—f
Goldsby W L—f
Gulick R E—f
Harris, Dillavan & Co—f
Hessell J F—f
Hidy W R—f 1 c
Hughes S K—f 1 c
Hutchinson E J & Son—f 1
James Geo—f
Michael J J—f 1
Miller H M—f c
Monier & Morrissey—f 1c
Patten Sylvester—1 c
Price Walter—f c
Roberts C J—f 1 c
Ryan D T—f
Sherfy Miss F B—f
Schaefer & Dolan—f
Singsbusch A C—f
Spalding W P—f
Sturdgion Geo—f
Sullivan Wm—f
Swannell D G—f 1c
White—f

CHARLESTON

Alexander R C—f c
Berkley T M—f c
Briggs W M—f 1 c
Burkett E A—f 1 c
Charlesworth F C—f 1 c
Digby C C—f
Frommell F—f 1
Grove Sam—f
Hallowell H F—f c
Hobbs A H—1
Hutton C A—f
Kelly B F—f
McMahon C—f
Messick H H—f c
Miller C R—f 1 c
Rosebraugh G W—f c
Rosebraugh R B—f 1 c
Sellars A C—1
Shera A W—f
Tipsword M A—f c
Wilson W A—f c

CHENOA

Ballinger Fred—f
Chapman W C—f 1 c
Dillon E A—1
Finley C L—f
Jontry H—1
Jordan A D—f
Ketcham John H—f c
Marriott Chas—f
Power Frank—f
Silliman L L—f
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mith & Leake—f c
terling J N—f c
/arner H C—c
/hitish J A—1
/ingert E E—f
/ooley W W—f c

DOWNERS GROVE

lodgett W H—f
ush Guy L—f
ieter J V—f
dwards W H—f c
aller Chas—f
raves & Co—f
indley F D—f
ucker J W—f

DUNDEE

ollman H T—f
ogue C P—f 1
race, Ernest—1
amp F A—f
atman Alicia—f
eese F H—f
chmeltz E A—f
churig Axel—f
chultz Chas H—f
mith Asbury—f 1
teinwert Otto—f
/endt Henry—f
/enholz L H—f
/olaver C C—f 1
/right Francis B—f 1 c

EAST ST LOUIS

eckwith Bros Co—f c
owman & Miller—f c
anavan & Tarlton—f c
aughlin D W—f
lannahan M R—1 c
rennan Judson—1
rummond H J—1
rummond Bros & Co—1
ggmann Ins Agcy—f c
isele Chas F—1
ekete Agency—f c
lamlin & Co—f c
lanson D P—c
larding Bros—f c
larris M L—f 1 c
lissrich C R—f
lorner W H—f

Illinois State Trust Co—f 1 c
Kohl Edw A—1
Kulp John C—1
McKain J T—1
McLean & Galvin—f c
Menito A E—f
Renshaw's J W Sons—f 1 c
Schiele C J—f
Sexton & Sons—f c
Seifert Emil A—f c
Smith Leon G & Bro—f 1 c
Soucy P J—f c
Steger F J—f
Thornton J H—1
Tissier Bros—f c

EDWARDSVILLE

Bartlett C A—f 1 c
Dale J B—f c
Estabrook W L—f c
Keshner J F—1
Kunnemann & Goedecke—f
Lusk P P—f 1 c
Marks Chas—f
Mudge E W—f c
Schwartz Paul C—f 1 c
Sutter J R—f 1 c

EFFINGHAM

Althoff John—f 1
Eskew S A—f 1 c
Holmes W S—f
Kagay Realty Co—f 1 c
Meeks Chas—1
Overbeck B—f c
Parker H S—f
Taylor F G—f

ELGIN

Abelmann W H—f 1
Allen F B—f
Anderson A—1
Bartholomew W H—f
Bente C H—1
Binnie H W—1
Brown A F—f
Dumser Benj A—f
Ellis DeGoy B—f
Grote Wm—f
Hubbard A H—f 1 c
Jencks Fred W—f c
Jones J H—f c
Kirkpatric W B—f
Lee E H—f
Lehmann Chas W—f
McBriarty C T—f
Mann E F—f
Musser P N—1
Prideaux Edw F—f 1 c
Richardson O D—1
Rippberger Chas Co—f c
Rose W H—f 1 c
Russell G L—f
Shopen & Paulsen—f
Sills Geo F—1
Tyrell Pierce C—f
Watson Wm Grant—1
Western Irving M—f
Yarwood Geo R—f 1

ELMWOOD

Coykendall H C—f
Heptonstall & Schenck—f 1 c
Tarpy & Seltzer—f 1
Voorhees F R—f

EL PASO

Andrews P H—f
Baker Horace—f c
Bosworth J F—f c
Donner Clay—1
Hammers I B—f c
Jenkins Katharine—f 1 c
Kuhn S A—f 1

McDaniels Chas—1
Robinson F G—f 1
Schroeder C G—f 1 c
Smith J A—1
Sturgeon J F—f 1 c
Sutton & Shepard—f
Waite A H—f c

ENGLEWOOD

Barney J W—f c
McClun John—f
Morony Thos R—f
Redfield B B—f
Spinks Wm—f
Tidholm C & C F—f
Whitley A H & Co—f

EUREKA

Baird A V S—f c
Baird H C—f 1 c
Colburn Byron L—f 1
Danahay M E—f
Dyar W M—f
Elkin Arthur—f
Haecker Geo—f
Harper M L—f 1
Jeck Geo—f 1 c
Robeson E E—f
Simpson W R—f

EVANSTON

Bent H E—f
Carlson A T—f
Crain G H—f
McCollum & Clark—f
McKinnie Bros—f
Mitcrell Bros—f
Quinlan & Tyson—f c
Schuett J C—f
Smart & Golee—f
Wightman C A—f c
Work Agency J W The—f 1 c

FAIRBURY

Agard E A—f
Borngasser L— c
Carruthers C F H—f
Claudon N J—f c
Claudon A B Jr—1 c
Gerber Joe—f 1 c
Henning Robert—f
Keck's Agency—f 1 c
Lynn Geo—f
McDowell Francis—f
O'Dell J F—f
Purdum Chas—1
Steinberg Charles—1
Voris C R—f c

FARMINGTON

Anderson W M—f
Berdine C M—f
Bolton C W—f
Daft A J—f
Hubbard G F—f
Luckey A A—f c
Mason Mrs Margaret—f
Parks Donald—f
Parks E L—f 1
Pettyjohn C E—f
Steenburg A C—f
Watson John R—1

FLORA

Chaffin H C—f
Duff G F—f c
Ewen Reuben A—f
Goldsby & Riggle—f c
Medley Frank L—f 1 c
Peak Jos S—f
Warren W O—1

FOREST PARK

Grosser W F—f c
Lehman Mrs Frank—f
Roos A & Sons—f 1 c
Schumaker H—f

FORRESTON

Bouton J S—f
Brandt Herman—1
Buckley Susan—f
De Graff L—f
Denig A M—f
Eakle M H—f
Garman R M—f
Harrigan T D—f
Lowery L E—f
Myers J M—f c
Snyder G C—1
Wertz F—f c

FREEPORT

Bass F M—f
Bohen J—f 1
Crum & Forster—f
Douglas S A—f c
Du Four J B—f 1 c
Frick A G—f 1 c
Frueh & Steffen—f 1 c
Gilbert Edward—f 1
Gund F M—f
Hamilton & Boeke—f 1 c
Hildreth C F—f 1 c
Hoy J B—f
Janssen Allen—f
Machamer I G—1
Marvin M B—f 1 c
Miller Ezra E—1
Roland I N—f c
Rosenstiel Ralph B Co—f 1 c
Sanderson Jacob—f
Tempel H C—f
Wagner A F—f 1 c

FULTON

Adams C W—f 1
Blodgett A M—f c
Eaton J M—f
Lein Geo—f 1
McMahon Chas C—f c
Naniga D—f
Snyder J C—f
Strating Geo—f 1 c
Waite D C—f

GALENA

Bennett J T—f c
Berg Martin J—f 1 c
Blewett D B—f 1 c
Crooks J G Ins Agcy—f
Friesenecker P M—f
Heid F H—f c
Hodson T H—f
Knoebber F—f 1 c
Moore C I—f
Nack J M—f
Slattery M C—f
Spensley R M—f
Steele Elmer—1

GALESBURG

Adams & Dunn—f
Allen N T—f
Allensworth C M—f
Allsworth & Co—1
Anderson-Steele Realty Co—f c
Bartlett & Bartlett—f 1 c
Baylor Delbert M—f c
Bunton A K—1 c
Byram E T—f c
Callender W H—f c
Chamberlin Oscar B—f
Clark Ella—f
Countryman I—1
Fahnestock J C—f 1 c
Gordan F C & Co—f 1 c
Hanstine C B —1
Henderson Thos—f 1 c
Huff B J Jr—f c
Kelley S A—f
Kost John C—f
Leonard R B—1
Lindstrum-Arnold Agcy—f 1 c

ILL, Galesburg, Con.

Losey & Crandall—f l
McGrew Clifford B—l c
McLaughlin B E—c
Mason E T S—l
Massey Jos E—l
Nelson Arthur—f
Osborn Geo W—l
Peterson Henry W—l c
Robbins & Steele—f c
Russell J M—l
Sanborn L W Agency—f l c
Smith L H—f
Snouse H W—l
Spinner W H—f l
Stewart Maude M—f
Sullivan W H Jr—f
Vorhees H W—c
Wallick Ben S—l
Webster Ins Agcy—f c
White Frances M—f
Wood H—f

GARDNER

Allison W S & Sons—f l c
Barton John—f l
Lockrem E J—f
Magee J F—l c
Root F L—f

GENESEO

Bills C M—f
Crook Edw—f
Fischer John—f
Gardner B R—f
Goembel W S—f
Greenwood John T—f l
Hanford Chas C—f l
Holzinger H—f
Hosford & Woehr—f l c
Luther C F—f
Luther Martin—f
Morrow P—f l c
Reherd W R—f l c
Stuart W M—f
Van Hoesen A W—f
Warner W W—f c
White J H—l c

GENEVA

Brooks Chas—f
Burr W A—f c
Carlisle A L—f c
Howell W A—f
Kastner A O—f
Nelson Oscar—f
Stimple A L—f l c
Wilson Geo W—f
Wood Wm C—f

GIBSON CITY

Ball Amos—f c
Davidson W A—f
Denne F H—f l
Denne Simon—l
Eggleston E L—f
McKeever Wm—l
Middleton O R—f
Pence Fannie F—f l c
Phillips A L—f
Rady Chloe—f
Rady Ivy—f
Shirley O F—l
Wilson L R—f l
Wilson W J—l
Yoder M F—f

GIRARD

Littlepage Ed E—f c
Metcalf Chas H—f
Metcalf Hal—l
Wood Frank G—f

GOLCONDA

Kerr Tony R & Son—f c
Trovilion Perin V—f
Weil G—f
Willis W H—l c

GRANITE CITY

Barney Roy C—f c
Bartlett C A & Co—f l c
Champion Geo—f c
Conole Paul—f c
Holsinger J W—f c
Homan A—f c
Knick Harvey—l c
Kunneman & Goedecke—f c
Le Masters M—f
Leyden T F—f
Morris Realty Co—f c
Penningroth, Hill & Co—f
Steele Jos—f
Whiten Geo E—f l c
Winkler Phil—f

GRAYVILLE

Ellis C O—f c
Helck Sam—l
Kershaw A M—f l c
King Charles—f l
Lamar Mrs I N—l
Negley G D—f l
Seil W J—f c
Woods Alva—l

GREENFIELD

Cannedy Wm M—f
Haven V H—f c
Metcalf C T—f l c
Middleton Leon E—f
Parish W T—f
Rollins A D—f
Shields H A—f

GREENVILLE

Andrews Theo—l
Breuchand John—f
Johnston James F—f
Kirkham Perry—l
McKee L M—c
Meyers H A—f
Miller Underwrit'g Agcy—f c
Mitchell & Donnell—f
Paulding Clayton—l
Reid-Baumberger Realty Co—f c
White S Curtis—f

GRIGGSVILLE

Cunningham W O—f
Hoyt Ed S—f c
Sargent Wm—f c
Warrick W K—f l c

HAMMOND

Clark F T—f
Evans W R—f c
South W L—f
Vent J A—f c

HARRISBURG

Abney A G—f
Anderson Geo E—l
Cavender D E—f
Collier T Jarrell—f
Gahm A K—f
Gibbons Claud—l
Grace, B D—l
Hall Roy—l
Hurley B W—c
Joyner C E—f
Midkiff C D—f
Otey Clinton—c
Parish P S—f
Probasco Homer—l
Robertson J C—f
Turner G O—l
Wheathy Jno T—f
Wills C S—f
Wilson Frank—l

HARVARD

Brandow Walter—f
Crumb H D—f c
Cunningham J E—f
Diggins L O—f c
Downs H A—f l c
Evitts Wm F—l
Manley B F—f
O'Brien John T—f l
Peck E J—l
Phelps & Axtell—f c
Powers W H—f
Smiley D T—f
Sweeney & Moan—f
Vierck Chas J—f c
Weitzel R D—f c
Williams H S—f
Young Mrs Lucy—f c

HARVEY

Applegate Chas—f
Beck Peter—f
Braley F A—f
Campbell A W & Son—f l c
Colerick R E—f c
Edgar E E—f
Gerlach T A—f
Low J C—l c
Mynard H H—f
Miller W H—f c

HAVANA

Baumgart F E—l
Coppel C E—f c
Cullinane A D—f c
Enteneuer Fred C—f l c
List E J—f c
Mitchell F I—f l c
Zelle Bernard—f c

HENRY

Brown H L—f
Davis Oscar H—f l
Griffin Chas E—f c
Humphrey Miss A M—f c
Jacobs Henry E—f
Krenz J N—f
Lord L S—f
Phillips L R—l c
Potter F W—f c
Ryan Wm H—l
Stoner H G—f l c
Waterous Thos C—f l

HIGHLAND

Bellm F C—f l c
Koch Gus—f
Moser G R—f c
Pabst C T—l
Peters George—c
Ruegger Reinhart—f l c
Zeller A—f c
Zimmerman Jos—l

HIGHLAND PARK

Andrews E E—l
Brand Wm E—f
Coale & Son Henry K—f
Conrad John E—f l
Dooley Mary—f
Duffy James H—f l c
Floyd Jane L—f
Gail E S—f
Grant Chas F—f
Miller Jennie L—f
Paul Harry—f
Phillips George E—f
Roberts Geo R—f
Vail H S—l
Vercoe Arthur W—f

HILLSBORO

Adkisson Walter—f l c
Barringer J B—l
Bremer Geo—l
Butler & Brown—f
Cress A A—f
Frey J J & Co—f l c
Gordon Eduah—f
Grassell C W—f l c
Hargrave H S—f
Hill L V—f
Major J Earl—f
Miller & Miller—f c
Strange A T—f
Thompson Fred E—f l c
White Chalmer—l
White & White—f l c

HINSDALE

Ayers Frank E—f
Beaton Geo—f c
Carnahan C H—f
Coe C T & Co—f c
Cross A C—f
Davis E F—f
Fox Herman M—f
McClintock Jas—f
Perry Miss Ida L—f
Vickery E B—f l

HOMER

Akers Walter L—f
Dickson O P—f
Elliott W A—f
Krugh & Butler—f
Ocheltree J M—f
Palmer J T—f
Rickard E T—f
Salladay G D—f
Tudor J A—f
Wallace Chas H—f
Wiggins P E—f

HOOPESTON

Cannady R G—f c
Cooper A B—f
Decker Joseph—f l
Duley George W—f c
Elliott T M—f c
Gilman D D—f c
Parish Edward—c
Powley Floyd M—l
Rodman R—f
Russell L B—f
Stevens Clyde—l
Stephens Ross—l
Tanner George—f
Wallace Mac C—f l c
Wallbridge J B—f
Wilson R E—f l c

JERSEYVILLE

Brockman L—l
Brown J J—l
Bull H D—f
Cuttings Ins Agency—f c
Darby Wm T—l
Heller F D—l
Hill & Scago—f
Schroeder & Shafer—f

JOLIET

Clare Wm H—f c
Clement Charles A—f l c
Conway Michael—f l c
Corn Belt Ins Agency—l
Eib L H—f
Goodspeed Co—f c
Goodspeed Edith I Agcy—f l c
Grinton A E—f
Hanson H A—l
Henry G W—f l
Herath J R—f l
Hopkins S C—f
Howard E E—f l c
Jordan C W—l
Lennon Bros—f l c
Little & Grigsby—f
Munroe Bros—f c
Murphy Michael I—f l
Murphy P A—f l
Noble Charles A—f c
Oliver Realty Co—f l c
Reuter Theo—l c

Robison G W—f c
Schager A—f 1 c
Schluntz Henry J—f 1 c
Schoenstedt Agency—f c
Stephen Oscar J—f c
Stoll C N—f c
Walters Bros & Walsh—f
Ward J H—f
Wilson J L & Son—f 1 c
Troughton J E—l

KANKAKEE

Carlin John I—f
Caulkins E D—f 1
Cornwell H L—f
Dolan James—f
Durham D L & Son—f c
Erzinger C H—f
Fitzgerald B L—f 1 c
Krueger Otto—f
Lafond Peter—f 1 c
Lane H E—f 1 c
Leclaire Jos—f 1
Cook T J—f
Martin A F—f
Mead Chas H—f
Moissant-Brosseau & Co —f 1 c
Schneider Albert & Sons —f c
Topping Harry—f 1 c
Tracy & Henry—f 1

KANSAS

Anderson Frank S—f
Bane Cora H—f 1 c
Dawson Russell—l
Dyer S L—f
Nichols Bruce—f
Pinnell W S—f

KEWANEE

Anderson & Robinson—f c
Anthony Geo A Ins Agency—f c
Blake Ira—f 1 c
Dunn Thos J—f c
Farr C C—f
Fischer John—f c
Fischer Michael—f c
Green Miss Fidelia—f
Harding Geo W—l c
Houle W D—f
Kellogg C A—f
Koppitz & Faull—f 1 c
Morrill & Co—f 1 c
Neville Russell T—f c
Robb & Robb—f c
Smith L W—l
Stevens C L—f
Taylor Mrs C P—f 1 c
Wemple D W—l

KIRKWOOD

Houston J W—f
Tubbs & Watson—f 1 c
Tubbs J A

KNOXVILLE

Stnire H G—f
Lewis I J—f
McIntosh Josephine—f c
Sanford Jno F—f 1 c
Stephens Mrs Mabel—f
Wagner C N—f
Wilson F E—f c

LACON

Ford W H—f
Garratt C C—f c
Homer Barney—f
McMurtie L C—f
Nichols E F—f 1 c
Ong Mrs C N—f c
Richmond E D—f
Vernay John—f c
Wescott & Smith—f 1 c

LA GRANGE

Brydon Jno A—f
Cossitt F D & Co—f c
Fogg W P & Co—f
Gardner Luella Mrs—f
Lane R E—l
Robinson E R—f
Schweitzer Julius—l
Wesemann W L—f

LA HARPE

Biggs Geo S—f
Bradshaw H W—f
Conrady Mrs Nelle—f 1 c
Coulson & Widney—f c
Coulson Edna—f
Ingraham C H—l
Kaiser W B—f
Link Rolla—f
Mason W O—f
Moore Albert—f 1
Peejron Paul—f
Spurgeon R J—f 1
Thompson Ernest Jr—f
Williams R B—f 1

LA SALLE

Applington W J—f
Duncan Walter—f 1 c
Gillespie & Sawyer—l
Haskins Robt E—f 1 c
Huffman Chas C—f
Hummer & Winz—f 1 c
McGinnis Philip T T—f 1 c
Mason W S—f 1 c
Parks W—f
Pierard J F—f 1 c
Plogens F M—f
Prichard Frank—l
Zwick C F—f
Zwick F B—f

LAKE FOREST

Anderson Joseph—f c
Clendinin James H—f c
Griffith John & Son—f
Monahan E J—f
Read Frank W—f 1 c
Smith James L—l
Warren Aubrey—f c
Wyman W J—f

LANARK

Adams Geo—f c
Bray R D—l
Lampert C J—l
Shaner J A—f 1 c
Shanner & Shanner—f
Yeger Mary—f

LEBANON

Blanck H W—f
Chamberlin & Eisenmeyer—f 1 c
Chamberlain & Peach—f c
Gerking Geo W—f
Reibold Benj—l
Sager E G—f
Walton William C—f

LEMONT

Buszkiewicz M M—l
Walker Geo S—f

LENA

Baldwin George L—f 1 c
Baldwin Leslie W—f 1
Dunn J C—f 1 c
Haubach Eli—f
Krape Katherine—f 1 c
White R M—f
Wingart Geo—f

LEWISTON

Fike W N—f 1 c
Gillam W B—f 1 c
Groat & Lilly—f 1 c
Horton Oscar—f
Lilley-Onion Co—f
Proctor C H—f 1 c
Richardson J F—f
Watson T B—f

LINCOLN

Armstrong Fred—f 1
Barthel Arnold—f 1 c
Collier Chas R—f
Corwine Geo D—f
Cossett Maud—f
Crum A C—f c
Fogarty Wm—f
Hagan F M—f c
Haller J S—f
Hill J D G—f
Hodnett W E—f 1 c
Johnston Percy B—f
Kiest Groner C—f
Koehnle F C—f
Longan T P—f
Lutz E C—f
Maxwell & Hunter—f
Myers Benj—f 1 c
Parker Lynn—f 1
Petrie L V—l c
Primm J Q & Co—f
Rautenberg E F L—f 1 c
Richardson A L—l
Richey & Richards—f 1 c
Rigdon W H—f
Ryan & Purinton—f
Spears Mrs C E—f
Stokes T H—f 1 c
Thomas W A—c
Wakeman H F—f
Wilmert J J—f

LITCHFIELD

Barnwell C G—f 1
Bartling H W—f
Herrick & Paden—l
Jackson H L—f
King W J—f
Neuber Arthur—f
O'Bannon S E—f
Pound Edson—f
Rea & Tester—f 1
Salzman Lauretta—f
Smith E T—l
Stansifar A R—f 1
Strehle J C—f

LOCKPORT

Anderson Albert—l
Cheadle T A—f
Kieg J J—l
Marvin J L G—f
Muehlenpfordt C H—f
North W W—f
Parker Miss G—f
Pitts J R—f
Prutsman P E—f
Ryan P C—f
Walter J A—f c
Walter M—f
Ward W M—f

McHENRY

Freund Jos W—f
Holly Jos C—f
Hoy C F—f
Pouse Alford H—f
Sayler J N—f 1 c
Walsh M J—f

McLEANSBORO

Coker T S—f
Conrad W R—l c
Daily W W—f 1
Denson W W—f
Elliott & Son—f c
Gray Wilson—f
Hamilton W F—l c
Hogan & Hogan—f c
Howard L—l c
Lambert L E—c
Proctor R—l

MACOMB

Ausbury E T—f
Dallam E L—f
Downing T M—f
Flack C W—f
Fuhr A B—f
Gumbart C G—f
Hampton E I—f
Imes Lyde—f
Imes C I—f
King C I—f
McClellan F G—f c
McLean B F—f
Norton Ins Agcy—f c
O'Hara Ira J—f
Patterson Maud—f
Ralston Fred—f c
Ulrich J H—f
Vose L B—f
Walker Elmer—f
Wolfe & Logan—f

MARENGO

Barber J E—c
Boyle Dan B—f
Coarson C J—f
Crissey S A & Son—f
Gault Richard—f
Joslyn E O—f
McKeown O J—f
Renwick Geo F & E T —f
Riley Lillian A—f
Smith Alfred C—c
Tanner & Redpath—f 1 c
Thomas H F—f 1 c
White J T—f
Woleben N V—f c
York Marcus D—f

MARION

Aikman A B—f 1 c
Alsbrook Brothers—f c
Ballance & Wohlwend—f 1 c
Burkhart W S—c
Campbell Lloyd C—f
Davis C C—f
Fowler & Fowler—f c
Griggs Ins Agcy—f 1 c
Jackson & Gulledge—f
Lewis J P—f
Roberts Ins Agcy—f 1 c
Smith John C B—f

MARSEILLES

Ebersol Samuel B—f 1 c
McCormick F J—f
Nicholson D A—f
O'Neill Richard T—f 1
Smith & Kelso—f c
Spencer E R—f
Winans Arthur R—l

MARSHALL

Black F R—f
Brown R H—f 1 c
Claypool Charles—f
Cole & Cole—f 1 c
Craig Thos—f
Dunn J W—f c
Emerson Ed—f c
Hurst S—f
Janney H M—f
Janney Victor—f
Johnson B F—f c
Smith Burns—f
Weir John—f

MASCOUTAH

Legendre Henry H—f 1
Lill & Lill—f
Scheve Gust J—f c
Wombacher Geo F—f

ILL.—Con.

MASON CITY

Ainsworth W E—f c
Buehrig F W—f
Covey W A—f c
Culp J S—f c
Culp R D—l c
Fiddler W R Agcy—f
Juse Will G—f
Peters J A—l
Robertson J L—f
Stone W B—f c
Walker J R—l c

MATTOON

Checkley H R—f l
Cox Frank—f
Flowers W A—f l c
Goodyear J S—f
Guthrie E T & Co—f l c
Harry S A D—l
Kincaid & Kincaid—f l c
McVay W W—f
Mattoon Title & Trust Co—f c
Smith A C—l
Spitler Noble & Co—f l c
Sutherland A H—f
Tiven & Co—f l c

MAYWOOD

Adams C R—f
Benson B—f
Goodrich Henry K—f
Heller Charles—f
Hulburd Charles—f
Morris G W—f
Woodward E S—l

MELROSE PARK

Carson John G—f
Carson W—f
Cramer Mathew—f l
Essery R R—f
Sing F—l
Soffel John—l
Trybal E F—f
Vosburgh Frank R
Wolf P E—f c

MENDOTA

Blanchard Geo E—f
Cranwell T S—f
Crawford R N—f c
Fassig William—f l c
Feik B J—c
Kieselbach & Kieselbach—f
Lamberton J A—f
Lippencott O S—l
McInture Roy—f l c
Moore Howard—f l
Powell Chas D—f
Reck B H—f
Reul J G & Co—f l c
Wormley H J—l
Yost Harold—c

METROPOLIS

Flanigan J B—f l
Keer S B & Co—f
McKee G L—f l c
McKee R G B—f l c
Miller Levi C—f c
Morris J H & Co—f
Smith Fannie—f c
Steers Harry—f
Toursdale G S—f c

MINONK

Allen Thos B—f c
Leffers & Memmen—f c
Pickard C W—l
Schneider Geo W—f
Tucker F C—f
Vissering Eckhardt—l

MOLINE

Anderson Otto E—f
Antony Mary—f c
Berzelins A P—f c
Bergstrom S V—f l c
Bockaert M F—f c
Carlson Chas G—f
Carlson Geo E—f
Cleaveland L K & Co—f l c
Dietz G O—f
Duncan D H—f c
Eastman E L—f c
Entrikin Fred C—f
Grantz C F—f
Gustafson Frank—f
Horblit M—l
Horstkamp M—f l c
Jahns L O—f
Joiner W E—l
Kerns & Vernon—f c
Kohler A H—f
Kuehl Henry H—f c
Londberg Carl G—l
Lovejoy Geo A—f l
McDonnell D S—l
Meersman Peter—f
Metzgar Judson D—f
Morgan E E—f
Moore W R—f c
Nelson & Burns—f l
Oldefest Henry M—f c
Olsen Andrew—f c
Renoe T W—f
Shaffer W D—l
Shearer B A—l
Sherman Fred—f l c
Thomas H H—l
Wallace J H—f
Woodburn R S—f

MOMENCE

Brown W A—f
Kirby J J—f
Lane F E—f
Parish Varnum A—f
Styles D E—f
Tower J W—f c

MONMOUTH

Allen J A—f
Bowen F A—l
Bruner Ins Agcy—f l c
Campbell J H—f
Dains & Ashenhurst Co—f c
Davis Chas—f
Ewing C E—f
Godfrey E G—f
Lahl F—f
Martin F A—f
Means E C & Son—f
Miller Will M—f
Mitchell W A—f l
Quinby & Hallam—f c
Robinson N H—f
Sykes Mrs M E—f l
Wise C S—f c
Woods & Hallam—f
Wray R L—f
Young D A—f

MONTICELLO

Ayre J W—f l c
Burgess & Cline—f l c
Holmes Sadie—f
Marquisa J R—f l
Medaris W A—f
Tatman C A—f

MORRIS

Blasingham Fred G—f l c
Carey Leo—f l c
Connor John E—f
Cusick Thomas—l
Erickson Ed—f l c
Francis J H—f
Hilliker A H—f l c
Leach Harry—f l c
Phelan John—f l c
Pike E W—f l c
Reardon C—f c
Simrall L E—f
Skelton A H—f l c
Smith H B—f l c
Young C D—f

MORRISON

Baird Albert R—f l c
Blodgett W A—f l c
Blodgett W Lee—f c
Bruins Jacob—f
Ludens H J—f c
McBride H A—f
McCalmount & Ramsay—f c
Macklin C G—f l c
Reimers J J—f c
Riordon J A—f c
Ritchie Murray—f
Van Osdol Frank A—l c
West Bros—f
Whistler L E—l

MORRISONVILLE

Gray John W—f
Morris C W—f
Sternberg Leo L—f l c

MOUND CITY

Curren & Sheehan—f
Gaunt Chas M—f
Martin Geo E—c
Miller C S—c
Perks & Schuler—f
Trammell G C—c
Waugh John A—f
Wehrenberg Charles—f c

MOUNT CARMEL

Be Dell M T—f
Churchill S—f c
Cochran L H—f l
Dyre M J—l
Gould & Mundy—f c
Head Lee—c
Keeler B E—l
Kelsey Mrs J M—f
Ramsey J E—f l c
Reynolds Ins Agcy—f l c
Russell S L—l c
Seibert Dan F—f c
Smith C G—c
Stein Ins Agcy—f l c
Toombs J H—l
Trimble & Bonham—f c
Wood H H—l

MOUNT OLIVE

Clavin C—c
Fischer August E—f c
Harlan L M—f
Keiser E A W—l
Marburger Rudolph—f
Neal J D—f
Nieschwitz E M—f
Reilly L C—f
Sassmannshausen F A—f c
Scheller Richard A—f
Troeger H J—f

MOUNT PULASKI

Aitchison B R—l
Downing E A—f l c
Lipp A F—f l c
Lincoln E M—f
Schafer G F—f l
Zimmerman A F—f

MOUNT VERNON

Dickson James M—f l c
Gibson J W—f
Grant Rufus—f l c
Hill H V—f l
Hinman Earl—f l c
Hoit C F—f
Johnson A C—f
Morgan Paul—f l c
Ore Geo L—f
Peavler E M—f
Piercy N C—f
Richardson V E—f
Smith Kirby—f
Stelle Theo P—f
Stephenson W J—l
Thompson C H—l
Thompson Frank—f
Threlkeld Geo—f
Watson Stanley—f l c
Webb & Harris—f
Webb Harry P—f
Webb & Harris—f
Wescott Walter—f l c
Williams Curtis—f

MOWEAQUA

Ayars M S—f l c
Colbert Chas—f
Day H M—f
Housk & Humphrey—f c
Hudson B F—f
Parker C M—l
Snyder K R—f
Thomas J E—f

MURPHYSBORO

Busch Henry J—f c
Cotter E V—f l c
Kane John R—f c
Kuehle A F—f c
McElvain R J Jr—f
Martin Robert P—f
Moralee M M—f c
Ritter Chas L—f l c
Roberts A H—f
Tansey J L—l
Watson Andrew—f l c

NAPERVILLE

Christ M E—f
Garman Melvin—f
Rassweiler H H—f
Rassweler Harry—f l c
Rice John—f l c
Scott Alvin—f l c
Scott, Egerman & Lambe—f c
Sheldon R M—f
Umbreit F W—f l c

NASHVILLE

Carter J P—f c
Fiene Fred—f
Holston B B—f l c
Hosmer Henry—f c
House H H—f
Hutchings A W—f
Reuter J B—f
Smith M O—l
Thorp Amos—f

NEWTON

Calvin A F—f
Cooper D W—f
Davidson H C—f
Jack J P—f
Johnson E F—f c
Kittle A P—f c
Matheney John W—f c
Martin M E—f
Raef & Co—f
Richards L A—f l c
Robertson F H—f l
Shup & Co—f c
Stewart & Lowe—f c

NOKOMIS

Adden, Isabelle—l
Bald W F—l
Battles Luther—f
Ernst Fred—f c
Gelly R & Son—f
Griffin Alf—f c
Kelly R L—f
Kettelkamp J F—c
Miller Harry C—l

O'Meara James—f
Shoemaker J W—l
Webster W G—f c
Wild J W—f c
Zimmerman Bros—f l

NORMAL

Goodwin Jno A—f
Hinthorn J W—f
Keady Alex—f
Learned D H—l
Miller J B—f
Sale S B—f l
Shepard Lawrence F—f l
Washburn J N—l

OAKLAND

Bell Bros—f l
Carter Edgar N—f l
Pearce C W—l
White C H—l
Widdows O B—f l

OAK PARK

Barker O B Jr—f
Blackstone & Co—f
Clark N R Mrs—f
Cogswell L D—f
Cotton Harry & Co—f
Cotton W F—f
Davis E V—f
Dunlap & Co—f
Einfeldt Henry & Co—f
Fletcuft C B & Co—f
Fuller E A—f
Furlong E G—f
Gale Wm H—f
Green F W—f
Hemingway G R—f
Howe Chas O—f
Johnson Bros & Co—f
Lune Frank H—f
Kelly John J—f
Knott L E—f
Kringel F J—f
Leadaman H N—f
Lehman H J—f
Lloyd Wm—f
McKee Hazel E—f
Middleton E—f
Miller Peter H—f
Morton Earl—f
Nohac Jos & Co—f
Pike Ivory H—f
Rundell Chas L—f
Saintor & Gallup—f
Thompson F D—f
Tristram J E—f
Willing James P—f
Warnhoff W C—f l c

OLNEY

Coen H C & J T—f l c
Cope W. A—f c
Head I C & Son—f l c
Keller Geo A—f c
Roberts A C—f l c
Slanker G D & Co—f c
Sterchi H—l
Weiler Jos—f c
Fost David—f l c

ONARGA

Amerman Charlotte M—f
Amerman & Sons—f
Furby I W—f
Hall Geo L—l
Kindig E C—f
Randolph V W—l
Weaver H V—f

OREGON

Brown Geo A— f l
Burchell F W—f l c
Chamberlin C H—f
Etnyre C D & Co—f l c
Perrine Walter—f
Ray E A—f
Sears H R—f l c
Strock Carl—f c

OTTAWA

Anderson Owen—l
Andrews J A—f l
Arnold Henry—f
Brewster & Doolan—l
Buckner & O'Toole—f
Caton C A—f l c
Christman O J—f
Colwell Wm—f
Curtis Bros—f c
Darling Jas—f
Dineen M—f
Doolan T H—l
Farrell T B—f
Graham & French Agcy —f l c
Hanifen Michael—f
Harris J O & Son—f l c
Hatheway Fred—f c
Koenig Geo—f
McEvoy A S & Sons—f
Mahoney F P—f l c
Poole C M—f
Pusey W B—f
Rees A G—f
Simon W J—f
Stout Miss Elizabeth—f
Trimble Geo M Agcy—f l c
Warner & Hess Agcy—f l c
Wharton E B—f c

PANA

Antisdel C L—c
Baldwin & Baldwin—f c
Ferguson H W—f l c
Hills C—f c
Marsland G W—f
Miner H B—f
Morgan G F—f c
Pierce F J—f c
Pierpoint J J—f l c
Reese J E—l c
Turner Chas F—f
Warren Wm M—f
Whitehouse C—f

PARIS

Archer Howard A Ins Agency—l
Church Frank A—f l c
Cline A H—f
Cole W D—f l
Doak J W—f
Dole Geo V—f l
Eldredge Albert—f l c
Fray Bob—c
Gumm Karl G—l
Holloran Mrs Hannah—f
Hutchinson W U—f l c
Johnson O M—l
Jones Owen S—f c
Ketterson W K—f c
Mann A C—f
Moffatt N R—f c
Pridy D F—c
Redman W E—f l
Sheppard J A & Sons—f c
Sheriff W B & Co—f c
Thomas Chas A—l
Van Sickle S G—f
Wright Fred W—f l c
Young A N—l
Zimmerly D A—f c

PAWPAW

McHale John—f
McMillen Chas W—f l c
Town Harry R—f

PAXTON

Bailey D G—f
Cole J W—f
Duffield H E—f
Fagerberg E H—f c
Froyd E T—f l c
Hall Frank L—f
Hunt M E—f
Johnson C. Edwin—f
Johnson Victor E—f
Kinnison Ethel R—f
Ludlow Samuel—f c
McQuiston M L—f
Sandberg A E—f
Shelby Chas—f
Wylie & Son—f

PEKIN

Becker Herman—f l c
Dunkelburg Victor—f l c
Edds James A & Co—f
Haines James & Son—f l c
Hinners Mrs Lena—f c
Hofferbert P—l
Holland C F—f l c
Hornish George B—f
Lohman Martin & Co—f l c
Lucas George H—f
Schurman Ins Agcy—f l c
Smith John L—f l c
Prettyman, Velde & Prettyman—c
Soady F W—f
Struck Herman—f l c
Van Boening Oscar—f l

PEORIA

Armstrong Mrs Elizabeth—l
Armstrong L M—l
Becker R O—l
Bills Howard R—f c
Bloch B—l
Blusch J H Ins Agcy—f l c
Bryan W F—f c
Burt Wm B—l c
Callender & Co—f l c
Casey J J Co—f l c
Challis & Fischer—l
Clover Leaf Casualty Co —c
Cochrane W S—l
Cone & Sears—f c
Conway W F—l c
Cummings & Son—f l c
Drowley & Kearney—c
Drysdale Wm—c
Fish & Co—f
Furst & Casper—f c
Gable A F & Sons—f l c
Geach J C—f l c
Gerdes & Co Inc—f l c
Glenn Chas H—c
Godi H—f l c
Hatfield & Co—f l c
Holtman & Applegate—f
Howes & Fahnestock—f l c
Levison & Keating—f l c
Kahler A H—l
Keene & Hoagland—l c
Kimmel Chas A—f
Lowes Ralph C—l
McQuade & Horstman—f l c
Marshall S S—l
Martin J R R—f
Maynard Chas A—l
Ockenga R P—f c
Pickard C H—l
Potts Curran P—f l c
Reinhart Henry—f c
Reyburn Ins Agency The —f l c
Roswell, Bills & Co—f c
Struck H—f c
Tobias Kellog Co Inc—f c
Tracy L H—l
Trefzger Adolph Co—f c
Vance Clark—f
White W T A—c
Wittick W A—f l c

PERU

Briel Geo—f c
Brylski S W—f
Dauber F L—f
Helmig Henry & Son—f c
Hoberg & Hoberg—f
Hoenschied Chas B—f
Hoss Gustav—f l
Loekle. Otto J—f
Ream Henry—f l c
Scanlan & Massieon—f c
Struever Rudolph F—f l c
Wagner Wm—f
Weiland Edw—f
Werling F X—f

PINCKNEYVILLE

Brey Wm—f
Crawford Jos—f
Dwyer Clara K—f
Edwards W O—f c
Kane E K—f
Moffett M J—f
Taffee J G—f c
Taylor Hosea A—f l c
Timpner Edw—f
Trover J H—f

PITTSFIELD

Allen P C—f l c
Allen M F—f l c
Barber M S—l
Bowers Henry—f l c
Busch W C—f c
Clayton Fred H—f
Dinsmore John C—f
Dulaney F S—f
Frazier F L—f
Heck Geo G—f
Hess J D—f
Hirshiner L D—f c
Hooper Chas A—f
Kendrick Geo I—f l
Lovell O T—l
Miller Harry C—f
Neibur F W—f
Strauss Wm—f
Turner F G—f

PLANO

Jones W K—f l
Smith Ivan L—f l c

POLO

Clinton E M—l
Donaldson Sherman—f c
Donaldson Guy—f
Folk Lloyd—f l c
O'Kane E—f l
Schryver M E—f l c
Slifer Chas W—f l
Typer Harry—f
Wales H—f
Zick Fred—f

PONTIAC

Armstrong Grant C—f c
Gray W W—f l c
Grimes Wilber—l
Herzberd Saul H—f
Herzberg S H—f c
Hoke & Smith—f
Hoofler Eractus—f
Huling A L—l
Lemesurier C J—f l c
Meyers Frank L—f c
Nolan Mary—f
O'Connell Vera—f c
Phillips Chas—f
Reed J S—f
Sesler Ray—f
Simmons E A—f c
Tosting W L—f
Wisman M L—f c

ILL.—Con.

PRINCETON

Anderson A L—f 1
Clark H A—l c
Codington John—f c
Harrauff O B—f 1 c
Skinner John—f

PROPHETSTOWN

Baldwin S G—f
Beeman E—f
Brewer Carl—l c
Crook N C—f
Devenny G F—f 1
Downes Wait—l
Eakle S E—c
Gilbert Rogers—f
Graham Wesley—f
Griswold Elliott—f 1 c
Hill Leamon—f
Hull Harvey—f 1
Johnson W F—c
Keiser Simon—f 1 c
Lancaster Frank—f
Mathis R H—f
Mathis, Stover & Mathis —f
Mathis Wm—f c
Olmstead G W—f
Ott Bros—f
Ott Amos—f
Ott Leonard—f c
Roth Louis—f 1 c
Roth Richard—f 1 c
Tabor T H—f 1
Wait H H—f c
Warner C J—f 1
Warner Keith—f

QUINCY

Berger Albert—f 1 c
Binkert Bros—f 1 c
Bolles F—l
Cawthorne George—l
Chatten Bert—l
Corrigan J B—f
Cottrell Chas H—f c
Cruttenden & Scholz—f
Delaplain C E—f
Daugherty P J—f
Dickhut Phil LJ—f 1
Dines H B—f 1
Eull W A—c
Freiburg Max—f 1 c
Fuelbier J & Son—f
Garrett F F—l
Gille G H—f
Gilmer W B—l
Glindeman A—f
Heckle & Son—f
Heidleerer & Hvelsohen —f 1
Hendricks Herbert—l
Hoar Chas E—c
Hyatt Sam—c
Ireland & Co—f c
Klockner Miss Mary—l
Klein Chris—l
Lake H H—l c
Lohr Vaughn—f
Miller & Castle—f c
Murphy Ins Agency—f
Winters & Son—f
Seiffert O A—l
Shannon Ins Agency Co Inc—f 1 c
Stewart Geo R & Co—f c
Vasen B G & Bro—f
Wilcox D F—l
Zimmerman Michael—c

ROCHELLE

Berry C H—l
Branch E O—f c
Carpenter Henry—f
Countryman M A—f 1
Gardner C E—f
Gardner Fred E—f
Hayes John—f
Hayes W P—f
Healy Bros—f 1 c
Healy C H—f
Hodges Ambrose—f
Hooley D J—f 1
Kepner C E—f
Lake Lucy J—f
Lux Wm—f c
McConaughty E L—f c
McDonnell Edw—f
McHenry Wilbur—f c
Porter Emmett—c
Sechler W B—c
Sheadle A B—f
Slaughter Adin—l
Thorpe F D—l
Thorpe R R—f
Tilton F J—f
Wirick Fred—f

ROCK FALLS

Cantlin Jacob—f
Gettle C M—f
Kadel J A—f 1 c
Stone W T—f 1
Taylor E U—f c

ROCKFORD

Allen Harry—f
Allen Mrs J M—f
Blakesley J H—f c
Bargren H S—c
Barrett E P—l
Bowman J A & Co—f c
Boyden G F—l
Brodine G A—l c
Camlin John H Co—f c
Christophersen G M—f c
Coolidge Geo B—l c
Colehour Frank E—f c
Deuel & O'Shay—f c
Dobler George—f
Eastwood & Stokburger —f
Ferguson Thomas—f
Haines Frederick—f
Hart A E & Co—f
Heil Victor P—l
Hexter Leroy N—l
Hunter & Wray—f
Jackson Chas E—f
Jilson Harry B—f 1
Johanson A B—f 1 c
Johnson J V—f
Johnson W Cad—l
Knapp, Barnes & Co—f
Lindgren Alfred T—f
Marean Harry—f c
Messner R C—f 1 c
Miller Sumner—f
Morgan G A—f
Nattress J H—l
O'Connor, Ed F—f
Parmele A G—f c
Peterson Gust & L E—f
Rapp J H—f
Reese Chas E—l c
Rosecrance & White—f
Sanders John W—l c
Shimmin T E—f
Swenson Carl A—f
Swenson J August—l
Thompson J H—l
Treat B B—l
Turney R E—l
Webber H G—f 1 c
Weingartner Ins Agcy—f c
Westin E F—l
Wetzel C A—l
Wetzel Chas A—l
Whitehead J B—f c
Williams, Wormwood, Manny Co—f c
Wilson Emmet F—f
Worthington Arthur W —f

ROCK ISLAND

Bailey W E—f
Bennett Robt Jr—f 1 c
Bloomer E R—l
Brandenburg Julius K—f c
Canedy Frank—c
Chamberlain Chas R—f 1 c
Cleaveland H H Agcy—f 1 c
Cox P F—f
Eckhart & Buffum—f
Ekelin John M—l
Klove A M—f c
Kreis Edw B—f 1 c
Krell E—l
Levi Mayer—f 1
Maucker & Maucker—f 1 c
Meader A E—l
Montgomery Chas—f
Moran Jas A Agcy—f 1 c
Reed Ed—f 1
Safety Ins Agcy—f 1 c
Sater Clarence L—l c
Schillinger Wm H—f 1
Smith Wm A—f 1
Stewart J. McLean—f
Stoddard James —l
Walker H K—f
Witter & Walker—f c
Woltmann Fred—f 1 c
Xander W G—l

ROOD HOUSE

Bates Chas T—f 1 c
Davidson F H—f 1 c
Ferguson W J—f
McConathy J R—f 1
Roodhouse W C—f
Strang W B—f 1

RUSHVILLE

Bagby & Little—f
Billingsly H M—f
Buttorf Geo—f
Cole, Harvey W & Son —f
Davis Samuel—f
Glass David H—f
Griffith C B—f
Jarman L A—f
Long J A—f
Loring J M—f 1
Moore U G—l c
Mourning & Co—f
Rodewald & Dyson—f c
Steele G B—f c
Weller J F—c
Willard B O—f
Young Carl—f 1
Young J H—l c

ST. CHARLES

Blanchard C L—f c
Doherty J T—f
Evans O T—f 1 c
Gloss H A—f
Hempstead & Son—f c
Hunt Brothers—f c
Marvin C Jay—f
Olson Ins Agency—f 1 c
Rockwell Frank—f 1 c
Rockwell H T—f 1

SALEM

Bachman A H—f
Bachman C F—f
Courson D O—f
Farson H W—f 1
Haworth G N—l
Larimer John W—f
Schwartz Bros—f
Smith B M—f
Telford E D—f
White John Wilson—f
Williams A R—f
Williams John P—f 1

SANDOVAL

Bellamy & Benson—f c
Lease Ruddick—f c
Paterson Chas F—f
Reinhartt Frank W—l c

SANDWICH

Blee & Ingersoll—f
Cooper Ray—l
Faxon C G—f
Fosse A O—f 1 c
Lewis H C—f
Richey P & E S—f 1 c
Stinson C L—f
Wheeler Chas—f 1
White John—f 1

SAVANNA

Baroody Elijah T—l
Brearton J L—f c
Greenleaf F S—f c
Gridley-Leslie—f c
Griffith George J—f
Hammil J A—f 1 c
Robbe H O—f
Schrunk-Wayne—f c
Stransky Frank—f
Wolfley Frank L—l

SAYBROOK

Davison Jas—f 1 c
Harper A C—f
Means, Schureman & Cheney—f 1 c
Parvin Chas O—f
Rogers F—f 1

SHABBONA

Brewer Edw J—f
Griffin & Co—f
Hallam Chas P—f
Ray W H—f
Stein Chas F—f
Swanson J W—f
White O W—f

SHANNON

Babb A S—f
Daniels A—f
Griffith Horace N—f c
Koeller W C—f 1
Reddington Ed—f
Yordy Amos—f 1

SHAWNEETOWN

Goetzman & Galt—f 1 c

SHELBYVILLE

Carr S B—f c
Craig Wm H—f c
Crockett John E—f
Dove Bros—f
Embry Miss Julia—f
Herron Agency—f 1 c
Johnston Emery—f
Keller & Leathers—f c
Miller J. Glenn—f
Miller W H—f c
Milligan & Ruff—f 1 c
Richardson F M—l
Richardson W J—f
Scarborough E J—f c
Shelby Title & Abst Co —f
Steward C W—f
Storm Isaac S—f c
Ulmer J F—f c
Ward U G—f
Westervelt Leverett C—f c
Whitaker, Ward & Page —c
Willard J C—f 1
Yantis & Yantis—f
Zimmer & Christman—f 1

-f c

1 c

ghter—f c
1

AZIL
st Co—f 1 c
Casteel—f c
ist Co—f c
d E—f c
Wm—1
& Stigler & Co—

Oscar—f 1 c
J S—f 1 c
rtson S A—1 c
ents Maurice—c
zer & Baumunk—c
arner, Seiders & Kidd
—f c
Villiams Sam W—c
Wright F A—1
Zimmerman W P—f

f 1 c
—1
f 1
-1
—f 1 c
c
Co—f 1 c
Barnhill—f

VILLE
L—f 1
S T—f
D—f
lip—f
Co R D O—f 1
ier John—f
C H—f
T P—f
Jas R—f
Blood Carl—f c

BLUFFTON
ock C A—1
ton Ins Agcy—f 1 c
kner Benj F—f 1
npbell R C—f c
cker J—f 1 c
ustman & Co—f c
dris H M—f c
ffinger F—f
litchcock & Fetters—
f c
Markley & Carroll—f
1 c

BREMEN
Dausman Geo—f c
Glassman Dr E V—1
Hayes & Hayes—f
Legner O R—f 1 c
Miller H—f
Seiler & Heckaman—f

BROOKVILLE
Cates J W—1
Geis F—f
Hanna Dr R L—1
Hubbard M P—f c
McCarty I N—f
Mullin Mr—f
O'Byrne G F—f
Senefeld Clarence—f
Showalter E W—f
West J F—f c
Winscott C E—f
Wise Karl—f

BROWNSTOWN
Boswell Walter—1
Daly W H—f c
Foster F C—f c
Gunder Geo W—f 1 c
Lucas A L—f 1 c

BUTLER
Boyle Jeff—f
Brink F A—f c
Campbell Bros—f c
Decker C R—c
Ritter F H—f c

CAMBRIDGE CITY
Callaway Geo—f c
Doney W—f c
Markle W T—f c
Mason & Reese—f 1
Reese J T—1

CANNELTON
h S—f
ny O—f
ncoln E S—f
nor & Hirsch—f
Waldschmidt Wm—f c

CHARLESTOWN
Dodd H C—f c
Long J M—f c
Whitlach John—f

CLINTON
Bonner W H—f c
Call Harry—f
Clinton Trust Co—f
Guinn R G—f
McDonall T L—f c
9th Street State Bank—f
Penterath R M—f
Robb J W & Son—f c
Satterlee W A—f
Wilterwood J A—f

COLUMBIA CITY
Bailey L T—f
Baker John W—f 1
Bloom B J—f
Carter & Johnson—f
Erdman August—1
Farmers Loan & Trust Co—f c
Gates John—f
Halderbaum C—1
Harrison Jos R—f
Howard R J—f 1
Johnston A M—1
Kenner F E—f
McLallen Bros—f
Meiser L M—f
Provident Trust Co—f c
Raber Abstract Co—f
Shriver Geo—f

COLUMBUS
Chandler Robert—f 1 c
Columbus Abstract Co —f c
Custer C E—f c
Dehmer Henry—f c
Dolphin Huffer—1
Farmers Trust Co—f c
Federal Underwriters—f c
Hickey John M—f c
Kinney & Kinney—f c
Laughlin J C—f
Peoples Svgs & Trust Co—f c
Reynolds Irwin—f c
Roegge C A—f 1 c
Shedron A F—f c
The Hunter Agency—f

CONNERSVILLE
Barrows A E Co—f c
Broaddus L L—f 1
Carver Charles—f c
Cassady E P—1
Clifford & Mathewson—f c
Clifton Jas A—f c
Cochran H L—1
Fearis J H—f c
Frank William—f
Johnston E G—f c
McKinnan S O—f
Meeker H J—1
Tate G C—f 1

COVINGTON
Allen R C—f
Fountain Trust Co—f 1 c
Harlour & Co N G—f 1 c
Heath E W—f 1 c
Little L P—f
Massey & Son W R—f c
Schwin Geo P—f
Schwin J B—f
Smith D F—1

ILL.—Con.

WAUKEGAN

Barnum R S—f
Beaubien A—f
Biddlecome M P—f
Blumberg Nathan—f
Conrad A F—f
Crawford H T—f
Diver Clarence—f
Schwartz E—f
Erskine Fred S Co—f l c
Fisher Nathan—f l
Graves F—f
Green, Burns & Co—f
Hamlet Wm—f
Hanna L P—f
Heydecker C—f
Heydecker E J—f
Jones C J—f
Lichtfeld E E—f l
Love Burnett S—f l
Parmlee Ben—f
Smith Clarence E—f
Smith W B—f
Stahl T J—f
Stripe R H—l
Tompkins Bert—t
Weiss Wm F—f
Whitney & Hoyt—t
Wiard Willard—l
Worack C A—f l

WENONA

Babcock Wm F—f
Gallagher M A—f
Gregg D H—f c
Hodge G O—f c
Judd T D—f
Lauf Frank—f
Moulton F M Sr—f
Taggart & Stotler—f
Van Horn H S—f

WEST CHICAGO

Bradley C H—f
Campbell A—f c
Dayton & Brown—f
Dayton & Flanders—f
Jones B T—f
Neltnor Kirk K—f l c
Norris C E—f

WHEATON

Allum James—l
Binder J G & Co—f c
Darling & Garey—f
Dollinger C A—f
Gettinger O C—f
Guild E L—f l c
Hageman Geo F—f
Johnson W H—f l c
Kellogg Bros—f l
Steck A P—f l c
Steven W W—f
Taylor M B—f l c
Tomlinson Watson M—f l
Wagner J H—f
Wheaton F E & Son—t

WHITEHALL

Bell G E—l
Bell Harry E—f
Boehm Robt C—f c
Ellis A—f l c
Greer H S—f l
Johnston Miss Georgia D—f
Lowenstein Carl—f l c
Tunison H O—f
Winn W L—f
Worchester R S—f

WILMETTE

Allen D E—f
Barker M E—f
Brothold C H—f
Cornell M E—l
Fritzsommins F V—c
Goodrich & King—f
King Hoyt—l
Peters J J—f
Ral Rob—l
Schaefer P J—f
Schroeder & Co—f
Shane J A—f

WILMINGTON

Gunning H—f
Hadsall A S—f c
Keeley Felix—f l c
Thompson J—f
Watson E F—f

WINCHESTER

Bagshaw W L—f l c
Hogan G W—f
Kellem J W—f l c
McLaughlin J R—f l
Smith A C—f
Smith & Ryan—f l c

WINNEBAGO

Ades Geo H—f
Armstrong R S—c
Detwiler & Stotler—f
Myers W O—f l
Tritle W F—f

WOODSTOCK

Arnold Emil—f c
Cooney H T—f c
Cowlin Mrs Wm H—f c
Daly Chas F—f c
Field A F—f c
Hamer Theo—c
Hoy Ins Agency—f l
Lemmers Geo W—f c
Nienstedt H B—f c
Quinlan & Murphy—f c
Quinlan D F—f c
Richards & Jewett—f c
Richards & Still—f l
Tappan Frank—f l c
Wienke John—f l
Young L J—f l c

WYOMING

Colgan Daniel J—f l c
Cox Harry C—f c
Earhart J M—l c
Miller Thomas—f l
Rakestraw G S—f l c
Scott Charles F—f
Teeter E S—f
Teeter R J—f

INDIANA

State Savings & Trust Company

Representing

Allemannia Fire
County Fire
Dubuque F. & M.
Miller's of Alton
Northern Insurance Company, New York
Ohio Farmers, LeRoy, Ohio
Republic Fire
Standard Fire, New Jersey

State Agents

Globe & Rutgers Fire Insurance Co., N. Y.
Liability & Bonding Co's.
Southern Surety Co. London & Lancashire Indemnity Co.

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MYRON S. HARLAN

Mgr. Insurance Dept.

9 East Market Street **Indianapolis, Indiana**

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Jones & Neal—f c
Lockhart A W—f
Stafford Jas R—f

ALBION

Bream C S—f
Budds Arthur—f l
Grant & Foote—f
Martin J J—f
Moore & Thomas—f
Rallehan Tim—f
Singleton John—f
Spangler M H—f

ALEXANDRIA

Day V S—f c
Franks R L—l
French T N—f c
Hall W I—f l c
Hartmann J—f
Hughes W J—f c
Hupp Lee—l
Markle H L—l
Merriken W S—f
Moreland & Wales—f l c
Smith Mrs H—f
Waymire W F—f

ANDERSON

Aldridge H A—c
Alldredge John S—f
Anderson Trust Co—f l c
Baker E L—l
Beeler John E—f
Benson H L—l
Bilby Elmer W—l
Boyer J E—f c
Bronnenberg Samuel—t
Burr L J—c
Busby L F—f
Campbell W B—c
Citizens Bank—f l c
Clark R B—f
Cornelius T F & Son—f c
Dent Chas E—c
Detamore J N—l
Dellmas Andrew—l
Farmers Trust Co—f l c
Foland W E—f
Forkner John L—c
Garrison Chas R—l c
Guisinger E J—c
Heritage W H—f l
Hester T J—l
Hinton W H—l
Hoppes D C—l
Home Loan Co—f
Jackley A J—l
Keesler Chas R—c
Kirst Fred—l
Knowland L M—l
Koons Wm—l
Lambert Ira D—f
Langell Louis L—f c
Larmore Jas M—f
Leak W L—l
Leed J T—l
Linville Elbert S—f
Lott John B—f
Luse & Hardie—f c
Madison Co Trust Co
Martin W H—c
Matthews Frank—c
May James J—f
Morgan Lucius—c
Morgan & Perry—f
Norris J A—l
Overman Geo W—f c
Parker Geo—f

arry D D—1 c
eed J T—1
oth J M—f
hinkle E—f
urbaugh Wm H—f c
aylor Wm—1
eegarden John C—c
/ebb & Garrison—f 1
erneke Chas—1
hisner S B—1
Villiams Frank B—c
Villiamston T S—1

ANGOLA

ratton & Gleason—f
armers & Merchants
Ins Agency—f 1
rench Thos P—f
ites L—f
oodale Abstract Co—f
irk Geo W—f
orse Sarah—f 1
tter Guy—f
eley Aden L—1
effer W K—f
ambaugh—f 1
ork Byron—f
tter—C A—f

ATTICA

out Morris—f 1 c
en Miss Jessie—f
nney Miss Kate—f
een A P—f
hnson L L—f
rtin L G—f 1 c
rtin A J & Son—f
rtin Paul—f
ller L S—1
ulinnix W F—f 1 c
ed Will B—f
hitehall Lee—f
illiams G M—f

AUBURN

own C M—f
aapp Chas H—f
ird V—1
etcalf J W—f
meroy J E—f
inier Chas E—f 1 c
oads Willis—f
ckle W D—f
ler F P—f c
ith Chas S—f
rott T H—f c
eaver H D—f 1 c
eeks J C—f c

AURORA

nkampen Fred—f
ob F D—f c
ob W H—1
an W M—f c
nnerline J L—f
rrel Wilks—1
sebaum J L—f
rtin T J—1
hmbond R M—f
uler Jacob—f
nderlick Geo—f

BATESVILLE

k & Johanning—f
k Geo—f
emer August—f
field H C—f 1 c
eman Wm—f
nson Chas—f
ll Alois—1
ultz Wesley—1
ry Henry—1
merman & Co—f
merman & Co—f 1 c
smann H C—f
kes John—f
ckhoff A B—f 1
ckhoff & McCallum—

BEDFORD

Alexander W E—f
Allen Charles H—f
Citizens Trust Co—f c
Guthrie M R—f 1 c
Hatfield F D—f 1 c
Keach S L—f c
Lowe S B—f 1
McKinney J C—f c
Martin H D—f
Meglemre Wm—1
Mellen Robert—f c
O'Brien Mike—f 1
Smith Ralph—f c
Walls & Walls—f c

BLOOMFIELD

Brown W T—f
Bloomfield Trust Co—f
Cravens J A Co—f c
Letsinger H W—f
Messick Maud—f
Slinkard W L—f
Weaver Geo A—f 1 c

BLOOMINGTON

Allen J H—f
Axtel Harry—f
Beck H L—1
Beldon A H—f
Bushkirk G A & Son —f 1
Buzzard Elmer—f c
Citizens Loan & Trust Co—f 1 c
Dolan J C—1 c
Dunn & Fee—f
Fields Jess—1 c
Foster John T—f c
Grant H U—
Hottle W E—f
Huntington & Thornton —f 1 c
Lee Harry A—f
Lee R A—f
Louden T J—f
Louden W M—f c
McCaughan M F—f c
Miller Chas—f 1
Orchard H D—f
Patton E W—1
Pike Roy O—f c
Regester J F—c
Rogers L D—f 1 c
Sare & Springer—f 1 c
Simmons Charles—1
Slocombe C V—f 1
Sudbury B V—1
Weaver W W—f 1 c
Wilson J B—c
Woodward & Co—f 1 c
Woolley & Barnhill—f 1 c

BOONVILLE

Barker W L—f 1
De Forest S T—f
Gough R D—f
Lutz Philip—f
Moore & Co R D O—f 1
Schurmeier John—f
Taylor C H—f
Tilman T P—f
Wilson Jas R—f
Youngblood Carl—f c

BLUFFTON

Babcock C A—1
Bluffton Ins Agcy—f 1 c
Buckner Benj F—f 1
Campbell R C—f c
Decker J—f 1 c
Dustman & Co—f c
Edris H M—f c
Effinger F—f
Hitchcock & Fetters— f c
Markley & Carroll—f 1 c
Merriman I A—f
Pyle G—1
Ritter F H—f
Tess H K—c
Webster A E—f 1

BOSWELL

Foster C L—f c
McAdams A B—f 1 c
Mauzy C—1

BOURBON

Binkley H M—f 1
Dexter & Anderson—f c
Ettinger G D—f
Jeffries L Q—f
Matchett Jas H—f c
Meyers E E—f
Neidig C—f
Treesh H M—1
Treesh J M—f
Tyrrell & Daughter—f c
Wood Chas—f

BRAZIL

Brazil Trust Co—f 1 c
Casteel & Casteel—f c
Davis Trust Co—f c
Decker M E—f c
Doyle, Wm—1
Finley & Stigler & Co— f 1 c
Houck Oscar—f 1 c
Pell J S—f 1 c
Robertson S A—1 c
Schents Maurice—c
Tozer & Baumunk—c
Turner, Seiders & Kidd —f c
Williams Sam W—c
Wright F A—1
Zimmerman W P—f

BREMEN

Dausman Geo—f c
Glassman Dr E V—1
Hayes & Hayes—f
Legner O R—f 1 c
Miller H—f
Seiler & Heckaman—f

BROOKVILLE

Cates J W—1
Geis F—f
Hanna Dr R L—1
Hubbard M P—f c
McCarty I N—f
Mullin Mr—f
O'Byrne G F—f
Senefeld Clarence—f
Showalter E W—f
West J F—f c
Winscott C E—f
Wise Karl—f

BROWNSTOWN

Boswell Walter—1
Daly W H—f c
Foster F C—f c
Gunder Geo W—f 1 c
Lucas A L—f 1 c

BUTLER

Boyle Jeff—f
Brink F A—f c
Campbell Bros—f c
Decker C R—c
Ritter F H—f c

CAMBRIDGE CITY

Callaway Geo—f c
Doney W—f c
Markle W T—f c
Mason & Reese—f 1
Reese J T—1

CANNELTON

Bush S—f
Denny O—f
Lincoln E S—f
Minor & Hirsch—f
Waldschmidt Wm—f c

CHARLESTOWN

Dodd H C—f c
Long J M—f c
Whitlach John—f

CLINTON

Bonner W H—f c
Call Harry—f
Clinton Trust Co—f
Guinn R G—f
McDonall T L—f c
9th Street State Bank—f
Penterath R M—f
Robb J W & Son—f c
Satterlee W A—f
Wilterwood J A—f

COLUMBIA CITY

Bailey L T—f
Baker John W—f 1
Bloom B J—f
Carter & Johnson—f
Erdman August—1
Farmers Loan & Trust Co—f c
Gates John—f
Halderbaum C—1
Harrison Jos R—f
Howard R J—f 1
Johnston A M—1
Kenner F E—f
McLallen Bros—f
Meiser L M—f
Provident Trust Co—f c
Raber Abstract Co—f
Shriver Geo—f

COLUMBUS

Chandler Robert—f 1 c
Columbus Abstract Co —f c
Custer C E—f c
Dehmer Henry—f c
Dolphin Huffer—1
Farmers Trust Co—f c
Federal Underwriters— f c
Hickey John M—f c
Kinney & Kinney—f c
Laughlin J C—f
Peoples Svgs. & Trust Co—f c
Reynolds Irwin—f c
Roegge C A—f 1 c
Shedron A F—f c
The Hunter Agency—f

CONNERSVILLE

Barrows A E Co—f c
Broaddus L L—f 1
Carver Charles—f c
Cassady E P—1
Clifford & Mathewson— f c
Clifton Jas A—f c
Cochran H L—1
Fearis J H—f c
Frank William—f
Johnston E G—f c
McKinnan S O—f
Meeker H J—1
Tate G C—f 1

COVINGTON

Allen R C—f
Fountain Trust Co—f 1 c
Harlour & Co N G—f 1 c
Heath E W—f 1 c
Little L P—f
Massey & Son W R—f c
Schwin Geo P—f
Schwin J B—f
Smith D F—1

IND.—Con.

CRAWFORDSVILLE

Brewer E M—f
Brothers J J—l
Clark C—l
Clements A S—f c
Crawfordsville Investm't Co—f c
Crawfordsville Trust Co—f l c
Farmer & Merchants Trust Co—f l c
Fullenwider C E—f c
Fullenwider J N—f c
Griffith W D—f c
Joel Jacob—f
Kelly J S—l c
Krout R K—f c
Peyton G W—l
Roth E—l
Stafford O W—l
Sutton E J—f c
Swank W A—f c
Symms Sam D—f c
Quick Exchange Land Co—f
Wingert Bailey—f

CROWN POINT

Baley L E—f
Bielefeld R G—f c
Bocke Frank—f
Bremer August—f
Fisher John C—l c
Hershman Oliver—f
Kimball Frank—f
Knight Lawrence—f l
Liesus Fred—f
Rockwell M—f
Ruf Fred A—f
Sherman George—f
Tuthill W M—f

DANVILLE

Blessing Edgar M—f c
Danville Trust Co—f
Downard & Taylor—f l c
Easley Geo E—f
Gulley O E—f
Hume & Gaston—f
Osborn W C—f
Pattison Geo T—f c
Sears Virgil R—f

DECATUR

Adams E B—f
Fruelitc & Tilleret—f
Graham Ins Agcy—f c
Helem C L—f
Johnson E W—f c
Lenhart & Heller—f
Meyers W J—f
Peterson J S—f l c
Starhouse John—f
Stultz J D—l
Sutton Jesse—f
Welfley Andrew—f
Yager C W—l

DELPHI

Arnold Talmar R—f
Bradshaw W H—f c
Brenning W A—f
Carrol Co Loan & Trust Co—f
Hill Ralph —f l c
Huntsinger Allen—f l c
Peffley & Shaffer—f l c
Proctor Jesse T—l
Shaffer C B—f
Smith George—f
Weidner & Flora—f c

DUNKIRK

Adams J C—l
Cooner Geo—l
First State Bank Insurance Agency—f
Frazee Jas H—c
Gaunt W W—l
Healt John A—l
Hegman C M & Co—f
Nunn J E—f c
Smith A B—l
Whitaker Geo T—f
White J G—f
Wright John & Halloween Hummer—f

EAST CHICAGO

Bochnowski & Lesniak—f
First Trust & Savings Bank—f l c
Friedman & Co—f l c
Fuzy Wm A—f l c
Kennedy J D—c
Krupa & Kubal—f c
Kula S & Son—f
Ottenheimer Abe—c
Roe Willis E—f

EDINBURG

Drybread John F—f
Harlow E S—l
Irwin J E—c
McCargar Warren—l
Mayfield J W—f c
Porter R G—f c
Pruitt W M—f l
Waltz I J—f c

ELKHART

Anderson Emil—f l
Atkins Eugene Co—f
Best Geo W—f
Brunig W C—c
Campbell E A—f
Carpenter & Zook—f
Case Irwin—l
Church Ira—f c
Citizens Trust Co—f c
Colley J W—f
Conely O M—f
Dalton Wm D—f
Darling Mrs E D—f
Dennert Louis A—f c
Depew B A—c
Elkhart County Abstract Co—f c
Elwood W M—f
Felthouse Aaron—f
Fieldhouse John—f
Fleming George—f
Frank Wm L—f
Fritz E N—l
Hoover David—f
Hosack S G—f l
Hughes & Arnold—f c
Indiana Realty Co—f
Jackson C C—f
Keis Jos—f
Kisler A R—f
Keyon A T—f
La Bar John—f
Lamb Abstract Co—f c
Lee C A—f
Liberty Trust Co—f c
Lust Clarence—f
Machan Agency—f l c
Manning Geo J—f
Markel H D—f
Mumaw Clara—f
Neff Ora—f
Oinghouse D S—f
Pettit W C—f c
Proctor R J—f c
Raymer Clyde—f
St Joseph Valley Bank —f
Sawyer Glenn—f
Seiler Cyrus—f
Seigerfoos Wm J—f
Skinner M—f
Smith A M—f
Staudt Peter J—l
Steiner U W—f
Stickler Andrew—f l
Sykes Walter A—f l
Teed Chas E—f
Ulery O—l
Western & Southern Insurance Co—l
Wider Wm E—f l c
Winterhoff Hugo—f
Wood J D—f
Woodford Leon—f

ELWOOD

Barnett J W—f l c
Broadbent R F—f c
Clyde John S—f
De Hority E C—f
De Hority F E—f l c
Field J G—f c
Fondersmith W H—f l c
Griffin E S—f
Hieatt E D—f
Hiatt O—l
Hinkle Perry—l
Houtz G R—l
Shoemaker M E—f l c
Smith W N—l
Wilkie & Wilkie—c
Zerface W G—f c

EVANSVILLE

Abshier Alpha—l
Adair J J—f c
Adler Hiram J—f l
Ahlering G F—l c
Allen J W—l
American Trust & Savings Bank—f l c
Ashby H—c
Ayres W L—c
Ballou A P—l
Bell R P—l
Bennett Hutchinson & Co—f l c
Clark H J—l c
Cook S W & C A—f
Cooper, Elder & Co—f
Crescent Fire Ins Agcy —f c
Curnick Geo L—f
De Kress Paul—l c
Ferguson J R—f c
Ferguson W O—l
Gearing P G—f c
Greene & Greene—f l c
Huber Eli G—f
Mercantile Trust & Savings Bank—f c
Meyers Alex M—l
Miller A Lane—f l
Moss Wm—f l c
Muenstermann, Huber Ins & Realty Co—f
Pittman James O—l
Rea J C—f c
Richardt Ins Agency— —f l c
Rose Henry L—f c
Rose Clinton F & Co—f c
Rudd Chas B—f
Stocks Harvey G—f c
Vickery-Odell Co—f l c
Weil A M & Bros Co—f l c
West Side Insurance & Real Estate Co—f c
Williams E M—l
Young J B—f

FAIRMOUNT

Briles M I—f l c
Hainley S E—l c
Long A R—f
Long J C—l
Overman C D—f l
Parker C T—f
Scott O R—f

FORT WAYNE

Ashley Geo L & Son—f l c
Ault D F—c
Bauer K J & Co—f c
Beahler John E—f l c
Bettes W H—l
Blitz M J—f l c
Boerger Ins Agcy—f c
Christopher C—l
Citizens Trust Co—f c
Conway James F—l
Cook Walter—l
Cooper Wm P—l
Crane E A—l
Doud & Ellis—f c
Douglass Wm V—f
Federal Securities & Investment Co—f
Federspiel Frank J—f c
Fisher D C—f l c
Fitch & Fishering—f l c
Fitch M W & Sons—f l c
France J E K—f
Franke Julian F—f l
Fuelber & Wilt—f
Graham James E—f c
Hall A F—l
Harding & Lahmeyer—f c
Hart Wm P—l
Hartman Jacob—f l c
Hetrick & Moses—f c
Hutchins Birney M—f l c
Ingham W H—l
Kerby T F—l
King S K—l c
Klinkenberg Otto G—l
Klomp & Bieber—f
Koons H W—l
Kramer Robert F—f l c
Lambert Fred—f
Leedy Wm M—f l c
Lennart & Ortlieb—f c
List & Boland—f c
Lumbard S C & Co—f c
McKee G W—f c
Markey A J—f c
Montgomery J W—l
Motz Geo & Sons—f
Neireiter-Gumpper—f c
Nolan Charles D—f l c
Peoples Trust & Savings Co—f
Pequignot H C—f
Preble C M—f c
Ransom Lyman H—c
Rayburn W O—l
Rhoades D W—f c
Rose Erwin H—f c
Scherer H P—f
Schrader & Wilson—f c
Schuler C W—f
Shorey I H—f c
Squires Clarence P—l
Stout David C—f l c
Till J E—f l c
Tremple J Jos—f c
Tri-State Loan & Trust Co—f c
Ungemach E C—f l c
Vorndran K—f
Walsh & Co—f l c
Walsh M V—f
Weber C J—f l c
Willson Clinton R—f l c

FOWLER

Chancellor Joseph D—f
Dinwiddie Lee—f
Hall E G—f
Lupton A I—f c
Parker P B—f c
Piper Otis—f
Saunderson & Hawkins
Snyder Chas M—f c
Swan Robert A—f c

FRANKFORT

ennett Glen—l
ird George—c
urget E O—l
olcord T A—f c
rummel Chas—f c
avis Otice—f
raves C E—f l
odge E D—l
eller Abe—f
erriman J Paul—f l
iller O S—f
orris W A—f
arson Aaron—f
hompson A J—f
an Nuys R G—l
hitaker E H—f c

FRANKLIN

armers Trust Co—f l c
eming James R—f
reen Garfield—l
enderson O D—l
verstreet C A—l
wens John R—f
ellers Martin—f
oingler I J—f l c
ory J M—f
nion Trust Co—f l c
arner John C—f l c
ilson & Henderson—f l c
eppenfeld L—l

GARRETT

bel Chas—f
eehler D C—f
ranks Will—f
arrett Savings, Loan & Trust Co—f
engler Peter A—f l c
cKennan E M—f
ountz & Brinkerhoff—f
harpless W W—f
ert H E—f
right H M—f c

GAS CITY

eltes Charles F—f
y Will C—f
inn John F—f c
ard J E—f

GOODLAND

abcock A D—f c
abcock A D Jr—l
urgess C E—f
ravel Al F—f
ameton J T—f l c
opkins Harry R—f l
umston Charles—f
ilgore Hope—f
onette Arthur C—f l c

GOSHEN

echtel David D—f
owser Geo E—l
arris Lloyd—f
ipe M H—f
ulp Elmer—f
angler H C—f
ausman E A—f
avis Thomas—f
eahl Anthony—f
eahl Ray—c
ash L S—f
gner C O—c
lkhart Co Trust Co—f
errall Geo W—f
ribley Chas P—f l c
awks F E C—f
arper Geo R—f c
ess E W—f c
owenstein Fred—l
ehl & Mehl—f
enaugh A S—f
ick J—f
yers Bernice P—f
Ransberg Joseph—f
Richardson G M—c
Rowell Geo P—f c
Schafer B G—f
Sheets Allen—f c
Sherwin Dal—f
Sowers Anthony W—l
Vernon H E—f
Weaver Albert—f
Whippy L Burr—f c
Winterhoff Hugo—f
Yoder J S—f
Zook A S—f

GREEN CASTLE

Bartley Rupert—l
Central Trust Co—f c
Cooper Chas E—l
Crawley Theo—f
Dowling John S—l
Durham Andrew E—f c
Evans T E—f
Gillen C C—c
Hurst C C—f c
Hurst & Landes—f c
Ledbetter W P—l c
Lucas Fred—f c
Lucas & Kelley—f l
Manuel A H—f
Peck Wm—f
Shafer R W—f l
Sayers S C—f l c
Talbot Mrs Jessie—f
Wilson Geo M—c

GREENFIELD

Barr Chas—f
Boone Frank S—l
Cooper DeWitt—f l c
Ferguson J A—f
Gant E E—f
Garriott W I & Son—f l c
Hancock County Abstract Co—f l c
Hinchman J B—f
Hufford J M—l c
Hughes Wm A—f l c
Johnson Hugh E—f l c
Leaman W L—c
Morrison C W—f
Mullendore Grant—f
Myers Ora—c
Orr W T—f l c
Reeves John H—f
Roberts John W—l
Rock Carl S—f c
Roberts H T—f l c
Smith V A—f
Tindell Geo T—f
Williamson A H—l c
Wilson M L—l
Wood Bros—f c

GREENSBURGH

Bentley Wm G—l
Bostic Watson—f
Doles E E—f
Emmert Harry—f
Erdmann Fred—l
Gilchrist W F—f
Habig Anthony—l
Hirschfeld A E—f
Hite Edgar E—f c
Howard M F—f l c
Jenkins M C—c
Kessing Ed—f l c
Loper Amos—l
Lowe Mrs C C—f l c
Mansfield Wm—f l
Miller & Ryan—f c
Morgan Bert—f c
Murphy A—l c
Parker J H—f
Rogers N T—l
Shields Ed—f
Thomas M—f l c
Zollar Chas Jr—f l c

HAGERSTOWN

Davis L B—c
Grills M W—f c
Mason Ed—f c
Stonecipher J H—f l
Tietor & Mason—f c

HAMMOND

Beck E E—f
The Blackburn Agcy—f
Blackman & Co—f c
Fischler K V—f l
Hammond W H—f c
Johnson E F—l
Lake Co Sav Trust Co—f c
Lipinski Paul B—f
Mashino W F—f
Miller H O—f l c
Post H S—l
Wachewicz Frank J—f

HARTFORD CITY

Beath John—f
Bonham J M—f l c
Daugherty F F—l c
Fleming C O—f
Morgan H R—f c
Rife Geo W—f
Spence W H—f c
Van Cleve & Guseman—f c

HUNTINGBURG

Beeler Alvin P—f c
Eulenstein Alvin—f c
Ficken N—f l c
Gray A L—c
Kreke John H—f l c
Reutepohler Daniel—f c
Williams F P—l

HUNTINGDON

Allen-Potts Realty Co—f l c
Allman J C—l
Altman J C—f c
Balinger A L—f c
Brayton H F—l
Branyan W E—c
Cline & Cline—c
Crandall A A—f
Finn M J—l
Grass F C—l
Griffith J Ed—f l
Hite C E—l
Jeffrey Eugene—l
Kaylor Milo—f l c
Keefer E E—l
Keller O D—l
Kelsey E E—f
Koch W E—f c
Lambert S—f l c
Landis Ira—f
Lieber Geo A—l
Mitchell Robert G—f c
Moore M W—f l c
Nie Grover—l
Price & Rosebrough—f l c
Rittgers H E—f
Schwartz, Kiracofe & Snider—f l c
Weaver John W—f l
Weese H G—f

INDIANAPOLIS

Abbett Ralph W—c
Aetna Trust & Savings Co—f c
Amelung E H—l
Bailey & Bailey—f
Bankers Trust Co—f
Barnett J T—f
Barnitt J L—f
Barton W E—f c
Bensinger H N—c
Brandon & Jameson—f
Brewer Geo E—f
Brewster G S—l
Bromert J M—c
Browne W R—l
Buennagel J—f
Burkart E—c
Calvelage L B—f
Carter A B & Co—f
Christian W—l
Clark E V—c
Clark F S & Co—f c
Courtright W A—l
Coulter D A—f
Crawford E C—f c
Crowder J S—l
Cruse J S Realty Co—f c
Davis C F—l
Denny Agency—f
Diddel & Sons A J—l
Dixon J C—c
Doeppers Fred—f
Edwards D N—l
Edwards & Edwards—f
Farmers Trust Co—f c
Ferrell C E—l
Fidelity Trust Co—f c
Fieber & Reilly—f
Fletcher Savings & Trust—f c
Flickinger E E—l
Flynn & Hackelman—l
Foslom E F—l
Foster & Meesick—c
Gibbons W J—l
Gibbs J—c
Gill M F Agency—f
Gregory & Appel—f c
Hackathorn S D—l
Hall & Hill—f c
Harness & Hurt—f
Hartman & Cahalane—f
Havelick P A—f
Heaton E M—c
Hobbe J F—l
Holloway Chas E & Son—f
Home Ins Agency—f c
Home Protection Service—f c
Horne W L—l
Horton L P—c
Hubbard W H—f
Hueber A J Co—f
Indiana Trust Co—f c
Jennings Bros—f c
Jones Frank L—l
Katterhenry E E—f
Keene & Simpson—l
King J R—l
Kissel W F—c
Kreis C F—f
Lauck John—f
Lawrence Agency—f c
Linhurst Realty Co—f

LORENZ SCHMIDT & SONS, (Inc.)

Oscar Schmidt, President

INSURANCE

Excess lines placed for Agents and Brokers—anywhere in Indiana.

37 MONUMENT CIRCLE

Lovett T R—f
McGilliard & Mumford—f
McGilliard & Munford—f
Maine W P—f c
Meyer A J & Co—f c
Meyer Harry—f

IND.—Indianapolis, Con.

Mitchell E L—c
Moore G H & Co—f c
Morley Alfred—l
Neal W E—l
O'Callaghan J J—c
Osborne W E—l
Pangborn G W—f c
Pinkus, Mills & Pinkus —l
Price Bros Co—f
Ralston B M—f c
Ramsdell Guy A—l
Rassmann E C—f
Richie I N & Son—f c
Ridgeway R A—l
Roberts John W & Co—f
Russell G W—f
Sayles C F & Co—f c
Schmid & Smith—f
Schmidt Lorenz & Son—f
Scoonover E J—c
Security Trust Co—f c
Shellhouse Frank—f
Sherer F D—l
Shields Jesse L—l
Shimer J T Agency—f
Shirley J A—f
Simpson P W—f l
Smith Realty Co—f c
Spann J S & Co Inc— f c
Spigel Geo M—l
State Savings & Trust Co—f c
Stein Theo Jr—f
Stone Stafford & Stone —f c
Storer E—l
Stringer & Gibson—l
Thompson J W—l c
Throckmorton H N—c
Todd N—f
Trotter & Henry Co—f
Uhl & Yoke—f c
Union Trust Co—f c
Valdenaire & Ingle—f
Van Arsdel W C—f c
Van Deinse A J—f
Walles A E—l
Watson W F—f
Welch John R—f
Wells A C—l
Western Ins Agcy—f c
Willard A L—c
Wilson Geo R—l
Wother Wm F—f
Wood E T—f c
Woodhouse J M—l
Woodsmall H H & Co— f c
Young E H—l
Young & Williams—f

JASPER

Betz F L—f
Dougherty T K—f l c
Graunespacker Gus—f c
Koch H E—f c
Milburn & Sweeney—f c
Schneider F L—f l c
Traylor Bomar—f c
Wilson W A—f l c

JEFFERSONVILLE

Allison W B—c
Anderson Chas M—l
Citizens Trust Co—f c
Davis Frank—l
Fox W T—f
Frank Elmer M—f c
Heaton H E—c
Lindley T J—f
Pfau A C—f
Reeder L N—f
Snyder John R—f
Stradley Thos H—f
Todd H V—f
Voigt J F—f l c

KENDALLVILLE

Bluhm Fred L—f l
Boyer A M—f
Bodenhofer F L—f
Brouse U C—f
Brown O E—f
Deter Isaac—f c
Hart Arthur—f l
Helwig A G—f
Jones J A—f l c
Jones R H—l
Kendallville Trust Co— f c
Kiser H L—f c
Leiter J W—l
Miller Ida L—f
Minor A H—f
Needham B—l
Newman L L—l
Pepple Ed J—f l c
Sollenberger D C—c
Wilson D C—f c

KENTLAND

Cummings R R—f
Cunningham T B—f c
Darroch Wm—f c
Hess Reuben—f c
Higgins John—f
Hiestand Bros—f l c
Holloway C M—f l c
Lowe Charles—l
Mock James—f
Russell J Henry—f c
Sammons H L—f c
Shobe R A—l c

KNIGHTSTOWN

Baxter C F—f
Call Ed—l
Edwards Frank—l
Garritson W S—f c
Gourley W C—f
Jordan W H—f
McGraw E G—f
Morgan & Wallace—f
Newby & Bell—f
Reddick M S—f
Stage Arthur—f
Wooten L R—l
Zion W R—f l

KNOX

Cannon C W—l
Cavanaugh Archie—l
Fletcher James C—f
Hays Harry J—f l
Knox Abstract & Loan Co—f
Koffel H R—f c
Kratli John—f c
Kurtz John W—c
Laramore Chas—f
Lundin Brothers—f c
Newtson Bros—f
Nichols O W—f c
Parmley Walter W—l
Peters R D—f
Peters W S—f l
Rogers H C—f
Rogers Perry—l
Starke C Trust & Savings Bank—f
Swartzell A W—f
Taylor E H—f

KOKOMO

American Trust Co—f c
Anderson E R—f
Farmers Trust & Savings Bank—f l c
Finch W O—f
Garrison & Pickett——f
Gerhart Bros—f
Haughbaugh John—f
Hunt A H—l
Jay & George—f
Joyce J B—f
Joyce John—l
Kokomo Trust Co—f c
Merrell Edward—f
Orr, Smith & Ward—f
Peoples Trust & Savings Bank—f
Russell E E—f
Schwartz Bros—f
Smith C—f
Smith N B—f
South Kokomo Bank—f
Springer Denny—f
Strause H T—f
Terrell David—l
Vrooman H W—l
Wirick E H—f

LADOGA

Davis F E—l
Keim Dwight—l
Long Wm—f
Shackleford Bros—f c
Stanley J M—f c
Werts & Marks—f

LAFAYETTE

Bone C W—l
Brockenbrough Agency —f l c
Bryan & Son—f
Burk Bros—f
Emsing Bros—f
Flynn D H & Co—f l c
Godman John E Agcy— f c
Goris J C—f
Holly A P—l c
Jones Glenn C—f
Kelley & Helt—f l c
Kessner Bros—f
King Geo B—l
Lafayette Loan & Trust Co—f
Marks S C—f l c
Miller C G—f l
Orb F C—f
Overesch Harry—l
Phillippi H W—l
Rosebery W J—f l c
Ross T N—f c
Severson Wilbur F—f c
Shook & Son—f c
Snideman H—f
State Brokerage Co—f c
Stivesspring W H—f l
Tippecanoe L & Trust Co f
Towsley S A—f c
Underwood Chas R—f c
Vater S—f
Weigele E—f l c
Wilson S—f

LA GRANGE

Buritt Arthur L—f
Gilhams Herbert K—l
Ford Ira—f
Haskins Herman—f c
La Grange County Trust Co—f c
McClaskey Chas—f l c
Rowe L M—f c

LA PORTE

Becher & Hausheer—f l c
Brown J D—l
Bueltzingsloewen Realty & Ins Co—f l c
Doran & Conboy—f
Dorland, McGill & Jack —f l c
Fogle W P—f
Heise Geo F—l
Johnson Emil—f
Kelly Jas—f l
Kugler L M—f
Leleiter M E—c
Liddell Fred R—c
Marum Harry—l
Miller Wm L—f
Osborn A L Jr—l
Peoples Trust & Savings Bank—f c
Seymour Geo S & Sons —f l c
Swan G F—f
Wolfe C E—f l c

LEBANON

Armstrong & Son—f
Bales C E—l
Broshar J L—f c
Bryant C T—f
Clements A—l
Coulter H H—f
Darnell J C—f
Edwards Jos W—f
Hiatt N M—f l
Jones J W—f
King C D—f c
Myers—f
Neal & Co—f l c
Porter C A—l
Schooler John H—f
Storm J Y—f c
Voris Guy—f
Worly & Shirley—f
Wood Wm J—c

LIBERTY

Ammerman Louis T—f
Gragerson L A—f l c
Freeman J M—f
Nye P B—f
Pierson Jammie L—f c
Robertson G W & Son— f c

LIGONIER

Bothwell F P—f c
Farmers & Merchants Trust Co—f c
Gerber O F—f l
Hoffman John—f
Kenney John—f
Mier Sol—f
Sackett S C—f
Sisterhen Louis E—f
Straus Bros Co—f
Wertheimer N & Sons —f
Wigton Wm H—f c

LINTON

Beasley & Fritz—f l c
Craig W A—f c
Cravens J L & Son—f c
Gilbreath Henry—f
Muerer Ellett—f

LOGANSPORT

Closson E D—f l c
Closson S M—f l c
Closson Walter—f l c
Cockburn & Geyer—f c
Cooper O W—f l c
Felker Nettie—f
Fiddler Harry—f l c
Forkner W M—f l c
Giffe W T—f
Hanawalt V C—f l c
Heffley C O—f c
Homberg Elizabeth—f
Kestler S M—f
Logansport Loan & Tr'st Co—f
Long Jos G—l c
McElheny T J—f l c
McNary R E Loan & Inv Co—f c
Markley J W—f
Murdock & Co J N—f l c
Murphy M W—f
Raub Geo A—f
Ross W W—f
Stephens John H—f
Zinn O M— f l

MADISON

ersch Wm Jr—f
olgate Ed J—l
ckert D—l
lwin C L—l
ord A W—l c
arper N L—l c
hnston F—l
e F M—f
eland E S—f
ewis, Geo—l
cBride Chas O—f c
cLelland W O—f l c
atthews W H—f c
echem A O—l
iles George—f c
onroe W C—c
gle Wm E—f l c
rader S M—f l c

MARION

lbright L E—l
lleger C F—l c
aldwin S G Agency—f l
eard F M—f l
eshore L C—f
linn H H— c
owstead Jas F—f l c
urden J W—f c
arey S D—l
avis J B—l
ay J B—l
rake H—l
e Wolf White & Co—f
llis O M—l
agan W F—l
rant Trust & Savings Co—f l c
ardesty J B—c
arvey C E—l
ackson Chas E—l
irkland B E—l
averty J B—c
e Favour J H—l
cKowen G W—l
arion Title & Loan Co f l c
erriman F B—l
essick A G—c
oberts F H—f
oss J B—l
earles J A—f c
tanley John—l
hatcher Wm H F—c
hompson C C—l
hite E K & Co—f c
iley W H—f l c

MARTINSVILLE

very Chas A—f l c
rown D G—f
owney W A—f c
uthridge S M—f c
hnson Smith—f
ewis B E—f
artinsville Trust Co. —f c
oss R R—f l c
a y n e-Hardwicke & Miles—f l c
adford Robt L—l
eese C F—l
ose A G—l
ose Ins Agency—f l c
oker Edwin B—l
aylor Jno W—c
ownsend Sherman—f l c
alsh John N—l

MICHIGAN CITY

rown E H—f c
ullen R James—l
ushman M A—f l c
edder R C—f l c
lascott J J—f c
rieger & Johnson—f l c
eise E J—f c
Kenefick M J & J P—f c
Kunkel L E—f
Manny C H—f c
McKee Harry—l c
Mich City Trust & Savings Co—f
Ohming Wm Jr—f l c
Oliger H G—l c
Orr J H & Son—f l c
Pinkston & Coonrad—f c
Scharnberg John—f
Sherwood J H—l
Schwager H A—f l c
Snook Allen J—f l c
Veal B F—f

MILFORD

Kiehn Frank S—f
McLaughlin J C—f c
McLaughlin Miss M L—f
Shepard James T—f
Vandeveer Richard—f
Wehrly W O—f c

MISHAWAKA

Berger B F—f
Bingham & Bingham—f
Bullinck J—f
Feig Ralph S—f
Frank Geo—f
Gaylor R W—f
Hennessy Jas—f
Hutchinson John W—f c
Jermegan Ralph—f c
Jones H W—f c
Long Enos—f
Lovell A V—f
McMichael John A—f
Matthein A—f
Metzgar Chas F—f
Mishawaka Trust & Savings Co—f c
Northside Trust & Savings Co—f
O'Neill W P—f c
Parks Isaac Kane—f
Schindler A J & J W—f c

MITCHELL

Conkey O B—c
Greer Realty Co—c
Keane Joseph—f
Kelly H—c
Landreth John H—c
Moore E P—f c
Munson Wm—f
Wood Thos J—f c

MONTICELLO

Childers E M—f l c
Graham & Bassett—l
Graves James T—f c
Hard C E—l
Heiny & Dorsett—f l c
Johnson H C—f l c
McBerth John—f l c
Pierce S E—l
Snapp Fred C—c

MONTPELIER

Arnold Daniel—f
Bonham A H—f
Boyd Amor—f
Brackin Guy R—f
Smith C L—f

MT. VERNON

Evertson J R—f c
Hoehn & Howard—f c
Kreil Theodore C—f l c
Larkin J L—f c
Oliver Job—l
Pfister Louis—f
Wade Edwin—f l c
Wasem Andrew—f
Wolf & Harlem—f c

MUNCIE

Barrett E W—l
Boyce & Boyce—f c
Bradbury B F—f c
Burkholder J J—f
Emerson Chas—f l c
Fowler B F—f l c
Friedley—f c
Gray Milton—f c
Hanna G H—f
Hartley Co—f c
Hiltner N—f c
Johnston H M Co—f c
Kendall Mark—f l c
King S A—l
Kirkpatrick, Blue & Co—f l c
McKenzie W—l
Miltenberger & Lefler—f c
Moffitt Everett—f c
Morrison P K—f c
Powell C V—f c
Shell E L—c
Wolf Harry H Co—f l c

NAPPANEE

Best W W—f
Corns F M—f
Early P A—f
Greene H B—f c
Kantz J O—f l c
Murray Grace M—f
Prickett T J—f c
Public Savings Ins Co—f
Rickert W D—f
Slabaugh F B—f c
Weldy W E—f

NEW ALBANY

Beach W A—l c
Blust L N—c
Burk R E—f l
Conklin & McIntosh—f
Hammer Leon—f l c
Hartley E H—f
Morris Mrs Anna O—f c
Kreutzer Chas Ins Agcy—f c
Mutual Trust & Deposit Co—f c
Needham H J—f
New Albany Trust Co—f c
Nicholson Chas D—f
Owens O—f
Rady Wm—f
Sauer F—f c
Strunk Ira G—f
Thornton M C—l
Tobias Hoffer—l
Vance S W—f c
Williams F J—f l c

NEWBURG

Brizius Herman—f
Hopkins W A—f
Knapp O V—f c
Rutledge A J—f

NEW CARLISLE

Brummitt A R—f
Compton A H—f
Doughty Geo W—f l c
Phillips Chas G—f
White & Graffort—f

NEWCASTLE

Beach F E—f
Beard E B—l
Boyd Bros—f l c
Byer John S—f l c
Central Trust & Savings Co—f
Chambers Miss L E—f
Diffenderfer H H—f
Fisher Jas H—f
Hays Strod—f
Hinshaw J R—c
Jennings Harry E—f
Johnson L M—f
Livezey Frank—f
McGeath O W—f
Wm Mendenhall—f
Millikan Thos B—l
Miller R M—f
Millikan Thos W—l
Mills J B—l
Mogle Chas O—f
Morris John M—f
Nixon Frank W—f l c
Ogborne E C—l
Phelps C A—f l
Ratcliffe Realty Co—f
Sajnt Fred C—l
Sherry Alvenus—l
Sligar A R—l
Thompson C B—f l c
White E T—f l c

NEW HARMONY

Cox Leroy—f
Ford Edwin C—f l c
Johnson E V—f
Pelham Bros—f
Perry & Stallings—f
Taylor G C—f c
Wilson E A—f l c
Wilson L Wade—f l

NEWPORT

Asbury Victor—f
Eggleston E S—l
Neel Edward—f c
Wright John R—f

NOBLESVILLE

Bray J D—l
Carroll Perry—f c
Duncan P O—c
Fariss Phil J—f c
Fitzpatrick Edgar E—l
Fodrea & Hutchens—f
Forsythe Edw—f
Forsythe Ora—f
Gaerte O E—l
Granger Calvin W—f
Hamilton Trust Co—l c
Hines F E—f c
Mills C A—f
Morrison & Axline—f
Noblesville Real Est Co—f
Offet Charles J—f
Pettijohn H D—l
Railsback E P—f l c
Smith J W—f
Stanley A G—f l
Wainwright Trust Co—f c
Wann C H—l c
Young Geo M—f

N. MANCHESTER

Bussard L J—f c
Clevenger & King—f l c
Krisher Tom—f
Thomas A B—f l c
Union Trust Co—f c
Wright L D—f l c

NORTH VERNON

Bacon Frank E—f c
Campbell W S Agcy—f l c
Davis E D—f
Little F E—f
Matthews W S—f
Meloy H C—f
Olcott Wm W & Edw E—f
Roseberry J T—c
Tripp Ins Agcy—f l c
Weber C H—f l c

IND.—Con.

OAKLAND CITY

Aydelotte Chas F—l
Baltzell Geo A—f c
Bilderback Jno B—f c
Emmerson & Martin—f
Jerrell S H—l
Lowrey E P—l
Martin & Co—f l c
Phillips W T—f l c
Shanner Chas A—l
VanDeveer J M—f c
Vedder H W—l c
Webb W L—f
Wilder C B—f c
Wilgus L G—f

PENDLETON

Ashbaugh John H—f
Brown C F—f
Davis Bert—l
Mays L V—f l
Morris W F—l c
Pendleton Trust Co—f l c
Swain W A—l
Taylor C C—l
Thomas R F—l

PERU

Andrews Millard—l
Andrews M E—l
Bauer Jno—c
Buckley Leo—f c
Eckstein Chas—l
Edwards & Chamberlain —f c
Farrar W C—f
Gallahan A O—f
Haag Chas C—f c
Helvie T N—l
Home Loan & Savings Association—f c
Hower E D—c
Imhoff E W—c
Martin P H—f
Mount Thos L—f
Oates Ins Agcy—f l c
Rush Ira—l
Smith Martha—f
Stewart T G—f l c
Thomas George—c
Tucker George—f
Wabash Valley Trust Co —f c
Wagoner George—f c

PETERSBURG

Chew Fred V & Co—f l c
Deffendoll Cyrus N—f l
Frank & O'Brien—f
Hammond John—f
Lockmiller & Kime—f
Mount Thos N—f
Tucker Geo—f
Van Nada J B & Son— f l

PIERCETON

Brosnahan M F—f
Matchett Bros—f l c

PLYMOUTH

Bailey W E—l
Bondurant C A—f c
Bowell J B—f
Canan J H—f
Cressner L R—f c
English W H—f c
Garn Bros Co—c
Hess Wm B—f
Holloway P—f
Jones John R—f
Kitch J W—f
Lackey Harry—f l
Lauer L M—f
Logan H A—f
McKesson D—f c
Marsh A F—f l
Marshall Co Trust & Sav Co—f
Mattingly Franklin—f c
Molter J A—f c
Roberts Orval—f
Russell F A—l
Shakes R V—f c
Smith D C—f
Snyder & Brooke—f l c
Unger & Underwood—f
Walker C M—l
Wise A E—f
Yager S H—f

PORTLAND

Adams Jason—l
Ashcraft Wheeler—f
Dunkirk Ind—f
Farmers State Bank—f
Fitch R S—l c
Garrison M—f c
Graves & Cook—f c
Hartford R H—f
Haynes S W—f
Holmes & Omart—f c
Jaqua J A—f c
Macgintie W F—f
McLaughlin C W—f
McLaughlin Geo E—f
Morris Eugene—f c
Sears B E—f l c
Shimp T W—l c
Thomas W A—f c
Whipple Tod—f l
White Frank—f c

PRINCETON

Baldwin E J—f l c
Citizens Trust & Savings Bank—f c
Criswell & Son—f l c
Cullen Thos W—f c
McDonald Effa E—f
Padgett G H—f l
Rollin Maxam E—f l c
Stewart Sam'l A—f l c
Tichenor & Danks—f c
Wood Ins Agcy—f l

RED KEY

Arthur C L—f
Dragoo D—f
Porter W C—l
Rathfone H E—f
Williamson A H—f
Williamson L—f

RENSSELAER

Beam Wm H—l
Dean Chas J—f l
Dean D D—f c
Dunlap John A—f c
Halleck A—f c
Hardman Jos F—l
Hollingsworth E L—c
Honan E P—f
Hopkins A H—f
Hunt Judson J—f l c
Irwin Schuyler C—f c
Leopold Moses—f c
McLain Geo H—f c
Mills Chas Howard—f c
Payne C E—f
Sands Charles M—l c
Spitler C G & Co—f
Stewart C B Agency— f c
Thompson R D—f c
Tilton J W—f l
Tuteur C A—f l c

RICHMOND

American Trust & Savings Bank—f
Bartel Geo C—l
Bennett W D—l
Bradbury & Bailey—f l c
Cring T H—l
Dougan, Jenkins & Co— f l c
Ferguson W C—f
Fulgham O B—f l c
Hegger J B—f c
Hutchens J L—l
Hutton H Noah—f
Jones Elizabeth—f c
Kelley & Keck—f l c
Knollenberg E B—l c
Koll H N—f l c
Moore & Ogborn—f l c
More R L—f c
Pardieck Herman F—l
Peltz J E—f l c
Piehl W F—f
Posther Carrie W—f
Roney E E—f c
Scoble W D—l c
Shideler Chas f c
Thomason C E—l
Turner W Hadley—f

RISING SUN

Cooper Thos A—f
Green Wm M Sr—f
Matson C B—f
Neal Harold—l
Perkins J N—f
Ricketts Wm D—f
Shaw Horace—f
Stultz P P—l
Wiber David S—f
Williams Will W—f c

ROCHESTER

Baker M A—f
Bitters C K—f c
Coplen H L—l
Davis O A—f l c
Dillon A J—f
Ewing W C—f
Fretz Benj F—f c
Goss I D—f
Green A B—f c
Heilbrun Ferd—l
Kesler & Miller—f l c
Metzler Arthur—c
Mohler Wm E—f
Murphy Edward E—c
Reiter Marion C—f
Smith O B—c
Stinson W—f
Troutman & Wallace— f c
Wallace C G—f l c

ROCKPORT

Adams W F—c
Clarkson E D—l
Davis C G—c
Garlinghouse F B—l
Hill J G—f l c
Kincaid F—l c
Logan J H B—f
Long J Jr—l
Mason & Jennings—f l c
Poole J H—c
Riney T L—c
Roberts J D—l
Savage L N—c
Scamahorn H F—l

ROCKVILLE

Baker Roy—f
Bryant F M—f
Burks J R—f l
Dukes W H—f l c
Fryberger L W—f
Ingram Forrest—f
Lambert C E—f c
Parke State Bank—f
Pell C H—f l
Pike S A—f
Spencer J H—f l

RUSHVILLE

Baldwin Halle—f
Barrett Howard—f
Bohnanon Anna L—f c
Brown Fred—l
Cole Homer—f l c
Coons Geo W—l
George C M—l
Innis Samuel—f c
Ketchum Gates—f
Lambert L C—f
Meredith W S—f l c
Miller B F—f
Morris Hannah—f
Newbould Will L—f c
Nipp John—f l c
Osborne Geo W—f
Peoples Loan & Trust Co—f c
Poundstone E B—f
Retherford Lila—f
Rue Webb—f
Scudder R F—f c
Smith D L—f c
Smith Walter—f
Thomas John O—f c
Trabue Sam—f l
Young J V—f

SALEM

Berkey James G—f
Carter J M—f l c
Gabbert & Gabbert—f c
Hobbs O K—f
Houston Frank S—f
Jeffs & Monks—f l c
Mitchell E C—f
Routh E F—f
Tash R R—f l c
Wilson Frank M—f l

SCOTTSBURG

Cain G V—f l c
Gardner Frank—f
Hays N J—c
Martin J G—c
Owens B M—f c
Roberts E A—f l
Storen W—f
Van De Vort James D—f
Whitson & Hughbanks— l c

SEYMOUR

Bollinger E C—c
Blair Robert—f
Boake J H—f c
Burkley Wm H—f c
Clark T J—f c
Congdon John—f c
Davis Clark B—f c
Day Lemuel E—l
Finley Harry—f l c
Hancock Geo L—f
Hazzard Guy M—l
Himler J—f
Kamman J H—c
Miller H M—f l c
Weller Frank—l

SHELBYVILLE

Alsman O D—f
Benedict C F—f
Bland M C—f
Brown & Scott—f
Dorsey & Robins—f l
English A F—f l
Goodwin Harry L—l
Hale Frank R—f
Hall J O—c
Hawk Edgar—l
Henry Claude—f
Hoop John—f
Isley W H—f
Jones Floyd—f
Kaiser J W—l
Kirk & Son—f c
Lewis & Jones—f l c
Lempus Hugh—f l
Maholm Wm—l c
Major S L—f
Marshall Aquilla—f l c
Mohr Fred'k W—f
Morgan J L—l

hilips J A—f
chnaitter A H—f
ecurity Trust & Savings Co—f 1 c
helby Title Guar. & Loan Co—f
helbyville Trust Co—f c
howers J L—f c
mith B F—1
mith David—c
tubbs Geo C—1
weet W S—1
ilson Major R—f
oung John A—1

SOUTH BEND

bernathy E—f
merican Trust Co—f c
ailey August—f
aker Geo A—1 c
arr Alvin M—c
arter L E—f 1 c
arton W C—1 c
ergan Will N—f
oeckling A R—f
oone F M—f c
alvert W B—f
itizens Loan & Trust Co—f 1 c
ole Geo E—c
ollmer F G—c
oquillard A—f
ramer Wm A—1
reed John P—f
reed-Bishop Co Inc—f c
ille C D—1
owley Wm H—c
ubail Donald E—f c
uComb C V—f c
u Comb & Du Comb—f
ugan Thos R—f
unn Jno H—f
unnahoo H P—f c
lliott G A—c
lliott W G—c
arabaugh G A—f
isher John E—f
ogarty E J & Co—f
arsdorfer F P—c
eltz W E—f 1
erard R C—1
ibson David—f c
oodenough F—f
reenan L E—f c
rzesk W A—f c
uy Miller—f
ahn Fred—1
agerty Chas A—f c
ammerschmidt L M—f
app Wm—f c
artman S J—1
astings Vernon C—f c
oulihan P J—f
utchinson R M—1
ngleright D W—1
rvin A S—f
win J C—1
irkley R M—f
ones & Tohulka—f c
osephson Harry E—f
udie Jas A—f
azmirski Wm L—f
eller Edw F—f
ilgore T—1
immel J L—1
izer R L & Son—f c
rieghbaum Miss E M—f
urtz Geo A—f
ambert F E—f
ayton D C—f 1
ederer H J—1
ack & Johnston—1
cHenry Wm K—f
cInery & McInery—f
lorris Ernest M—f
lueller Wm A A—c
eddo Ed—f
emeth D D—f
epper I—c
O'Neil Wm J—f
Pace Sam R—f 1 c
Page R G—1 c
Pammel Gus J—1
Pattee C E—f c
Peak J E—f c
Pultz Frank M—1 c
Pyle Dan—f
Robinson S M & Son—f
Romig & Miller—f
Rostiser H F—f
Roth John—f
Rush Edw H—f
Schafer Edw A—1
Schack Wm—f
Shields C H—1 c
Shively Dudley M—f
St Joseph Loan & Trust Co—f
Steiner L E—1
Temple Wm Lewis—1
Thomas Samuel R—f
Thornburg Cha A—1
Tohulka H A—1
Tolcott T M Jr—f c
Twomey Edw F—f
Warner W C—f
Weidler Chas—f
Wells Isaac M—1
Werwinski J A—f
Wesolowski Marion—f
Wheeler Henry C—c
Whitcomb & Keller—c
Whitcomb Leslie C—f
Wills Edmund A—f
Wolfe George—f
Woodruff J P—f
Wring G W—1
Zahrack Bert J—c

SPENCER

Ashley W C—1 f
Boyers Ralph—f c
Cochran & Cochran—f c
Dean & Hamilton—f
Gray Enoch R—f 1 c
Laurimore B C—1 f c
Lombard Mrs C M—f 1 c
McClure & McClure—f
Melich T T—1 f
Miller James—f c
Rundell H E—f
Smith John N—c 1
Spangler T G—f
Spear Oscar—c
Ward Nathan G—f
Wright & Burks—f

SULLIVAN

Brown & Walters—f
Coffman Ella—f
Eaton W H—f 1 c
Haddon M A—f 1 c
Hill W H Jr—f 1 c
Hunt J W & Eaton—f 1 c
Kalley Isaac H—f c
Rogers W E—f
Scherb J F—f
Stratton W P—1
Walston Chas—f 1 c

SUMMITVILLE

Kaufman A R—1 c
Summitville Bank & Trust Co—f c

SYRACUSE

Bell Simon—1 c
Blanchard A H—f
Butt & Xanders—f c
Butt Otis C—f c
Colwell Warren T—f
Connolly Wm G—f
Ketring S L—f
Self W M—f
Strieby A W—f
Strieby Floyd—f
Xanders Geo—f 1 c

TELL CITY

Bohm Frank—1
Corbin & Cody—f
Dusch Julius—1
Fournier Louis—f 1
Hammond Raleigh—1
Herrman Wm J F—1
Huselman Robert—f c
Metz Fred L—1
Patrick H J—f c
Sweeney John—f c
Zoerchr Chris—f 1 c

TERRE HAUTE

Allen P E—f
Andrews, Newton & Co—f
Bledsoe L D—f c
Clay Real Estate Co—f
Doak Co The—f 1 c
Everett A S—f c
Einecke Albert—f c
Elder & Trout—f
Fisbeck F C—f c
Fox & Pfister—f c
Frank Ferd—1
Gagg G A—f
Goodman August—1
Haupt Chas—1
Hidden Sankey Co Inc—f
Kelloy, Wagner Joyce—f 1 c
Kensinger Co—f c
Ladd Clay—f
Leever E F—1
Lybrand Lucius—1
Miller J S & W D—f 1 c
Miller S C & Son—1
Morris Geo G—1
Mullikin Jos & Co—f
Noble C W—1
Orman D A—f
Paddock J E—f 1 c
Pritchett Geo R—f 1 c
Royse I H & Co—f c
Rynick W J—1
Shepherd R H & W J f 1 c
Sunk, Bunters & Mckibben—1
Streeter Catherine A—f c
Terre Haute Trust Co—f c
Walker Chas P—1
Williams Jos E—f c

THORNTOWN

Frank Vernie E—f c
La Follette J E—f
Lyster Geo & Co—f 1 c
Rose E P—f

TIPTON

Clark & Miner—f c
Crail & Co—f 1 c
Culver S A—f
Farmers Loan & Trust Co—f 1 c
Fielding & Fielding—f
Foster G D—f
Hammell James—f
Knause & Griffith—f 1 c
Lewis J A—f
Martindale E B—f
Mott & Scright—f 1 c
Ressler Wm—f
Rouls & Leavell—f
Traubarger J H—f 1 c
Smith J W—f
Standerford & Sons—f

UNION CITY

Atlas State Bank—f c
Dunn E M—f
Gruber Louis—f
Kerr Elmer—f c
Miller Volney—f
Richter Clara—f c
Thompson C M—f c
Union Loan & Trust Co—f
Vernon Ira—f
White W S—f
Williamson C I—f

VALPARAISO

Best Ellis—f
Drapier M J—c
Hardestry A R—1
Jones R C—f 1
Northwestern Realty & Ins Co—f
Osborn E G—f 1 c
Pierce L M—f
Reading W L—f
Ross R D—f
Schenck H J—f
Spooner W F—f 1
Thrift Trust Co—f
Turner F A—f
Worstell A J—f 1

VERSAILLES

Austin E H—f
Royce C S—f 1 c
Spencer J F—f 1 c

VEVAY

Coleman E T—f
Cotton Wallace—f c
Curry Jesse P—c
Curry W E—1
Ogle Wm F—1
Shaw A B—f 1 c
Wright James S—f
Wright Lee—f

VINCENNES

Buckles John L—f
Citizens Trust Co—f c
Foulks Geo W—f 1 c
Fuller Bert C—1
Gibson P R—1
Jones Wm J A—1
Kensler Walter—1
Knight & Johnson—1
Knox Bank & Trust Co. f 1 c
Krack F M—1
McCormick Jasper—f 1
Mason Wm C—f 1 c
Mossman Ralph C—1
Organ Frank—1
Roseman Andy—f
Somes H V Jr—f c
Tucker C L V—f
Vincennes Agency Co—f 1 c
Winstanley R S—1
Wise John C—f 1

WABASH

Anderson & McCracken—1 c
Butterbaugh J G—1
Citizens Sav & Trust Co—f 1 c
Ebbinghouse E O—f 1 c
King J P—1
Lumaree, Neil & Co—f 1 c
Payne F A—f c
Pickett C M—1
Ridgeway G E—1
Ross J P—f c
Sayre J H—f c
Showalter Dan—f 1
Simon Aron—f 1
Stewart J W—f 1
Thorn Jas B—1
Wabash Co Loan & Trust Co—f c

IND.—Con.

WARSAW

Baker E M Agency—f
Bartal C L—f
Boulton T R—f c
Cain J S—f
Carey A J—f
Coleman J W—f
Coleman L F—f l c
Coleman W A—f
Diddel W A—f l c
Frazier Harriet D—f
Hall & Anglin—f
Leckrome A—f
Lehman H V—f
Loop E A—f
Matthews Ernest A—f
Robinson Alvin—f c
Scott Chas W—f c
Sloan J A—f
Stookey Levi R—f
Warsaw Investment Co —f c
Widaman John D—f

WASHINGTON

Beck William Agency—f l c
Biddinger A J—f c
Camp Will—f c
Citizens Loan & Trust Co—f
Dillard John—f l
Dosch The John Agency —f c
Greenwood Arthur—f
Hastings Allen & Hastings—f
McCarty J W—l
McCollough W V—f l c
McCoy Arthur B—f l c
O'Neal H F—f
O'Neal M G—f
Smiley Paul—f l c
Smith W S—f
Wachtel W P B—c
Washington Realty Co. —f c
Watjen Geo F—l

WATERLOO

Bowman C C—f l
Crooks Geo W—f l c
Gruhlkey A C—f
Leas D L—f
Leas H K—f
Mondy Alfred—l
Sewell Wm—f
Spackey H J—f
Speer C O—f l c
Urey John H—f
Walker Wm—F
Waterman J M—f

WESTFIELD

Bray O T—f
Clark R H—c
Mendenhall Wm W—f
Railsback E P—f

WEST TERRE HAUTE

Berry Geo L—f
Cassaday Burton—f
Frew Philip—l
Ratcliffe Realty Co The —f c
Rohlf K W—l

WHITING

American Trust & Savings Bank—f c
First Trust & Savings Bank—f c
Central State Bank—f c
Cerejewski Thos B—f
Gainer Chas D—f l c
Perel Chas S—l c
Schrage W E—f c
Simson Henry G—f l c
Smith Russell F—f l c
Springgate R S—f l c
Sullivan-Torkarz Co—f

WINAMAC

Bond M E—f
Brown John—f
Dilts James—f l c
First Trust & Saving Bank—f
Freeman A—f c
Graves M L—f c
Louden G L—f c
Porrolt Chas—f l c
Reidelbach Cleotus—f l
Rogers H L—l
VurPillat A P—l
VurPillat J B—l

WINCHESTER

Bales Wm H—f
Best Thos P—l
Boltz Benj F—f c
Bragg J W—f c
Browne J A—f
Chenorwet N T—f c
Diggs M J—c
Engle John R—f
Focht F C—f c
Gutheil A C H—f
Hiatt George—f
King W—l
Mendenhall S C—f c
Peoples Loan & Tru Co—f
Puckett Carl—f c
Smith J L—l c
Templin S B—f l c
Thornburg Thomas M —l
Van Wylick Wm P—f
Ward Geo H—c

WORTHINGTON

Bucher E P—l
Dyer F E—f c
Foster E E—f c
Hanson Jno W—f
Heath J W—f
Hollis Thos H—f c
Wadsworth Agency—f
Welton G C—l
York Lewis E —f l

ZIONSVILLE

Davenport M S—f
Mills & Bundy—f
Peters Arthur—f

IOWA

ACKLFY

Coordes L E—f
Eggert S Y—f
Francis Roy—f
Henningsen F C—f
Rath & Bleeker—f
Smith Herman J—f c
Wait F D—f
Young W A—f l c

ADEL

Coffin Wm—f
Cole A C—f c
Jacobson L J—f l c
Russell L V Agcy—f c

AFTON

Afton Savings Bank—f
Goodie J B—f
Gripp Ins Agency—f c
Kelly R B—f l c
Shute F A—f

AKRON

Brady C C—f
Fridell S W—f
Hays Jas G—f c
Kidd W T—f c
Mellen E E & Son—f
Redmond Bros—f c
Shoulberg H—f

ALBIA

Atchison C C—f
Canning J A—f
Deaveraux J D—f l c
Hilton Carl—f l
Iowa Title & Loan Co—f l c
Mercer John P—l
Morgan John—f l
Morris E B—f
Peterson W M—f c
Rowles W H—f c
Sloan E C—f l c
Smallwood C W—f
Speer Land Co—f l
Walsh John—f
Wilkinson Frank—f l

ALGONA

Bonar J L—c
Chubb C T—f
Corey F A—f l
Danson & Butler—f
Godeen W H—l
Hutchinson A—f
Johnson & Van Ness—f l c
Lathrop & Weaver—f
McDonald J A—f
McClellan S B—f
Mason H B—f c
Paxon Joe—f
Reaser E H—l
Simpson C O—l
Stock A H—l
Walrod C M—c

ALLERTON

Brown F J—c
Churchill E P—l
Hall L L—f l c
Hedrix S H—f
Jacques & Son—f
McCoy S M—f c
Reck D C—f c
Richards R T—l

ALTON

Gibbs M D—f
Goebel Peter—f
Vanderlinden H—f

AMES

Brown Harry—l
Campbell J A—f c
Graves Ed T—f
Hickle G C—f
Little Carl L—f c
Manning M A—f l
Miller Geo A—l
Rodgers F F—f
Sheldon & Sheldon—f l c

ANAMOSA

Cash C J—f
Gee H H—l
Knapp A S—f
Lawrence G C—f
McIntyre R D—l
McIntyre R D—f l c
Miller L A—f
Ramsey J H—l
Remley J E—f
Rhinehart B E—f
Shapley T W—f

ANGUS

Morris W A—f

ANITA

Faulkner Harry C—f c
Ferrell M C—l
Forshay & Forshay—f l c
Holton F S—f l c
Vernon H T—f l

ATLANTIC

Bailey Chas—l c
Cain Frank—f
Eustis Ed—l
Farmers & Merchant Ins Agency—f l c
Fluke Chas—l
Herbert D O—f c
Hoffman & Son—f l c
Nelson L R—f
Rudolph & Pine—f l
Stewart John—f
Weger H G—l
Whitney Bros Ins Ag —f l c
Wilken J O—f
Wilken W A—f c
Willard E M—f

AUDUBON

Bagley Chas Agcy—f
Crepps F H—l
Farquhar Arthur—l
Graham Bros—f c
Jacobson E H—l c
Mantz & White—f l c
Philips P H—c
Thomas Gay S—f l
White John S—l

AVOCA

Bunge L J—l
Hazen & Hazen—f c
Hipsley & Bunge—f l
Julius W E—f l
Meitzen A C—f
Petersen Jacob—l
Rohlfs T C—f l c
Stender R—f
Wyland G C—l

BEDFORD

Clark & Payton—f l c
Long H P—f l c
Malon Lewis—f l
Ramsey H M—l
Stephens K E—f

BELLE PLAINE

Ahrens & Sweet—f l c
Bailey R R—f
Blue J D—l
Brand W O—f c
Guinn & Irwin—f l c
Hanson J F—l
Hickey Ed—f l
Martin—f c

ilner & Son—f 1 c
lontgomery L—f
ichols & Cunningham—f 1 c
aden C M—1 c
crimgeour W C—f
nyder C W E—f

BELLEVUE

ecker J S—f 1 c
ampbell J C—f
orchester H G—f
elso J J—f
chulte Jos H—f c
chwirtz F H—f
lattery Ella—f
tuart W G—f

BLAIRSTOWN

oss Geo W—f 1 c
oebel P—f
imm Leonard—1
imm R D—1
aul B F—f c
ansom Mrs J H—f c

BLOOMFIELD

twood C R—f
arton L T—1
ence T P—f
ay H C—f c
eupree & Ethell—f c
aney J R—1 c
igbee & Pease—f 1 c
ing Herbert—f
ester A C—f
ettit Guy F—1 c
carborough J F—f
haw Edw W Insurance Agcy—f 1 c
teckel W J—f
Vallace & Son—f c

BOONE

oone County Abstract & Loan Co—f c
oone Insurance Agcy—f
arlson Ernest—f
ooper Geo R—f
rooks J S—f c
ulver Chas A—1
utler F E—f
rant James R—f
erman Otto—f
oughton & Waldman—f c
ordan E C—f
ading A J—f 1 c
lackey Frank L—f
eans W E—1
lerchant & Jones—f
lson C C—f 1 c
hackleton F L—1

BRIGHTON

leak Leban—f
ohnson A J—f 1 c

BRITT

ana A W—f
eely E P—f
eyer Henry—f 1 c
iller D J—f
eterson Ole—f 1
ogers F B—f
'ard Henry—1

BROOKLYN

rider W D—f
ronk & Masson—f 1 c
alby W H—f
ones F—f c
ong E A—f 1 c
albott Edwin H—f 1 c
albott F H & J F—f

BURLINGTON

Anderson N—f
Blanke S D & Co—f 1 c
Brownlee W R—f 1 c
Burg H E—f
Burlington Ins & Realty Corp—f 1 c
Cady & Son—f 1 c
Catlett E W—f 1
Cross W C—f c
Fleming & Riling—f c
Gladfelder H C—1
Hassell F A—f 1
Hoelzen Realty Co—f c
Hutchinson & Salter—f c
Jamison J E—f c
Koch L H—1
Lahee John—f c
Lundgren C B—1
Mahor Mrs E S—1
Mercer John M—f
Miller Realty Co—f
Mohland & Kuhlemeier—f c
Nebiker F M—f
Norton Frank C—1
Phelan M T—f c
Phelps E S—f
Phelps Ins Agcy—f 1 c
Pilger Louis M—1
Riley & Baker—1
Smith Adah M—f
Smither J W—f c
Stein Bros—1
Toothacre M E—1
Waddle R C—f
Walker J P—f
Wesner Ins Agcy—f 1 c
Zart F C—f

CALMAR

Becker R J—f 1 c
Calmar Savings Bank—f 1
Geisen H J—f 1
Meyer Jacob—f
Ode O P—f
Rasmusen O F—f 1

CARROLL

Dougherty J A—f 1 c
Drees John A—f 1 c
Dyer D V—1 c
Guam John J—f 1
Park E C—f
Rohan & Heibler—f 1
Salinger Louis H—f
Saul W C—f c
Schmich Wm E Insurance Agcy—f 1 c
Wissler E A—f c
Witte Land Co—f c

CASCADE

Conlin J T—f c
Keefe & Tallman—f 1 c
Lane Tom J—f

CEDAR FALLS

Bailey Bros—f 1 c
Burk Wm—c
Caley Frank—f
Crawford A D—f
Hovey L D—f
Martin Leclair—c
Morgan Newton Agcy—f 1 c
Merner W H—f
Mornin & Paulger—f c
Parker C M—f
Paul Land Co—f 1 c
Pohlman B A—f c
Raub James C—1
Romelfanger P B—f 1
Santee J B—1
Spicer C—f
Stevens F A—f 1
Stillman H N & Nunn W C—f
Wilson & Smith Agcy—f 1 c
Wynegar Forrest—c

CEDAR RAPIDS

Allen F W—1 c
Anderson J S & Son Inc—f c
Baird & Reed—1
Barlow B A—1
Benedict L—f c
Bennett G G—1
Bolton M V & Co—f c
Cherry Realty Co—f
Cook D C—f c
Dahm Edw J—f
Davis & Sinclair—1
Dickerson O E—1
Doerfler Milo H & Co—f c
Doerfler Gus A Co—f 1 c
Doolittle A A & Co—f
DuBois J A—1
Dula A W—1
Ellis Ralph—f 1 c
Giberson T M—f
Gray R D & Co—f c
Greene C G—f c
Higley F M & Co—f c
Hill J W—c
James L R—1
Janda V—f
Johnson E C—f
Johnson J C—1
Keeler Geo J—f 1 c
Kelley D M—f
Kirchheck W C—f
Lawler James E—f
Mally F C & Co—f
Merritt Jos H—f
Mitchell J G—1
Moore S C—f 1 c
Myers W H—f
Nehls H L & Co—f c
Niles & Proctor—1
Peddie & Kristensen—f
Pirkell E H—f
Powell Wm P—f 1 c
Preston I M—f
Reynolds W A & Co—f
Rogers T P—1
Safely R I—f c
Snyder F S—f
Snyder R H—f
Souter H B—f 1
Sterling J N—f
Valentine R J—f 1 c
Van Vechten C D—1
Watson Clifford—f
Westrom A C—c
Whilock & Blaine—f c
Wisner W K—f
Wisner & Whipple—f c
Wyckoff H E—1
Yakish M F—f

CENTER POINT

Bartleson J M—f
Bryner F G—c
Heverly J J—1
Stauffer C F—f
Williams F L—f

CENTERVILLE

Ashby J C—f
Crawford A D—c
Cree W M—f
Davidson A G—f
Felkner L A—f c
Holman W H—f
Law Bros—f
Leslie J C—f
O'Neal D C—f c
Patterson L—1
Perjue I A—f 1
Speers A P—f 1 c
Stuckey S A—f
Vernon C F—1
Wells P E—f
West E O—f 1 c
Wooden C R—f c

CHARITON

Culbertson H—f
Drake E W—f
Gookin A B—f c
Hanks W E—f
Hass Chas—f
Hickman James—f
Larimre G—f
Penick Lloyd—f
Seward J C—f
Therlkeld J D—f

CHARLES CITY

Atherton E B—f c
Bentley E J—f
Blunt G C—f 1 c
Collins & McAvoy—f
Ellis M W—f c
Ennis E S—f 1
Fitzgerald H J—f
Fluent Walter J—f 1 c
Herbrecht W C—f
Johnson W B—f
Kellogg C H—1
McCammond R V—f
Olds A L—f c
Summerfield A G—f

CHEROKEE

Brummer Geo—f
Champion J A—f
Galvin A M—f 1
Green Jos S—f c
Herrick E C—f
Huber W F—c
Jackson F W—f
King R H—1
McCulla Thos.—f
McCulla W P—f
McNeal D W—f
Miller J A—f
Moore C E—f
Mulvaney Wm—f
Scott John—f
Smith A C—f
Smith C M—f
Smyth R J—f
Stanoscheck F J & L R—f
Timmons T M—f

CINCINNATI

Browitt John—f
Buck Eli—f
Colton G W—f
McDonald W S—c
Sturdivant J M & Son—f
Wood Lewis—f

CLARINDA

Applegate Roscoe—1
Bates W V—f
Berry J W—f
Clarinda Investment Co—f
Greene & Loranz—f c
Hess Bert—1
Iowa Security Co—f
Loranz Henry—f
Loranz & Co—f c
Mack E H—1
Orr Wm—f c
Payton Stephen—f c
Stuart C W—f

CLARION

Broffle Chas—1
Brown J C—f c
Henry C W—f
Humphrey W T R—f
Linebarger John H—1
Rogers J A—f
Weber & Smith—f c

IA.—Con,

CLEARLAKE

Ames W E—l
Campbell D H—f c
Clausen B J—l
Dawson C C—f
Halverson Henry—f c
Hayden Ralph—l c
Marsh Joel E—f
Mench Phil—f
O'Neil Ned—l
Palmeter H E—f
Palmeter John—f c
Phillips F A—f c
Pickney Chas A—l
Rogers Bros—f l c
Smith C C—l
Young R S—f

CLINTON

Barker L W Co—f
Bostwick O P—l
Carlsen J—l
Carroll Bros—f c
Delaney E P—f c
Fink J E—f
Goodrich C M—f c
Grote J F—f l
Holleran F L—f
Holm & Otto—f c
Howes R N—l
Jacobsen M—l
Jefferies J Q & Co—f l c
Judge J W—f
Keefe W J—f c
Kelly Paul—l
Langan R C—f
Lembke W H—l
Lussmann J O H—l
McMullen J A—l
Moran J E—f c
Murray T R—f
Nyquist J E—l
Paddock & Dieckmann—f l c
Richardson H B—f l c
Richardson John—f
Ries L L—f
Root C L—f c
Seaman S C—f c
Shepard D H—f
Sutton L F—f
Upton F A—f c
Walsh Bros—f
Ware Fred E—f l c
Wilson C W—l

COLFAX

Adams J H—f l c
Bell H E—l c
Hahn & Stouffer—f l c
Hogendorn W H—f
Mabie Oliver—l
Penquite M E—f
Robison G F—f l c
Tripp G M—f
Wells W B—f c

COON RAPIDS

Bowman C B—f l c
Browning C C—f l
Cooney M M—f c
Cornish H E—f
Greenwaldt A F—f
Holliday G W—f
Miller J E—f
Morris C E—f
Ruvan John J—f
Smith John W—f

CORNING

Herring D W—f
Hogan J J—f
Lavely Brothers—f l c
Linn F M—f
Westrope H E—f

CORRECTIONVILLE

Bailey Geo A & E C—f c
Dubois J L & Son—f c
Edmunds Earl—f c
Erwin B—f
Logan E C—f c
Page W L & Son—f c
Schneckloth E—f c

CORYDON

Day J W—f
Dennis W E—f
Draper Mr—f l c
Fry F B—f
Green J K—f
Hancock T J—f
Meddlebrook Paul—f
Poston & Murrow—f
Rea E A—f c
Sallman K E—f
Shepard & Kaster Inv Co—f
Tedrow & Richard—f
Wright S S—l

COUNCIL BLUFFS

Arnd Wm—f
Bell & Mulqueen—f l c
Benjamin W & Co—f
Binder H W Co—f c
Cory Emma K Mrs—f
Day & Mayne—f l c
Evens L L Co—f
Greenshields & Everest—f
Hendricks F C—f
Hess J P & Co—f c
Knox & Co—f c
Laustrup V P—l
Leverett W J—f
Lougee—f
Lutz John I—f
Officer Chas—f
Paschel Chas—f
Rohrer M F—l
Smith Forest & Co—f
Squire J W & Co—f
Van Druff F W—l
Wallace Robert B Co—f
Waller D H—l
Williams Bros—f c

CRESCO

Barker A E—f
Barker W L—f
Church Edwin A—f
Converse A B—f c
Cray, A R—f
Cutting J A—f
Durgin N S—f c
Eaton L E—f l c
Emmons L E—f
Farnworth E P—f
Homeworth Clint—f
Luers J H—f
Smith Andrew—f
Terry C L—l
Thompson C P—l c
Thompson E R—f
Thomson R M—f l
Tilson W H—f c

CRESTON

Benson John—f
Benson Roy—l
Brennan Pat—f
Burns Roy E—f
Carson John M—f
Daugherty E N & T L—f c
Golden J A—f l c
Golden J F—f
Goodman E—f
Hayner E B—f
Hoffman G M—f
Ide & Son—f
Lutz O C—f l c
Miller H C—f
Patt W N—f l c
Rath Wm—l
Richter J C—l
Skinner Scott—f l
Slaughter Chas—f
Smith H C—f c
Stearns J a—f
Stryker C S—f
Walsh J—f c
Watts H G—f c
Willis & Son—f c

DAVENPORT

Ball S G—l
Brown A W—l
Cannon Geo W—l
Cantoniene & Co—f c
Coleman E N—l
Coleman Wm M—f
DeLacy M J—f
Dougherty Thos—f
Faerber A—l
Ficke Gustave H—f
Gardner S—l
Heesch-Carstens & Tallmon—f
Holder Agcy—f
Horne Dan B & Co—f c
Junge Julius Co—f c
Kinnarvey & Hogan—f c
Le Buhn Carl—l
Lee J L—l
McIntyre C C—l
Meyer, Ellsworth & Co—f c
Morrissey L M B—l
Perry F H—l
Rhul & Rhul—f c
Schroder E E—f c
Scott Geo Jr—f
Snider, Walsh & Hynes—f l c
Steffen-Newport Co—f c
Sternsdorff Geo J—l
Thuenen J H—f c
Toher H J & Co—f c
Vogt & Stenger—f c
Waterman & Lohmiller—f c
Weir & Meier—f c—f
Yost J F—l
Zoelckler L J—c

DECORAH

Abbey W F—f
Ackers L R—f l
Adams F P—f
Couse L L—f
Freeman Allic—f
Haines & Johnson—f
Jayne T A—l
Jewell Frank—f
Kennedy F—f
Paine Herbert—f l c
Waterbury E A—f l
Weiser C J—f
Whelan Miss A C—f

DENISON

Bliesman H—f
Cochran E T—f
Crouch A J—l
Gulick E—f l c
Helsley Albert—f
Hoffman F L—f l c
Johnson J—c
Jones M E—f
Klinker P J—c
Miller J W Jr—f
Naeve Geo—f l
Paulsen Aug D—f l c
Richardson Bros—f l c
Stanfield W W—l

DES MOINES

Amick B—f
Anwyl R—f l
Barrett Leon Co—f c
Baird-Taylor-Crawford-Lewis Co—f c
Baker A H—c
Beim O N—f
Bituminous Casualty Exch—f
Black A C—f
Blum J A—l
Bowles W D—l
Bream E D—l
Brennan F J—f
Buck G M—l
Bunting R L—c
Canaday W—f
Cars M—f
Carr W M—f
Carter E E—f
Chambers & Chambers—c
Chesley O G—f
Christie J T Co Inc—f
Clancy J P & Co—f c
Clapp J C—l
Clark L V—l
Clements I W—l
Cooper C E—l
Copeland E A—l
Corley D W—l
Cramer F L—l
Cunningham T L—c
Cunningham J E—c
Cutler G E—c
Davis O J—f
Deming M M—l
Don Carlos W W Jr Agcy—f
Dorr N—l
Dorsey S W & Co—f c
Dudley M L Agcy—f c
Dutton L E—l
Elliott & Son—f

ELLIS & HOLLAND CO.
Gen. Agents
FIRE & CASUALTY
1000 Iowa Agents
Des Moines IOWA

Ellis & Holland Co—f
Evans R M Ins Agcy—c
Fertig L G—l
Fisher Claude—l
Fleming Bros—l
Fletcher & Co Inc—c
Ford Ins Agency—f c
Foulk L F—f
Fouts J M—l
Fracker C W Gener Agcy—f
Gibson E F Agcy—c
Gottlieb & Son—f
Griffith N C—c
Gross C H—l
Guth G W—l
Guthrie C P—f c
Haines R N—l
Hansen S C—f
Harris W H—c
Hart E R—l
Haskins H S—l
Haston F—l
Heartman R H—l
Helen C E—l
Heywood J W—l
Holland O H—f
Horton F—l
Hughes Geo W—l c
Hughes J J—f
Hummel C W—c
Hunter E B—f
Isreal W C—l
Jackson H E—l
Jester Joshua & Son—f
Kopf C E—f
Leon Barrett Co—f c
Lewis H B—f c
Lieser I M Agcy—f
Little J G—f
Lorenz Co—f
McCarthy J H—l

cCollum C—l
cCue C C—l c
cCutcheon & Verran Co—f c
cGlothen A E—f
cGuire H H—f
cHugh J S—f
cKinney Lantz & Co—f
cPherson & Thomas—l
artin Ralph—f
assard Chas P—l
atthew A L—l
atthews W H—f
iller Chas E—l
innick A A—f
ontrose J P—c
oses F S—l
osher John—f
oble F H—c
oe C J—f
key Geo W—l
iver J W—f
rriny Robt—l
Toole C J—l
tterson E A—l
ercival-Porter-Ford Ins Agency Inc—f c
eterson J T—l
illips A M—c
olk Co Ins Agency—f
orter R W—c
ead Ins Agcy—l
bble W J—c
tter G W—l
obertson C G—f
ollins J E—f
oddy A T & Co—f
osser H P—f
umsey & Basham—l
umsey H E—l
. John W—l
hilling Wm E—
nith W R—
nock Bros—l
encer F A—l
rague F W—l
anley H L—c
uart & Harrison—f
veeney Grant Co Inc —f
eynor I M—l
otter F I—l
llis F C—f
nion Undrs Agency—f c
oham Bros—c
n Slyke-Dorsey Co—f
addell W W—f
aller B N—l
atson Bros—l
eede J B—f
eible J F—f
hite C H—l c
hite Lawrence A—f
hite W H—l
hitton L D—f
ilcox, Howell & Hopkins—f c
illis C H—l
ilson O G—l
itmer & Kauffmann Co—f c
ood T L—f
oodward O P—f
oodbury-Jones Agcy—f c
right Chas B—f
st J F—l

DE WITT

rmentrout D—f
ristensen C C—f
ennison W P—f l c
owes Jno W—f
atthew J J—c

DUBUQUE

oeln A P—f
ecker H C—l
adley & Maclay—f
Brown W J—f
Chamberlain I C—f
Clifford J C—l
Coates Frank—f l c
Connelly W J—f
Ely Geo—l
Felgner Emil—f c
Fitz Al—f l c
Garland J C—l
Gifford W L—l
Hayes Ins Agency—f
Heeb Al—l
Jaeger Mortgage Inv Co —f c
Kretschmer & Lee—f c
Kunz J F & Co—f
Lange Ins Agcy—f l
Langton Bros—f l
Liberty Ins Agcy—f
Lorenz Otto—f
McCullough M J—f c
Malke F W—l
Meisner Otto—f
Murphy David—f c
Murray J J—f
Murray S F—l
O'Connor E L—l
O'Rourke John—l
Palen John—f
Reynolds Chas H—f
Ryan Wm—l
Ryder Bros—f
Scherr C B—f c
Schrup Ins Agcy—f c
Traub & Felgner—f c
Trewin C B—f
Voelker C A—f
Ward C E—l
Weihe Franz & Co—f
Whatmore J—f
Zumhoff W M—f

DUNLAP

Baily M B—f
Barrett & Van Slyke—f
Cadwell & Cadwell—f l c
Curtis F W—f
Jorden A N—f
Moore A P—f
Robertson R W—f
Taylor A B—f l
Wettengel Will J—f
Wettengel & Bowman—f

DYERSVILLE

Gehrig D A—f
Ham Geo—f
Hesselmann B F—f l c
Kremer Henry—f
Loosbrock Wm C—f l c
Rohenkohl W O—l
Schemmel R J—f
Schneiders J A—f c
Utt Anna M—f
Willenborg H B—f

DYSART

Bates H K—f l c
Moeller Ervin—f l c
Schmidt F H—f l c

EAGLE GROVE

Andrews F B—f
Flynn S—f
France R—f
Knudson Bros—f
McGrath J W—f
Robinson Will—f l c
Wherheim Wm—f l c
Williamson S H—f

ELDON

Finney K C—f l c
Stump N A—f
Taylor W G—f
Varnum J E—f

ELDORA

Brownell C F—f
Burling C—f
Cameron J L—f c
Carpenter N S—f c
Crossan A W—f c
Diehl F H—f l c
Emery H W—f
Hardin & Yarwood—f l c
Ibach A E—f
McFarland E E—f
Newcomer C S—f l c
Ryan C O—f
Sayer Stephen—f l
Starr & Riley—f
Syverson S—f
Whorrall G F—f l
Williams W R—f c

ELKADER

Barnard H H—f
Davisson W W—f
Fitzpatrick Jas—f
Gilje V L—l
Kramer J A—l
Pahlas H C—f l
Reimer Wm—f
Wilke G H—l

EMMETSBURG

Bickford S D—f
Brown Bros—f
Burt A J—f c
Duffy J A—f
Laughlin R—f
Morling W H—f
Ormsby A—f c
Saunders Geo E—c
Schooley Jas E—f l
Soper Wm—f
Soper E H—f
Stedman C G—l
Steuhmer L—f
Waldron C F—f c

ESTHERVILLE

Barber Chas S—f
Coleman J—l
Coon B M—f
Crumb F W—l
Egerston & Greig—f
Kirkley J P—f
Ladd W A—f
Littell John—l
Morse J W—f
Person C E—f
Rhodes F H—f
Rhodes W T—f
Stockdale L E—f
Tedrow C D—l f

FAIRFIELD

Cummings Frank S—f l c
Dole Wilbur—f
Dougherty Mrs—f l
Gormor & Son Will—f l
Green A L—f c
Hufstedler John—f
Huglin & Rorick—f
Jacques A W—f
Johnson M J—f
Jorden A G—f
Keltner H B & C F—f c
Kirkpatrick W C—f
Mendenhall L—f
Munro Ralph H—f
Reed Wilson—f
Ross W G—f
Simmons E F—f
Smith W C—f
Thoma & Thoma—f
Wilson David B—f
Wilson Jas F Jr—f

FARMINGTON

Carr James E—f l c
Coulter W H & Co—f c
Ketcham B F—f l
Price L M—f
Price & Price—f c

FONDA

Brubacher I C—f l c
Ellis E R—f
Fairburn Frank A—l
Griffin M J—f
Jorden J E—f
Mullen D W—f c
Royer Melvin—f

FOREST CITY

Brown Bros—f l c
Gunderson O E—f c
Hirt Edward—f c
Kelley Ed—l
Neist J P—f c
Oleson Emory J—f l c
Olson John—f
Thompson Bros—f c

FORT DODGE

Bartin J J—f l
Brabbitt M A—l
Bream J H—l
Butler & Rhodes—f
Coughlin & Hackett—f
Donahue J V—l
Flaharty T F—f
French W—l
Greene H G—l
Habenicht Geo—f
Haire M J—f c
Harper G W—l
Harty J C—f
Keith M V—l
Kelley Tom —f l c
Kempley & Codner—f c
Kitchen R W—l
Lex Henry—f
Mack F P—f
Mahoney Chas—f
Minogue F C—f c
Mudgett F C—c
Nugent P F—f
Parker S R—l
Peterson C A—l
Pickett Miss Luella S—f c
Pratt H M—f c
Smith David P—l
Thomas & Busby—f
Vaughn P T—f c
Weiss H L—f c
Williams E M—f

FORT MADISON

Anthes & Anthes—f l c
Axt J H—f
Burdan W H—l
Danley R M—l
Downs John & Son—f l c
Frueling Chas—f
Gardner R H—l
Hancock W R—l
Heintzman Land & Loan Co—f l c
Hirst J A—l
Hopkirk & Payne—f l c
Kasten Chas C—f l
Kiel & Schroeder—f
Masden Land Co—f l c
Parish T D—c
Person Albert—f l
Rowney J C—l
Scherfe W A—f l c
Schwarzer Henry—l
Steovener Theo—f l c
Warren & Rankin—f l

GARNER

Blackstone F E—f c
Fell M A & Co—f

IA.—Garner, Con.

Hanson F M—f
Ramsay W H—f
Schneider J H—f
Sweigard Isaac—f
Sweigard C R—f
Tompkins C H—l

GLENWOOD

Breen W—f c
Chamberlain J S—l
Criswell S M—f
Jackson & Chamberlin—f l c
Johnson E G—c
Landon B V—c
Mayberry Guy—l
Otis Carl—f
Zimmer Geo H—f

GREENE

Hartness M—f
Mead B N—f
Perrin O C—f
Soesbe C W—f l
Squires L—f
Stober F L—f l c
Weston C B—f

GREENFIELD

Alley Roy—f c
Brooks J E—f c
Brown O W C—f c
Burrell J A—f c
Crowley D A—f c
Ledgerwood Frank—f c
McCreight W E—f c
Miller Geo A—f c
Williamson W H—f

GRINNELL

Alexander J E—f c
Beyer & Manly—f l c
Brande & Sawson—f l c
Bryan J—l
Critchett Geo B—f l c
Cole C L—f
Evans John—f l
Field H A—f c
Goff Percy—f
Haines David—f c
Hanna Robert Y—l
Miller C A—l
Pooley S J—l
Smith C A—f c
Whittaker F J—f l c

GRISWOLD

Baughman A M—f
Bell R H—l
McCarthy E C—f
Muller Henry—l

GUTTENBERG

Adam C J—f
Borman A H—f c
Eckart J P—f c
Eckart Oscar B—l
Franks V W—f
Ihm Bros—f
Overbeck H J—f
Scholz Chas E—f
Schoper H W—l

HAMBURG

Bank of Hamburg—f
Clayton R A—f
Farmers Savings Bank—f
Hatch V A—f
Wabburn A A—f

HAMPTON

Brooks F H—f
Clock E E—f c
Dowell J A—l
Dirst F H—f
Haecker R F—f l c
Hemingway J M—f
Inglis N A—f
Kreiner R H—l
Mallon J N—f
Ridgeway F H—f
Robinson Bros—f
Salsbury C E—f
Soper Bert B—f
Whitney J E—f
Wolf D C—f

HARLAN

Beems I W—f
Colburn W K
Cullison Shelby—c
Franklin Thos N—f
Hertert E M—f l c
Hertert John P—c
Hetzel J C—f
Pickard L H—f c
Swift C F—f c
Whitney J B—f
Wyland O P—f c
Wyland W W—f c

HARTLEY

Broders H I—f l c
Davis W J—f
Patch Frank—f

HAWARDEN

Gearhart John E—f l c
Plank C A—f
Ring Realty Co—f l c
Smith W W—l c
Whitney D—l

HEDRICK

Jennings Jas J—f
Martin C J—f l c
McWilliams J G—f

HITEMAN

Freen J V—l

HUMBOLDT

Bicknell G J—f l c
Briggs G E—f l
Cunningham John—f
De Groote O H—f c
Devine J G—f l c
Emrie P L—f
Herrick T S—l
Larimer M E—l
Lovrein F S—f
Lyle J V—l
Strong H L—f
Taft Wm J—f c

HUMESTON

Campbell Or—f
Doze J E & Son—f
Goodrich D P—f

IDA GROVE

Babcock F D—f
Bowman E G—f
Easton J E—f
Hartley A—f
Hubbard G C—f
Johnston A C—f l c
Lipton R E—f
McCutcheon C R—f l c
McNamara Pat—f
Meents Edw—f l c
Moorehead H A—f l c
Murphy J A—f
Rees J M—f
Shearer Ralph—l

INDEPENDENCE

Bartle Miss Carrie—f
Chesmore E—f
Cilley J L—f l c
Foster Chas—f
Jayne M L—f l c
Kemmerer I J—f
Luther W P—l c
Lyon A J—f
McGuire Dora D—f l c
Rigby A G—l c
Todd A N—f
Woodruff Geo S—f l c

INDIANOLA

Briggs C C—f
Brown G F—f
Brown & Schrier—f c
Burns H F—f
Goering W G—f l
Graves W A—f
Kent E C—f
McCoy K M—f l c
Olive W A—f
Park Mel W—f c
Ripper W W—f c
Sams & Goodman—f
Simpson A L—f
Speer Geo—f
Summers D W—f l
Tidball S H—f
Weldin J—f
Wilson W M—f
Winning O T—f
Wycoff J E—c

IOWA CITY

Baldwin E A—l
Bashnagle J R—l
Benefit Life Ins—l
Brennenn Thomas—f l
Brooke J H—f
Calkins A D—f
Cochran F J—f c
Davis D T—l
Dondon F H—f
Griffin Edward H—l
Hohmann W F—f
Holland J W—f l c
Huebner Fred I—l
King Susan—f l c
Koser Bros— f
Lee I B—f l c
Maher D—f l
McDonald W J—f l c
Murphy T E—f
Otto J M—f
Reese D A—f
Rittenmeyer L R—f
Roche Thomas F—l
Rockwood Mrs E W—f
Scales Nat—f
Shrader C C—f l
Spencer Hart A—f l
Stevens-Morrison Inv Co—f
Stevenson S K—f
Stouffer J C— f l c
Swire Roger—f
Swisher S E—f c
Welch C S—f
Welt Agency The—f
Wilson Edwin B—f

IOWA FALLS

Foster F E—f c
Hall H B—f
Miller Benedict—l
Otterbach A C—f
Peet F D—f l c
Welden W E—l

JEFFERSON

Brock Chas—l
Brown P O—f c
Cain Ed—l c
Culbertson S C—f
Flack S—c
Forbes J M—f c
Gilland Ross—f
Harding Harry M—f c
Henderson J A—f
Henderson J W—f
McClurg O H—f l c
Marquis Chas—f
Milligan M—f
Reimann John F—f l c
Ridnour S P—f c
Sayer S J—f
White Chas—f l
Wilson E B—f

KEOKUK

Collison Henry—f c
Dawson Chas W—f l c
Durrett Chas W—f c
Heaslip & Wyllie—f l c
Hemmey Carl—l
Hobbs B B—f l c
Hopkins H C—l
Hubert W J—l
Miller H W—l
McKay V R—f l c
Paradice John C—l
Pyle N H —f c
Salzer Ins Agcy—f l c
Shadle R R—l
Tumelty John—f l c
Uhler Dale A—l
Van Panelendom J B—l
Welch E C—l

KEOTA

Fountain Wm—f c
Greiner M A—f
Miles Nelson A—f l c
Newton H P—f
Smith Fred—f

KNOXVILLE

Brobst A B—f
Clark E E—f l c
Garretson I H—f
Ghrist W N—f l
Johnson S C—f
Leonard W M—f l c
Roberts J J—f l c
Welsher A—f
Workman Ed M—f

LAKE CITY

Freeman J N—f
Fuller C E—f l c
Green C H—f l c
Hutchinson G G—f l
Miller G E—f l c
Townsend E W—f l c
Townsend R F—l

LANSING

Dempsey J W—f
Intlekofer Otto—l
Kerndt G M—f
Lechtenberg J A—l
Miller R G—f c
Nachtway F J—f
Neilander & Kerndt—f
Powers John—f l
Saam W F—f
Spinner P J—f
Thomas B F—f l c
Thompson John—f l

LA PORTE CITY

Ashley E R—f
Ashley Roy E—f l c
Hummel D J—f
McQuilken W T—l
Simpson E—f
Stebbens Geo E—f l
Van Valkenburg A—l

LE MARS

Bedell E T—f c
Bogen Joseph—c
Buchanan F H—f
Colledge A C—f
Demaray A C—f
Duus A M—f l c
Gaynor S A—l
Hentges J A—f l c
Keenan J F—f
Keenan J T—c
Koehler R J—f c
Koenig J G & Co—f c

artin H—f
iller N—c
urtha Mrs Daisy—f
oodke P K—f c
ink T H—c

LEON

rney A—f
rnold T S—f
ownsend F A—f 1 c
arga Stephen—f
right C F—f

LUCAS

aker N F—f 1 c

McGREGOR

ichendorf W L—f 1 c
hillips F L—f 1 c
paulding E L—f 1 c

MANCHESTER

rnold H F—f c
lair Fred B—f c
arr E M—f
arr Hubert—f 1
ary F F—f 1 c
lemans Hugh—f 1
unham George W—f c
ahesy Wm—f
arris Rob—1
utchinson J H—f
eagy C W—f
ong A D—f 1 c
lathews Will—f
orris W H—f c
ierce C A—f
ichardson Fred—f 1 c
eds Chas J—f c
ierney L F—f 1 c
oran & Yoran—f

MANNING

abcock E S—f 1
ethless Geo—f c
den C J—f
mmons O W—f c
alford J H—f
nes P H—f 1 c
artins P A—f
erry E C—f
ogers Douglas—f c
evers Henry—f
utherland R G—f
heeler R H—f
iese Ben—f 1
iess W D—1
ilson James—f
ilson Jos—f

MAPLETON

nk G G—1
ke N W—f 1 c
ce Geo A—f 1 c
ott J E—f
ortell M—f 1
nith V—f
elch & Jacobson—f 1 c

MAQUOKETA

lis G—f
lis & Son—f 1
rr C W—f
lloway Frank—c
egory Fred C—f
ubbell H B—f
hnson F F—f 1
ler John—1
ck Walter—f
elsey F D—f
iller E J—1
ahony H E—c
itchell Geo—f
pelar Jos O—f
lston James—f
kol A W—f 1

MARENGO

Colson B F—1
Crenshaw Land Co—f 1 c
Engelbert J C—f
Franey F W—f 1 c
Lewis J H—f c
Olson O H—f c
Slosser Geo—1
Sullivan & Sullivan—f
Thompson & Hankey—f
Van Boskirk Robt—1 c
Vette A M—f

MARION

Anderson Fergus L—f
Biggs C W—f
Courtney M W—f
Davis T J—f
Emmons K R—f
Halloway H J—f
Holsinger E W & F G—f
Ingersoll Chas O—f 1 c
Johnson & Johnson—c
Lillie Geo E—f
Miller E J—f 1
Roberts & Co—f 1 c
Shumack F A—f
Snyder F—c
Stamey & Boyd—f 1 c
Todd G W—f

MARSHALLTOWN

Bell S C—f
Blue T C—1
Carl F W—f
Clark & Treat—f 1 c
Ellis H M—1
Gay A E Agcy—f
Houghton & McCarthy—f 1 c
Hull Agency—f
Janney F L—1
Johnson R W—c
Johnson Samuel P—1
Kimberly Wesley C—f
Lawrence G W—f
Leech W E—f 1 c
McCormack J S—1
Millard Ins Agcy—f 1 c
Mitchem John C—1
Monohon John O—f
Nicholson W E—f
Nugent G S—f
O Bryon M M—f c
Odett Alfred—f
Pitcher Geo L—f
Reed F C—c
Scott W F—f 1 c
Shove H W & Son—1
Toler M F—1
Van Ohman & Van Orman—f c
Webster & Son—f c
Welker A H—f 1 c
Whitaker J M—f
Willigrod E & Son—f

MASON CITY

Avery G S—f
Bagley W G C—f c
Bates H R—1
Beck Walker Co—f c
Bull H V—f c
Clouse A R—1 c
Drake S D—1
Duffield & Avery—f 1 c
Gage F H—f c
Gilpin & Finch—1
Harlan A B—1
Hill G W—f
Holman I W C—1
Holman Land & Insurance Co—f
Hunter E E—f c
Jackson O A—f
Kehm P H—f c
Kimball & Hayes—f
Knesel A W—f c
Knudson H M—1
Koerber Theo—f 1
Law Land Co—1 c
McNider C H—f c
Markwood J D—1
Marshall T M—1
Mason City Loan & Trust Co—f c
Norris & Irons—f c
Parker C A—f c
Paul Frank—f
Phillips L W—f
Pratt E E—1
Schanke & Co—f 1 c
Smith & Pattie—1
Smith R P—f c
Stanbery R S—f
Stineberg & Tuttle—f
Stone & Walker—f
Tait J H—1

MECHANICSVILLE

Bundy O M—f
Gibeaut H E—f
Kennedy L L—f
Lynch C—f
Maurer H J—f
Thomas J Paul—1

MISSOURI VALLEY

Barrett J B—f 1
Carlisle W M—f 1 c
Cox C E—f c
Foss H F—f
Silsby H M—f 1
Skelton J L—f
Walker W C—1

MONROE

Chipps F D—f c
Ible Henry—f
Jarnagin Jasper—f
Kipp Geo C—f
Livingston W M—f
Tool R P—f 1 c

MONTEZUMA

Bone S—1
Carr F—1
Clark Chas W & C R—f 1 c
Gross Jake—f 1 c
Harper E V—f
Hawkins Geo—f
Jones Ed—f
Pratt Geo—1
Smith S E—f
Thorn L E—f
Yest J W—f

MONTICELLO

Carlson H M—1
Locher J J—f c
Straiton R C—f
Voorhees J A—f c
Waddick L P—1 c

MOULTON

Archer R A—1
Frakes C C—1
Powers H P—f
Walker E A—f
Willett W J—f

MOUNT AYR

Beall R S—f
King C M—1
Liggett J H—f 1
McMaster E C—f
Smith R C—f
Wyant G A—f

MUSCATINE

Bartlett H M—f c
Bishop W F & Co—f 1 c
Borger S A—1
Burside E O—f
Coster J S—f
Crull L A—f
Eversmeyer F W & Louise—f c
Garrison Fred—f c
Horst H D—f c
Kemble & Kemble—f c
Lindle G W—f 1 c
Madden A L—f 1 c
Mark J B & Son—f c
Mark J W—f
Metzger H W—f
Nester & Nau—f
Randall & Co—f 1 c
Rosenberger N—f
Thompson Mrs Ella W—f
Titus Loan & Investment Co—f 1 c
Van Lent J C—1
Ziegler Fred M—f 1 c

MYSTIC

Astroth A H—1
Blake A C—1 c
Delay & Thayer—f
McGee Wm—f
Suse J H—1

NASHUA

Bauder C H—f 1
Dexter H—f
Gary N—f c
Getsch W F—f 1 c
Kont A—f c

NEOLA

Bardsley J G—f
Cotter E F—f
Hegarty J R—f
Hansworth J E—f

NEVADA

Alderman U S—f
Allen A G—c
Berka H G—1
Burroughs J H—f
Dutton J G—f
Gillespie J F—f 1 c
Grove D M—f
Haugsted & Larsen—f 1 c
Hanson F E—f 1 c
Knudson J—f
Larson J R—f 1 c
Runnels R R—f 1 c
Stone Carl—f 1 c
Welty B H—f

NEW HAMPTON

Bigelow G M—f c
Brigadier B A—f 1
Casey Charles—f
Condon T B—f
Conley Frank—f
Curtis J L—f
Hanson Henry—1 c
Harris B A—f
Larson Fred—f 1 c
McFarland O A—f 1
McGinn P E—1 c
Markle A F—f
Noble J E—f
Opdyke L L—1
Rielv Chas—f
Shulte Theo—f
Shaffer Bros—f
Shilling J N—1
Strike Frank—f c

NEWTON

Axtell C P—f
Broderick J—1
Brunner J—f 1 c
Cavell J F—f 1 c
Chaplin J W—1
Clark D L—f
Cross John—c
De Bolt M F—c
Doan H C—f 1 c
Earley E L—f

IA.—Newton, Con.

Eberhart D J—f
Efnor Henry—l
Fugard J H—f
Guessford W M—f
Hammer M R Jr—c
Hindorph & Woodrow—f l
Johnson J W—l c
Kennedy Fred—f
Masters D—l
Meredith F E—f c
Morrison H S—f l c
Sayre W M—f l c
Speer C A—l
Waring C C—l
Wilson G F—l

NORA SPRINGS

Harr E W—f
Moody E C—f l
Schnedler H F—f l c
Waterbury O P—f l c

OELWEIN

Ayers W S—f c
Bogart J A—l c
Doctor L J—f l c
Doran W B—l c
Elker M M—l
Erdman Hattie—f
Hardy Thos—l
Hayes J M—l c
Little B B—f c
Miles J W—l
Paul Al—l
Peterson A E—f
Shippy C D—l
Smith Bros—f c

OGDEN

Crowe J A—f c
Heldt Claus—f
Jons Wm—t l
Porter Frank—f c
Rosen & Bass—f l c

ORANGE CITY

Behrend Jno F—f l
D Young J—f
Klienjan P—f l
Lohr F J—f c
Moir G R—l
Rozboom Wm—f
Schultz & Hospers—f l c
Snyders L—f c

OSAGE

Bartlett & Spaanum—f c
Brush Birchard—f
Bush F C—f
Knudtson P—f
Knowlton L W—f
McGann Milt—f
Monahan Pat—f
Roberts A E—f
Schuyler John—l c
Stoughton H L—f c
Swanson Elmer—f c
Sweney Paul—f

OSCEOLA

Barnard W S—f
Barnhill Frank—f
Clarke County Loan & Abstract Co—f
Downs & Petrie—f l c
Edwards & Lewis—f
Fleming & Fleming—f l
Johnson W C—f
Lewis Roy—f
Simmons P M—f
Switzger Frank—f
Temple W N—f
West Roy E—l c

OSKALOOSA

Augustine Miss Grace—l
Barnes A T—l
Bartley J E—f c
Bell Fred A—l c
Bennett M E—f
Boyer F D—f
Cowan & Hambleton—f c
Critchlow & Hope—f l
Derby F A—l
Dugger Floyd—f l c
Elam J M—l
Glasure H O—f c
Gordon Claire D—f c
Hutchins C D—l
Jenney T Grant—f
Johnson Carl—f c
Jones W G—f
Kent R A—f
Parker Henry D—f
Phelps Chas—f
Rich & Co—f l c
Shangle L T—f
Stafford J A—c
White Walter—l
Wilson W C—l

OTTUMWA

Baer F P & Son—f c
Corrick T H & Son—f l
Creswell & Grube—f l
Criley Ben—f l
Criley D H—f
Curran J V—f
Dysart J K—f l c
Edmunds H L—f c
Elliott W D—f
Emery D A—f
Graham O J—f
Harlan O D—f l c
Haw George—f l
Hull J E—f c
Keating W H—f l c
McElroy Ralph—f c
Meanor J M—f l c
Montgomery C L—f
Nimocks & Lee—f l
Norfolk T F—f c
Phœnix Ins Agcy—f c
Porter C C—l
Reynolds A L—l
Smith J J—f
Warder F L—f

PANORA

Boots H O—l
Culbertson N M—f
Evans E—f c
Ferree C F—f c
Hanlon T A—c
Morris J W—f l c
Spurgin Wade—f
Young C A—f l c

PELLA

Bloem Mrs L—f
Bousquet L F—f
Cole C N—f
Cook & Son—f l c
Telsma S J & Son—f
Stubenrauch & Nieburg—f l c
Van Sittert Peter—f
Van Vliet J H—f

PERRY

Coakley Jerry—f
Dilenbeck B C—f
Dunlap Z B—l
Dutton & Co—f l c
Ford Geo—f l
French L A—f c
Heiss A W—f
Melick G R—f l
Miller J W—f
Modlin H C—f c
Newlin Wm—f
O'Malley J E—f c
Roher D E—f
Steltzer H I—f c
Walton L A—f l
Ward H P—f l c
Wiltse A A—f

RED OAK

Black B F—f l c
Bryant J C—f c
Burke N W—l
Cook Sam'l—f c
Conklin C C—l
Crawford Carrie—l
Erickson L W—c
Fladgate V G—l c
Gibson-Russell W—f l c
Greenlee F P—f
Hallcock O F—l c
Houghton H C & Son—f l c
Jones J R—l
Larson E A—l
Nordquest S C—l
Peterson W—f
Pringle Ralph—c
Pryce S E—l
Ratcliff Wm C—c
Remmers O F—f
Richard Paul—f c
Ryerson W R—f
Shaver B A—f
Smith J W—f l
Thomas J J—f l
Walker J E—l
Wedell C R—l
Wells Wm L—c

ROCK RAPIDS

Berg Aug—f
Carpenter W D—f
Dickinson Jerry—l
McGuire J J—f l
McNab George—f l c
Miller Jonathan—f
Miller O P—f c
Peters L G—f
Pierce H B—f l c
Roach F C—f c
Shade Chas—f l
Spratt Robt—l c
Sutter F L—f

SANBORN

Arnold G—f l
Daly J H—f l c
Solon W A—f l c
Soop Ira—f l
Wells A E—f l

SCRANTON

Clark B O—f l
Cressles Chas W—f l
Jackson H E—f l c
Marchant Ed—f l
Pitcher P P—f l

SEYMOUR

Armintrout W M—f
Jackley A M—f l c
Jamison W O—f l c
Kerby D H—f l c
Merritt & Putman & West—f l
Schurmann G C—l
Yarnell R—l

SHELDON

Ayers P K—l
Barrager F L—f
Benson B E—f
Bloxham F W—f
Clagg W E—f c
Cobb A H—f c
Dougherty Chas—f
Fritts W—c
Linsday J B—c
Louthan W—l
McCandless John—f
McIntire I N—f
McKenna G—f
Metcalf G C—f
Mousel H P—f
Myers E B—f
Roggen J—c
Van Zwol H—l
Walter John J—l

SHENANDOAH

Cutter John S—f l c
Ferguson Burnet—f
Honett Arthur—l
Lake J F—f c
Masterson D A—l
Sheets Earl—f c
Van Buskirk Frank—f c

SIGOURNEY

Baker Geo B—f
Betz John—l
Brunt A H & Co—f l c
Bryant A J—f l c
Goeldner F L—f
Goeldner H F—f
Heninger C C—f
Johnston C G—f
Mackey Jas R—f
Rathbun J J—f
Snakenberg Harry—f
Stockman D T—f
Updegraff C G—f
Wagner H F—f
Willcockson K E—f
Wood R C—l
Wyllie James H—f c

SIOUX CITY

Andrews R J & Guy W—f c
Ball Miss Mary A—l
Brown & Wolcott—f
Dean & Frost—f
De Orsay A L—l
Flourney & Lewis—f l
French Henry—f
Gordon Wm—l
Grandy W F Co—f
Guiney Chas L—l c
Hills Agency—f c
Howe Paul C—f c
Irvine W D—l
Kerby & Lynch—f
Kloster B J—l
Kneeuder C A—f c
Lacy Ins Agency—f
McManus & Webb—f
Myer Carl—f
Nicol Paul I—l
Oakley G W—f l
Peters, Guiney, McNe & Powell Co—f c
Prall T M—f
Prusiner Wm L—f
Vtzthum J C—f
Weintz Geo D—f

SPENCER

Avery A H—l
Becket J G—f
Bemis W S—f
Buck & Kirkpatrick—f
Carlsen Ed—f
Cook F A—f
Cornwall W W—f
Goble Jay—f
Graham Roger—f l
Griffen M E
McCord J H—f
Mauss E R—f
Mincer Wm H—f c
Rice W R—c
Smith H N—f
Taylor S H—f l

SPIRIT LAKE

Arnold V A—f
Carlton R S—c
Carlton W F—f
Dowden R F—f
Price C W—f c
Tompkins F L—l
Van Steenburg B B—f

STORM LAKE

lallou L E Jr—f
Bennett W W—f 1 c
Butler Frank—f
Daniels Geo D—1
Eastman Geo H—f c
Geisinger & Clapp Land Co—f
ones A M—1
a Grange D G—f
Iack Grace E—f
Iillard C T—f
challer Jones—f 1 c
mith A C—1
oy P C—f c
ymeson .A—f c

STORY CITY

mlund B M—f
artlett C M—1 c
onhowe John—f c
genes Iver—f 1 c
enryson T T—f c
essen J C—f
evareid E E—f 1 c

STUART

lackman J F—1
arnett S P—f 1
osh Roy H—f
ackthorn H L—1
artsell E—f c
inkson F O—f
nox Carl P—c
icGuire J E—f 1 c
aylor W J—f c
hite Otto—1

SUPERIOR

ampbell J A—f
nith J C—f

TAMA

artlett E W—f c
ichards E M—f 1

TIPTON

eatty Geo E—f
isterline F J—f c
orcas Josia—f
rew Moreland L—c
wood C H—f
iger W G W—f
llam E C—f c
ber H L—f
cBurney W B—f 1 c
axson Lee S—f c
eiman C S—f
lmer Dave—f c
eder F L—1
nmermaker C F—f c

TOLEDO

lair R W—f
xter C A—f
nson E A—f
xter W A—f
ifford E M—f 1
emensk F J—f
ezek M T—f
chty J N—f
aurhead Peter—f
odlin C M—c f
Anulty N R—f
bock R R—f
ith A G—f
ger H J—f
uble G H—f
goner J A—f
lters C E—f
lters J P—f

TRAER

Bryson D E—f c
Findley Elmer C—f
Hyland D H—f 1 c
Logan James—f c
McCormick W G—f c
Norton A J—f 1 c
Stoakes T F—f c
Thomas & Thomas—f c

VALLEY JUNCTION

Donahey H M—f
Goldstein Ruth—f
Hadden & Gavin—f 1 c
Mullane J W—f 1 c

VILLISCA

Davie A F—1
Dinim Harry—f
Frame C H—f 1
Gibbs E C—f
Glackemyer & Enarson—f
Glackemyer H A—1
Ingman F L—f
Jones F F—f
Minick P D—f 1
Wayne Enarson—f 1 c
Woodward T B—f c

VINTON

Bordewick John—f
Collins M J—f
Forsythe J E—f
Gilchrist L K—f 1
Knupp D C—f
Houlihan A C—f 1
Marrietta & Bickel—f 1 c
McAndrews Jas—1
Norwood C W—1
Ruhl & Coquilette—f 1
Schafle J W—f 1
Urice & Urice—f 1 c
Wilson J N—1
Wratislaw F J—f 1 c

WALNUT

Bunker J L—f c
Fraser W E—f c
Moser O—f 1 c
Neff Lewis—f 1
Ronna & Nichols—f 1 c
Spangler M L—f 1 c

WAPELLO

Dickson J H—1
Hunter M—f c
Hurley W H—f
Kelly J S & Howard—f
Miner T E—f c
Morgan F—f
Wright & Hicklin—f

WASHINGTON

Ashby & Work—f c
Brookhart T L—f
Gray C K—f
Harvey E R—c
Keeley W M—f
Kellogg S J—f
Lemley, Root & Littlefield—f 1 c
Rice Mrs Belle—f
Richards Humphrey—f
Sage Frank—f 1 c
Taylor Jno M—f c

WATERLOO

Blackledge Virgil—1
Bown & Bown—f
Bragdon & Lindner—1
Bronson Ins Agcy—f 1 c
Caddy E V—f
Clark James G—f c
Collard I R—f c
Cotton Chas W—f 1
Gallup W W—f c
Gnagy E A—1
Green C F—1 c
Hallowell Co—f
Hammond H W—f
Hoxie & Brunn—f
Kingsley & Stewart—f
Koepke F J—f
Lindner C C—1
McCluskey J W—1
Miller Grant—1
Miller & McCartney—f
Park L E—f
Ray J E—1
Rumsey A E—1
Sohner A A—1 c
Struyer F F—1
Waterloo Ins Agcy—f
Weatherwax H E—f c
Wilson Burton E—f c
Wilson & Cheever—f
Young C M—c
Young R R—1

WAUKON

Allanson E A—f
Citizens State Bank—f
Deeney H J—1
Eddy Jessie—f
Ericson T T—f
Goodykoontz E W—f 1 c
Hager O J—f 1 c
Haines Joe—f
Hall E J—f c
Hancock E M—f c
Hart Wm S & Co—f 1 c
Hendrick Burt—f
Howe H A—1
Larson A C—f c
Murphy D J—f c
Purdy E D—f c
Stilwell & Stilwell—f c
Stone C M—f
Waterville—1 c

WAVERLY

Babcock W H—f
Bessemer A D—1
Bredow O—f
Clark R O—f
Dickinson E—f
Grossman G A—f 1
Hazlett J Y—f c
Herrman & Weidetschka—f 1 c
Kasemeier Henry—f c
Kingsley M M—f
Lee F A—f
Mitchell O H—f
Mooney Mrs N—f 1 c
Morey & Reilly—1
Poole J M—c
Racker L W—f
Sager E A—c
Schietelbein E A—f
Walther O—f 1
West A P—f
Wheeler O—1
Wieres F A—1

WEBSTER CITY

Blake J M—f
Bourne H F—c
Cook A A—f
Crosley In Co—f 1 c
Dalton N—1
Dannett E G—1
Ferrel Walter—1
Henderson O J—f
Lee Geo W—f
McConnell W O—f
McMurray M—1
Miller R W—f
Miller G D—1 c
Morean G S—f
Peterson J L—f 1 c
Porter J D—f
Sayrs I J—f
Security Title & Loan Co—f c
Scott M W—1
Sterling J R—1
Teget E M—1
Wheeler S T—1
Willson W C—1
Whitham & Hampton—f
Zimmerlin Guss—1

WEST LIBERTY

Aikens & Pearson—f 1 c
Bever E G H—f 1
Hill B H—1
Jones Theo—f c
Light Walter—f
McIntosh J E—f
Mackey W L—f

WEST UNION

Berkey L C—f 1 c
Berkey W D—f
Blackman H B—f
Blunt Harry—f
Dwyer J W—f
Linbeck Frank—1
Phillips E M—1 c
Rogers W J—f
Schroeder Roy—f
Snider F W—f 1 c
Woodward R O—f

WHAT CHEER

Harding Frank W—1 c
Harding W E—1 c
Miner H A—1 c
Windett W C—f 1 c

WILTON

Budelier Clarence—f
Harris W D—f
Lang Wm—f 1
Martin Alfred A—f 1 c
Whitmer Roy—f 1
Wickes F C—f
Wildasin Henry—f

WINTERSET

Beach O E—f
Cornell W J—f
Farquhar F C—1
Hamilton S M—f
Jordan G L—1
McCall Land & Loan Co—f c
McKee J W—c
Security Loan & Title Co—f
Smalley W L—f
Smith Clark—f
Stark S W—f
Tidrick L B—f

WYOMING

Evans G W—f c
Garrison & Hunt—f c
Johnson D R—1
Overley C C—f c

KANSAS

ABILENE
Anderson G C—f c
Cutler J C—l
Cutter Dale—l
Gans C W—f l c
Graves J A—f
Hutton I—f
Kauffman C L—l
Keel J E—f
Makins Edw—f
Nichols D W—f
Royer & Royer—f
Whitehead B—l
Wyandt C C—f l c

ANTHONY
Baker H D—f c
Bird S R— f l
Couch J E & Co—f c
Day Vernon—c
Fanning T F—f
Holaday Melvin L—f l c
Howard A W—f
Jennings Lewis G—f l c
Howard A W—f
Wilcox E C—f c

ARCADIA
Davenport J E—f
Fowler J T—f c

ARKANSAS CITY
Bridges—l
Bunnell Wm—f
Early Chas W—f
Fitzpatrick & McDowell —f
Floyd J N—l
Gould Ins Agency—f l c
Hess Frank J Real Estate Co—f l c
Hill Investment Co—f
LaFountaine D R—l
Moore W E—f
Pickett Neal—c
Roseberry & McAllister —f c
Simons-Plunket Invest Co —l
Sturtz Investment Co— f c
Taylor F M—f
Wheeler M B—l

ASHLAND
Ainsworth W L—f
Berryman J W—f
Carson W G—f l
Grimes S E—f
McFarland C C—f l c
Stevenson M G—f l c

ATCHISON
Adams J—f c
Carter W J & Co—f
Collett W—l
Donald W F—f l c
Drury A—f c
Hackney H—f c
Hanson C—l
King & Son S S—f
McCrum Jos—f
Pease A J—f

ATTICA
Adams C P—f
Bradley J D—f
Craig W N—f
Day T L—f c
Hilliard A—f c
Shannon Roy L—f c

AUGUSTA
Brown W—f l c
Brownlee R C—l
Jackson & Co—f
McCool J J—f
Morris C—f
Oden F L—l
Peal W—f
Penley W—f
Rickett J J—f l
Ruland F—f
Yeager N—f

BALDWIN
Bristow Wm—f
Clark W—f l c
Holliday Wm—f l c
McClure W—f
Ross J—f
Webster Dr W—l
Wise J—f c

BAXTER SPRINGS
Jones A L—f
Wattis W—f c
Weaver T—f l

BELLE PLAIN
Dull D M—l
Duvall J H—f
Marshall T J—f
Mordy T R—f

BELLEVILLE
Bell W H—f c
Bramwell Bros—f l c
Carstensen C P—f e
Jellison & Rabel—f
Vance W D—f c
Van Natta Henry—f
Ward N J—f c

BELOIT
Anderson M—f
Bardrick G—f
Bartleson J—f l
Beil L—f
Chubbic P G—f c
Downs T—f c
Gaylord I—f
Green J R—l
Harvey M N—l
Lowry C—f
McClintic A—f
McCracken W—f
Mead A—f l
Mergen L A—f
Pagett P H—f l
Pooler Arthur—f c
Robb W—l
Rouse C—f
Tice Bros—f c
White M—l c
Wilson N—f
Young I D—f

BLUE RAPIDS
Burr & Waynant—f e
Cummings & Thompson f c
Dewey E F—f c
Holbrook Ed—l
Smith C D—f

BURLINGAME
Doty L E—f
Burke F E—f
Fast E H Jr—f
Hayson Wm—f
Taylor E S—f

BURLINGTON
Burger Andy—f
Cheney H B—f c
Gilman & Gilman—f c
Gray W H & Son—f l c
Gifford J H—f l c
Hitchins & Phillipi—f c
Holmes J H G—f c
Lamborn H T—f c
Lang Wm S—f c
Rudrauff J H—f l c

CALDWELL
Brown Mattie E—f l c
Fisk & Parsons—f l
Griswald & Fulton—f l c
Jeanes S J—f l c
Keeling H C—f l c
Scribner & Dial—f l c
Stump L B—f l c

CAWKER CITY
Buist Fred—f
Higley C M—f l
Hill S A—f
Hisner J B—f
King J H—f
Klinkenberg C—f
Power J W—f
Senile J B—l c
Tucker Geo E—f
Tucker John W—f
Woody W P—f

CEDAR VALE
Brown A—f
Brown J W—f
Fisher Edgar—f
Krause Chas E—f
Marsh J R—f
Shaver A N—f
Smith J M—l
Tabler J P—f

CHANUTE
Bideau & Tye—f c
Burris Bros—f c
Dimick Ins Agency— f l c
Eklund C E—f
Elsenroot F H—f
Hurt J J—f
Hurt P—f
Johnson & Helmick—f l c
Kennedy D M—f c
King V—l
Large C E—f l
Taylor J L—f c
Ward Jesse—f
Webb A—l
Wood N E—f

CHEROKEE
Chadsey W—l
Iisenbee T J—f l
Kimmel Mrs Nellie—f
Tharp John H—f c

CHERRY VALE
Anderson W E H—f
Hannum W S—f
Hill & Oakleaf—l
Howard S J—f c
Oakleaf Ins Agcy—f
Wallingford D H—f
Welte A F—f

CHETOPA
Abbey J L—f
Bell A R—f c
Cook J B—f
Emert Geo L—f c
Newton E B—f l c
Whitby C G—f

CLAY CENTER
Carlson Realty Co—f
Clare & Martin—l
Dobbins C W—c
Gay & Castello—f
Hanna G W & J A—f c
Oberg Frank O—f c
Parrott F W—f c
Smith Arthur—f
Stratton G M—f
Svatopolsky A F—f
Swenson Eric H—f
Withers Geo A—f l c

CLIFTON
Banner L J—l
Caywood E W—f
O'Brien Harry—f
Pfister & Haynes—f
Seifert Frank—f
Tolin C D—f
Van Scoyoc Mrs W M—f

CLYDE
Hakes C E—l c
Joines W L—f l c
Murphy C E—l c
Potter C L
Randolph J F—f l c

COFFEYVILLE
Beatty J K—f
Bickett C T—f
Bowman Realty Co—f
Carpenter C T—f l c
Curry & Kennedy—f l c
Davies J H—f c
Ellis B F—c
Ellis & Ehart—f c
Kleiss J L—l
McClelland Frank M— f c
McCreary Joe—f
Morgan E W—f c
Perkins M V—f
Shicker L W—l
Upham G N—f
Weaver Realty Co F H —f

COLUMBUS
Aitchison Realty Co—f c
Allen E W—l
Borders C T—l
Carter J R—f
Cunningham W—l
Elliott Jim—f
Fidelity Title & Investment Co—f c
Henderson H B & Son —f c
Lea A T—f
Logan J Wilbur—f c
Maxwell Ed—f c
Snyder Geo W—f
Stiles F U—f c
Schreiner L W—f c
Vandament Will—f
Willard Richart—d
Wilson Clifford D—l
Youngman Emery—f c

CONCORDIA
Caldwell-St. Clair Inv Co—f
Coffey Dr Geo W—f
Concordia Investm't Co —f
Cristie W J—f
Missel Robt—f c
Pepperell W H—f c
Roberts Sam—f
Rogers Geo—f
Sexsmith J D—f
Sturges F W—f
Swenson J V—f
Troup T D—f c
Whipp W C—f c

COUNCIL GROVE
Bingham L H—f
Chapin W F—f
Coffin G W—f c
Craven H W—f l c
Crawford W C—l c
Figley & Dilley—f
Fyfe J C—c
Irvin Geo—f c
Jacobs J T—f
Jailite W & Co—f c
Jasper E J—f

arr S L—f
owe Lester—l
wens J K Jr—c
errine G W—l c
erry M W—f l c
irtle W J—f
hamleffer W F—f c
tewart Hugh—f
itus A J—l

DIGHTON

avanaugh J H—f
hurch R M—f
ramer J B—f
reeman F F—f
illette Herman—f
yames E D—f l
rwett O P—f
wen C N—f
neltzer H C—f
oung W V—f

DODGE CITY

arnes Sam—l
arr Hiram T—f c
rane & Robinson—f
odge City Abstract Co —f c
nglish J P—f
vans R W Jr—f l c
art & Co H A—f l c
cMullen & Greer—f
iller W Karl—f c
iinter G L—f
eynolds S P—f l c
iunders J E—l
outhwest Land Co—f
umpf Geo A—f
aylor & Millikan—f l c

DOWNS

reakey W J—f
onny Chas Cushing—f
uffy P H—f l
arrison Bros—f c
igh—f c

EL DORADO

ersie H H—f
nbree Lee—l c
vertson J O—f l c
arvey Chas—f l c
oyt & Co J C—f l c
anion Thos—f
cGinnis W F—f l c
sborne V A—f
ielden Agency—f l c
lle Geo—f
ilson N—f l c

ELLSWORTH

anders C W—c
arris N—f l c
kavec W F—f
itz & Flanders—l
aw Elden R—f l c
iith Frank—l c
homas J W "Dad"— f l c
ellington W F—f c
ilson J M—f c
olfe W Clyde—f
oods W E—f c

EMPORIA

ck L J—f c
y Lewis—f c
velle H L—f
iher H W—f
iffith M R—f c
ershberger R L—l
lton John—l
olmes V R & Son- f c
owe M—f
tle M C—f c
cCowen J M—f
iller Fremont—f
orley G W—f

Negley Fred—f
Root J B—f l c
Siling W—f c
Stilwell W J—f
Thomas R D—f
Wells Will—f c
Williams R C—f

ENTERPRISE

Flack B A—f l
Frey James—f
Kuster E H—f
Peterson C P—f

ERIE

Clark B H—f c
Frogue C H—f c
Gaston George—f c
Malsbury J D—f c
Neal W E—f c
Pugh A H—f c
Wells J A—f l c
White & Carson—f c

EUREKA

Badger Gordon A—l
Clogston R H—f
Darby J F—f
Gregg F B—f c
Hart W H—f
Hoffman J F—f l c
Holmes Geo—c
Johnson D C—f l c
Kenner J W—f
Malloy Dan—f
Miller A B—f
Moore C E—f c
Moore R A—c
Morgan P M—l
Nye C C—f
Rizer H F—f c
Smyth J M—f l c
Sturgeon J W—f
Wootton A A—f c
Zwicker O C—f

FLORENCE

Graham F B—f c
Ireland F T—f c
Myers Chester L—l

FORT SCOTT

Alford Fred R—f
Atkins E G—f c
Bainum G—f
Bollinger E S—c
Camp D A—f
Cormany W N Agcy Co —f l c
Crockett Jas H Ins Co —f c
Davis Frank W—f l c
Kearns Realty Co—f l c
Miller, Martin & Co—f c
Peterson Fred J W—l
Pinkston Mark—l
Richards Ralph—f c
Rice Oscar—c
Rucker Lee—c
Stout H L—l
Tiernan R S—l

FRANKFORT

Blackney C A—f
Bishop J M—f l
Gregg W J—f
Lobley J W—f l c
Pierson C H—f
Rhodes & Snodgrass—f
Shumate Herbert N—f
Welsh M J—f l

GALENA

McCullagh John—f l c
Sawyer C L—f l
Stallsmith J K—f c
Worthington C G—f l c

GARDEN CITY

Campbell Chan B & Son —f l c
Covert E J—f l c
Diesem I L—f c
Lowderman W M—f
Marmon C L—f
Pearce W C—f
Stocks B F—f
Stocks Ralph C—f l c
Stowell W H—f
Wampler J W—f c

GARNETT

Bronston J W—f l
Clark—f
Calvert J E—f
Fler & Simmons—f
Harder B L—f l c
Hassay T J—f
Kennedy J H—f c
Knight W O—f l c
Lawellin M C—f c
McDonald E N—f l c
Marshall C—f l c
Millar H—f c
Nichols H H—f
Rice Daniel—f
Sewell E—f c
Simon E—f c
Spohn Bros—f
White M L—f l c

GIRARD

Abbott & Lawler—f
Burns & Lamb—f
Callen Jas H—f
Calborn W O—f
Davidson L B—f
Flint D C—f l
Hans Fred L—f l c
Grantham Wm—f
Stalker J W—f
Thompson G W—f

GOODLAND

Brown H S—f l
Calvert G L—f l
Kysar G N—f l
Leonard T P—f l
Shimeall C J—f l c

GREAT BEND

Bortz E M—f
Breeden L C—f
Brown T C—f
Charles R A—f c
Dawson Orin W—f
Dawson & Zutavern— f l c
Diggers J C—l c
Fruit Henry—f l
Hans Fred L—f
Kleffer Frank—f l c
Plank Geo—l c
Steuri Earnest—l c
Seeber F C—f l
Smith E A—f l
Taylor Arthur E—f l c
Taylor, Soderstrom & Zutavern—f l c
Zutavern L J—f l c

GREENLEAF

Durham J—f c
Hood E A—f
Vicory F—f

GRENOLA

Davis R T—f
Deal J F—f c
Lanter F R—f c

HALSTED

Bockmann J M—f
Hinshaw N L—f
Oltman Christ—f
Todd R M—f

HARPER

Bailey John G—f
Castholm Milo—l
Dresser R E—f
Dryden H C—f
Fisher A M—f
Manford Y C—
Schenk R C—f
Thompson C Reny—f
Washbon James G—f c
Washbon Ruth A—f c

HAYS CITY

Madden W J—f
Miller C W—f
Miller Fred & C A—f l
Reeder C W—f l c
Robinson & Chittenden —f
Schaefer J M—f l c
Zeigler Geo—f

HERINGTON

Blackly E M—f l c
Bradshaw J W—f
Carman F D—f
Ely E E—f c
Haire Jas—f c
McAllister A S—f
Mott & Kohler—f
St Amand Mrs L—f

HIAWATHA

Bailey & Bailey—f
Bechtel & Noffsinger—f
Dowell Funk & Roe—f
First Investment Co—f l c
Frazey Harry—f
Higgins F M—f
Hildebrand B F—f l c
Jenson J J—f
Lamme Chas J—l
Litteral W B—f l
Lytle Frank—f c
Meisenheimer J F—f l c
Rogers & Rogers—f l c
Rosenbaum E F—l c
Shannon J O—f
Weltmer J D—f
White John—f l c

HOLTON

Bender M A—c
Dawson & Martlens—f l
Eppinger L E—l
Friend Wm—f
Haas P M—f
Keplinger W B—c f
Moore J P—f
Moore Scott—l
Phillips Chas—f
Scott S R—f c
Shepard C—f l
Sloan E R—c
Talbert W B—f
Wilson Henry—f
Woodworth & Haag—f
Wright F B—c f
Zimmerman Geo—l

HORTON

Ayers C A—f
Bailey & Fox—f c
Beal T J—f c
Beard D F—f
Friend S E—f c
Henney Forest—f
Weeks W W—f
Wheatley All—l
Wilson F M—f c

HOWARD

Boulton Frank E—f c
Colifomris E L—
Jackson J A—f
Longley E K—f l c
Reid Geo K—f c
Russell B W—f
Sharp G J—f c
Tarwarter Rex—f c

KAN.—Con.

HUMBOLT

Armel J H—f
Cannon L T—f
Culver F D—f l c
Hess Bros—f l
Schaffner Chas & Son—f c
Wakefield J E—f l c

HUTCHISON

Alexander C C—l
Babbitt S M —l
Bailey J N & Son—f c
Benham E A—l
Berry B S—l
Bramble W E—l
Brehm Realty Co—f
Brown Lewis—l
Brown W B—f c
Brown Bros—f
Carey Claude—f
Clark W T—l c
Coe-Thomson— f c
Conner Hugh—f
Daniel R B—l
Davis Lincoln S—f
Epperson W E—l
Fontron Loan & Trust —f l c
Frederick C G—l
Getter R C—f
Glascock Guy—l
Hagenmaster F L—l
Harrison & Co J—f
Hostutler Chas G—c
Jacobus W P—l
Kinkel Agcy The—f c
Krous A D & Son—f
Lamb A L—f
Lamborn Co Ben—f c
McCurdy H U—f c
McNaghten Investm't Co —f c
Marion Ed—f c
Miller M P—l
Milne R J—l
Moore D A—f l c
Manning Geo B—f
Newman J C—l
Pedrew G E—l
Perrin G K—l
Peters J E—l
Riggs Joe—c
Russell E E—l
Scott S A—l
Smith A R—l
Smith W E—l
Soper S J—f
Stanley A J—l
Steele L H—l
Thompson Will S—f c
Treble J K—l
Way M E—l
Wells Henry C—f c
Wood F E & Hickman Overton—l

INDEPENDENCE

Conrad Henry M—f
Gilmore G E—f c
Gilmore Rex S—f c
Howe J W—f c
Hunter Bros—f l c
Jukes J L—f c
Otto J A—f l c
Smith John—f
Stitch & DeVore—f l c
Underhill J B—f
Young L E—f c

IOLA

Adams G W—f
Arnold F H—l
Bollinger & Greene—f
Cox W L & Co—
Cunningham R M—f
Grover & Duncan—f
Henderson Realty Co—f c
Hamilton Bros—f
Keim J C—f
Lamer J M—f c
Lane L F—f
Law E H—l
McGee Geo—l
Myler E W—f c
Peck W W—l
Powell J E—f c
Ray & Nowell—f
Smeltzer D B D—f
Stewart & Funk—f
Stewart John—l
Thompson & Wilson
Varner J F—f
Wheeler W A—f l
Whitaker C L—f

JUNCTION CITY

Calkin W C—f
Clark W E—f l
Copeland H D—f l c
Coryell M L—f l c
Dorn T W—f c
Flower Bros—f
Kennedy Thos B—f
Mead Ben—f c
Miller John T—f l
Pierce Harry—f
Pierce, Hartman & Mann —f
Reynolds J P—f
Rohrer & Son—f
Templeton T M—f

KANSAS CITY

Baxter J H—f c
Bigger T A—f c
Blodgett Wm—f c
Capon O E—c
Clark E L—f
Clark Earl D—f c
Daniel R B—l
Dengel & Bridgens—f
Denny & Herath—f
Dunbar J A—f
Elling J B—l
Elrod C N—c
Erhart F F—f c
Fulton Felix—f
Griffith W E—f
Havens E F—l
Harker M L—l
Heusser P F—f
Hoel J A—f
Jaggard C W—f
Livingston J—l
McElany H—l
McGrew Bros—f
Maurer O G—f
Mebus Albert—f c
Merriam, Ellis & Benton —f c
Morris & Morris—f
Mulford Geo H—l
Murphy S J—l
Parsons F D—f
Poindexter C H—l
Poindexter E W—l
Potter Eli—l
Reed W R—f
Reynolds S H—f l c
Richey J R—f
Risser, W H—l
Sutton Chas—l
Way Geo—f c
Wells E W—f
Wiles J P—f c
Wilson Chas—f

KINGMAN

Cragen John A—f
Haile Inv. Co—f
Layman M J—f c
Murphy Clyde—f
Murphy Oren—f
Oakes Fred H—l
Robersan H L—f
Sample C W—f
Sample Walton—f
Schooley C T—f

KINSLEY

Bachelor Dema G—f l
Bingham D J—f l c
Mairs & Draut—f c
Moore Geo E—f l c
Sims P C—f c
Taylor J D & Son—f l c

KIRWIN

Gray J F—f l
Hull H R—f l
Royce H A—f

LA CYGNE

Copeland A G—f
Goss J T—f
Gruver Roy—f l c
Leasure M F—f
Linn Co Bank—f l
Rush A W—f l c
Trinker Chas—f

LARNED

Carr J A—f c
Crawford A G—f l c
Crawford G W—f l c
Crawford W M—f l c
Finney Geo W—f c
Frizell E E—f c
Heaton Byron—l
Kaiser E W—f c
Kimmel H H—f l c
Lovett A Bruce—l
McFarland Chandler—f l c
Rhea Will—l
Springer Maude—f c
Taylor Ralph—f l c

LAWRENCE

Amick J S—l
Atkinson S W—f
Banks & Son Geo A—f
Blair Hugh—f
Carpenter W F—l
Charlton & Melton—f
De Forest Chas—l
Eddy Real Estate Inv Co —f
Elwell Chas—l
Gardner Theo—f
Hamilton W O—l
Harris J E—f
Hilkey E J—f
Holmes J R—l
Hosford C B—f
Manley R C—f c
Morrison R M—f c
Olcott Hermann—f c
Perkins F M—f
Selig A L—f c
Wilks R A—l

LEAVENWORTH

Davis & Fletcher—f l c
Flintjer A—f c
Graham & Kelly—f c
Leavenworth Savings & Trust Co—f c
Melvin & Courtney—f l c
O'Brien P W—f c
Olund J S—f l c
Rabinowitz & Baum—f l c
Reyburn W D—f
Sallen A—f c
Smith Martin—f c
Sparrow Chas A—f c
Stiller & Irwin
Suydam E John—f l c
Suydam & Juerger—f l c

LEROY

Brant Frank—f
Covert J S—f c
Fockele Frank—f c
Fockele Glick—c l
Mosley W B—f c
Sims Geo—f
Watson L V—f

LINCOLN

Anderson W H—f
Davison & Burt—f
Frances & Brumbaugh—f
Gilpin A D—f
Hall H D—f l c
Hawkins Geo—f c
McFarland E A—f
Marshall A—f
Marshall J B—f l
Miller J D—f c
Nimmons W T—f

LINDSBORG

Lindsburg Realty Co—f l
Miller Allen—f c
Monson Lillian—f c
Peterson Elmer—f c
Wilber Allen—f

LYDON

Gardner J W—f c
Yearout J—f l c

LYONS

Finlay M—f
Hartronft A G—f l c
Holmes B F—f
Needham L C—l
Porter O L—f
Pulliam J—f c
Purdy G E—f
Valkman Albert—f

McPHERSON

Anderson C M—f l c
Andes Jos—f
Bagley Elmer F & Co—
Bremyer A W—f l c
Caldwell C R—f
Engstrom E E—f
Entriken F K—f l c
Groves D G—l
Hawkinson M—f
Irons R H—f
Kuns E E—f l
Nelson S A—f
Rausch W A—l
Rostine W E—f l
Shaw A J—c
Shay W D—f
Webb Bert—f

MANHATTAN

Backman & McDonald—
Bardwell & Bardwell—
Dunn W A—f
Elliott F B—f c
Fearon J B—f c
Frost Realty Co—f
Haines Harvey—f c
Helder & Hostrup—f
Lee Wm F—f c
Limbocker C A—f
Menohir Bros—f
Otto Harry—f
Porter A S—f c
Purcell E B—f c
Sanford Peter—f l c
Scott T W—f
Slocum W N—f
Swingle J F—f
Yenawne S J—f c

MANKATO

Dalton John J—f l c
Fair J P—f c
Mitchell W R—f
Raynolds W L—f
Smith F E—f c
Stafford D H—f l
Teeple A —f
White J R—f
Woollen J H—f

MARION

Bachman George—l
Bowlby J R—l
Case A E & Son—f c

Martin Arthur—f
Van Ostrand B D—l

MARYSVILLE

Clark Henry—f
Cole L N—f
Draheim E G—f
Fulton & Hohn—f
Guthrie R C—f
Helvern & Helvern—f
Morse O J & Co—f l c
Redmond W W—f
Schmidt Alex—f
Tavelute Charles—f

MEADE

Boehler Louis—f c
Curl F W—f c
Fuhr F—c
Gibbons W S—f l c
Hamilton O—f c
Marrs C A—f

MEDICINE LODGE

Bragg W L—f
Case H H—f l c
Chapin F B—f
Dillman W L—f
Lake E E—
Nixon E H—f
Palmer Wm & Son—l
Sleeper V—f
Stevens L W—f
Wadsworth F J—f
Williams L T—l f

MINNEAPOLIS

Binns David—f c
Citizens Nat Bank—f c
McCrum J C—f c
Randall A D—f l c
Robinson A E—f c
Silver J T—f l c

MOUND CITY

McMullen C A—f c
Viley J E—f l c

NEODESHA

auman August—f
lakeslee Thos—l
eardorff J A—f
eer John W—f
riffin & Griffin—f
ill B H—f c
imball & Pitney—f
ee Rowley Union State Bank
ainey James—f l
eaman J J—f

NEWTON

rush H—f c
ook G C & Ed F—f
oltz Josiah—f
arlan L G—f c
oisington P M—f
unter S A—f
hnston John C & Son—f
nder Philip—f
rch W F—f
cArthur S R—f
cLain & Parris—f c
ack Mtge Co—f
linger F—f
tterson Mrs J W—f c
gier J G—f c
evs G R—f
arren Merle—f c

NICKERSON

lrich F J—f
an W H—f
nn C T—f
rphy C A—f
fford J G—l
rd W H—f c

NORTON

Benton F E—f l c
Bridges Mark—f l c
Broquet Paul—f
Campbell & Bower—f
Chappel W H—f
Gran W J—f
Greer F D—f
Griffith C J—f
Hamilton C A—l
Hemphill R W—f
Keating P J—f
Kidder F W—f
Kessel J W—f
Thompson Pearl—f
Williamson B O—f l c

OLATHE

Caswell J C—l
Crane Sisters—f
Hayes A L—f c
Hedrick & Stewart—f l c
House F L—f
Jones Mabel Mrs—f
Morrison W D—f c
Orr James R—l c
Owen E C—f
Ripley Mr—f
Scott O J—f
Thorne John R—f

OSAGE CITY

Boruff L J—f
Dodds Mrs A M—f
Laybourn J W—f
Ranstrom C J—f l c
Sprague L S—f c
Truitt T M—f l c

OSAWATOMIE

Beeson O T—f l c
Campbell W H—f c
Chambers C H—f c
Chambers N B—f c
Grant L W—f
Livingston R E—f
Walker A J—f

OSBORNE

Botkin E L—f l
Crampton S P—f
Hahn Miss Tamsel—f
Hays R R—f c
Hays Roy—f l
Henderson D C—f
Layton Bros—f l
Mitchell J K—f c
Mize W H—f
Rothwell & McInturff—f l
Schmeil & Mack—f
Van Wormer W B—f

OSKALOOSA

Ford & Weishaar—f l c
Lerch W F—f

OSWEGO

Ball O W—f
Blair W A—c
Davis & Lehman—f
Draper Jas—f
Fordyce D B—c
Forrest G H—l
Hill R A—f
Lawellin Wm A—f
Marley J W—c
Mattox S T—f
Nance Elmer S—f c
Pierce J B—f c
Stephens Wm—f

OTTAWA

Bridwell J R—f l
Clark W S—f
Cowan Harry—l
Cowan H H—f c
Crane C F—f c
Flaherty J O—f
Flora P—f c
Gilley A B—l
Kaiser P—f
Keen M A—f c
Long Henry C—f c
Mansfield Land Co—f c
Maxson A C—f c
Morgan T W—l c
Morrow A—f c
Ottawa, Land Co—f
Ottawa Mortgage Co—f
Peck C E—f c
Porter Carey—f c
Porter Chas—f
Rowland B L—f c
Wharton W H—f c
Williams F L—f l c
Wilkinson Miss M E—f

PAOLA

Amick D F—f c
Carpenter W J—f c
Chandler F M—f
Clarke W D—f l c
Cummings & Cummings—f c
Downs & Braden—f l c
Fisher Frank M—f c
Joyce W L—c
Lane Carson—f c
Lane M A—f c
Lewis Chas—f
Mallory Lucy R—c
Masters W—f
McLaughlin F J—f l
Meuser C T—f
Murphy J R—f
Numbers C—f c
Rigney W L—l
Riley B T—f
Sheridan B J—f c
Sperling B L—f c
Wiley A F—f
Wilson Ed H—f

PARSONS

Anderson Geo S—f
Baker R E—f c
Bodwell C A—f l c
Campbell Horace—l
Holcomb D H—f c
Hotchkiss C B—f c
Howe John H—f c
Howlett John H—f c
Jagger & Co.—f
Jeffery & Jeffery—f c
Kendall C L—l
Kohler Millard—f c
Lay W F—f l c
Lynd C D—f
Medaris H A—l
Noyes A H—f c
Sly Roy—l
Snyder F H—f c
Sourbeer H C—f
Southwick W H—l
Taft B L—f
Van Meter J F—f
Walker Lewis—f l c
Wallen E A—f c
Wilkin C A & Co—f

PEABODY

Bauslin W A—l
Clark C M—f
Graham Ed S—l
Grayson Lewis—l
Howe A P—f l c
Mollohan A B—f
Nusbaum C M—f
Nusbaum J W—f c
Roberts Ray B—f c
Snyder Bros—l c
Whittecar L J—f
Whitmore F A—f

PHILLIPSBURG

Barron W A—f
Kingery Wm—f
Moore W N—f
Smith W C—f l
Stinson R F—f
Womer W D—f

PITTSBURG

Alberty E W—f
Coulter & Ralston—f
Ellis & Stamm—f c
Francis W B—f
Hamrick L A—f
Jones & Co—f l
Miller C A—f
Nichols J A—
Simion & Simion—f
Smith Victor A—f
Taylor Luther J—f
Werner F C—f l c

PLEASANTON

Boyd J L—f
Hall H H—f
Kent & Porter—f c
Porter C V—f l c
Prowell U S G—f
Worthington C H—l

PRATT

Beck Bros—f
Curran E B—f
Fay Mrs Mamie Axline—f l
Peacock Walter W—f
Pratt Abst & Investment Co—f l c
Shard E L—f
Stewart Geo—f
Swank Clemmie—f
Zeigler D B—f

ROSEDALE

Crawford Russel—f
Filkins M J—f
Fisette Rush L—f
Matney D E—f c
Purviance Emma—f
Rose L H—f c
Slater D J—f
Stadler Martin—f

RUSSELL

Boyd A L—f
Brundage M K—l c
Hall Chas E—f l c
Holland G W—f c
Hoover & Co—f c
Mai A G—f l
Miller V H—l
Ruppenthal John P—f
Yerger Jas—f

ST. MARY'S

Conlan J M—f l c
Moss John T—l
Murphy Maurice—f
Ryan T J—f l c
Schumaker Pete—f
True W H—f l c
Vilven Joe—f l c

ST. PAUL

Burke J W—f
Dixon E A—f
Fowler J A—f
Graves W W—f c
Kelly M J—f
Pierce G A—f

SABETHA

Bressem Robt—f
Collins A J—l
Collins & Sewell—f
Hook Geo W—f
Irwin P N—f l
Johnson W E—f
Lichty & Morris—f l c
Miner S—f
Sewell G R—l
Wells C D—f l c
Wilson C A—l
Woodbury F C—f

KAN.—Con.

SALINA

Albram Warren L—l
Alley J L—f c
Anderson L M—l
Andrew A B—f c
Bache L J—f c
Beil Lawrence—f
Belder Raymond B—f
Boy C M—l
Cannon John—l
Cannon Wm—l
Carhart A T—l c
Cochrane W H—l
Colliver O B—f c
Connelly W E—c
Curtis H A—l
Daggett A T—l
Dane Clifford—l
Drake E C—l
Duane Hutchinson—f c
Dunbar & Long—l
Easley W H—l
Ford M E—f c
Godfrey Lundstrum—l
Hinenkamp Fred—l
Hutson T L—l
Jones Walter—f c
Kregar M—l
Layton Bros—f c
Lindholm Austin E—f c
Morton P—f c
Mudge L C—l
Seitz Geo—l
Simpson Chas—f
Spencer C O—f
Spradley N E—l
Starrett E G—l
Stoltzman W A—c
Washburn John—f
Waterman E A—f c
Weaver C W—f c
Wight Delbert—f c
Wuerth E L—f c

SCAMMON

Mackie D Jr—l c
Mackie Geo K—f
Pryor T B—f
Quarton C R—f

SCRANTON

Bolton C F—f l c
Lucas Henry—f c
Phyley D C—f

SEDAN

Brinkerhoff S E—f l c
Chauc Co Abst Co—f l c
Dennis A A—f l c
Eggen P F—f l c
Kinnaman W D—f l c
Lewis J W—f l c
Spencer C W—f c

SENECA

Campbell & Campbell—f
Emery & Emery—f
Goodrich E S—l
Houlthaus F J—f c
Herold C H—f
Kennard Abbie—f l
Schrempp Albert—f l
Scoville C C K—f c
Stillwell & Allen—f
Thompson W F—f c
Wells & Wells—f c
Wempe A J—f
Wolcott S A—l

SMITH CENTRE

Boyle J D—f
Clark Henry—f c
Detwiler J H—f
Garrison C A—f c
Mackey H W—f
Moorehead John P—f c
Munsinger F S—l
Muxlow Ralph—l
Sargent & Cox—f
Sargent & Wolfe—f c
Stevens S C—f c
Uhl Fred H—f c

SOLOMON CITY

Harris W T—f
Leadbeater W S—f
Riordan T T—f

STERLING

Atkinson Thos—f
Coyle Wm—f
Green F P—f
Hazlett D—f
Johnston J C—f c
Martin V—f l c
Newman R A—f
Rider J S—f c
Wells W S—f c

STOCKTON

Coolbaugh S J—f
Graham A L—f
Huss W F—f
McKenna P H—f c
Parker J S—f
Stevens J L—f
Sweet H C—f l c

STRONG CITY

Doolittle J H—f
Harvey W C—f c

TOPEKA

Allison J C—l
Anderson E H—l
Anderson & Co L E—f
Bailey Bros & Co—f c
Bagley E R Co—c
Betzer Realty & Loan Co—f
Blakely C G—f
Bowers & Co A R—f
Brier J M—f c
Campbell N B—c
Clark E S—l
Clithero E D—l
Davis, Welcome & Co—f
Elliott C S—f c
Falkiner & Wentworth—f c
Forbes W M—f c
Garvey H O—l
Gillett & Gillett—f
Gregg C L—l c
Guthrie Cyrus—f
Hall Henry H—l
Haugbey J W—l c
Hess Fred—f
Hughes J W F—l
Kane Robt B—f c
Lagerstrom F G—f
Locknane Chas S—l c
Lott J A—l
March R B—f
Moore C A—l
Moore G G—l
Myers C D—f
Nellis D W & C W—f c
Peacock F L—f c
Parker F B—l
Rodgers A A—f
Stephenson & Webb—f c
Thomas F S—f c
Todd J H—l
Updegraff & Kibbie—f
Van Hook A K—l c
Wilson & Neiswanger—f

VALLEY FALLS

Burkert J—f
Compton I N—f
Decker J A—f
Gepheart J B—f
Harman G—f
Royer C—f
Royer Geo—f
Strawn S—f
Williams M—f

WAMEGO

Cooper A L—f
Cudahay Joseph—l
Huey Thos—f l
McMillan A T—f
Peddicord Ella—f c
Stanley M W—f l
Tanner J W—f
Teeter J E—f

WASHINGTON

Allen N A—f
Baumbarger A B—f
Gordon J Jr—f
Hill C W—f
Mathews A W—f
Maxwell J A—f
Reitzel M O—f
Robinson H C—f
Thompson J F—f l
Wertenberger W—f

WAVERLY

Fockele F F—f l
Lathrom W H—f l c
Patrick E M—f
Reynolds Geo M—f
Senior J L—f

WEIR

Broadley J C—f l c
Cowan & Cowan—f

WELLINGTON

Andrews T U—c
Belsley A A—f
Gilmore Anna—f
Hackney John—f
Haslet C L—f c
Herrick W G—f
Jaggers C S—f
Metcalf T A—f
Rothrock Rob—f

WICHITA

Allen H W—l
Anchor Trust Co—f
Anderson P M—l
Baird Andrew—l
Baker Matson—f c
Billinger O E—f
Bitting C W—f c
Boyer Ino E—l
Campbell Geo E & Co—f
Carlisle J W—l
Chapple J N—f
Christman A J—f c
Christman V J—f
Clark M B—f
Cloninger L S—l
Connor Fred C—f
Cook & Cook—c
Cubbon & Schadd—f
Dickson C B—f
Dillman W L—l
DuBois H M—f
Dulaney, Johnston & Yankey—f c
Durham J G—l
Elder L G—c
Elmore H L—c
Engle J R—l
Gaston W E—l
Goddard R L—c
Griffith B—l c
Hanes J M—l
Hatton C H—l
Hill Oscar L—l
House H I—l c
Hudson J T—c
Hunt S B—l c
Hutton & Son—c
Irwin W M—l
Israel Robt—f
Johnson Jas—l
Johnson Jos—c
Johnston W T—l
Kessler & Henry—f
King A W—l
Lewis P K—f
Little Fred W—f
Logan T S—l
Lyons Elmer A—l
McCarthy W E—l
McMullen F E—l
Mayer H E—l
Moeckel Geo—l
Monarch Loan Co—f
Moore W M—l
Mulconery M F—l
Orebaugh W W—f
Post & Garnett—f
Reese & Co—f l c
Seamans E L—l
Sharp C E—l
Smith Geo W—l c
Smith Wells—l
Smulian A A—l
Salter A E—l
Spencer G K—f
Stanley W H—f
Stauley H W—l
Stewart & Burns—f
Stone Austin—f
Tanner, Cook & Garver—f c
The Van Arsdale & Osborne Brokerage Co—f
Vanderberg Edwin P—l
Wheeler Kelly & Dewey—f c
Wiley A E—l
Wolfe C B—l
Woolard S F—f
Young S M—l

WINFIELD

Albright P H & Co—f l c
Baden Bros—f c
Bangs A C—f c
Eaton T J—f c
Franks & Dobson—f
Graham A J—f
Harrod & Hanlen—f c
Havens A H—f c
Hott O A—f c
Johnson Hal—l
Johnson M E & Co—f c
Lorton W R—f c
Matteson F W—l
Orr W J—f c
Redding J P—c
Shackelton J N—l
Sims J T—f
Smith E E—f l c
Stafford Abstract Co—f
Williams W V—f
Williams O—f c

YATES CENTRE

Culver J C—f
Donald Will O—f
Hatch & Mills—f
Hougueland & Martin—f
Lamb B C—f
Parsons Thad—f
Parsons W L—f
Stephenson F L—f
Stephenson & Hall—f
Wallace & Landes—f
Yates Center Land Co—f

KENTUCKY

ADAIRVILLE

Evans L S—f 1
Fugate M L—f
McGill T W—f
McKeble E D—c
Moore E R—c
Smith F L—1

ASHLAND

Carter C V—1
Coleman Robt—1
Crowell, Jordan & Co—f 1 c
Eastham Paul H—c
Hager, Son & Pollitt S P—f 1 c
Hughes H M—1
Krause & Snodgrass—f 1
Levi C R—f c
Sleet & Phipps—f 1 c
Stewart & Clay—f

AUBURN

Davidson G W—f
McCormack H P—f
Price R G—f 1 c

AUGUSTA

Pulkerson F M—f
Gray C L—f 1 c
Hook C L Jr—f
Jackson Mrs S T—f 1 c

BARDSTOWN

Clarkhurst Geo—f
Coomes & Pullian—f 1
Cotton J W—f
Cox H R—f
Masterson R—1
Morgan R N—1 c
Newman J E—f 1
Wilson Eugene & Co—f 1 c

BEATTYVILLE

Hurst & Beach—f 1
Roberts J K—f c

BEDFORD

Jack & Joyce—f
Landy E W—f c

BELLEVUE

Bauman Ins Agcy—f 1 c
Bawlins Mrs M—f 1 c

BEREA

Lower W H—c
Lean Jno F—f 1
Farmer W E—c
Ly Jno L—f
Lynes W O—1
Truggs A F—1

BERRY

Lone A H—f 1

BLOOMFIELD

Barret J C—f 1
McClaskey Thos—f
Mair W J—f c

BOWLING GREEN

Collins J F—f
Columbia Fire Ins Agcy 1 c
Duncan D J—1 c
Duncan L G—1
Holloway & Haynes—f 1 c
Order Gardner & Co—f c
Errington P E—f 1 c
Haynes H C—f c
Herdman & Ramsey—f 1 c
Hines & Crump—f c
Jesse P C—f 1
McGinnis R K—f
Maddox C R—1
Porter E H—1
Welch A T—1 c

BRANDENBURG

Casperke Geo H—f 1 c
Hardin Guy A—1
Helt W B—f
Powell Lloyd H—1

BROOKSVILLE

Byron W A—f c
Corlis & Parsons—f
Norris Charles A—f
Parsons Sadie B—f
Rouse C B—f 1
Stevenson Commins—f 1

CALHOUN

Atchison C L—f
Moseley A L—f c

CAMPBELLSVILLE

Kerr J W—f 1 c
McRoberts J A—c
Miller & Gabbert—f 1 c
Robinson H S—f 1
Tucker N W—f
Turner J N—f

CARLISLE

Beers E J—f
Bramblett C U—f 1 c
Cox F V—f
Darnall Bros—f
Howell J H—1
Hughes L S—f
Mathias John M—f 1
Parker & Ross—f
Siamford U M—f
Worten James—f

CARROLLTON

Donaldson & Lorch—f
Fisher Agency Co—1
Gillion J E & Co—f c
Grimes John—1
King Turpin—1
Lorch H R—1
Mosgrove W T—f
Seppenfeld E J—1
Way J H—1

CATLETTSBURG

Dinkle & Marcum—f
Eastham Paul H—f 1 c
Marcum T D—1
Millis Kent—1
Rous & Spears—f

CENTRAL CITY

Blandford & Co—f 1 c
Conquest B G—1
Lam D D—f
Lawton C A—f c
Lawton J P—1 c
Mason E C—1
Ross J P—1

CLAY

Lovejoy R H—1 c

CLINTON

Hemsley J I—1
Jackson M P—f 1 c
Jewell R A—1
Kemp J M—f 1 c
Samuels E B—f 1 c

CLOVERPORT

Behen H M—c
Chapin L V—f
Hambleton Harry—1
Hamman C W—f c
Lewis Paul—f
Oelge R L—f
Phelps D B—1
Polk R T—f 1
Sapp J A—1
Skillman Chas B & O T—f c
Taul L C—f 1
Weatherholt M—f c

COVINGTON

Adams Ben A Agcy—f 1 c
Blackburn Jas G—f
Boyet John—1
Bullock John R & Co—f c
Chappel Wm. L—f 1 c
Conner J L—1
Cooper John Rudd—f 1 c
Dressman J H & Co—f 1 c
Foster A E & Son—f 1 c
Gale Edwin T—1
Grote Jos—1
Huelefeld H B—f
Ledder F G—1
Loebker John H—f 1
McCracken G A—f c
Percival H W—f 1 c
Race S—f 1 c
Ransom-Droege Agcy—f c
Reasonover & Steinfort—f 1 c
Roll Geo P—1
Sandford T W & Co—f c
Schroetter H A—f 1 c
Sharp S G & Co—f
Sharpe Jack C—f 1 c
Simrall The J G Co—f 1 c
Thompson Geo W—1 c
Walker Ed E & Co—f 1 c
Whitney H A—f c

CYNTHIANA

Bishop & Reese—f
Clary R C & Co—f c
Conway R H—f
Cromwell & Withers—f
Eals & Peterson—f
Gossett & Van Deren—1
Kimbrough & Van Hook—f 1 c
Knox N—f
Le Bus L M—f
McDaniel J F Jr—f
McMurtry Jas—f c
Megibben P R—f
Megibben R A—f
Moffett W M—f
Rees & Bishop—f
Robinson Mrs S J—f
Van Deren J J—f
Wilson J T—c
Woodhead John—1

DANVILLE

Berry B C—1
Briggs H L—f c
Carter W H—f
Cheek J A—f
Cook & Durham—f
Elliott W G—1
Ford E J—1
Fry Lucille—1
Laevill W S—1
Mason Marie—f c
Nichols & Letcher—f
Pollard S C—f
Reed B—1 c
Robertson A S—f
Rowland W S—f
Sandifer H G Jr—f c
Soper Lornes & Co—f 1
Trimble W A—f
Tunis N K Co—f c
Wade B J—f
Walker E G—1
Welsh & Rue—f

DAYTON

Barnet G M—f
Kaighn B T—f 1 c
Keifer Geo A—f
Parrott Wm G—f
Schreiber D F & Co—f c
Walker J T—f

DOVER

Anderson J E—c
Stairs S W—f 1

EARLINGTON

Martin W N—f c
Moore Paul M—f 1 c
Withers Frank I—1

ELIZABETHTOWN

Ashlock J R—f
Bush S H—f
Cash A B—1
Gabbert M H & Co—f
Gardner J A—f
McConnell & Hoke—f 1
Montgomery & Wells—f
Morgan C E—f c
Spring W C—1
Ventress C M—f
Williams H—f

ELKTON

Crittenden G W—f 1
Miller Clyde E—f
Penick B L—1
Street Geo P—f 1 c
Street John O—f c
Street Geo P Jr—f 1 c
Weathers J M—f 1 c
Weathers & Penick—f
Williams John N Jr—f

FALMOUTH

Bishop H W—f
Bradford T C—f c
Colvin J B—f
Dudley W V—f
Kellum C W—f
Meador A G—f
Robbins & Coleman—f
Thompson C W—1
Woodhead J A—1
Woolery J B—1 c

FLEMINGSBURG

Alexander L F—f 1
Applegate Robert—f 1
Collins S J—1
Howe & Rhodes—f 1 c
Griggs A S—1 c
Kendall A S—f
Lawson Ins Agency—f 1 c
Planck J H—f 1 c
Weiller J R—f 1 c

FRANKFORT

Graham R H—1
Gray F V—f
Hewitt Frank—1 c
Hoge Eugene E—f 1 c
Jeffers & Co—f 1 c
Lindsay John B—f
McClure R K—f c
McCoun & Co—f 1 c
Miles Jas N—1

KY.—Frankfort, Con.

Parrent & Richardson—f
Scott & Haff—f c
Smith David D Ins Agcy—f c

FRANKLIN

Aspley Joe—f
Beard D F—l c
Bradshaw E S—f
Covington J H—l
Covington & Tarpley—c
Gillespie C W & N A—f l
Hall Fred—f l
Hargis W H—l
La Rue F—l
McClanahan Neal—f
Millikin C W—f
Turner C W—f

FULTON

Bondurant N M—l
Bynum W E—l
Duley G H—l
Fall, McCall & Fall—f l c
Huddleston R B—f l c
Martin A L—l c
Paschall Ed C—f l c
Stuart J W—f
Wade Mrs R C—f c

GEORGETOWN

Bradley Jas—f
Craig & Hall—f l c
Finnell & Allen—f l c
Plummer H A—l
Rucker E—f c
Warring & Ireland—f

GLASGOW

Beatty & Beatty—f
Caldwell E N—l
Dickinson Thos & Son—f l c
Ferguson E Y—f c
Harrison W P—l
Jones V R—f
Pedigo, Rogers & Co—f l c
Tandy J D & Co—f
Williams J D—f

GRAYSON

Horton J E—f
Osenton L E—f

GREENVILLE

Bailey R E—l
Eaves H E & Co—f l c
Hay Miss Minnie—f
Morgan W T & Son—f l c

GREENUP

Daugherty I J—f
Fullerton E E—f
Pollock J E—f

HARRODSBURG

Cardwell L D—f
Curry Frank—f c
Davenport J F—f
Davis & Co—f l
Ewing W T—f
Riker L—f c
Smalley P B—l
Van Arsdale J I—f c
Wash & Edwards—f c
Whitley S—l
Wilmore & Fisher—f

HARTFORD

Mortin Otto C—f c
Riley R R—f l
Yeiser A C—f l

HAWESVILLE

Bentley Geo—f
Hale T D—f l c
Mastin M S—f
Temple R T—l
Wilson George C—f

HENDERSON

Baldwin Mrs Frances Soaper—f
Bennett Mrs W E—l
Eakins J Wm & Son—f c
Griffith Mrs H D—l
Givens & Cooper—f c
Harris S D—l
Hart J H—f c
Haag Frank—f
Jones W J—l
Lambert W T & Son—f c
Lile Fred—f c
Lockett Miss Eva—l
McGraw R L—l
Neal Powel & Burbank—f c
Sights Harry—f l
Stanley & Banks—l c
Starr & Thompson—f c
Tapp F R—f
Vaughan & Love—f

HICKMAN

Dee J Henry—f l c
Henry & Henry—f l c
Helm & Amberg—f l c

HODGENSVILLE

Hargan R R—f l
Hubbard L C—f l c
Hudgins Claude—f l
Jones & Graham—f l
McGill—f c

HOPKINSVILLE

Crawley W R—f l c
Crenshaw M F—f
Garnett W F & Co—f l c
Giant Ins Agency—f l c
Higgins J M & Son—f c
Homestead Investment Co—f
Johnson Lowe & Co—f l c
Kelly Walter & Co—f l
Knight T S & Co—f
Locker & Draper—f l
McDaniel Katie—f c
Pool Leslie—f c
Thompson J D—f l
Wallace H D—f l c
Wicks W R—l

LA GRANGE

Dixon & Gosling—f l c
Duncan R O—f
Hudson H C—f
McDowell C M—f
Merchant W P Jr—l
Snyder R W—f l
Yager J T—f

LANCASTER

Beazley J A & Co—f l c
Brown E P—f c
Davidson & Miller
Elmore & Hopper—f
Snyder R H—f l
Thompson & Moberly—f

LAWRENCEBURG

Bond & Co J Graham—f c
Booth Harry—f
Crain J H Sons & Co—f
Gainer E C—f l c
Wilks, Bond & Co—f l

LEBANON

Clarkson J W—f l c
Kelly & Jackson—f l c
McElroy R Y—f l c
Mackin, Huber & Smith—f l c
Maxwell J B—l
Rubel W W—f l c
Spaulding T B & Son—f l c

LEWISBURG

Bland Arnold—f l c

LEXINGTON

Claude Daniel B—f
Geddes F D—f
Green J D—l
Lane Wm & Son—f
Green Liberty—f
Messeck D R—f
Ott & Smiley—f
Porter W H—f
Reed A T—f
Reckass W B & Co—f
Richardson & Stetz—f
Taylor Hal S—l

LITCHFIELD

Layman Ike—f
Parson E—c
Taylor J E—f l c

LOUISA

Burgess G R—f c
Carey Jas L—l
Kintsler Jas—f
Snyder Augustus—f
Wallace F T D Jr—f l c

LOUISVILLE

Anderson L L—l
Anderson W B—c
Ballou A P—l
Barbee & Castleman—f c
Barrett J J & Son & Robinson—f c
Bayly J W E & Co—f
Beilstein J W & Co—f c
Bloom Levi—f c
Booker & Kinnaird—f c
Boynton C R—f c
Brown & Martin—f c
Burbank & Burbank—l
Burdine R B—l
Burkley & Tierney—f
Campbell I F—l
Carpenter & Dudley—f
Chapman Ins Agency—f
Chittenden J E—f c
Clancy T Johnson—l
Cravens C A—l
Danforth & Co—f
Davis H V & Co—f c
Dennis W W & Co—l
Dickey J H—l
Dugan & Humphreys—f c
Gilmour A—l c
Gould Chas E—f
Gray J S & Son—f
Hamilton C H—l
Harrison W H—l
Hawes & Key—c
Head G E—f c
Hedgcock E S—l
Hellman C J—l
Hill H K—l
Hoge P H Jr—l
Hubbard C J—f c
Hummel & Meyer—f
Hunter & Hellman—f
Huston S M—f
Jarvis J K—l
Jefferson Noyes & Embry—f c
Johnson A E—c
Kendall H R—l
Kraziese F J—c
Lang Chas A—f c
Lang Henry H—f c
Lea H G—l
Lynch J T—l
McAtee A H & Co—f c
McDonald G L—l
McHenry J J—c
MacPherson & Co—f c
Manson L B—f
Maury H L—f c
Miller E J & Co—f l c
Miller Z T—l
Moody C D—l
Murrell T A—l
Noe A L—l
Pace W B—l
Pirtle & Weaver—f
Ponder T V & Co—f c
Powell H J—l
Reutlinger & Stith—f c
Robinson, Wilson & Long—f c
Rodman C D—l
Rosseau I L—l
Russell M B—f c
Sherman W R—l
Shillingburg W I—l
Slaughter J B & Co—f A—f c
Stone & Gnau—f
Tachan E S—f
Thomas & Kaye—l
Timberlake & Truehart—f
Tippett & Walker—f c
Todd J M & Co—f
Vetter & Smith—c
Viglini P & Co—f
Wade Hoeing & Co—f c
Walbeck Henry C—f
Wanner Julius & Co—f
Weitzel B F—f
Young E F—l
Zimmerman W O—l

LUDLOW

Balsey Tom—f
Dougherty E H—f
Daugherty E H—f l c
Grant Abner V C—f l c
Klappert Henry—f
Stephen J—f
Snyder Clutt—f c

MADISONVILLE

Elgin W S Ins Agency—f l c
Galton H—l
Langley S D & Co—f
Nisbet E—f
Whittinghill R T—f l c
Woodward S L—l

MAYFIELD

Brown F—l
Carrico J M—f
Cox W F—f
Emerson J C—f
Haskins B L—l c
Fulton H M—l
Hester M E—l
Morrow J R—l c
Orr Ed—l
Parkhill, Shaw & Co—l c
Potts L L—f
Robertson W W—f l
Rowland Walter—l
Smith E B—l c
Stanfield R N—f
Sullivan W B—f
Ward W F—f l c
Waskins B L—l c

MAYSVILLE

Arn Sherman—f l
Coughlin M E—f
Curran H C—f
Elgin J W—l

Hall J H—f c
Key W Holton—f 1 c
Manning W C—f
McIlvain W W—f
Nash C F—f c
Parker J Ed—f 1 c
Reed Miss Elizabeth—f
Sulser A G & Co—f 1 c
Valentine Pickett—f 1
Wallace J A—f
Walsh H L—f
Watkins W C—f
Warder W R—f
Wood & Ewan—f

MIDDLESBOROUGH

Ball T—1
Chesney J H—1
Gilly Marvin—c
Hutcheson H H—f
Kinnaird A M—1
Manring J L & Co—f 1 c
Tri-State Ins & Realty Co—f c
Wood R J—1 c

MIDWAY

Arnett A B—f
Cogar & Co—f c
Fugett L C—1 c
Hughes Ins Agcy—f c
Morris W C—f c
Vise H L—f 1

MILLERSBURGH

Allen Agency—f 1
Butler W A—f
Ingels O W—f
McDaniel Jno. & Son—f
Miller W M—f
Young R B—f
Wadell T P—f

MILTON

Eckert H D—1
Hickrey G R—1

MORGANFIELD

Brantly Wm—1
Clarkham Buck—f 1
Martin W A—f
Martin J N—f
Mason Bob—1
Phipps J T—1
Phillips B G —1
Skinner C H—f 1 c
Sparks, Hammack & Veatch—f
Taylor Walter—1
Vaughn F E & Co—f
Waller Collins—f 1
Waller J M—f
Young & Russell—f

MT. STERLING

Bleman R L—1
Bleman G E—f
Greene & Strossman—f 1 c
Hoffman H G—1
Hoffman Ins Agency—f 1 c
Kirkpatrick C W—f
McAlister G M—f
McKee H C & Co—f
Sabitt Chas W—f

Rogers T F—f 1 c
Turner Ben R—f
Wyatt Elizabeth—f

MURRAY

Blalock J B—f 1
Graham Asher—f c
Falwell & Matheney—f 1 c
Holton H E & Co—f 1 c
Holton M D—f 1 c

NEW CASTLE

Bruce C W—f 1
Ellis Robt—f

NEW HAVEN

Dawson & Kirkpatrick—f c
Powers I A—1

NEWPORT

Buchanan Co The F A—f 1 c
Fitzsimmons H J—f
Haas Adam C—f 1 c
Harton & Co—f c
Huff J D & Son—f
Hughes C T—f
Myers Frank A—f
Riedinger & Broering—f 1
Riedinger, Lawrence—f
Shaefer Harry F—f c
Schupp & Son—f
Silva Chester—f
Ulmer H—f 1
Ware M & Sons—f

NICHOLASVILLE

Boner, Wilds & Smith—f 1 c
Hoover E B—f
Smith & Robinson—f c
Watts Mrs Fannie—f c
Wolf Ins Agcy The—f 1 c

OWENSBORO

Berry & Hays—f c
Booth & Buckner—1
Bumpus & Stuart—f
Cannon F A—f
Clark & McCarroll—f
Cruse J S & Co—f
Dillehay & Weill—f c
Frazier R C—1 c
Frederick J C—c
Griffin & Apperson—f
Haynes O C—f
Kelly Jas Co—f 1 c
Nalle C G—c
Rudd J C Son & Co—f 1 c
Vanover L E—f
Weil Bros—f 1 c
Yancey W L—c

OWINGSVILLE

Arnold J T—f 1
Brother J R & Co—f
Brother & Shankland—f
Brother O B—1
Byron A T—f
Coons O W—f
Gudge H C—f
Kincaid & Richards—f 1
Perry G E—f
Thomas W S—f

PADUCAH

Bacon J N—1
Boon & Co—f 1 c
Ezzell & Vance—1
Hood C M & Son—f 1
Smoot C M—f
Haltman, Cave & Reed—f c
Holland H M—f
Hummel Bros—f c
Jones O J—1
Massey L D—1
Orndorff C E—1
Paxton W P—f
Phillips & Son—f
Schultz Rigg—1
Smith Frank B—f c
Snook S J—1
Steele A R—c
Weil & Co Inc—f c
White A E & Co—f
Williams J W—f
Yeiser D A—f

PARIS

Alexander Kats—1
Aranspigar W S—f 1
Blackberry Clifton L—f
Clendenning R F—1
Davis R—f c
Doyle George—1
Harris L D—f
Hinton W O & Son—f c
McClintock J D—f 1 c
McClur & Donalson—f
Muir J W—f
Myall W—1
Parrish D C—f c
Thomas, Woodford & Bryan—f 1 c
Ward Clay—f
Webb W H—f
Yerkes & Reed—1

PIKEVILLE

Cecil S Marion—f 1 c
Sowards Ins Agcy—f 1 c

PRINCETON

Akin R H—1 c
Baker W R—f
Dyer D—f 1
Groom & Son—f 1
McGough & Nichols—f 1 c
Wood Bros—f 1 c

RICHMOND

Breck D H & Co—f 1 c
Breck D H—f 1 c
Burman's Ins Agcy—f c
Crooke J W—f c
Evans L P—f c
Taylor Quinn—f 1
Turley R E—f c

RUSSELLVILLE

Andrew C W—f
Clark Geo T—f 1 c
Evans W G—f
McCuddy R F—1
Morton Frank—f
Page Rhea—f c
Trimble & Clark—f c

SHELBYVILLE

Armstrong Agency The—f 1 c
Ballard C W—f

Ballard F H—f 1 c
Buckner John Dawson—f 1 c
Cowherd & Cardwell—f
Goodman & Brown—f 1 c
Harbison & Son E D—f 1 c
Hart Wallace & Co—f 1 c
Kirk S S—f 1 c
Randolph C A & Co—f c
Riner & Co O K—f 1 c

SOMERSET

Collinsworth H F—1
Cook J R—f
Denton D E—f 1 c
Horges J A—1
McKeon J C—1
Jenkens W H—1 c
Morrow & Morrow—f c
Neikirk G—1
Pence J B—1
Prather & Waddle—f
Richardson Sam—1
Smith B V & J V—f 1
Wesley Mathew—f 1

SPRINGFIELD

Brown R C—f
Lake B D—f 1
McCarthy W D—f
McElroy & Wharton—f 1 c
Ragsdale W D—f

STANFORD

Foster C Hays—f 1
Newland R M—f 1 c
Wearen J D—f 1 c

VANCEBURG

Bowman W P—f 1 c
Parker & Staggs—f 1
Strother J P—c

VERSAILLES

Berryman J W—f
Browning C M—f
Carroll C C & Con—f
Howard D J—f c
Hunter & Berry—f 1 c
McMillin J W—f
Newman J W—f
Railey J W—f c
Ward H K—f 1
Watts H S—f 1
Wilhoit & Field—f 1
Williams & Harris—f

WINCHESTER

Azbill W P—f
Baker R D—f
Boards J W—f
French Yates—f
Garner & Fitch—f
Hampton & Tucker—f
Jouett Ins Agcy—f 1 c
Miller Mrs Mary—f
Ogden W T—1
Poynters J W—f
Smith J E—f
Strossman W H—f
Strother N T—f c
Stuart T C—c
Thompson V D—1 c
Tracey S B—f
Wood W A—1
Turney U L—1

LOUISIANA

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ickey & Knowlton—l
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Flinton C P—l
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Hotham R L—l c
Jackine Roy—l c
Peabody F A—f l c
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f l c

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Emery Frank A—f c
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Littlefield A M—f
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Keith Hurd S—f c
Kelly Sumner P—f c
Kemp & Cook—f c
Keniston Charles E Jr—l
Kennedy Henry J—f c
Kenney Bartlett F—f c
Kenyon G W—f c
Kessler Frederick J—f c
Kiley John C—f c
Killion Arthur C—f c

Kimball, Gilman & Co.

INSURANCE

137 Milk St.

Kirk Andrew—l
Klaus Arthur W—f c
Knapp Joseph W—f c
Knapp Newton A & Co—f c
Knight Harry T—f c
Kollock, Rice & Co—f c
Krikorian Vahram S—f c
Ladd & Webster—f c
Lane Jasper A—f c
Lannon Henry J—f c
Larrabee Herbert L—f c
Lattimer Elbert S—f c
Leavitt Hattie Mrs—f c
Lebowich Louis A—f c
Lee Thomas C—f c
Leighton Rebecca—f c
Lemont Arthur E—f c
Levenson Manuel—f c
Levin J & Co—f c
Lewis Arthur P—f c
Lewis W H—f c
Libby Ira F—f c
Liddell James—f c
Liffler Charles & Son—f c
Lincoln C R—f c
Lincoln F A—f c
Lincoln Wm & Son—f c
Lincoln W Arthur—f c
Linton Frederick M—f c
Lippmann William—f c
Lord Elmer A & Co—f c
Loud Charles E—f c
Loud Clarence W—f c
Loud C Oliver—f c
Lovell Andrew J Jr—f c
Lovett Albert J—f c
Lowe Lewis G & Son—f c
Luee Fred B—f c
Lurie M S—f c
McCarthy J Fred—f c
McCoy George M—f c
McCoy George M & Son—f c
McCoy William A—f c
McCoy William B—f c
McCoy Wm E & Co—f c
MacCurdy Benton H—f c
Machugh Edward Jr—f c
McIntosh Frederick—f c
McKenney Fred P—f c
McKim Ernest B—f c
McLaughlin Hubert J—f c
McLaughlin William L f c
MacLeod Vernon K—f c
Macomber Alexander G Jr—f c
Macomber Frank Gair—f c
Mann Frank Chester—f c
Manookian K E—f c
Mapes D D—f c
Marsh Francis—l
Marshall Loring L—f c
Marston Geo N—f c
Mason Frank—f c
Mass Medical Service Assn Inc—f c
Masters Fred W—f c
Meade John Paulding & Co—f c
Meady W Benjamin C—f c
Mears William Nichols—f c
Meehan John J—f c
Merrill John W—f c
Miller William J—f c
Mitchell Charles & Co—f c
Mitchell George E & Son—f c
Mitchell Herbert N—f c
Monroe Moses D—l c
Mooney Charles P—f c
Mooney Joseph E & Co—f c
Moore Frances Mrs—f c
Moores J Wellington—f c
Morgan Henry T—l
Morrill Lucy M—f c
Morrison Morris L—f c
Morse George S—f c
Morse Harry F—f c
Mosman Wm A—f c
Muller Wm A & Co—f c
Nash Henry R—f c
Naturalization Aid Association of Mass—f c
Navison Joseph—f c
Newell John—f c
Newell W Ellis—f c
Newhall & Newhall—f c
Nolan Thomas J & Co—f c
Norris W H & Son—f c
Noyes Frank A—f c
Noyes Frank V & Co—f c
Nudd George F—f c
Nutting Clifford P—f c
O'Brion Russell & Co—f c
O'Connor William S—f c
O'Leary P Joseph—f c
Olive & Olive—f c
O'Neil & Parker—f c
O'Neill Carroll C—f c
Osgood D Earl—l
Osgood George W—l
Paige John C & Co—f c
Palmer Horace—l
Parker Boardman J—f c
Parker Frederic E—f c
Parrot Edward G—f c
Pastene Jerome J—f c
Pattee Winthrop & John A Potter—f c
Patterson D Warfield—f c

PATTERSON, WYLDE and WINDELER
Fire and Marine Underwriters
72 Kilby Street

Paul William J—f c
Pearson Horace B—f c
Peck C Arthur—f c
Penn George J—f c
Perkins Frederick H—f c
Perry George L—f c
Peters Edward M & Co—f c
Pevear Arthur S—f c
Phelps Franklin S & Co—f c
Phelps James Franklin—f c
Phelps James T & Co—f c
Philbrick E F—f c
Phillips Eben F—f c
Phillips Joseph S—f c
Pickering F C—f c
Pierce Curtis W—f c
Pierpont Isaac E S—f c
Pinkham H W—f c
Piston Anthony W—f c
Pitman Arthur W—f c
Plympton & Bunting—f c
Pollard J F—f c
Pomeroy Clinton M—f c
Porter W & Co—f c
Potter Arthur L—f c
Potter & Watkins Inc—f c
Powell Charles S—f c
Pratt Ezra F & Earl W—f c
Prentiss & Viall—f c
Prothero Nellie Flint Mrs—f c
Prouty Thomas S—f c
Puffer David—f c
Putnam William E—f c
Pyne Charles H—f c
Quigley & Co—f c
Randall, Livermore & Co—f c
Randall, McCarthy & Co—f c
Rankin Edward H—l
Rankin James—f c
Ratigan Thomas H—f c
Read, Burragh & Co—f c
Reardon Harriman A & Co—f c
Reddish Arthur—f c
Redmond E T & Co—f c
Reed & Bro—f c
Remick Paul—f c
Retan Fred S—f c
Rice Edward E—f c
Rice William F—f c
Rice & Whitney—f c
Richards Frank W—f c
Roberts Arthur E—f c
Roberts C E—f c
Roberson & Nixon—f c
Robinson Arthur W & Co—f c
Robinson Edwin & Co—f c
Robinson George H—f c
Rodday Wm A—f c
Rogers George R—f c
Rogers & Howes—f c
Rolfe Frederick W—f c
Roraback John O—f c
Rosan S D—f c
Rose Daniel H—l
Rosencrantz Hugard & Co—f c
Rowe Frank E—f c
Rowe & Porter—f c
Rudd Tracey A—f c
Russell Frank A—f c
Russell & Fairfield—f c
Ryland Frank J—f c
Ryther Leon E—f c
Sackett M H—f c
Saklad Elias—f c
Sampson George E—f c
Samuel Daniel E—f c
Sanborn F C—f c
Sanford Albert E—f c

MASS.—Boston, Con.

Saville Frank E—f c
Sawyer Maxwell—f c
Scamman Jeremiah B—f c
Schacht Robert H—f c
Schworer Louis—f c
Scudder W Scott—f c
Sears W B & Son—f c
Seaver & Frost—f c
Sell John A—f c
Serrat W D & Son—f c
Settele Charles N—f c
Sewall Albert W—f c
Shaal Florence E Mrs—f c
Shadman William G—f c
Shapiro William—f c
Shaw Robert N—f c
Shaw S Arthur—f c
Shaw & Flynn—f c
Sherburne R B—f c
Shur Hyman I—f c
Shugg Henry W Jr—f c
Silver Elmer E—f c
Simpson Arthur K—f c
Simpson, Campbell & Co—f c
Sircom E Rupert—f c
Skillings J Hunter—f c
Sleeper Dwight W & Co—f c
Slobodkin Hyman E—f c
Small Hyman—l
Smith Charles A J—f c
Smith George W—f c
Smith Harry W—l
Smith Louis E P—l
Smith Walter R—f c
Sommer Bernhard—f c
Souther E W—f c
Souther George W—f c
Southworth Palmer H—f c
Spitz George W—f c
Spitz Henry B—f c
Spitz Jacob M—f c
Spitz Leo—f c
Sprague David E—f c
Stanton Frank A B—f c
Stanwood Henry P—f c
Stanwood & Souster—f c
Staples Ide & Summers—l

Starkweather & Shepley
(Inc.)
Fire, Marine and Casualty Insurance
45 Kilby Street

Sternberger Isidore G—f c
Stevens Brush & Co—f c
Stevens Harry A—l
Stone Louis G—f c
Stone Robert E & Co Inc f c
Stone William F—f c
Stone W Harold—f c
Straton Frank H—f c
Strock M & Co—f c
Stuart William N—f c
Sturtevant & Bartlett—f c
Sullivan Robert A—f c
Svenson S Otto—f c
Swaim Stanley B—f c
Sweeney William J—f c
Swett Vernon B—f c
Tapley C R & Co—f c
Taylor Geo W & Son—f c
Taylor Prince W—f c
Tenney Dudley P—f c
Tenney fred—f c
Thacher Eben A—f c
Thacher Frank A—f c
Thacher Frank G—f c
Thompson & Reed—f c
Thomson Harry P—f c
Timmerman D E & Co—f c
Timson Harold H—f c
Tirrell Arthur L—f c
Toland Mary G A—l
Tougas N E—f c
Togus Walter L—f c
Tower Burgess C—f c
Townsend Charles E—f c
Townsend John H—f c
Trefry John T & Co—f c
Trotter William M—f c
Trull William T—l
Turner George W Jr—f c
Tyler Samuel W—f c
United States Protective Assn—f c
Urlofsky Abram—f c
Vanderwarker Charles H—f c
Vaniderstine Harry—f c
Van Raalte A—f c
Vatter W J—f c
Veader J W—f c
Vogel E E—f c
Voodry John A Estate—f c
Wadsworth D—f c
Wadsworth Walter S—f c
Wallace William & Co—f c
Walsh Norris J—f c
Walter Richard O—f c
Warner Ella G Mrs—f c
Warren Calvin E—f c
Warren Charles H—f c
Warren Mary Edwina—f c
Warren, Meade & Gale—f c
Warren Nathan—f c
Waters Bertram G—f c
Watkins George A—f c
Watson Thomas M—f c
Watson & Rivinius—f c
Wead Harold K—f c
Weed Arthur J—f c
Weeks Miles W—f c
Weinberg Joseph—f c
Weinberg & Beal—f c
Wellington George A—f c
Welsh Willard Realty Co Inc—f c
Wheelock Charles B Ins Agency—f c
Wheelock Isaac R—f c
Wheelock & Serrat—f c
Whitcomb Frederick R
White Edgar F—f c
White Frank W—f c
White James Gardiner—f c
Whitney Ralph H—f c
Wight Malcolm G—f c
Wilcox Edwin C—f c
Wilkins Charles W—f c
Wilkins W F & Co—f c
Will James A—f c
Williams Holden Pierce—f c
Williams M S P—f c
Williams William G—l
Willis J D K & Co—f c
Wilson Ralf K—f c
Wilmot Alfred G—f c
Winkley Wm H—f c
Wise Charles H—f c
Wise Samuel H & Co—f c
Wolfson E—f c
Wood Horace P—f c
Woodbridge George—f c
Woodbury C P & Co—f c
Woods Carleton M—f c
Woodside Charles L—f c
Wooster Fred V—f c
Wormelle F C—f c
Worthley Harry R—f c
Wright A Stanford—f c
Wyatt Thomas—f c
Wyman Samuel D—f c
Yeaton G Dana—f c
York Louis W—f c
Young William A—f c

BRAINTREE

Cummings C B—f l c
Hannaford C S—f
Hobart C H & Son—f c
Sampson Geo E—f c

BRIDGEWATER

Cholerton Samuel B—f l c
Cushman Edgar E—f
MacMaster Edward A—c
Prophett W P—f
Swann C F—c

BROCKTON

Battles David W—f l c
Beals Wm E—f l c
Belkus Michael—f
Bigney T & Co—f
Blanchard H L—f
Boyden W A & Co—f l c
Bryant W C—f
Burke Walter J—f l c
Callahan Joe A—f l c
Clapp C G & Co—f l c
Clemons & Peterson—f l c
Dolan P S—f l c
Fisher Geo E & Co—f l c
Fullerton & Shaw—f l c
Gordon John H—f l c
Holmes F M—f l c
Jones H L—f l c
Madden J J—f l c
Neafsey E P—f l c
Packard & Son S F—f l c
Poole H A & Son—f l c
Puffer L W & Son—f l c
Scott J V—f l c
Stedman G W—f l c
Steele E K—f l c
Thompson W M & Co—f l c

BROOKFIELD

Cottle H E—f
Franquer F F—f l c

BROOKLINE

Adams Geo—l
Baker E W—f l c
Blake R P—f
Blossom W L—f c
Brand Carrie O—l
Burnside J F—f
Byers F H—l c
Cabot, Cabot & Forbes—f
Cate Martin L—f
Caulfield A J—f l c
Clapp Mrs E I—l
Clark W H A—f
Cohen Mrs Ida S—f
Crowell Geo H—f
Davidson R S—l c
Dizer L E—c
Duncan S W—f l
Fuller Clarence E—f l c
Golden A L—l c
Gowdy G F—c
Hargrave Leonard—f l c
Homer J W—f
Johnston Frederick—f
Johnstone Geo W—f
Kirker J E—f c
Klaris L—f
Lincoln Wm & Son—f
Love W J—f l c
Martyn M—c
Merrill A C—l
McClellan F H—l c
McKim E B—f
McIntosh F H—c
Meade John P—l c
Messit Thos.—f
Miller H P—l
Morrill Miss Lucy M—f c
Murphy Wm E—f l
Nugent G R—c
Parsons W E—l
Richards F W—f l
Richardson B P—f
Robinson Clara F—l
Rose W G & Co—f l
Rothwell James M—f
Russell F A—f
Sharp Edward & Son—f c
Shaw E P—f c
Smith J G—f c
Stevens G S—f l c
Smyth J H—f
Tucker R D—l
Wadsworth C D—f l c
Wadsworth P B—f
Wheelock C B—l
Wilkins C W—f c
Wing T F—f
Wood P H—l

CAMBRIDGE

Ahern J J—f c
Bird H & Co—f c
Bridges A M—l
Brooks W F—f
Burrage & Ramsey—f
Carrick G H—f
Clark Joseph—f c
Conley J J—f
Coolidge W S & Co—f l c
Cunningham Bros—f
Dow Geo L—f
Fallon B F—f c
Francis M W & Son—f
Giles G A—f l c
Griffin Edward f
Hastings W B & Co—f c
Hederstedt August N—f l c
Henderson A R—f
Howlett H B & Co—f
Katon L H & Co—f c
McClosky & Harty—f
McNeill C W—c
Meyers Julius—f c
Montague C H—f
Myles L T—f
Norris F W & Co—f c
Phalan Otis E—f
Phelan W T—f c
Ramsey Merrill—f
Robinson George H—f l c
Ryan J F—c
Stewart A M & Co—f c
Sullivan J P & Co—f l c
Sweeney Wm L—f l c
Wardell & Mors—f c
Welch & Shea—f
Wesman M T—f

CAMPELLO

Packard S F & Son—
Ripley H C—f

CANTON

Curtin Jos A—f c
Dockray M J—f c
Hill T J—f c
Shehan J P—c
Tenney W N—l
Zimmerman D E & Co—f c

CHARLEMONT

Hicks H A—l c
Rice H A—l
Sherman Homer—f
Walker H T—f l

CHATHAM

Bearse E T—f l c
Harding H A—f
Hickerson J A—f

CHELMSFORD

Warren A M—f l c

CHELSEA

Gould Jesse & Son—f c
Grace Wm W—l
Hayes G I M—f
McCann J A & Co—f c
Pratt Walter—f l c
Sullivan D H—f
Wentworth R S—f

CHICOPEE

Bray Chas W—f
Bowllet Alfred—f
Caron Leafield H—f
Chic Ind Assn—f
Davis Edwin L—f
Dickinson N A—f
Elder Harry W—c
Fuller W J—f c
Gendreau H A—f c
Granfield John C—f
Gendreau & Brouillet—f c
Granfield A J—f
Houlihan M B—f
Kelly John J—f
Lahey M J—f
Lynch John F—f
Mackerman M E—f
Morse H Austin—f
Shea Walter M—f

CLINTON

Ayers & Hammond—f l c
Baer Bros—f
Beck Albert—f
Breed Mabel—f
Bullard F E—l
Cannon P F—f c
Conroy M J—l
Dame J T & W R—f l c
Gibbons R A—l
McNamara & Coughlin—f l c
McNamara T J—f
Mayberry Chas—f c
Murphy Jas F—f c
O'Toole W J—f l c
Richter Henry O—f
Stevens Chas G & Son—f
Thissell H A—f

COHASSETT

Gammons Charles W—l
Lathrob Caleb—f
McGaragle F C—l
Petersen A F B—f
Phelps J T & Co—f l c
Tisdale R H—f
Tower E N—f l c

CONCORD

Appleby J M—f l c
Dunlop Mrs F A—f
Fee Annie M—c
Fowler L N—f
Howard Eliot R—l
How Sophia W—f
Lapham Waldo P—f c
McWalter Maurice—f l c
Middlesex Ins Partnership—f l c
Raymond John W—l
Russell George G—f l c
Sullivan John J—c

DANVERS

Allen A G—f l c
Carroll John T—f l
Fennessey R T—f l c
Fuller A E & Co—f l c
Pope Guy P—f l c
Tapley C Ralph—f l c

DEDHAM

Cox H A—l
Drown J P—c
Gagliard J—l
Hill Wm F—f c
Humphrey H D—f l c
Ives P F—c
McKenna M H—f c
Moseley A L—f c
Murray Thos P—f
Sheck W B—c
Tobin W H—c
Wetmore E A—c
Whitman Wm F—f
Young Geo H—l c

DENNIS

Eldridge H W—l c
Loring H D—f
Sears B F—c
Sherman I B—f

DOUGLASS

Rowley Gilbert W—l
Wixtead Jas W—f c

DUXBURY

Green Alfred E—f l c
Hastings A W—c
Stearns Geo H—f

EAST BRIDGEWATER

Cook James A—c
Edson M C—f c
Thorndike H C—c
Whitmarsh E S—f

EAST DOUGLASS

Bird Frank H—f l c
Carter Walter S—l
Rowley Gilbert W—l
Wixted J W—f

EAST HAMPTON

Chittim Harry—l c
Duval J—l c
Eisenstock G—f c
Gaugh Fred J—f l c
Lyman John L—f c
Parsons Henry A—f c
Sanders Albert D—f l c
Uebel R C—f l c

EVERETT

Blanchard A E—f
Buntin Geo W—f l c
Cannell Bros—f c
Fall E R—f c
Jennings & Co—f l c
Noyes Edw B—f
Sears A W & Son—f c

FAIRHAVEN

Conie J J—l
Goddard A C—f c
Henshaw James—l
Pope Harvey L—f
Thompson Chas E—l c
Whiting Elisha S—f l c

FALL RIVER

Amarello F C—l
Audet A L—f c
Becket J Fred—f l c
Bassett O E—l
Booth F—l
Buffington James N—f l c
Callahan J H—l
Cole E J—f c
Cook C C—f l c
Cunneen James E & Co—f l c
Davis C H—f l c
Desjardins G T—f l
Doherty E T—f c
Dolan Martin—f c
Doyle P J—c
Doyle J E & Co—f c
Duckett James—f
Durfee Geo N & Sons—f l c
Feitelberg Morris—f
Fuller & Gray—c
Greene & Son—f
Goldthwaite W E—l
Grady J H—l
Hadley Chas McL—f l
Haffards G M & Co—f c
Hall Jas L—f l c
Hampton H E—l c
Hickey Wm J & J H—f c
Hood A H & Co—f
Howland A G & W J—f l c
Howland S D—f c
Kalif L E—c
Lockhart Alexander—f
Lyons & Reagon—f l
McNeil H T—c
Markell M—f l c
Mercer Peter—l
Moore D—f c
Paradis J B—f c
Pierce H M—f c
Renaud A—f
Savard L—f c
Slade John P & Son—f l c
Stafford John F & Co—f c
Thomas E H—c
Tonkonogy & Adler—f
Weeks A G—c

FALMOUTH

Burgess E E—c
Gifford Wm A—f c
Hall Hiram F—f
Hewins W H—f
Jones G W—f
Lawrence S I—f l c
Luscombe Walter O—f
Roberts H A—c

FITCHBURG

Aironen Henry—f
Annala J G—l
Arnold J A—f
Ayer Margaret—f
Ayer Will E—l c
Baker & Baker—c
Boucher X F—c
Catches J P—c
Daniels E T—l
Deschenes N M—f c
Faxon, Ayer & Smith—f l c
Flynn C T—c
Goodfellow A Z—c
Gore H F—f
Hatch H A & Son—f l c
Hersom E L—f l c
Hintala E J—l
Holmes Myrtle—f c
Hudson G K—c
Jess D T—f
LaBell A G—c
La Montague Omer—f l c
Landry Napoleon—c
LaRiviere J B—l
La Voie G F—l
Longley S L—f l c
Markham S J—f l c
McDermott C J—l
McMurray T P—c
Mowry C C—l
Mutual Insurance Agcy Inc—f
O'Connell M F—c
O'Sullivan M E—l
O'Sullivan T F—l c
Pinkham C F—l
Pitcher G H—l
Putnam W S—f l c
Putney W E—f l c
Reynolds H A—l
Robbins W A—f
Robinson D A—f l c
Rogers H E—f
Roy Joseph—l
Russell S L—l
Russell W F—f l c
Sanderson F M—c
Sandré Geo—l c
Sarkin Elizabeth—f
Shea J J—f c
Smith S B—f
Suominen J—f
Syrjala Joseph—f
Taavila H—c
Teto Wm—f
Tinsley D W—f l c
Tuttle T G—f l
Van Riel John—l
Veautour E J—c
Ward P F—c
Weeks F B—l
Wilson Chas F Inc—f l c
Wilson J A—f c
Wilson W P—c
Witham G W—c
Woodcombe P J—l

FOXBOROUGH

Ellis Geo R—f l c
Gove J Wm—f
Hardin & Barron—f
Hodges & Sherman—f c
Newton Howard E—f c

FRAMINGHAM

Adams C S & Co—f
Adams J S—f
Clark W E & Son—f c
Leavitt Luther C—f l c
Morrill Charles A—f
Mundy Joseph—f l c
Sleeper & Harrington—f l c
Temple John H—f
Trowbridge A S—f l c
Wallace F A—f c

FRANKLIN

Fitzpatrick C—l c
Hutchinson Chas B—f
Johnson Wm S—l c
Keefe Thos F—f
Metcalf H L—f l c
Shiner Frank—f
Stewart Chas L—f
Stewart H C—f l c
Whitney C O—c
Woodward Palmer A—f l c

GARDNER

Bengtson P A—f
Canavan John J & Co—f c
Carney & Blake—c
Carney Joseph P—f c
Chapin W S—f
Edgell C N—f c
Ekblad Emil—f

MASS.—Gardner, Con.

Gonyeo B F—l
Goodspeed Geo D—l c
Greenwood Bros—f c
King J—l c
Minott G L—l c
Pehrsson Herman—f
Perreault & Dorval—f c
Peterson E L—f l
Regan Daniel—f
Richardson C F & Co—f c
Rosenberg A—f
Ryan Daniel & Co—f c
Sawyer E J—l c
Ward J A—l
Warfield James A—c
Whittemore F S—l

GEORGETOWN

Andrews F P—f
White J F—f l c

GLOUCESTER

Babson Fitz J & Co—f l c
Cunningham & Kerr—f l c
Ellis R B—l
Garvey Wm J—l
Howlett John H—l
Johnson John A & Co—f c
Mahoney Geo E—f l c
Marshall Daniel—f
Presson Alfred—f
Steele Richard C—f c
Strople Geo E B—f l c

GT. BARRINGTON

Bidwell O C—c
Bourk W J—l f c
Bump L W—l
Day W. Taylor—f c
Heffernan W H—f
Hopkins & Parks—f
Joyner H C—f
McCormick Edward—l
Remington F A—f l c
Sanford W B—f c
Shufelt Harry F—f
Wheeler & Taylor—f l c
Wright & Frein—f l c

GRAFTON

Fiske D L—f l c
Lapierre Raphiel J—l
Leonard Robert S—l
Prout M H—f l c
Wing Oliver M—f l c

GREENFIELD

Benson W E—f l c
Bickel Casper—f c
Chamberland J O—f c
Deane Harold L—l
Donovan W P—f c
Franklin Henry S—f l c
Lawler Bros—f c
McCarthy John J—l c
Packard C F—f c
Packard Henry D—f c
Reece E J—l
Sauter John—f c
Shelley J Walter—f l c
Simons Henry K—l
Snow Frank H—f l c
Stimson & Co—f l c
Ulrich F H—l

GROTON

Gerrish E B—f
Shattuck G W—f
Tainter H P—f

GROVELAND

Ladd S P—f c

HANOVER

Dwelley & Nash—f c
Flynn Wm—f c
Leaf A H—f
Little Melvin—f
Parkinson F L—f
Pratt W H—f l c
Wood D H—f

HARWICH

Clark Chas R—l
Kelley B C—c
Small Samuel—f c
Snow Ralph—f

HAVERHILL

Adams J Fred—f
Bassett S C—l
Barrows C A—f
Belch E E—l
Brooks Ernest F—f l c
Campbell Lyman L & Co—f
Davis Geo I—l
Davis Wm H—f l
Fitts E A—f c
Frankle & Tilton—f c
Gardella Joseph & Son—f
Goodwin D M—f
Hamlin Ins Agency Inc f c
Harding A G—f l c
Hyde Nellie J—f
Kelly C O—f
Kimball Geo E—f
McDonald J E & Co—f l c
Nealley Geo F—l
Nichols M G—f
Norwood G M—f
O'Neill C J—f
Page W H & Son—f l c
Smith Fred R—f
Veasey A G—f
Watson F F—f
Watson William—f
Wood Henry E—f
Wood Fred A—l

HAYDENVILLE

Purrington W—f l c

HINGHAM

Buttimer Frank B—f
Cushing H W—f
Foster Walter B—f
Henderson G O—l
Loring E B—f
Shute W C—l
Whitelock W H—l c

HOLBROOK

Brady John—f l
Holbrook Frank—f
Ludden Chas S—f
Packard Clifton—f
White Walter E—f l c

HOLLISTON

Joslyn Clayton T—l c
Maeder A—f c
Razee Lloyd E—f l c

HOLYOKE

Allyn E H & Co—f c
Bonvouloir S J—f
Cheetham F H—l c
Clarke E C & Co—f l c
Cleveland H B—f l c
Clifford M J—f l c
Cooke A D—f l c
Dowd Jas J & Son—f l c
Dunn R A & S P—f l c
Feldman N—l c
French A E—f l c
Gilligan P J—f c
Goddu Joseph D—f l c
Goodchild A L—f l c
Heinritz L G—f
Holbrook F H—f c
Hurlburt A P—f c
Johnson Chas W & Co—f l c
Jubinville & Soutiere—f
Judd Dwight O & Co—f l c
Judd & Parsons—f l c
Kenney E J—f c
Koehler Paul—f
Laliberte O A—f c
Lauckner O G—f
Marrin E A—f c
O'Connell J H—f c
O'Neill L A—f l
Paradis J A—f c
Parmalle E H—l
Pomeroy M D—l c
Reilly T A—f l c
Shea J F Jr—f
Soutiere H J—f c
Stansfield Thos & Son—f
Warner E S—f c

HOPEDALE

Knights Wm W—f c

HOPKINTON

Adams E H—f c
Day D P—f c
Phipps J Frank—f

HUDSON

Courtemanche Henry—f
Kerrigan Robert—f l c
Reardon H A—f l c
Welsh & Parker—f l c

HYANNIS

Chase C M—f l c
Keveney J—f
Phinney T F—f
Thacher, Frank & Eben A—f l c
Thacher Frank G—f l c

IPSWICH

Barker G Adrian—f l c
Crafts C H—f c
Brown Fred A—f l c
Damon & Damon—f l c
Hayes G H W—c
Hull F G—l
Rand E A—l
Schofield Geo A—f

LANCASTER

C G Stevens & Son—f c

LAWRENCE

Andrew F M & T E—f l c
Arundel Edward L—l f
Austin Geo M Inc—f c
Bevington Thos & Sons—f l c
Bradley H J—f
Campopiano Jeremiah—f
Carey D E—f l c
Carpentier D—f
Carroll Michael—f
Chandler F N—c
Demers Albert—f
Ewart James B—f
Gibbons J H—f
Hurley John J—f
Jacquith W H—l
Kerr A L—l
Lasher C E—l c
Lindner W B—f
Long A T—f c
MacGilvrey J A—l
McLaughlin J J—f
Mack A E—f
Mahoney V A—l c
Morisson W H—f
Nesbitt & Smith—f
Norwood John K & Co—f l c
O'Brien John A—f l c
O'Connell Barry T—f c
O'Sullivan J T—f
Otto Herman—f
Parker J O & Co—f
Powell J S—f
Robjent Geo F—f l c
Saunders A R—f l c
Sullivan J J—f
Sullivan M F—l
Whitney Frank P—c
Whitney Wm A—f
Woodbury & Daly—f

LEE

Dowd Russell M—c
Fenn H E—f l c
Finnegan Thomas—c
Kellogg & Viale—f
O'Brien Jas—f l c
Rogers Edward F—f l c
Tolman Wm—l
Viale A F—f c

LEICESTER

Murdock Harold C—l c

LEOMINSTER

Bascom Harry C—f c
Bushnell W B—f l c
Coburn James & Co—f
Conant H L—l
Gates J W—f
Hannis J A—f
Hull J C—f c
Killelea P H—f l c
Leslie W H & Co—f
Merrican Clesson—f l c
Perry F L—f l
Putnam Wm A Co—f c
Tyler J J & Co—f l c
Vassey L H—c
Venne J E & Co—f
Villano Antonio—f l c
Whitton W J—f c

LEXINGTON

Coburn Frank W—f c
Coolidge H L—f
Gibson Geo H—f
Marshall A A—f
Philbrick E F—c
Reed W W—f
Taylor G W & Son—f
Worthen Edwin B—f l c

LOWELL

Achin Henry Jr—f c
Allen Chas B—l
Barlow E B—f
Bogossian Paul A—l c
Boyle J H—f
Brogan Frank M—f c
Brown W D—f
Bruce E W—c
Byam Bros—f
Byam Geo A—
Byam Ray S—f
Campbell Abel—f
Campbell E G—f
Chamberlain E J—l
Church Fred C—f l c
Clegg Frederick—l c
Collins & Hogan—f c
Delaney Patrick—c
Dickey Thomas L—f l c
Dodge W E—f
Donohue Joseph F—f l
Dupont Ernest J—f c
Eaton C W—f
Fleming J L—f
Goldthwait I W—l
Gordon H C—c
Graves Chas E—c
Green L V—l
Guyette Walter E—f
Hall Louisa—l

Iersome Calvin—c
aukaraki Oscar R—c
Kimball G D—f
Lane C H—l
Leary D F—c
Lee Thomas C & Co—f l c
Mack Michael J—l
McNamara & Sullivan—f c
Martin Edw—l
Miller C K—c
Miller Henry & Son—f c
Mullin J Eugene—f c
Murphy Frank Brown—f
Nichols G E—c
Norcross & Leighton—f l c
O'Brien D J—f c
O'Connor T E—l
Paquette C—c
Parsons E P—l
Peabody H N—f
Peabody Joseph—f c
Redway C B—l
Robbins Martin & Son—f
Russell Cyrus W—l
Sharkey M J—t l c
Shepard W I—c
Simmons W W—l
Slattery E F Jr—f c
Slee W—l
Small I O—l
Smith Henry H—l c
Spillane George H—l
Stickney A H—l
Sullivan Jos A—c
Sullivan J J—c
Sullivan M D—l
Taft H C—f l c
Trull W T—l
Vanden Berg C—l
Walsh R B—c
Waterhouse G H—f c
Whidden Graham R—f c
Wilder H H—f c
Wright Herbert A—f

LUDLOW

Burr Frederick L—f
Parent O F—f l c
Walsh F J—l c

LYNN

Barry Wm J—f
Bartram C A—f l
Breed Geo W & Son—f c
Bresnahan John L—f l c
Carlson Oscar L—f
Cleveland W E—l
Connolly John W—f
Cotter Jas & C—f l c
Cross Chas A—f l c
Cucci L A & Bro—f
Dustin M W—l
Eigner Jas & Son—f
Farquhar, Norris & Black—f l c
Feeney T B—l
Goodridge Chas S—l c
Herbert Geo C—f l c
Higgins Geo C—c
Hodgkin A E—l
Hollis John H—f l c
Ingalls U—l
Johnson & Fox—f c
Kilvert Thos L—f l c
Knight Thos B & Co—f l c
Langevin Geo E—f
Lemmon Jas J—f l c
Long John T—f l c
McCarty & Phelps—f c
Madden John H—f
Maloon Clarence B—f l c
Miller Fred J—f l c
Myrick E M—f c
Newhall Geo H—f
Newhall Loranus C—l c
Otis William H—f
Pearson John B & Son—f l c
Pitman Benj—f
Porter Thos F—f l c
Prahl Carl T—f
Rowell Wiear L—f
Sibley & Moulton—f c
Sisson Robt & Son—f c
Smart Stephen—f l c
Stilea J Harry—f l c
Tillson & Stanbon—f l c
Turner Harry T—f l c
Woodbridge Chas G—f l c

MALDEN

Buckley H A—f c
Chase W H & Co—f
Coggan M S—l
Corbett & Wise—f
Cunningham W E—f
Davenport W E & Son—f l c
Dennett C E—f
Gordon Harry & Co Inc—f l c
Howard Chas W & Son—f l c
Howard John L—f
Paquette Clement F—f
Pearson H H—f l
Peterson F E—f
Prescott C R & Son—f c
Sawyer Carl—f
Serrat Wm D & Son—f
Sircum E R & Co—f l c
Stevens E A—f
Swett J P—f l c
Welsh Willard—f
Woodside C L—f
Young R W—c

MANCHESTER

Floyd L W—f
Johnson W J—f c
Roberts Wm F—c
Swett H C—l
Willmonton G E—f c

MANSFIELD

Fairbanks Francis D—f l c
Halliday John R—f c
King Herbert E—f c
Shepard Albert L—f l
Sherman Walter I—f c

MARBLEHEAD

Hathaway Gardner R—f c
Slee Chas A—f l c
Trefey Wm D—f

MARLBORO

Burke Thos S—f l
Dalton John—f l c
Fay Heman S—f
Frye L M—f l c
Russell Clifton B—f l c
La Plante G J—f
Lowell H N—l
Lyons & Williams—f l c
L'Eveque J N—f l c
McKeon Thos—f l
Mildon F R S—f c
Mitchell John F—f c
Otterson J F J—c
Regan Wm—f l c
Sheridan Walter—f
Temple Winfield—f c
Williams C F—f l c

MAYNARD

Hack Geo E—f l c
King John C—f
Mullin M F—f
Taylor F E—c

MEDFIELD

Allan Alex—f l c
Bartlett Mrs A H—f
Pope Mary A—f
Wheeler L W—f l c
Williams Robert Wade—f

MEDFORD

Barnes C H—f c
Bigelow L R—f c
Buss C B—t
Cary William A—f l c
Coburn G S—l
Fish F A—c
Goodwin J O & Co—f l
Green Geo W—f c
Mangan W A—c
Morrison Jas—f
Ober Jos E & Son—f
Parker Geo L—c
Pearson J A—l
Peters Edw M—f l c
Pierce E G—f l c
Pierce M W—f l c
Robbins L H—f
Sleeper Fred W—f
Stevens B H—l
Tyler R—f c
Wade J F—f
Wellington Geo A—f l c
Wilkins Darrell F—f c
Wilson W F—c
Wood P—l
Woodland G W—f

MEDWAY

Jack Lucy Snow—f l c
Upton Wm H—f c
Woodward Palmer A—f l c

MELROSE

Baker Geo D—f l
Bonart Louis J—f c
Briry W S—f c
Burke George E—f l c
Burrell W A—f
Collannore D K—f
Dearborn G H—f
Dority A A—f l c
Ellison C W—f
Everett F E—f
Farnsworth M L—f
Folsom W N—f l c
Hatch Fred L—f
Hatch John C—f l c
Hill C F—f l c
Ide C M—l
Johnson Henry E—f c
Kilgore R D—f
Larrabee John—f
Lucey Daniel J—f c
McCoy Geo M & Son—f c
Merrill F H—f
Nowell J T—f
Reed Chas F—f l
Sewall Albert W—f
Spear F R—f c
Swett & Lovejoy—f c
Upham F R—f
Whittemore F H—f l c
Woodland Geo W & Co—f c

MELROSE HIGHLANDS

Burke George E—f l c
Folsom W N—f l c
Hill M W—f c
Nowell J T—f
Woodland Geo W—f c

MERRIMAC

Heath Clifton B—f l c
Merrimac Ins Agency—f l c

MIDDLEBOROUGH

Alden J F—f
Beals W L—f
Cromwell E H—f
Drake R W—f l
Hathaway C L—f
Keith Percy W—f l c
Leonard C H—f c
Maddigan R W—f l c
Reed Annie M—f
Ryder T M & Son—f l c
Sampson George—f c
Sullivan D D—f l c
Sullivan J V—f
Weston & Thomas—f c
Wood Bourne Thatcher—f c
Wood T N—f

MILFORD

Cunniff J H—f
Daniel Henry A—f c
Doane Paul—f
Hayden Lewis—f l c
Hickey Joseph F—f l c
Mann F E & Son—f c
Murray James Jr—f
Walker & Co—f l c

MILLBURY

Smith E L—c
Tebeau Wm H—f l
Thomson Harry W—f l c
Whitney Chas D—f l c

MILTON

Breck A C—f
Crosby M E—l
De Witt K—f
Ellsworth A J—f l c
Harlow W N—f c
Morgan E—f
Pierce W R—f
Williams G A—f
Willis S J—f l

MONSON

Faulkner & Moran—f l c
Peck C L—f l c
Seymour G H—f l c

MONTAGUE

Johnson F O—f

NANTUCKET

Bartlett R I—c
Brock Albert G—f l c
Cash S C—c
Crowley C H—c
Jones J C—l
Mooney Jas F—l
Swain I M Jr—l c
Tobey H A—f c
Winslow A T—f l c

NATICK

Burleigh O H & Co—f l c
Craig John H—f l c
Farwell E & Son—f l c
Fiske Thomas—l c
McGrath Michael F—f c
Mulligan R C—f l c
Paul & Daniels—f
Whitney H H—f l c
Yeager F E—f c

NEEDHAM

Bowers Alston R—f
Eaton George E & Son—f
Hollis Stanley M—f
Kittredge F R—f
Mercer A J—f
Mitchell G E & Son—f l c
Moseley W G—f
Parks Wm A—f c
Shugg H W Jr—l
Thorpe F E—f c
Walker R B—f
Wragg Samuel H—f

MASS.—Con.

NEW BEDFORD

Aindow John H & Co—f 1 c
Allock John—l
Ashley C S & Sons
Bonney C T Sr—l
Bosworth C T—f 1 c
Brownell G K—c
Chase Wm R—f 1 c
Conniff J A—c
Cook J S—f 1 c
Cornish C H—f c
Costa Henry—l
Daigneau J M—l
Demers J B—l
Farrar W F—c
Goddard & Borden—f 1 c
Goddu O C—c
Hadley A W—1 c
James A S—f 1 c
Jones E—l
Jones J E—f 1 c
Knapp & Knapp—f 1 c
McCann Wm—f
Mackie H L—l
Mitchell Chas—c
Moraes J J—l
Paes F M—l
Paul & Dixon—f 1 c
Peirce L C —f c
Peterson G W—l c
Petit A A—c
Pinto Jas—l
Rebello M P—l
Richmond C M—c
Rose Henry—l
Soares E M—l
Souza A A—l
Taber B J—l
Von Flattern Ernest—f
Wefer E H—l c
York Geo A & Co—f 1 c

NEWBURYPORT

Bliss E W—f 1
Brewster Bros—f c
Chase & Lunt—f 1 c
Croteau James—f c
Cuseck Wm J—f 1
Hughes S J—f 1 c
Humphreys W T—f c
Lunt Jere B—f
Perkins & Paquett—f 1 c
Shoul J W—l
Weare Geo A—f
Weare L M—f
Whitney James E—f
Wormwood F C—l

NEWTON

Allen W H—f
Alvord Bros—f
Blakeslee Robert E—l c
Brewer W C—f
Burns John T—f 1 c
French J W—f
Garrity M H—l
Gertridge Mark M—f 1 c
Griffin G R—f 1 c
Hatfield & Hosmer—f
Jackson Howard—c
James Mrs J E—c
Poole G B—f
Vincent D Howard—f 1 c
Wachenhuser Paul—f
Wetherbee F A—f
White Thomas W—f

NEWTONVILLE

Fuller J C & Son—f c
Rogers W H—f
Rumery Edwd M—f c
Trussell Wilbur E—f

NORTH ADAMS

Barnard Edwin—f
Boyer Rudolph—f
Burch Wm M—f 1
Collins William S—l
De Falco Frank—f c
Ford & Maleolm—f 1 c
Gallup H A Agency Inc—f 1 c
Gendron Joseph—l
Haskins Clifford C—f 1 c
La Brie J H—f
Miller George F & Co—f 1 c
O'Hearn W A—f
Reed Joseph P—f 1
Ransford Frank—f 1 c
Reinhard Harry—f 1 c

NORTH ATTLEBORO

Bartlett William A—f 1 c
Holbrook F G—f 1 c
Parker A T & Co—f 1 c

NORTHBORO

Bigelow E H—f 1 c
Brigham C M—f c
Eames Frank W—f c
Gates Frank—f c
Sargent Geo F—f c

NORTHBRIDGE

Blanchard G E—l
McGlynn F P—f c
McGuinness Jas F—c
Parkis H I—f
Sprout R J—f c
Williams Jennie F—f

NORTH BROOKFIELD

Eggleston C W—f 1 c
Smith Frank A—f 1 c

NORTH EASTON

Clements W H—f 1 c
King John B—f

NORTHAMPTON

Beals Geo L—f 1
Bean Geo H—f 1 c
Cochran Wm M & Co—f 1 c
Manning J C—f
Moquin Joseph W—f 1 c
Noble Roscoe K—f 1 c
O'Brien James W—f 1 c
Pierce C H—f 1 c
Richardson Wm—l
Walker Oliver & Son—f 1 c
Webster Miss L J—f c
Witherell H E—c
Woodward F T—f 1 c

NORWOOD

Callahan John F—f
Gay Harold W—f 1
Morrill F A—f 1 c
Woods Carroll—f

OAK BLUFFS

Eldridge & White Co—f c
Sanford W E—f

ORANGE

Ames H S—f c
Ball E H—c
Crosby R D—c
Field S W—l
Howe F A—l
Kimball Jas D—f 1 c
Kimball Jas R—f 1 c
Mullen John—c
Newton Israel—f 1 c
Reed S A—l
Walker H R—c
Whitney M J—f c

PALMER

Brainerd Harold W—f
Cahill & Horgan—f 1 c
Clough Geo E—f c
Cummings R E—f 1 c
Ezekiel Geo—l c
Fitch A E—f 1 c
Hobson E E—f
Leach W W & Co—f

PEABODY

Barry David A—f
Donnell S H—l c
Farrington Geo C—f c
Lord S D—f c
Merrill Albert H—f 1
Porter E J—f 1
Smith R E—f 1 c
Stone Chas E—f c
Symonds Chas H—f 1 c
Taylor Frank—f
Woods P J & Co—f c

PEPPERELL

Hutchinson H W—f c
Kittredge Ingalls—f
Pike Archibald G—f 1 c

PITTSFIELD

Bagg W E—f c
Barringer W H—l c
Bridgman E H—f 1
Buckingham C H—f c
Burbank C A—f 1 c
Cain Edward—l—
Cheevers Wm—l
Cook C C—f 1 c
Cooley F A—f 1 c
Gale, Durant & Gale Inc—f 1 c
Gwinnell Frank W—l
Merchant L A—f c
O'Herron S J—f c
Parker & Shipton—f 1 c
Rausehousen John—f 1
Read F F & Son—f c
Sanders H P—f 1 c
Shaffer Judson H—f
Sloper C W & Sons—f c
Stevenson & Co—f 1 c
Stone John B—l
Tolman Edw—l
Traver Henry Jr—f 1 c
Wands Lulu A—l c
Wood A H—c

PLYMOUTH

Avery E E—f
Burnett E A—f
Collingwood Morton—f
Corey Burt H—f
Eldredge W T—f
Harlow & Warnsman
Jackson Thos—f c
Morrissey Herbert—f
Peterson Geo C—f 1 c
Stoddard & Talbot—f
Way Wm T—f

PROVINCETOWN

Francis John A—f
Law Louis S—f
Small John W—f c
Small Laura T—f
Snow John F—f
Young William H—f c

QUINCY

Abele G W—c
Brown Bertram A—f 1 c
Burke J F & Co—f 1
Campbell J A—l
Campbell W F—l
Chase R D & Co—f
Field Geo H—f 1 c
Hardwick John & Co—f
Howland Charles A—f
Kimball H L—f c
Pinkham Herbert W—f
Prescott A W—c
Sullivan M T—l
Teasdale W H—f 1
Young Jas F—l c

RANDOLPH

French H W—f 1 c
Leahy Joseph T—f 1 c
Powers C R—l c
Vye F W—f c

READING

Bancroft Lewis M & Son—f c
Berle Theodore P—f
Burgess W N—f 1 c
Cook Arthur S—f c
Davis L—l
Horrocks George E—f c
Lewis J B—f
Morton Whitman R—f
Prentiss & Parker—f 1 c
Roberts Arthur E—f c
Wightman W H Co—f

REVERE

Better Andrew L & Co—f c
Child Aberdeen H—f 1 c
Farrell Thomas—f
Hall C E & Co—f
Lawrence Frank D—f
Merrick Miss H C—f 1
Mugford George—f
Neilly G M—f
Noera E L—f 1 c
Pendergast A C—f 1 c
Pendergast C H & Co—l
Teevan John F—f
Toward Forrest C—f 1 c

ROCKLAND

Alden Benj—l
Bailey Jas—l
Howland Ins Office—f 1 c
Munn L G—l
Mulready Edwin—f 1 c
Phelps A A—f 1 c
Rice Perry—f
Torrey Charles E—f c

ROCKPORT

Breene Charles E—f 1 c
Cardos M—f
Cleaves C H—f 1 c
Knowlton M C—f
Russell B G—f c
Strople G E—l f c
Swett H C—f

SALEM

Allen Geo L—f c
Appleton & Norton—f c
Austin Everett E—f
Bagley J A—f 1 c
Bailey Edwin M—f 1 c
Bott & Johnson—l
Brisbois Emil F—f 1
Broadhead Fred W—f 1 c
Carmen K—f c
Chaput P N—f c
Dalton & Danforth—f 1 c
Dalton J Frank—f 1 c
Dawe W B—l
Derby Arthur—f
Deschenes Alfred—f
Donovan D J—f 1 c
Dresser E H—f
Elzholz U—l
Felton W S & Co—f 1 c
Fleming Chas H—l
Ford Arthur S—f c
Frye David—f
Gibson L—l
Grantham G R—f 1
Harris Chas E—f 1 c
Hartigan E F—f

Hay Edw W—f 1
Holyoke Insurance Partnership Agents—f c
Horton W A—f
Hudon Jos F—f
Johnson Louis O—f
Locke Frank E—f 1
Mackintire A C—f
Marchand J Arthur—f
McSweeney P A & Co—f 1 c
Mansfield Jas A—1 c
Meehan W J—1
Moody W H—1
Murray M B—1
Nevins & Tebbetts—f
Newhall Walter—f
Nichols Wm S—f
Northcy Wm E—f 1 c
Odell, Brennan, Palmer & Ward Inc—f 1 c
Odell Chas H & Co—f 1 c
Saunders A L—f
Smith Leavitt & Cole—f
Sierney P F—f c
Voyer Francis X & Co—f
Wheeler Harry D—f

SANDWICH

Moores Chas H—f 1 c

SAUGUS

Briggs A—c
Chase H E—f c
Comack H A—f
Kellogg A D—1
Parker H—f c
Peckham H A—f
Pugsley E B—f c
Raddin A J—f
Reddish Arthur—f 1 c
Sloan F—f c
Struthers A J—f c
Stone W H—f c
Tarbox E F—1 c
Turner H T—f 1 c

SCITUATE

Ainslie J R—f 1
Bailey Frederic T—f
Bates Herbert F—f
Colman Wm T—f
Mitchell William—f 1 c
Richardson W P—f 1
Wade Jetson—f
Yeaton G Dana—f 1 c

SHARON

Burbank F E—f
Fiske Arthur P—f
Laird R C—f
Shaw & Dennett—f 1

SHEFFIELD

French W D—f
Wickwire T C & Co—f

SHERBURNE FALLS

Hawks C W & Co—f c
Manning & March—f c
Short Chas L—c
Tower G J—1

SOMERSET

Brilhaute M R—1
Hood A H & Co—f c
Moulton Lewis E—1
Rounds T B—f

SOMERVILLE

Apel Geo C—1
Barstow W N & Co—f
Bennett & McCarthy—f c
Binney E A—f
Brayley & Knowles—f
Carr E C—f 1 c
Carter F M & J L—1
Coffin W W—f
Cohen Chas S—f c
Collins I S—f
Dame L A—f
Dame L A—f 1
Donnell E D—f
Farry J T—c
Eaton A W—f
Fenelon J R—f
Fleming C G—f
Flynn W H—f
Gibson R B—c
Greene F A—f
Hall F B—c
Harris W E—f
Ladd W A—f
Lewis W F—f 1
Masseck J S—f
Olson W B—1
Prindle C E—1
Reynolds J F—f
Robertson & Nixon—f c
Sawyer R D—1
Snow W L—f
Stevens R E—1
Stone Edw F—f
Tuck Louis B—f 1 c
Van Iderstine H—f c
Wedgewood A B & L K—f
Willey Frank—f 1 c
Worcester W J—f
Wyman Elsee L—f
Yuill D A—f
Zacharias E—f

SOUTH BRAINTREE

Cummings C B—f 1 c
Hannaford C S—f
Hobart C H & Son—f c
Sampson Geo E—f 1 c

SOUTHBRIDGE

Burnham R M—1 c
Desrosiers E D—f c
Gabree Eugene E—f c
Gatineau O F & Co—f c
Marcy Morris H—f 1 c
O'Shaughnessey M P—f c
Phillips E M & Son—f c
Tetrault Henry J—f
Tetrault P—f

SOUTH HADLEY

Brainerd F A—f c
Cooke A D—1
Hunter John—f c
Pelland Chas L—f c

SPENCER

Allen Chas H & Co—f c
Collette Frank Jr—f
Desplaines Edward—f 1 c
Howland E Harris—f c
Ramer & King—f c

SPRINGFIELD

Alderman Howard F—f
Alger C W—1
Austin Geo R—f 1
Barlow S H—1
Bartlett J L—1 c
Bell Rob—1
Bourne F W—1
Brand E J—1 c
Bragg B L—f 1 c
Breeze W F H—f 1 c
Brinkerhoff F C—f 1 c
Brown & Brown—f
Case H Gordon—1
Chaplin & Chaplin—f
Cheney R H & R W—1
Clark H M—f 1 c
Clark H W—1 c
Clune J H—f 1 c
Composti J G—1 c
Cone & Sherwood—f 1 c
Cowles Clinton W—f 1
Cowles R M—f 1 c
Crane J W & Co—f
Cunliffe J Wm—f c
Davis J E—f
Davis W I—f c
De Lisle E M—f c
Dexter E J—f c
Dexter W H—f
Dinsmore Martin S—f
Durken C E—1
Ezekiel Geo—f
Feighery F J—c
Fiske F G—f
Franklin R C—c
Franklin Albert B Jr—1
Fuller F W—1
Gilmore & Goldthwaite—f 1 c
Gleason J J—1
Goodenough W P Jr—f
Gorden Jacob A—f
Graves Howard S—f
Hamblen Ed H—f c
Hardy C W—f
Healy C H—1
Hersey Ralph D—f 1 c
Hill Geo A—f
Hinkley Fred L—1
Huie H E—f
Judd, Parsons & Parker—f
Kelly J E & Son—f c
Kinney Gen Ins Agcy—f 1 c
Lyman A L—f 1 c
Marsh H D—f c
Meacham L E & Co—f c
Monroe C D—1 c
Moore P B—f
Norton A J—1
Oppenheimer & Field—f 1 c
O'Grady C C—c
Peck G Herbert—f c
Pynchon Jas H—f
Ransehousen & Son—f c
Remkus & Woodall—f
Richards & Allis—1
Rollins Wm C—f 1 c
Ruby C A—1 c
Sawyer Harry A—c
Schwenger J G—1
Sharpe J A—1
Shea Mich J—1
Sheridan T J—f
Smith Myrton T—1
Spicer E F—1
Stearns Bros—f 1 c
Stickney Chas E & Co—f 1 c
Trask Sam'l H—1 c
Trombley Theo E—1
Waldron H S—f 1 c
Walsh Thos P—f c
Warriner W S—f c
Wilcox Leroy H—f c
Williams N H—1
Witherall & Decker—f c
Woodall J S & Co—f c
Worthen Ernest N—1
Yiannacopoulos Geo A—f 1 c
Young Charles—f 1

STOCKBRIDGE

Evans C S—f
Fenn D B & Bro—f
Flynn M—1
Tobey Mrs A D—f
Wheeler H G—c
Wilcox E C—f

STONEHAM

Bartlett J E—f 1
Blodgett Leon F—c
Elliott Frank G—f 1 c
Forbes Ira B—f c
Gilmore, Onslow & Co—f c
Hersam & Brock—f c
Hill S A—f
Holman Ralph H—f c
Morand E J—f
Smith Arthur J—f c
Wilcox Walter H—f 1 c

STOUGHTON

Blake Ralph S—f 1 c
Britton Henry W—f 1 c
Britton & Blake—f 1 c
Curtis Genie W—f
Holbrook Chas K—f 1 c
Rogers & Holbrook—f 1 c
Rogers John J—f 1 c
Wentworth Geo O—f 1

SUTTON

Lowe Charles E—f

SWAMPSCOTT

Bailey Edwin M—f 1 c
Cutler D B—1
Hammond C P—1
Ingalls Nowell—1 c
Porter M D & Son—f
Taylor James L—f
Till George T—f 1 c
Turner H T—1

TAUNTON

Arden Thos H—1
Asher N J—c
Boardman F A—f 1
Brownell C F—f 1 c
Caswell K A—c
Carney J H—f
Couch L C—f 1 c
Dean J Randall & Co—f 1 c
Dennin H F—f c
Dorgan J C—f 1 c
Earl C H & Co—1
Eldridge J H & Co—f 1 c
Fuller Albert—c
George H W—f c
Girling C A—1
Harlow H A—1
Harlow R A—1 c
Kennedy W P—1
Kirk G H—1
Knox A R—f 1
McKenna J P—1
Morse W W—1
Nichols L B—1
Pardy H W—f 1 c
Reichenberg G W—1
Richardson W D—f 1 c
Rose M—c
Sharratt J—c
Sheehan E F—f 1
Sherman H P—f 1
Sproat A B—f
Tallman J R & Co—f 1 c
Taylor H M—f c
Walker G L—f 1 c
White A R—c
Williams G & Co—f 1

TEMPLETON

Greenwood Dorothy—1
Ingalls C E—f c

TEWKSBURY

Fairgrieve Arthur J—f
Fleming J L—f
Patterson E N—c

TURNER'S FALLS

Carey Stephen—1
Donovan J—1
Gilmour W H P & Co—f 1 c
Hill J—1
Koonz Frank—1
Moltenbray George—f
Schneider M—1
Shulda J—1

MASS.—Con.

UXBRIDGE

Brady Francis P—f 1
Hobbs Geo T—f 1 c
Horkett Carl—f
Kelley Joseph J—f c
Ledbury Mrs Adelaide—f
Lewis Walter H—1
Scribner Page & Co—f 1 c

WAKEFIELD

Butler Wm H—f
Collins Chester A—f
Driver Geo H S—f c
Duffield A E—f
Hartshorne Charles F & Son—f 1 c
Hickey William A—f 1 c
Kelly E B—f 1 c
Morrill C E—c
Merrill R A—f c
Perkins Albert R—f c
Pope Charles H—f
Prescott Ernest E—f c
Sharpe G F—f 1
Smith G H—1 c
Southworth P H—f 1 c
Wilson Herbert R—f

WALPOLE

Morrill Frank A—f 1 c
Murphy & Kannally—f c
Whiting Harry A—f c

WALTHAM

Carter Geo—f
Dennen Hollis E—f c
Dutton Wallace—f 1 c
Kilmer Wm E—1
Leslie Geo F—f
Perkins D E—f
Powers L W—f
Reade Charles L—f 1
Robinson J F & F J—f c
Viles D F & Co—f 1 c

WARE

Coney Hubert M—f c
Davis A L—1 c
Davis Insurance Agency—f 1 c
Lincoln Bros—f
Lincoln J Gardner—c
Riendeau & Reniere—f c
St Onge Hormidas—f c
Schoonmaker J H—f
Storrs George D—f c

WAREHAM

Delano R T—1
Eldridge J L—f
Hennessey John E—f c
Puffer Lovering W & Son—f
Tatlow A E—f
Urann Carl B—f 1
Weston E H—f 1 c

WARREN

Hitchcock D G—f
Hosley W D—f c
Lincoln W & Co—f 1 c
Oppenheimer, Field & Hastings—f

WATERTOWN

Critchett F E—f 1 c
Farwell Wm E—f
Hawes Andrew—f 1
McGlauffin B Fay—f
McGuire & Roche—f
Paine Richard H—f c
Stone Edwin L—f 1 c
Vahey Jas H—c
Wilson H B—1 c

WAVERLEY

Cherry W E—f 1 c
McCarthy J V—c
Scott C S—f 1 c
Webster Geo H—f

WEBSTER

Cassidy W H—f
Clark C M & Co—f 1 c
Connolly J J—1
Fitzpatrick P H—1
Goulding W S—1
Greeley A R—c
Joslin E A—f 1
Prout Patrick—f 1 c
Steinberg H H—f c

WELLESLEY

Carter & Peabody—f 1 c
Chapman R C—1 c
Johnson Fred O—f c
Smith George N—f

WESTBORO

Chamberlain W E—f 1
Daniels R E—1
Fairbanks John W—f c
Gates J S—f
Harrington D F—1 c
Reilly F X—1 c
Russell Chas H—f c

WESTFIELD

Alderman F W & Co—f 1 c
Allen S A & Son—f 1 c
Avery Charles E—1
Bartlett Ray L—f c
Burke F W—f
Clark J H—f c
Cook A J—f c
Green A E & Co—f c
Isles C J—1
Karr Wallace V—f
Lane L S—f c
Lyman Wm F & Son—f c
Marcoulier W P—f
Meacham W P & Son—f
Rice F A—1
Sabol Stephen—f
Tubbs R J—f

WESTFORD

Fletcher S H—f c

WEST NEWTON

Barbour & Travis—f 1 c
Bennett Alexander—f
Buntin Richard W—1
Hatfield & Hosmer—f
Hinckley & Woods—f c
Rand W H—f

W. SPRINGFIELD

Beauchemin J A—1 c
Chandler W B—f
Cross May H—1
Delaney M B—c
Delaney Wm E—1 c
Hendron J B—1
Lines A B—1
Rivard W J—c
Schnuck H E—1
Sherburne Nelson—f 1 c
Smith Clarence E & Son—f

WEYMOUTH

Barnes & Co A E—f 1 c
Chubbuck Chas H Jr—f c
Garey M P—f 1 c
Jordan A S & Co—f c
Morgan I W—f c
Perry H F—f c
Tirrell H A—f 1 c
Worster Russell B—f c

WHITINSVILLE

Dillon J F—1
McGlinn F P—f
McGuinness James F—f
Monroe A D—f
Parkis H I—f
Seagrave Arthur E—f
Sproat Robt J—f

WHITMAN

Allen Chas F & Co—f 1 c
Beale G S—c
Cole Arthur T—f 1 c
Hayes Frank T—1
Howland, Nash & Co—f 1 c
Keanelly T F—1
Kirby Frank A—1
Kirby James T—1 c
Soule Geo D & Son—f 1 c
Soule H D—1
Stanley Harry—f 1 c

WILLIAMSTOWN

Monahan M L—f 1 c
Smith C M—f
Tenny S G—f 1 c
Waterman G B—f 1

WINCHENDON

Dronin Oscar—1
Greenwood S A & Son—f 1 c
Hayward H W—f c
Lamb Amos S—f 1 c
Merrill Chas A—f 1 c
Morlock Wm H—1
Nolan Fred W—1
Whitney Alfred H—f

WINCHESTER

Apsey Geo W—f 1 c
Barrett T H—f 1 c
Fish C E—1
Gendron J E—f c
Hammer F J—1
Harrington E J Co—f c
Hatch E W—f
Holbrook A M—f 1 c
Knapp Mrs N A—f
Larrabee H L—f 1 c
Miller C C—1
Newman Sewall E—f
Robinson Edwin & Co—f 1 c
Rowe Frank E—f 1 c
Wadsworth H Jr—f 1 c
Wooster F V—f 1 c
Wormelle Fred C—c

WOBURN

Aldrich Raymond W—f
Blake W J—f
Brown Harry—1
Carey Daniel D—f
Clarke Charlie—f
Deland J F—f
Dolan T H—f
Goddard S B & Son—f 1 c
McDonough C A—1
Maguire W F—f
Queenin J J—f 1
Silver Elmer E—f 1 c
Wilcox Walker H—f

WORCESTER

Arey Homer—f
Arnold Otis D—1
Babb Thos E Jr—f c
Bailey, Barnes & Co—f c
Barrett & Snow—1
Beane F A—1 c
Bigelow I E—f
Bouchard Eli—1
Bowes M P—f
Brown Edwin E—f c
Bullock R H—f c
Burnham Brothers—f c
Chase Louis—1
Crowell, McPherson & Co—f c
Cummings Herbert R—1c
Curtis J Harvey—f 1 c
Dudley G H—1
Duprey & Stoddard—f c
Dustan Dana M—1
Fairbanks Arthur—f
Ferre James F—1
Gaines O W—1
Goddard F H—1 c
Grant Chas E—f c
Greene & Bates—f c
Greene C E—1
Hammarstrom C F—1
Harrington N A & Co—f c
Hellstrom John O & Co—f c
Isenberg A G—f 1 c
Isenberg David B—f 1 c
Jefferds J G—1
Johnson Ludwig—1
Keith Leland—1
Kempton John S—f
Kilgore John M—1
Knight Fred—f
Lancy H W—1
Longtine M I—1
Longee Geo H—1
Ludlow William G—1
Lyman E B—f 1 c
Marshal D J & Co—f
McAllister H P—f 1 c
MacGowan & McGowan—1
Marsh C Arthur—f c
Mooney John F H—f c
Mooney & Carberry—f c
Mooney Rachael—f
Mulcahy Francis J—f
Munroe A C & Ingraham—f c
Murphy John P—1
Neiss Louis—1
Nichols C L Jr—f
Ninevey E C—f
O'Connell & O'Connell—f c
O'Connell John J—f
O'Connell Real Estate Co—f
O'Donnell John J—f
Pierce Chas F—f
Prichard Alice H—1
Reidy Coe & Co—f 1 c
Reily T A—f
Rourke Daniel F—f c
Russell John T—1 c
Sagar Charles H—1
Sapiro M E—f c
Sawyer Samuel W—1
Scott H Arthur—f c
Scott W W—1
Smith Walter E—c
Snow Harry L—f 1
Sprague W B—1
Stanhope A G—f
Stark Wm N—f c
Sullivan James C—f
Tatman & Park—f c
Thompson G C—1
Thurston & Thurston—f c
Townsend & Crerie—1
Townsend C E—1
Trafford C A—1
Ward Geo W—f c
Ware A T—1
Wells & Poor—f c
Winchester Leon H—1

WRENTHAM

Gilmore F E—f 1
Pond C W—f 1 c
Sheldon Charles H—f

YARMOUTHPORT

Clark John H—f
Howes J E—f
Swift Fred C—f

MICHIGAN

ADDISON

eveland F B—f

ADRIAN

exander Wm B—c
ngel Alice—f c
sh Fred E Realty Co—
l c
res Geo W—f c
ker James H—c
ldwin Clark E—c
rtholomew D W—l
uer F B—f
al S R—c
an Leland—c
ntrick Frank—c
ark & Bower—f
ark H R—f c
eveland E F—f
ace Jos M—f l
een & Hodge—f
isington M H—f
well W F—f c
ghes F L—l
vett Henry R—c
iser R A—f
nnedy Frank—c
ng W F—c
we J K—l
rshall W Hal—l
chael Joseph—f
afer & Nopper—f
mer C B—l
rce Frank W—l
bertson Chas L—c
bertson Thos—f
age F N—f
allshaw Thos M—c
ith E F—f
ith & Dunn—f
th W C—l
mpson E L—f
ias & Watts—f l
ite M O—l
itney Chas—f

ALBION

pbell H R—l
ver F W—f
mings O E—l
ham C W—l
w Le Roy—f l c
ertraux F—f
e C B—f
nard O A—f l c
nard & Noyes—f
Cutcheon Mrs A L
f
es W R—f
ell H W—f l c
h & Baldwin—f l
h J Clifford—f l
son W M—f
cott L J—f c
ght P D—f c
hholz John F—f l

ALGONAC

en John H—f
e F C—l
rtson John M—f c

ALLEGAN

nagan O S—l
h Pearl—f
s G L—f
sle Franz—l
tague I C—f
rtson Arthur H—l
L C—f
man A F—f
k J B—f c
P E—f
rke T S—f c
ers Ray—l

ALMA

Blakely Jasper—l
Carl George H—f
Creaser P W—f
Hendee O J—f
Pettyjohn Charles E—l
Rowland & Johnson—f
Sharrar & Moore—f c
Spinney J D—f

ALPENA

Bailey George—l
Blackburn & Co—f l c
Bishop Ins Agency—f c
Hitchcock & Collins—
f c
Kanieck Tony—l
Potter Fred N & Co—f c
Wents Arthur—c

ANN ARBOR

Ann Arbor Realty Co—
f c
Baumgardner John—f
Buchanan & Kellis—l
Butler W H—f c
Butte Brent—l
Cole & Huss—f c
Cuthbert Wm F—l
Davidson F J—l
Fischer Geo H—f
Haab Otto—f
Haarer & Son—f c
Hamilton Miss M L—f
Harkins J E & Son—f c
Haslreiter Geo A—f
Hawxhurst Wilbur F—f
Hicks G B—l
Huss & Cole—f
King Zina P—f c
Lowry Thos—l
Mack Agency—f c
McComb & Ross—f
McOmber Fred T—f c
Mann Eugene G—f
Miner John R—f c
Oesterlein Barbara &
Co—f
Potter Percy L—l
Rhead Geo B—l
Sawyer Lorenzo—f
Schmidt Ellery—f l
Shearer C H—f
Smith Clyde M—l
Smith Caleb R—l
Volz Hugo—f l c
Wagner E M—f
Washtmaw Agcy—f c
Welch Harry—l c
Whaley G P—f

AUSABLE

Hill Frank A—f c
Loud Geo M—f l c

BADAXE

Hall Chas L—f
McLean—f
Ryan Wm J—f
The Wright Ins Agency
Inc—f c
Woodworth Paul—f
Wright Fred L—l

BATTLE CREEK

Ashby C A—f
Batdorf Howard H—f
Browdell W N—l
Brown G E—f l c
Briggs & Wagner—f
Calvert Frank—f l c
Conroy Jno—l c
Davis Real Estate Co
—f
Donovan R A—f
Dudley Landon A—l
Dudley Lee A— f l c
Eaves & Hamilton—f c
Forsyth H W—c
Fox Oscar H—f c
French B D—f
Harvey H T—c
Hopkins C M—f
Howes S A—c
Hubbard N E Co—f l c
Hulscher A H—l
Hutchinson Whiting—f
Jones Chas S—l
Ludlum Roy—f
Moon J E—f c
Mosher C F—f
Neilsen K J—l
Nichols L G—l
Poat E A—l
Poole Floyd—l
Retallick E A—l
Retallick N E—f
Simons Ins Agcy—f l c
Snell W B—f
Spencer E L—l
Stephens H J—f
Taft H W—f
Ward Frank W—f c
Wilson & Millson—f

BAY CITY

Ames Geo W—f c
Birchard S R Co—f l c
Blodgett & Sharp—c
Bush A E R—f l c
Campbell Thos D—f c
Cliit W O &Son—f l c
Elliott Wm M—f c
Fletcher R H—f l c
Fox C L—l c
Frank Ernst E—f l c
Goeschel & Matthews—
f l c
Harris John C—f c
Houghton S C—c
Hubbell A E—c
Jennison H W—f l c
Kulberg Esther I—f
Lichtig Ed—l
McCann & Pope—l c
McCombs P A—l
McGuiness F F—l
Martindale L W—l
Massnick A A—c
Monks & Touser—l
Morton G S—c
Murphy Wm—l c
Phillips Otto C—f l c
Phillips Wm H—f c
Plum A W—l c
Plum Agency—f c
Rowley E T—l c
Ruelle I—f l c
Russell J L—f
Shearer Fred E & Co—
f l c
Shearer Rowell & Co—
f l c
Spear & Lewis—f l c
Taylor F H—l
Tierney Bros—f
Tierney H J—f
Webster T E—f
Wedthoff Wm F—c
Westover F L—l
Wright E E—l

BAY CITY (E. SIDE)

Ames G W—f l c
Birchard & Ruttle—f c
Bush A E R—f l c
Campbell T D & Son—f c
Clift W O—f l c
Elliott W M—f l c
Fletcher R H—f l c
Fox C L—l c
Frank E E—f l c
Goeschel Louis—f
Gregory L C—l
Hamilton F M—l
Harris J C—f c
Hawkins J E—l
Jennison H W—f l c
Kennedy F E—l

BAY CITY (W. SIDE)

Berchard S R & Co—f
Elliot W M—f l c
Harris J C—f
Phillips Wm H—f

BELDING

Cusser W L—f
Engemann Geo—f l c
Gephart M Y—f
Hubbell I L—f c
Lambertson W S—f
Moulton Geo W—f
Sandell Wm F—f l c
Smith H A—f
Spencer A L—f
Wagner Geo E—f l c

BENTON HARBOR

Cady & Andrews—f
Chaddock R P—f l c
Dickerman Jessie—f c
Edmunds & Co—f c
Gamble J C—f
English E E—f c
Higman & Farmer—f l c
Hipp-Pratt Ins Co—f l c
Plummer & Plummer—
f c
Riford I W—f
Rouse E E—l c
Schaus Chas—f l
Shankland W B—f c
Warner & Co—f c
Whitney H S—f c

BESSEMER

Bayles Edwin—f l
Bruno J L—f
Eggen Tarsten—f
Hill L—l
Russell Wm I—f l c

BIG RAPIDS

Barton Charles—f
Bennett A W—f
Blake Oscar—l
Cota & Hawley—f
Eldridge & Schepers—f
l c
Fuller A C—l f
Hayes Richard—l
Hopkinson W D—f c
Lyle B A—f l
Marsh E J—f c
Marsh Mrs A L—f
Morrill D C—l

BLISSFIELD

Bauer J G—l
Belman A E—l c
Carpenter Mrs Grace—f
Goff Howell—f c
Keeler E C—f l
Riley John A—f c
Robertson J L—f c
Rothfuss & Glaser—f l

BUCHANAN

Black Geo H—f l c
Dick John C—f c
Ham Edgar—f
Pears Charles—f
Roe A C—f
Roe Herbert—f
Sanders Frank—f

MICH.—Con.

CADILLAC

Beaver—f c
Borst O O—f 1 c
Bothwell J M—f 1
Bourn Frank E Ins Agcy—f 1 c
Breen Fred M—f 1 c
Donnelly L B—f
Dunlop Geo A—f
Faunce W H—f c
Hall & Grahm—f 1 c
Hodges W W—f c
Penny A W—f
Sawyer & Faunce—f c
Yearnd William H—f

CALUMET

Chynoweth Ins Agcy—
Eva Ins Agcy—f c
Guck F K Ins Agcy—f 1 c
Leary Ins Agcy—f 1 c
McLean-Kennedy Insurance Agcy—f 1 c

CARO

Beckton J H—f
Ealy J M—1
Gurney E E—f c
Lazelle D L—f
Myers H S—f
Quinn W—f c
Seeley L G—f
Sutton J D Jr—1

CARSON CITY

Cummings Ira—f c
Goodwin A B—f
Hill & George—f
Stebbins E B—f

CASSOPOLIS

Cone C F—f 1 c
Hayden Asa K—f c
Ritter C A—f
Thomas J B—f 1 c
Williams Leroy F—f

CHARLEVOIX

Butters & Bridge & Bridge—f c
Charlevoix Abstract & Eng Co—f c
Cooper Henry C—f
Crimmons A D—f
Parsons Jas B—f 1 c
Young Myrtle & Son—f c

CHARLOTTE

Bornor T J—1 c
Davids E G—f
Godfrey J W—f c
Greenman J A—1
Griffith V G—f 1 c
Hammond L C—1
Hawkins Myron—1
Kay J D—f c
Murray E & Co—f
Nichols John C—f
Oleson Geo—1 c
Porter Marion—f 1 c
Powers J D & Co—f 1 c
Rowley G W—f c
Stirling W F & Son—f 1 c
Tolbert & Co—f
Tears Van J—1
Warren F G—f c

CHEBOYGAN

Dudley & Barber—f 1 c
Humphrey Geo P—f
Kinney Chas E—f 1 c
Waller J W & Co—f c

CHELSEA

Beckwith Geo W—f
Crowell Miss Nina—f
Kalmbach John—f
Mapes S A—f 1 c
Maroney C W—f
Rogers D L—1
Shaible Paupl—f 1
Wilkinson A W—f
Witherell H D—f c

CHESANING

Ahern Edward—f
Cantwell A—f
Cheeney C W—f
Coryell B G—f 1 c
Damon O W—f
Greenfelder F A—f c
Krome G W—f
Perrot Estella M—f
Quinn S F—f

CLARE

Bowler Joe—f
Caple Wm H—f c
Cudney H C—f c
Reading C A—f
Statison H—c

CLINTON

Blanchard J R—f
Hause C L—1
Hogan F W—f 1 c
Kimball L W—f
Van Tuyle W D—f

COLDWATER

Brewster Stephen—1
Collins Geo W—f 1 c
Crandall E R—f 1 c
Evans John S—f
Evens M L—1
Foster Edson—f
Gibson Agnes—f
Grisley J E—f
Hodgman Mrs W E—f c
Howe Chas F—f c
Hungerford V U—f
Keep C L
Legg Mrs Chas N—f
Lyon F A—1
Williams F N—1 c

CORUNNA

Bush Walter M—f
Fisher J—f 1
Green A W—f
Hatch Walter—f
Parker W J—f
Sheardy Louis W—f
Young Arthur C—f c

CRYSTAL FALLS

Corcoran J F Ins Agcy Ltd—f 1 c
Nelson Otto—f

DETROIT

Acme Ins & Realty Co—f c
Admire W W—1
Albright J G—1
Addison B J—f
Alldis & Co—f
Allen T J—1
Althoff Ins Agency—f
Amberg Lee—f
Andrus & Palmer Ins Agcy—f
Asam-Richardson Co Inc—f
Austin C M—f
Bahl & Larson—1
Bair Chas D—1
Baker Geo F & Co—f c
Ball M E—1
Barthol Jas O—1
Bassett & Smith—f
Bassett Ins Agcy—f
Baxter & Baxter—f c
Beach Geo H Co Inc—1
Beasley G W—f
Behrendt M A—f
Belanger Joseph—f c
Bell E C Co—f c
Bennett Chas D—f c
Bentley & Miller Inc
Benzin Ins Agcy—f
Berdan Chas—f
Berglund Co—f
Berman Dwyer Realty Co—f
Biefield H—f
Bierce Sage & Co—f
Bishop A A—1
Bishop L M—1
Blake John H—1
Blinn L B—f
Blomfield S J & Co—f
Bohl J F—f
Boland S C—f
Bond Edwin—1
Bonninghausen Julius—f
Bouldin P W—c
Brandt Wm C—f
Brevoort Ins Agcy—f
Bridge H H—f
Briscoe & McKee—f
Brooks J W—f
Brown Chas B—f
Brown Jacob G—1
Brown J F—f
Bryant C E—f
Brydon J T—f
Bullard J—1
Bunclark Fischer Agcy—f c
Burke C F—f c
Burrows M S—c
Burtenshaw & Co—f c
Bush W K—1
Bushman F E—f
Busse R W—f
Campbell Robt—1
Cadillac Rlty Co—f
Callahan M C—f
Campan D J—f
Carr J J—f
Carter Ins Agcy—f 1 c
Case H P—f
Central Ins Agcy—f
Chamberlain C A—f
Chertok & Jacobson—1
Christie Ins Agcy—f c
Ciliax & Domine—f
Clark H A—1
Clizbee W D—1 c
Collings J H B—f c
Collins L G—f
Colwell D L—f
Comer Geo—f
Commercial Ins Agcy—f
Crawford S—f c
Creed A McM & Co—f
Cummings J E—f
Cunningham & Tobias Co—f
Curry John & Co—f
Daniel Chas—f
Davidson M S—1
Davis D N—1
Del Rey Ins Agcy—f
Detroit Ins Agency—f c
Dickinson A—1 c
Dickinson Ins Agency—f
Diehl C R H & A A—1
Dock A—f 1
Domzalski B F—f
Domzalski M—f c
Eastcott W M—1
Eggert A—f
Engle E C—1
Epstein G G—f
Eubanks Geo—f
Evans H F—f
Eyster C W—f
Fagg C A—c
Farmer Henry—1
Fasquelle L J—f
Fechheimer H S—f
Feldman & Feldman—
Fellrath C J—f
Fidelity Ins Agcy—f
Fishman M—1
Flattery R T—f
Forrest S—c
Fraser Fred L—c
Fraser Stewart A—f
Freese C E Ins Agcy—c
Freiwald G—f
Frick F—c
Friend & Co—f
Frisbee H A—c
Gable J O—1
Gage W T—1
Galvin D T—f
Gamble R S—f
Garman M C—c
Garrison Chas H—c
Garratt Ins Agcy—f
Gazdecki S F—f
Gehrke & Jensen—f
General Rlty Co—f
Gibbs J—1
Gibson Geo L—f
Gilmore & Chavenelle—
Glass, Cook & Athins—f c
Goodrich Ins Agency f c
Gray J C—f 1
Grazier G D—1
Greenberg Ins Agcy—
Grow Ins Agcy—f c
Guenther Fred—f c
Guthard Jacob & Son f c
Hackett Young Co—f
Hahn W A—f
Hammill Rlty Co—f
Hannan Real Est Ex—f c
Haney Thos—f
Harmon William C—
Harrison L A & Co—f
Harper R O—c
Hart F P—c
Hartenstein Robert F—
Hartenstein R F—
Haskins Agency Co—f c
Haviland Ins Agcy—f
Hayes & Ballentine—f
Hayes Ins Agcy—f
Hay G W—f
Heal F C—f
Heaton F D—f
Hennes Leo K—f c
Higginson A A—1
Hillis T H—f
Hirschfield Bros—f
Hockett C W—f
Holden The Jas F Co
Holmes H G—f
Houghton S L—f
Howland J W—f
Hutton E D—f
Hyde A W—c
Hyde O F & Co—f
Innis L A—f
International Rlty—f
Ireland H—f
James D C & Co—f
Janisse E J—f
Jenks E H—f
Johnson H J—f
Johnson & Higgins—
Jones James A Agcy f c
Gory E J—f
Joslin & Co—f
Kalz G F—f
Kavan M—f

mp H—f
ngon K F—f
rby Sorge-Felske Co—f
in E A—f
nger O A—f
owles L F—f
ppin Henry & Son—f
mer A C—f
rth Chas W—f
bham F G—f
rie R A—f
erock A—f
rton J F—1
nard & Griffin—f c
nard Geo E—1
son G L—c
e Ins Service Co—1
dsay-Brown Co—f
sel Henry—f
thouse G F—1
k Clarence A—f
enz Co E H—f
caulay R H—1
cauley Chas A—1
y S L Agency—f
Bryan W H—f c
Cormick & Lawrence
—f
Coy G E—1
Graw Ins Agcy—f
Naughton & Livingston—c
Quistion O J—f 1 c
oney-Campbell Realty
o—f
ble C L—f
rshutz Wm B—1
rtin W C—1
rsh & McLennan Inc
—f
rtindale W C—f
nde D A—f
ritt J F—f
higan Bonding & Ins
gcy—f 1 c
er C P—f
er F P—1
er J—1
r Frank—f
re A F—f
ley & Coleman—f c
phy John D—1
tenson B F—f
onal Ins Agency—f
man H L—f
ris T F—f
ton F E—f
ns H—f
berg H C—f
Harry B—f
s Ins Agency—f
rish & Savage—c
sh Jos—1
ter & Davis—f c
ter Bros & Co—f
ter N D—c
ter Schunk & Fry—f
erson Bros & Co—f
er Ins Agcy Inc—f
lerel Fred—f
y C A—f
ips & Porte—f
ell C W—1
ell Karl W—1
r W E—f
dexter John S—1
h - American Realty
—f
er Claude F—1
T S—f
Jas W—f
ow J Jr—f
bby & Son—f
n P J & Co—f
h O E—f
bone & Stevens—f c
mond E S—c
mond & Raymond—
L E—f
Nath—1

Reif Geo H—f
Reilly, Brooks & Stone
Co—f c
Renaud F M—f
Rhines E H—c
Rice S W—f
Richardson J D—f
Roberts C K—f
Robertson T—f
Roby G C—1
Roe C N—f
Roiser & Mersenheimer
—f
Rohns Hermann C—f
Rolison F D—f
Ross D A—f c
Ross & Leiter—1
Rothschild S K—1 c
Rothwell-Maynard Co—f
Russell Chas P—c
Russell J Ins Agency—f
Russell Raymond—1
Ryan Robt M—1
St John W & Co—f
Sage Ins Agcy—f
Salot H B—1
Sanders W A—1
Scanlon James E—1
Schmemann H W—f c
Schememann & Knorr—f
Scott J L—1
Seely Ins Agcy—f
Seymour & Troester—f
Sheperd G H—1
Sherwood Bros—f
Shoults Chas A—1
Sibley John A—1
Simons N—f c
Skinner L A—1
Smart Jr F A—1
Smart L L—f
Smith C D—1
Smith Chas Y—c
Steinbauer F M—1
Steler A P—1
Stephens Wm F—1
Stevens G B & Co—f c
Stevens & Co—f
Stock A J—f
Stoll Otto—f
Stomfeltz-Lovely Co—f
Stringer E S—1
Strong J W—1
Templeton J O—1
Thomas J H & J W—f
Thomson A R—1
Thompson W S—1
Thompson J W & Son—
1 c
Tickner V L—1
Tomlinson Harry—1
Tucker P A—1
Tyler Ins Agcy—f 1 c
United Ins Co—f
U S Mortgage Co—f
Utter & Thompson—1
Van Antwerp M Gore—f
Van Sickle W—1
Vernor Bros—f c
Voris & Hale—1
Wagner Realty Co—f
Waite Will A—1
Walsh F M—1
Ward, Eber & Co—f
Ward Thos W—f
Ward C B Jr—f
Warner Edward L—1
Warren W W—1
Warren & Co—f
Warren Homer & Co—c
Watts Geo—f
Waynce City Ins Agcy—
f c
Weaver H L—f c
Webb Wm J—1
Welsh J M—1
West P M—1
Weston F W—1
Whitahes-Kennedy Ins.
Agcy—f c
Whalen F S—f

White Chas S—1
Widrig S A—c
Wiffler Chas—f
Williams W E—f
Williams & Cartwright—1
Wilmarth M W Co—f
Wilson C E—f
Winter J & Co—f
Witten L C—1
Wolverine Realty Co—f
Wood C H—f
Wood J G—f
Wright O J—1
Wynne & Kinsella—f
York B D—f
York C N—1
Young John—1
Young Ins Agcy—1
Zacharias M H—1
Zimmermon & Adams—
f c

DOWAGIAC

Barron M V—1 c
Becraft Fred—f c
Bilderback J N—f c
Donahoe Leo A—f 1 c
Fenine John—f
Fields Geo M—f
Hux C A—f c
Kimane J H—c
Lyle Mrs Leon R—f
O'Neill J P Jr—1
Mosher S P—f 1
Phillips G B—f 1
Pugsley Clare—f
Reshore Don—f
Wooster John —f

DUNDEE

Brant G A—c
Carr Fred B—f
Dixon S C—f c
Hilton Jos S—f
McBride O J—f

DURAND

Groesbeck Howard—f 1
Haynor Chas—f
Hutchinson E J—f
Jones Dan—f c
McBride A P—f
Obert J C—f
Patchel S C—f 1 c
Peck O W—f 1 c
Scranton W L—f
Terry S B—f
Thomas H A—f
Tubbs Frank D—1

EATON RAPIDS

Baumer R P—1
Burr Twitchell—1
De Golia H S—f 1 c
Hamilton H H—f c
Hughes & Hughes—f c
Russell G H—f
Sprinkle C A—f 1 c
Wisner & Guthrie—f

ESCANABA

Brooks F L—f 1 c
Byrns J E—f 1 c
Davis F D—1
Delta Ins Agency—f 1 c
Fenton C E—1
Field W J—1
Harris J R—f 1 c
Miller Isaac—1 c
Moore & Jacobson—f 1 c
Peterson P N—f 1
Reau J E—1
Smith A P—f
Thatcher Ins Agcy—f 1 c

EVART

Brunk Eugene—f 1 c
Rogers Wm—f c
Youngs Dan—f c

FENTON

Corrigan Charles L—1 f c
Davis William—f
Hitchcock F H—f
Renwick R B—f
Tinker Clarence—f

FLINT

Algoe & Stone—f c
Bates Chas W—f
Bridgman Lewis H—f c
Brockway Eugene H—1
Buckham A J—1
Cooper Agency The—f 1 c
Davidson Mathew—f
Day Harvey A—1
Flint Ins Agency—f c
Gillespie Robert J & Co
—f c
Henderson L H—f c
Horton A R—c
La Due George—f
Maines Charles T—f c
Martin Jas—f
Newall G W—f 1 c
Perry Chas A—c
Pettibone Milton—f c
Rude F M—1
Tyler John H—f
Van Vleet & Reming—f c
Willison L G—f 1
Woolfitt & Macomber—
f c

FRANKFORT

Capron W V—f 1 c
Hoffstetter J F—f
Snider Byron W—f c

GLADSTONE

Empson G R—f c
Forsyth Mrs Ida M—f 1
Huber Mrs Clara—f c
Hupy Phil—f c
Jackson Glenn W—f c
Mathy John B—1 c

GRAND HAVEN

Andrews D W—f
Bolt John J & Son—f
Danhof J J—f 1 c
De Boe P—1
Oakes Jas W & Co—f 1 c
O'Brien Joseph W—f

GRAND LEDGE

Arms F C—f 1 c
Ewing J W & M—f c
Green Chas F—f
Hoag V W—f
Russell A E—f

GRAND RAPIDS

Adrianse, Homer & Son
—f
Alexander J G—f c
Allgier A—c
Bartz J C—c
Bassford J A—1
Becker H W—1
Belt H J—f c
Bemis Geo T—f
Beneker B A—1
Bennett Alonzo H—1
Billings R E—1
Blake M L—1
Bodwell J E & Co—f c
Bomers N—1
Brown C M & Co—f
Brown & Emery—f
Campbell M B—c
Carey J E—c
Colleton Mitchell—f
Colburn D W—f 1 c
Cook P T—f
Cook W J—f
Craft E M—f 1 c

MICH.—Grand Rapids, Con.

Crosby J S & Co—f c
Cullins H L—l
Decker, Davies & Jean—f c
Detler Geo H—f
Dickinson W G—l
Dosker Hermann & Co—f
Dudley A C—f
Fisher & Marshman—f l c
Geldhof P A—l
Grand Rapids Ins Agcy—f l c
Grinnell-Row - Althouse Co—f l c
Hamilton F V—l c
Hammond J B—f
Holden, Hardy & Boyland—f c
Hugenholtz H P—f c
Hughes J P—l
Jackowski S L—f
Jastrow W A—l
Jeffers & Co—f c
Kimes B C—f c
Kinsey & Buys—f c
La Barge S H—f c
Ley John—f
Loomis R B & Co—f
Marzolf A L & Son—f l c
McKee J L—f
Martindale W A & Co—f c
Mulder J & Co—f
Nevenzel G L—f c
Newell & Blossom—l
Parks Daniel R—f
Perkins C H—f l c
Reul & Farrel—l
Saunders L B—f l c
Shanahan R Emmett—l
Shinkman & Edwards—f c
Smith E L—f c
Smith W Walter—f c
Steketee J J—f
Swain A D—l c
Ten Brock H W & Sons—f l c
Tubergen & Polderman—f
Vanden Basch & McVoy—f c
Vanden-Beldt & Slenk—f
Van Leeuwen W H—f
Van Stensil & Timmer—f
Visner T H—l
Ward H Z—f l c
Wilford Anthony—f l c
Wood J J & Co—f c
Wright S M—l

GREENVILLE

Caerns Rob—l
Cole Fred J—f c
Gleason Fred A—f l c
Gracey Jas—f l c
Grosvenor & Story—f l c
Hale R H—l
Kemp E A—f l c
Rutan E—f
Schofield Chas—l
Starr H—f
Thompson R J & Son—l f
Wright A C—f

HANCOCK

Coughlin Thos—f l c
Harrington C T—f l c
James W Frank Agency Inc—f l c
Johnson H M—l
Kelly J R—c
Mitchell John N—f

HASTINGS

Bauer C H—f
Burton E A—f c
Colgrove P T—f
Gould John M—f l c
Hayes W D & Son—f l c
Henderson I M—l
McElwain J E—f l c
Rogers D W—f c
Sheldon Henry—f c
Sullivan Thos—f

HILLSDALE

Chappell J—f
Galloway E O—f
Kempton C H—f
Lyons Geo W—f l c
Myers Geo W—f
O'Melay Fred—f
Taylor W D—l

HOLLAND

Arendshorst John—f l c
De Keyzer C—f
Kooyers G W—f l
Kouw Isaac & Co—f
McBride Chas H—f l c
Marsilje Thomas H—f
Miles Fred T—f
Murray J E—l
Olive Wm J—l
Pessink J—f
Thurber Mrs L M—f
Van Duren Arthur—f l c
Visscher R—f l c
Walsh W C—f
Weersing John—f

HOLLY

Addis R—f
Baird C H—f c
Horton H A—f
Miner C E—f
Patterson W A—f
Pheney S—f
Tobin R D—f

HOUGHTON

Douglass F A Agency—f l c
Healy J T—f l c
MacFarlane John G—l c
McCall John T—f l c
Rodd Geo S—l
Shelden & Dickens—f l c
Van Orden Bros—f l c

HOWARD CITY

Blaue Henkel—l
Collins J C—f
Fewless Grant U—f
May Frank—l
O'Donald R H—f
Patterson F B—l

HOWELL

Beach W E—f c
Bode E E—c
Gordon Thos—f c
Lyons Willis L—f c
Miner C H—l c
Monroe C B—c
Robb W E—l c
Smith A L—f
Snedicor C H—f
Stowe E A—f c

HUDSON

Beal & Dillon—f l c
Foster B J—f c
Johnson George—f l
Maloney Miss E E—f l c
Swaney I H—l
Tripp E M—f c

IONIA

Branch E E—f
Burke Mary—f
Burnette Asa—f l c
Calkins Chas—f
Haight W H—l
Montgomery Laura—f l c
Nowland E S—l
Smith W T—l
Soule W F—f c
Wardle Clarence B—f l c
Williams P A—f
Wilson G W—f c

IRON MOUNTAIN

Corin Joseph W—l
Hampton C T—l c
James John—l
McLaughlin Ins Agcy—f c
Miller Ins Agcy—f c
Spencer J R—f c
Sterling L T—f l c
Wright E—c

IRONWOOD

Bundy D R—f
Cain H C—l c
Cook Wm H—l c
Curry Geo A—f c
Erickson H M—f l c
Fassino D J—l
Geary Con—f
Hanscon C A—l
Hayes Thos J—c
Houk C E—f c
Houk D C—f l c
Jeppesen F J—l
Lieberthal A—f
Pantera C J—l
Peterson A W—f l c
Sullivan J A—f l c
Webb S D—l

ISHPEMING

Delbridge John—f
Gunderson Hans—f l c
Hare Jeremiah—l
Miners Nat Bank Ins Agcy—f l c
Olds Richard H—f
The Peninsular Bank Ins Agcy—f l c
West John D—f c

ITHACA

Barstow & Morgan—l
Colwell Mrs Hattie—f
Convis F L—f
Gibbs A—l
Goodwin T A—l
Haskell Alfred—l
Lepley Don—l
McCall Bros—f c
McMullen Geo—l
Myers John W—f

JACKSON

Bador & Dees—f
Bancher E A—f c
Begel Byron E—f
Benjamin D A—f
Bennett J J—f c
Berger Chas Pratt Co—f l c
Best Julius J—f c
Bliss J W—l
Breck John I—l c
Clark Wm A—l
Cobine G W—f
Coppins H E—f
Cottrell M F—l
Cross E E—f l
Dailey W V—f c
Diehl W H—l
Dougherty C L—l
Douglass Gilbert—f
Dunham C W—f
Eaton & Murphy—f
Field J B—l c
Finan J E—f
Flint H J—f c
Flowers N—f c
Fullerton Fred—l
Gillen W E—
Gilman A M—f l
Glasgow J B—f c
Gray C R—f
Gunnison G B—f
Hall Fred J—f
Hall & Kennedy—f l c
Hewlett-Lammers Co—f c
Hively E K—f
Hogle J G—f
Hough A P—f c
Hovey A N—f
Hub Realty Co—f c
Jackson Agcy The—f c
Johnson E E—l
Kenney P J—l
Kilmer C E—f c
Kipp C M—f c
Loeser Hugo C & Son—f c
McCuen Reynolds—f l c
McDevitt John—f c
McGee A M—l
McWilliam W D—f l c
Mapes R H—f
Maxson F A—f
Murray W J—l
Nelson A C—f c
Oldfield A D—f
Olmstead & Murphy—f
Page F D—l c
Patch L—f
Peek & Watkins—f c
Reynolds J Co—f c
Schofield & Crat—f
Spaulding A A—f c
Stoddard & Charter—f
Taylor & Taylor—l c
Taylor C J—l
Trumble J & Son—f
Walker A M—f
Webb W B—Co—f c
Weiger A L—f c
Wigent A M—l c
Wilcox R E—f
Willis & Willis—f
Worch & Willson—f
Wright W W—f c
Yocum Harold—f c
Young E R—l c

JONESVILLE

Collins E M—f
Dryer Fred—f l
Hawkins Victor—f
Powers R M—f
Saxton E A—f
Varnum Richard—f

KALAMAZOO

Benbow S H—l
Bloom, Dale S—f c
Boettger W P—l
Bondemann D O—f
Broesmale G H—l
Brown G A—l
Buckhout R H—f
Burdick W J—f c
Den Bleyker Harry—
De Yoe E W & W
Driver J D—f c
Edden J C—f l
Elwell R W—c
Garrett C E—f l c
Gerow W C—f
Gilbert A C—l
Harker P C—c
Hatch B A—l
Hatfield J C—f c
Hawley G W—l
Hinckley & Corse—f l c
Hollander L—f l c
Hornbeck Le Roy—
Huysman H W—l
Jordon G S—l
Moore G E—l
Pendleton Wm H—f
Phillips J H—f
Pike W P—l
Rankin E S—f l c
Sebring T Y—l c
Shipman G L—l

Starkweather F E—l
—f
Sterret S C—l
Taylor Wm—c
Van Blarcom B—l
Van Weelden H—l
Verhage M—f
Warren G W—l
Weston F S—c
Wicks E S—f c
Wood S—l

KALKASKA

Boyd & Steward—f l c
Simmons Wayne—f

LAKE LINDEN

Beaudry A J—f l c
Nichols Wm—f l c
Prince E F—f
Sallasa Chas—l
Suiglaub Henry —l
Vine A J—f l c

LANSING

Bailey & Co J W—f
Brown Ins Agcy—f l c
Brownson R Guy—f l
Burnett C J—l
Chase & Rayner—f
Dolson J A—c
Dyer Jenison Barry Co
Ltd—f l c
Early C C—l
Forbes Ben D—l
Hagerman A T—l
Hardy Bros & Co—f
Holbeck F C—l
Holmes Realty Co—f
Howe O F—f
Jenison F C—f l c
Klockseim H C—f
Lansing Ins Agcy—f l c
Leatherman J P—c
Lino J A—l
Low Chafey Ackerman
Agcy—f c
Luch Rouse & Sattler—
f l c
Schultz A—l c
Walker J E—l
Whitmore H M—l

LAPEER

Abbott W J—l
Bidwell J H—f c
Buck Geo R—f c
Colman Elmer—f c
McArthur Irving—f c
McQuinn Wm—f
Moreland W L—c
Perkins Bert—f

LAURIUM

Armit David—f l c
Banks Jos—l
Huffman A P—c

LOWELL

Lange D G—f l c
Leek Minnie—f
Pringett R E—f c
Rocking R D—f
Taylor Miss Myrtle A—f

LUDINGTON

Arnott Ins Agcy—f l c
Bye John—l
Foster F A—f c
Hammond Ins Agcy—f
l c
Hanson N J—c
Howen E H—l
Melan John—f
Powell H D—l

LUTHER

Hacknor Norman—f l

MANCHESTER

Hauesler Geo J—f
Lehman F A—f c
Root E E—f
Root B C—f
Waters A J—f c
Watkins L L—f
Wurster L P—f c

MANISTEE

Albertson Wm—f l c
Barnes & Barnes—f c
Christianson A C—f c
Cole D E—l c
Giesman G R—f c
Jocka Walter—f l
Macklam G F—f l c
Pierson & Trimble—f c
Wallace & Hart—f c

MANISTIQUE

Adkins Chas W—l
Albin H H—f l c
First Nat'l Bank—f c
Home Inv Co—f l c
Jewell E H—f c
Manistique Bank—f l c
Schofield A W—l
Truckey Thos—l

MARINE CITY

Bates Julius N—f l c
Breining Jno W—f c
Bushaw Blinn—f
Clark E M—f c
Saph H P—f
Schnoor Will—f
Vallie Irene—f c
Wreath T J—f

MARQUETTE

Bergen John A—l c
Connelly P J—l
Coutrney Jos—l
De Vries Albert J—f
Dolf Chas—f l c
Foard M H—f
Foley Thos F—l
Lindstrom A W—l
Manthei John M—l
Marquette County Savings Bank Ins Agcy—
f l c
Peters Robert—f c
Robertson John—f
Stickney Frank—f c
Teeple P G—l
Trelcar Thos—l
Tucker Geo—l
White Peter & Co—f l c

MARSHALL

Billings H—f
Cartwright Clyde—f c
Goodrich Cyrus—l
Hatch Jesse M—f
Martin & Albaugh—
f l c
Merrill H M—f
Miller & Miller—f l c
Miller Minnie P—f
Page E R—f
Page L S—f
Scott R S—l
Simmons E E—f
Watson Kate—f
Winsor & Miller—f

MASON

Floyd Darrow—f
Dart R C—f
McCowan Wm E C—f
Peck G L—f
Roberts Roy L—l

MENOMINEE

Jones J E—f
Martinek J J—f l c
Menominee Ins Agency
Ltd—f l c
Moulton H B—c
Shainhots Fred —l
Stoppenbach F E—c
Superior Ins Agcy—
f l c

MIDLAND

Bradley & Arbury—f l c
Burch Byron—f c
Fairchilds H L—f c
Fales Ira—f
Madill L D—f c
Rice E P—f

MONROE

Babcock Katherine C—f
City Ins Agcy—f c
Cron Louisa—f
Dansard Little Ins Agcy
Inc—f l c
Dusablou Wm—f l c
Hanson Will—f l
Hoffman Bernard—f
Kirchgessner Ella—f
Kopf Otto W—f
Kressbach Fred C—f c
Lamphere W N—f l
Loranger P B—f
McCormick C J—f l c
Monroe County Abstract
Co.—f c
Schrauder Geo—f
Walter W H—c

MORENCI

Baumon H Thans—f
Butler D D—f
Humphrey Albert B—f l
Miller G C—l
Smith R M—f
Turner Ins Agcy—f l c
Wilson C A—f l c

MOUNT CLEMENS

Bromm Frederick—f
Crocker Martin—f
Fox W H D—f
Heine & Behnke—f
Macomb Ins Agcy—f l c
Pequignot Wm C—l
Rutter W H—f
Treloff Henry—l
Turcotte Joseph A—f
Ulrich Paul J—f
Widring L F—c
Williams Walter—f

MOUNT PLEASANT

Carnahan C A—f l c
Menery M—f
Russell W W—f l c
The General Agcy Co—
f l c

MUNSING

Alger County Ins Agcy
—f c
Baldwin G A—f l c
McMillan H H—f l c
Ryan J E—l c

MUSKEGON

Alberts & Holthe—f l c
Barcus W W Inc—f l c
Chaddock Gilbert C—f l c
Doane O Leroy—f l c
Easton Ins Agcy—f c
Haines Forest E—c
Knowles H L—f
Lloyd A E—f
Losby P W—f
Magoon Ed—f c
Rodgers L—l

Sandberg F O—l
Smith F D & Co—f l c
Stanley Geo S—l
Tellman B H—f
Van Dam W—c
Vanderwerp George D—
f c
Wagner Harm—f
Wilson F W—f c
Wistling G H—c

NASHVILLE

Gibson W L—f
Hough C A—f c
State Savings Bank—f
Tuttle C H—f

NEGAUNEE

Hauserman J J—l
Jennings Chas—f
Kent Fred—f l c
National Ins Agcy—f l c
Pascoe Thos—f l c
Ver Rau Wm—f

NEWAYGO

Stillwell Jessie M—f c
Suitselms R—c
Turner J V & Co—f

NILES

Bacon N H—f
Corell Geo E—f l c
Harder & Co—f c
Lafler A—f c
Pammel G J—l
Petry A C—l
Roebeck Herman—f c
Siddall S Bruce—l
Waltz D D—f l c

NORTHVILLE

Ambler W H—f c
Babbitt L A—f c
Dolph Charles A—f l c
Knapp John O—f
Knapp Samuel W—f
Simonds & Lapham—f c
Wheeler Barton A—f

NORWAY

Brackett & Turner—c
Dunn J E & Co—f l c
Knight Jas C—c
Michael & Son—f c
Stewart Dan A—f c
Turner R—c

ONTONAGON

Carroll Agcy Inc The—f
Carroll Edw—f l c
Citizens Ins Agcy—f c
Corgan J—f l
Meilleur C—f c
Spellman C—f c

OTSEGO

Citizens State Sav Bank
—f
Conlan W G—f
Easton G H—f l
First State Savings Bank
Ins Agcy—f c
Rathbun C R—f l
Taylor Geo W—f
Tucker A B—f

OTTER LAKE

Evans D J Jr—f
Joy J—l

OWOSSO

Bentley J M—l
Cadwallader W C—f l c
Friegel F G—c
Lord Rollan A—f l c
Loring E T—f l c
Miller E M—f c
Runyan G W—f
Walsh N R—f

MICH.—Con.

OXFORD

Corbit R M—f
Cutler H A—f
Fuller C H—f l c
Kinsman G O—f l c
McCarty Alva—f c
Tunstead W J—c

PAW-PAW

Anderson David—f
Brown C A—l
Burnhans E L—f
Free J W—f
Howe Wm—l
Killifer Wm—f
Longwell W H—l
McKinsley B B—f
McNeil H L—l
McNeil Azel—f
Mason W H—f
Parks Edward F—f
Salsbury Leon—l
Sellick W R—l
Sirrine E D—f l

PETOSKEY

Ellis W E—f
Krieger A B—f
McCune & Co—f l c
Pailthorp C J—c
Quinlan Thos & Sons Co—f l c
Smith C L—f c
Wachtel & Galster Co—f l c

PLAINWELL

Barber Mabel C—f c
Blair John—f
Cook H E—l
Hambleton E C—l
Lasher Miss Rina M—f
Nichols Albert L—f l c
Shanel Bertha J—f
Soule R L—f c

PONTIAC

Bromley P B—f
Brondige George F—f c
Burst G G—l
Colvin H H—f
Covert F—f
Davis D L—f
Eaton Chas M—f c
Hill J M—l
Moore A L—f
Stuart F J—f
Thatcher H H & G G—f l c
Terry & McGaffey—f l c
Van Wagoner Jacob—f l
Van Wagoner James L—f l
Watkins F A—f l
Webster E R—f c
Wilson L—l

PORT HURON

Atkins Lewis & Co—f c
Campbell R S—l
Cisky O—f l
Hayden & Co—f l c
O'Brien John J—f c
Phillips Wm M—c
Schoolcraft The E J Co—f l c
Smith John W—f c
Warren Geo E—l f
Whitliff Ins Agency—f l c
Wilkinson E—l
Wright Hoyt & Co—f c

PORTLAND

Allen Geo W—f l c
Jenkins O R—f
Maynard Allen State Bank—f c
Rice C C—f c
Selleck W F—f
Weber State Savings Bk—f c

QUINCY

Barrow L A—l
Dufur R E—c
Kohl Norman G—f
Newberry Floyd D—l
Power Pearl—f
Reynolds C O—l
Segur M S—f
White Samuel—l

READING

Burns Mrs A—l
Derr Kenneth C—l c
Hill Leon L—f l c
Whitney W C—c

REED CITY

Beecher Millard E—f l c
Clark O W—f c
Fleischhauer A M—f c
Prettyman O G—l
Savidge R B—f

ROMEO

Brewer J J—l
Evans H S—f
McKay Henry J—f
Phillips G W—f l c
Seaman B N—f l c
Tanner Mabel L—f

SAGINAW

Ames G W & Son—f l c
Baum Bros—f l c
Beardslee W H—f c
Billing J W—f c
Boyle John J—c
Brady & Savage—f c
Brater C G—f c
Brintnall H L—l
Carroll P E—c
Davis W P—l
Dobson W—c
Draper J D—f c
Eimers Jos—c
Ferguson & Wallace—f c
Geer Henry N Co—f l c
Grant Geo A—l c
Guenin Mrs Lula C—f
Haller O B—l
Heine A O—l
Holland L E—l
Howe Frank E—c
Johnson J S—l
Johnson L D—l
Kersten Edwin—f
Klumpp & Biggam—f
Koepke S G—l
Lake William & Co—f c
Leesch Chas—f
Loomis E A—l
Mills E M—l
Nerreter L G & Co—f c
Newberry J O—l
Pearson L L—f c
Phoenix & Son Geo—f c
Randall C W—c
Saginaw Insurance Agcy—f l c
Schmelzer F N—f
Schwahn-Khuen Agcy—f l c
Vyse Thos H—l
Welzien & Schultz—f c

ST CLAIR

Cope O D & Co—f l c
Hayward F B—f
Jenks Russ S—f l c
Sawher T H—f
Whiting & Zink—f

ST IGNACE

Conner Chas—f
Gennell A J—f
Hoban M—f l c
Hotchkiss E H—f l c
Murray Charles F—f l
Murray David E—l c
Reagan Ignatius—f

ST. JOHNS

Bradley Harry—f c
Burk Edgar—f c
Dooling E L—f c
Flynn Chas—f
Hunt D L—f l c
Parr L D—f
Thome Frank L—f
Walsworth P E—f

ST JOSEPH

Barlow Stuart—l
Barr R E—c
Canavan & Weber—f l c
Deirner Geo W—f l c
Fletcher J W—f
Freitag Chas A—l
Kilbourne Walter—l
Metz C T—f l
Pixley F L—f l c
Rease E A—l c
St Clair J C—f l c
Schuly L S—f l
Starke Burton G—f l c
Stevens W R—f
Stratton Chas W—c
Talbot John—l
Thompson T G—l

ST LOUIS

Giddings C W—f c
Long Geo W—f l
Mey Otto F—f l c
Paton & Miller—f l c
Phillips E C—f c
Smith Newel—f
Stevens M A—f c
Wright Jas K—f c

SAULT STE. MARIE

Adams Ins Agency—f c
Brook C J—f
Chipley C E—f c
Colwell & Clark—f c
Davidson W E—f
Empey C D—l
LaLonde W S—f c
McKenna Jas—f
Price Fred R—l
Sault Ins Agcy—f l c
Snell Wm N—f
Sutton & Trempe—f c

SOUTH HAVEN

Corliss Geo—f
Hardt & Clarke—f l c
Hemmenway Earl—f
Holmes W W—f
Madill R J—l
McCrimmon Roy—f l c
Pearman M E P—f c

STURGIS

Brown C F—f c
Gilbert Ernest—l
Gray E B—c
Hagerman H W—f l c
Hawker Harry—l
Heald F G—f
Jacobs Theo—f c
Knapp A R—f
Kurtz & Rehm—f l c
Luedders Louis—l
Reading & Sumney—f
Reading Mrs Geo—c
Stanton J J—f
Wait J Paul—f l c
Wilber Geo E—l

TECUMSEH

Brown E D—f
Carr Ray K—l
Davidson Guy J—l
Gillespie Franc—f c
James The Alfred Co—f c
Temple Herbert S—f c
Williamson C E—f

THREE RIVERS

Andrews E H—f c
Barnard W E—f
Black Orly—f
Brown A L—l
Burns John B—f c
Folwell Rufus—f
Howard Arthur E—f
Wing E G—l

TRAVERSE CITY

Allen E P—c
Altland F—l
Blossom & McDermott—f l c
Carver Bros—f c
Corne C—c
Curtis A B—f
Ely Chas H—c
Hastings Ins Agcy—f c
Monroe Jas H—f c
Owen A F—l
Power G W—l
Santo John R—f c
Stocking L A—l
Webb Chas A—l

VASSAR

Clarke Geo D—f c
North F—f
Owen Harry L—l c
Spears W J—f
Stephen C J—f c
Varnum R D—f l

VICKSBURG

Clark & Brown—f c
Cloney T M—f l
Dunning Fred R—f
Foster C C—c
Platt B R—f c
Sharpe D B—f c

WAYNE

Brewer Mrs—f
Cady Chas H—f
Carpenter Clarence—l
Hoops Edward G—f
Hasie J R—f
Jamison Tom—f
Lee Daisy—c
O'Brien W J—f
Raymo Owen—f
Truesdell John—f
Vinning S D—f
Wendt Lewis F—f
Ziegler John—f
Zimmerman Dr Sam'l—f

WHITEHALL

Redfern C W—f l c
Ruggles C H—f c
Whitman W H—f l c

WHITE PIGEON

Hotchin C W—f
Roderick E—f

WILLIAMSTON

Cairns W F—f l
Crossman Ned—f c
Kowly C—f
Krumbeck J—f
Thompson H—f
Webb W T—f

WYANDOTTE
Beattie E—f
Drennan Jeremiah—f
Garner B W—c
Liddle Agcy—f c
Maloch H O—f c
Marr C H—f
McInerney John F—f
Roehrig Henry—f
Thiede C H—f
White R C—l
Youd John E—f

YALE
Elston Geo W—f c
Fead E F—f c
Herbert N B—f c
Learmont & Beard—f c
Merrill John H—f c
Penrock C T—f c

YPSILANTI
Carpenter P W—f
Crawford S E—f l
Daggett Floyd—f
Foerster Albert—f
Gallup Fred L—f
Gillett F C—f
Griffen D C—f
Hatch & Gillett—f
Hopkins J H—f c
Kirk John P—f
Putnam W S—f l c
Tylor L H—f c
Wilbur Fred P Ins Agcy —f
Wortley J H—f c
Ypsilanti Agency Co—f l c

MINNESOTA

ADA
Braaten T T—f
Brattland M A—f c
Guren A O—l
Herringer E J—l
Hetland J M—f
Jones D C—f l
Lofgren C J—f
Matson Peter—f
Roesch Lambert—l
Sharpe Peter—f
Strand T C—l

AITKEN
Foley T R Jr—f l c
Hallum Louis—f c
Hassman B R—f c
Hense Teeter Co—f l c
Irvine Innes—f
Larson P—f
Newstrom V—l
Spalding J L—f l c

ALBERT LEA
Brown L A—f l c
Hamond E S—f
Jones M M—f c
Ransom J E—f

ALEXANDRIA
Brown T W—f
Central Minnesota Land Co—f
Cowen Land Agcy—f c
Cowen J S—f
Evens A M—f
Franklin F E—f l c
Hanson C—f c
Jacobson Andrew—f
JohnsonE F—f l
Knox J Willis—f c
Leach Hugh—f
Loo & Nelson—f
McKay Land Co—f
Meyers Joe—l
Stevens H F—l c
Treat Miss A E—l c
Unumb P O—f

ANOKA
Benner John—f c
Curial E L—f c
Green C D & Son—f c
Greenwald L J—f c
Moberg N P—f c
State Bank of Anoka Ins Dept—f l c

AUSTIN
Austin Ins Agcy—f l c
Babcock E S—f
Baudler Bros—f
Capretz Peter—f
Cory E Ray—l f c
Daloger A B—l
Doane E M—f
Farmers & Merchants Bank—f
First Natl Bank—f
French L Jr—f c
Hardy M J—f
Kenaston M H—f
Mitchell J L—f
Mulhern Geo C—f c
Nicholsen J N—f c
Page A C—f l c
Rochford Land Co—f
Sheedy & Creppun—f c
Snyder Land Co—f
Webber W—f l c
Wright A W—f

BARNESVILLE
Aamodt Emil—l
Boltz & Meyer—f
Catlin I S—f
Hanson N B—f c
Lee W S—f
Lindquist W S—l
Red River Farm Loan Co—f c
Solum D O—f

BELLEPLAINE
Conlon H B—f l c
Connolly F S—f l c
Efferty J S—f l c
Fay F E—f l c
Gatz W A—f l c
Irwin A J—f l c
Irwin H A—f l c
Schoell J A—f
Whitlock F J—f

BENSON
Arneson Ed—l
Benson A L S—f
Benson P A—f
Bowers O W—f
Edwards J N—f
Gallagher P S—f l
Hudson S H—f
Hudson I M—f
Lee J T—f
McDermott Leo—l
Thompson G O—f
Thornton F C—f
Van Slyke A W—f
Wilmers S D—f

BLUE EARTH
Bartel J P—f c
Buggy B E—f
Bushee Ray—l
Buswell A C—f
Clark O H—f
Larson Carl G—l
McLaughlin J C Agcy —f c
More Edwin—f
Putnam F E—f
Robertson H G—f l
Silverson John—f
Terwilliger C A—l

BRAINERD
Branson A K—l c
Burgoyne Zelma—f
Chadbourne G W—f l c
Cohen Henry J—f l c
Crowell W H—f c
Dode A L—l
Gardner G H—f
Halvorson Gustav—f
Hartley & Albright—f l c
Krekkelberg J H—f l c
Nettleton P B—f
Smith E R—l c
Soderlund G W—l c
Tracy George A—f c
Weber A C—l

CALEDONIA
Bedow T A—f c
Blexrud H J—f
Bouquet John—f
Dorival C A—f c
Duxbury L L—f
Flynn W E—f
Groezinger F A—f c
Heymann J A—f
Palen Frank—f
Sprague R D—f c
Wagner J P—f l c

CANBY
Christie J S—f

CHASKA
Connolly J B—f
Degen Chas—f
Faber Geo F—f
Klammer K K—f l c
Strenkeus Geo—f

CHATFIELD
Bibbins S E—f
Delaney C R—l
Graskamp Fred—l
Haven G A—f c
Haven G H—f
The Thurber Agcy—f c
Underleak Jos—f

CLEAR WATER
Shaw E A—f l
Shaw W A—f c
Whittemore Bros—f

CLOQUET
Anderson O L—f c
Barron G V—f
Cherrier M B—l
Cox H F—f l
Diesen J E—f
Dixon C L—f c
Fesenbeck J A—f
Hudberg E—l
Reliable Inv Co—f c
Skemp W H—f
Smith G C—l
Tonklin Albert—l

CROOKSTON
Best J Etta—c
Carpenter H L—f l
Christianson O O—f
De Mott Irving P—f
Erickson S A—l
Grady F A—f
Hage Gilbert O—f l c
Hoch C C—l c
Kirsch John N—f l c
Marin Wm A—c
McPhee John D—f
Miller & Miller—f
Moran N B—f
Naughtin John F—l c
Neff John G—l c
Newberry Jesse S—f c
Polk Co State Agcy—f
Rossberg R A—l
Rustad S—c
Severston I R—l c
Strander Abstract & Investment Co—f c
Value & Murphy—f
Walsh & Low—f c
Wheeler Land & Loan Co—f
Wheeler-Misner Loan Co Inc—f l c
Wright E F—l

DETROIT CITY
Anderson R E—f
Baker C A—f
Bakke J E—f l c
Becker County Land & Loan Co—f
Bestich E J—f
Dennis Fred—f
Erickson H S—f l
Hamilton Geo D—f
Jensen Henry—f
MacGregor Chas—l c
Nottage T A—f l c
Paulson Paul—f
Pryor J L—l
Richmond John—l
Sanders Fred—f
Schroeder P F—f
Sealander A E—f
Sletvold A O—f
Weiser S V—f
West Jno K—f

DULUTH
Alexander E P—f
Anderson Fred C—l
Barnes Lucien A—l
Bates Marcus F—f
Bergholm Elof L—l
Bestler Peter J—l
Blodgett F E—l
Bogum L I—l
Bondy Lewis R—l
Bondy M W—l
Bush G A—f
Cameron Carey A—l
Campbell Miss Agnes—l
Carey J F—l
Cheney H L—l
Clark O H—f l
Clementson Geo—l
Codding Anna G—l
Cogan John—l
Coleman C F—f
Cooley-Underhill—f l c
Covey Wm E—l
Craig C P & Co—f c
Crandall Ralph L—l
DeCaigny V—f
Dreis Geo J—l
Duluth Realty Co—f
Dunning & Dunning—f l c
Eby & Gridley—f
Elden Otto I—l
Eleasson Chas—f
Elston & Britts—f
Engels J P—l
Ferguson L C—f

MINN.—Duluth, Con.

Field-Frey—f c
Firmine Eugene—f c
Fitzgerald Chas W Agency, Inc—f c
Gibson H F—l
Giddings Clay H—l
Giddings H A—l
Gofvert O—f
Goldish Ben—l
Graff H H—l
Grandlund Jacob—l
Gray-Wertin—f c
Greenfield J B—f
Gumz A H—l
Haig Rob't D—l
Haigest Ed—l
Hallock Guy—l
Hanson & Son—f c
Harper J H & Co—f c
Hassen E R—l
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Lotterer C W—f
Perham Ins Agcy—f
Scgwarzrock A G—f l c
Shannon A—f
Struett Louis—f

PLAINVIEW

Carley J A—f l
Lyons S S—f
Oliverson H K—f
Sylvester Bros—f l c
Vermilya Geo—f

PRESTON

Anderson C M—f l c
Garrett T I—f l c
Thompson A W—f l c

PRINCETON

Eaton G A—f
Ewing Annie M—f
Morton R P—f
Petterson S S—f l c
Smith W H—f l c
Stanley Ira G—f c

RED LAKE FALLS

Delorme Noel—f
Duffy John A—f c
Farley Fred L—f c
Gaass B B—f l
Gibeau Samuel—f c
Healy E L—f
Hennings George F—f
Higinbotham V M—f
Pouliot P F—f l c

RED WING

Becher C A—f
Bovy J J—l
Bruderseth C—l
Bryan E C—f
Chellson Alfred—f l c
Duncan C C—l
Featherstone N H—f c
Hall C P—f
Kernan R E—l
McIntire Jesse—f l c
Nelson S J—f
Peterson N A—f c
Pierce A P Ins Agcy—f c
Wooders L—l

REDWOOD FALLS

Baldwin H A—l
Dolliff A C—f c
French F K—c
Gilbertson E B—l
Minnick E P—f
Nash C A—l
Root C B—f c
Smith & Knudson—f l c
Ward Ins Agcy—f l c
White N W—f l c

RENVILLE

Barnard L D—f
Bennett A A—f
Dale J H—l
Holmburg A F—l
Lumley G A—f
O'Connor Wm—f
Serkland S M—f
Sterns F C—l
Stuart Robert K—c

ROCHESTER

Brookner E R—f l c
Collin J T—f l c
Conley Kerry E—f
Gimbert F H—f l
Gooding F E—f l c
Griffin J R—l
Hall Mrs John—f c
Holt & Perry—f l c
Heffron M—f l c
Kalb Augusta—f
McGovern J E—f l c
Rochester Land Co—f c
Schacht Theo A—f
Stevenson & Melone—f l

RUSHFORD

Olsen H V—f
Prinsing D S—f c
Reisus O E—f
Robertson J G—f
Rowley E B—l

ST. CHARLES

Ebben Jas—f
French Geo D—f l c
Kiefer Nic—f
Miller Eugene—f
Spencer C A—f
Spencer W E—f c

MINN.—Con.

ST. CLOUD

Ahles Paul—f
Bennett James R Jr—f
Braun R J—l
Carlson & Kinsella—f
Hansen Hubert—f l c
Mitchell W B—c
Murphy E A—f c
Rocholl L J—f c
Stangl Fred—f l
Swift L R—f
West C L—f
Wolter John—f l c
Wright & Niskern—f l c
Young H G—f c
Zapp Edward—f

ST. JAMES

Citizens Nat'l Bank—f
Clark Marion—f
Crowley Roy—f l
Eppeland E A—f
Fuller E C—f c
Gibbs E A—f
Lobben J L—f
Malmrose V A—f
Running Albert—f
Security State Bank—f
Tonnessen Thos—f

ST. PAUL

Abbott C P—f
Allen E D—l
American Ins Agcy—f c
Baker A T—c
Baker H F—f
Bayard Deuel & Co—f
Becktel L T—c
Bell A B & Co—f
Bielenberg H—f
Bienberg H—f
Bixby Howard—l
Blomquist & Erickson—f
Bonde T E—f c
Borg Samuel & Co—f
Bulau A E—l c
Bullis J J—l
Burns F & Robert A—c
Burns, Fitzhugh & Roberts—f c
Bush F E—l
Campbell E G—c
Campbell H A—f
Casserly L I & Co—f
Clark & Gould—f
Connell & Wegner—f
Constans, Nolan & Co—f
Cooper Geo G—f c
Cushing, Dunn & Driscoll—f
Dahl & Martin—f
Daproon-Schultz Ins Agency—f l c
Davis & Lagerman—f
Deters & Fry—l
Dervie J T—l
Dillon M J—l
Dorgeloh H H—f l c
Drewry H W—f c
Dunn & Stringer—f
Eddy C W & Co—f
Edgerton H W—l
Elder D R—f
Eliason A O—l
Elmer, Willis & Grant—f c
Elmquist J G—f
Fahey P W—l
Faricy J I—f
Faricy-Kuckler Agency—f c
Finkelstein A—l
Ford F E—l
Frost N R—f
Fugate J S—c
Gere G E—f c
Gilbert & Gilbert—f c
Gilfillan P K—f c
Graves Geo B—l
Griffiths M L—l
Habbersted N M—f
Haglund & Sternaman—c
Haley J B—c
Hanson J A—f
Hart W H—f
Hauenstein F W—l
Haynie D P—f c
Heineman G H—l
Hempel E A—c
Henninger T—f c
Hermann A L—l
Hitchcox S E—l
Hoff Warren—l
Hoffman & Co—f
Hoyt Homer H—f
Hughson & Whitacre—f
Hunt C J—l
Hurd & Johnson—f c
Jenkins H L Co—f
Jones W G—f
Joyce W B & Co—f c
Justis P C—f
Kane & Co—f
Keena H B—l
Keiter L M—l
Kelly Dan—f
Kelly I M—c
Koop W P—c
Kost M E Co—f
Lane E D—f
Lang W A—f
Langford Schuler & Fahey—l
Laphams Ins Agcy—f c
Larson M A—f c
Lawton A M—f
Learned Chas E Jr—l
Lehman A E—f
Lemon W T—f c
Lenz & Lenz—f
Lewis Ins Agency—f
Lilley Andrew—c
Lilley R A—f c
Lytle G L—f
McAdam E L—f
McCarron & McCarron—f c
McVeigh R J—l
MacBean J L—l
Mallory Arthur—f c
Maple E E—c
Market Geo—f
Matthews H G—f c
Meier E J—f
Michel Fred—f
Milham E H—c
Miller H H—f c
Minnesota Ins Agcy—f c
Moeller J H—l c
Moore C W—f
Moriarty M P—f
Moritz W F & R W—f
Mott G C—f
Murphy D D—f
N W Trust Co—f
Neely R M Co—f c
Nelson F E—f
Newport R M Jr—f
Nienhauser R B—f
Oehler Wm—l
O'Meara Ins Agcy—f
O'Negan A—f c
Peet Wm F—l
Peilen L I—c
Philleo G F—f l c
Pieper W F—f
Ramsey County State Bank—f
Reeves A J—l
Regensdorf L A—f c
Reinvlold-Field Co—f c
Rice & Keating—l
Ritt Wm A—f
Roberts G A—f
Robinson & Harrison—l
Rogers John Jr—f
Rogers Jos A Agcy—f
Rotschild H & V J—f c
RuedemanW A—f c
Ruedemann Wm A—f c
Runyon W S—l
St Paul Ins Agcy—f c
Sanford E R & Co—f
Sanford & Co—f c
Schmotter E V—f c
Schulstad E T—f
Simpson L R—c
Smith A D—f
Smith & Taylor—f
Smith Richard M—f c
Straeter O T—c
Strode W P—f
Stenger George W—f
Stokes M S—f
Strickland Doolittle Co—f c
Tarbox C S—l
Thompson Jos—f c
Thorne J M—l
Townsend John—f
Tracy J Jr—f c
Tracy Jas—f c
Truax V G & Co—f c
Vanderhoof D W—f c
Van Hoven Peter & Son—f
Walsh A R & Co—f
Ware E M & H F—f
Warner & Regensdorf—f l
Warren J B—f
Warren W A—f
Waters—T H C—f c
Webb Chas—f
Weed, Parker & Co—f c
Weide J R—l
Wittman M—f
Zimmer J A—l

ST. PETER

Davidson D—f l c
Laumann Wm G—f c
Miller & Miller—f l c
Stone M E—f l c

SAUK CENTRE

Caughren D B—f l c
Conklin Victor—f l c
Cooper J F—f c
Du Bois B F—f l
Harrison Chas—l
Ingram A L—f
Kells L L—f l c
Kells R R—f
Morse C A—f l c
Rien Geo—f
Schoenholf Ben—c
Sprague C M—f c
Strebel A F—f c

SAUK RAPIDS

Berg Herman—f
Chirhart Oliver—l c
Fletcher Wm H—f
Neils R J—f c
Schaefer & Thul—f l c
Senn John A—f c

SHAKOPEE

Coller J A—f
Conter Joseph—f
Deutsch M A—f
Duffy Wm F—f
Mayer A G—l
Meyer Nick—f
Nye L D—f
Storer C C—f

SLEEPY EYE

Berg A M—f c
Berkner H F—f l
Bertrand E P—f
Brust Wm—f c
Cutting John—f
Davis L G—f c
Domeier H C—f l c
Griffith & Smith—f l c

SOUTH ST. PAUL

Currier G W—f l
Lytle G L—f
Noland P F—f
O'Brien J J—l

SPRINGFIELD

Asch C H—f
Erickson & Loomis—f c
Fernholz Ed J—f
Jensen J C—f c
Moe C M—f c
Muessle Agency—f
Peterson C S—f
Ray J J—f
Schmid Jno R—f l c
Seifert Alex—f
Starkey E—f l

SPRING VALLEY

Barber J W—f l c
Barlow B A—l
Kellogg W L—f
Lyman W L—f
Pattridge S C—f
Shephard R E—l
Steffens H H—f l

STILLWATER

Bernier C P—l
Castee L B & Son—f l c
Lammers C A—f
McGarry Robt W—f c
Nelson Louis P—l
Prince-Joy The Agcy—f l c
Tuttle R J—f
Welch Thos W—f

TOWER

Pryor W G—l c
Whitman G A—f

TRACY

Algyer H M—f
Bonalli W—f c
Cain H J—f l
Fitch L J—f
Mack Sam—f
Robinson & English—f
Seeter H R—f

TWO HARBORS

Barton John A Agcy—f l c
Berg G W—l
Dwan John—f
Fowler B F—f
Jelle J G—f
Murphy T E—l
Olson H O—f l c
Strand Earnest—l
Two Harbors Agcy—f c

VIRGINIA

Brant John G—f l c
Britts F B—f
Ekstarnd C T—f
Engman P S—f
Gill Tomas—f
Greely Douglas—f
Harwood A L—c
Johnson Moilnan—f
Kellar N C—f l c
Krogdahl John—f
Nelson Martin—f
Tenhunen Henry—f
Turston Jim—f

WABASHA

Farmers & Merchants Bank—f
Jewell H B—f
Jones Co R E—f l c
Marx Michael—f
Satory Max—f

WADENA

iglow Fred G—f
rowne W J—f 1 c
olson L A—f
irst National Bank—f
ores F E—f c
Iarris Geo E—f
erchants National Bank
Ins Agency—f 1 c
ettel John—f c
ettel Joseph—f
urray A—f c
rettyman Chas—f
Vadena County State Bank—f 1 c
hatey J C—f
Vilson Byron—f

WASECA

uchler L T—f
uckman Marion—f
oleman Thomas—f 1
idre H C—f 1
reuzer J W L—1
illy B—f
adden J E—f c
adigan John—f
lanthey W C—f

Priebe E J—1
Sommerstad C P—f
Swift Wm A—f 1 c
Ungerman J B—f
Zetterberg W A—f

WATERVILLE

Dressel Geo J—f c
Dressel H G—f c
Robson A E—1
Spooner O H—1 c
Warburton W L—f 1 c

WELLS

Allen A O—f
Brewster M W—f
Draper C H & Co—f 1 c
Heath S F—f 1 c
Hughes B—f c
Olds L N—f c
Swert C F—1

WHEATON

Anderson V E—f 1 c
Berg J W—f c
Cory H B—f
Houston Charles E—f
Kristensen Gordon—f 1

Leamon C G—f
Neuman O C—f
Ringdahl Wm—f 1

WHITE BEAR LAKE

Auger A J—f 1
First State Bank—f
Reif F J—f 1
Warner H A—f 1
Warner H A Jr—c

WILLMAR

Anderson A A—f 1 c
Benton S L—f
Berg L S—f c
Brown A H—f
Gilbert & Handke—f 1 c
Gunderson H—f 1 c
Handy F G—f c
Johnson Lewis—f
Johnson D F—1
Molander A G—f 1
Odell Chas W—f
Otterness G H—f
Ruble A O—f
Severinson O K—1
Stanford R W—f
Thorpe & Rykken—f

WINNEBAGO

Arndt E F—f c
Babcock I A—f
Grinnell F M—f
Headley C W—f
Lindgren H C—f
Lindgren V V—f
Moulton E C—f 1 c
Moore S C—f 1
Sherer C G—f 1 c
Sherer R E—f 1 c

WINONA

Baumann & Gordon Co—f c
Bori Alfred—f 1
Clark & Clark—f c
Kunkel G W—f 1 c
Nevus B R—1
Roberts E M—1
Rass J P—f
Scott W C—1
Stevens H C & Co—f
Szawlowski W L—f c
Winona Ins Agcy—f c

MISSISSIPPI

ABERDEEN

inford J A—1
ortch L L—f
cCluney W B—f
cFarlane Jr J C—1 c
cQuiston D H & Co—f
onroe Ins Agency—f 1 c

ACKERMAN

cWhorter B C & Co—f
rewitt R D—f

AMORY

lankenbaker H L—f c
ole T J—f
arris N E—1
ome Mortg & Realty Co—f c
orris W A—1

BATESVILLE

arothers J B—f
rratt M E—f 1 c
amb L B—f
rice J C—f c

BAY ST LOUIS

azeneuve Jos F—1 c
ea Geo R—f 1 c

BELZONA

elzoni Realty & Insurance Co—f 1 c
cClintock J W—f 1 c
oreland & Prickett—f 1 c

BILOXI

ond & Watson—f 1 c
owery R J—f
oy L J—c
ucci V J A—f c

BOONEVILLE

nders J B—1 c
anley J C—f
aylor J J—f

BRANDON

arnes & Fox—f c
enry Pat—f

BROOKHAVEN

rookhaven Bank & Trust Co—f 1 c
nderwriters Agcy—f 1 c

BROOKSVILLE

Bank of Brookville—f
Johnson E H—f c
Parks W E—1 c

CANTON

Holliday T C—1
Roberts B L—f 1 c
Shackleford Bros & Sivey—f 1 c

CARROLLTON

Allen J T—f c
Bingham C G—f
Dean J T—f
Terney J H—1 c

CENTERVILLE

McKee Ezra F—f c
McLean C A—f c

CLARKSDALE

Cainey K A—c
Cutres J W—c
Johnson J H & Co Inc—f 1 c
Martin J A & Co—f 1 c

CLEVELAND

Brown Edgar—f
Butler D C—f
Roby & Bigger—f
Sellbinder Sol—1
Strong L Q—f

COFFEYVILLE

Boswell H H—f 1 c
Denley G E—1
Holley & Collins—f 1 c

COLDWATER

Callicott P T—f
Cooper E C—1
DuBois E W—1 c
Gilliland W R—f
McCarley P D—f

COLUMBIA

Burkett H R—f
Dale S H—f c
Fillingame O A—f c
Harris G O—1
Maxwell G C—f

COLUMBUS

Brickell J H—f c
Caine S L—f
Cox H S—1
Frazee W E—f c
Harris Mrs Gid D—f
Owen B L—1 c
Sims F R—f 1 c
Simon I H—1
Winston The—f c
Woodward J P—f 1 c

COMO

Brown C R—f
Wier V A—f

CORINTH

Everett B E—f
Kier W H—c
Strickland G H—1
Wood O M—1

COURTLAND

Glenn J K—f c

CRYSTAL SPRINGS

Lott R E—f 1 c
Lotterhos F C—f 1 c
Townes A T—f

DUCKHILL

Taylor G B—1

DURANT

Durant Insurance Agency—f c
Wilkes John B—f

ELLISVILLE

Ellsworth W H—f c
Walters W V—f

ENTERPRISE

Estes & Estes—f

FAYETTE

Dunbar Miss T R—f
Easterling W R & Co—f
Fayette Ins & Realty Co—f 1 c

FRIARPOINT

Gray F H—f c
Robinson F D Jr—f c

GLOSTER

Adams & Toler—f c
McLain M V—f
Whittington L N—1

GOODMAN

Pickens E & W—f 1

GREENVILLE

Bergman Hebron & Starling—f c
Lemler Max—f c
Robb & Moyse—f 1 c
Wheatley George—f 1 c
Wheatley R S—1

GREEN WOOD

Barnwell & Ashcraft—f 1 c
Barry, Steele & Sadler—f 1 c
Harlan B B—c
Harlan S O—c
Milton Miss Pauline—1 c
Moody T E—f c
Pettet W M—f 1 c
Ryan J F—1
Wells Warner—f

GRENADA

Barbee H B—1
Cain & King—f c
Keeton J B—1
McElwrath Avent—1
Rosser Grady—1
Williams W Van—1

GULFPORT

Coleman & Co—f c
Havard B—f
Hewes & Yerger—f c
Price W T—c

HATTIESBURG

Botson G W—1
Davis T D—1
Eure Ins Agency—f c
Eure Otis P—1
Gaston P L—f c
Holmes D B—1
King M D—f c

MISS.—Hattiesburg, Con.

McCullough N R—l c
Montague F D—f
Robertson Lamar—l

HAZELHURST

Covington G W—f c
Ellis Bros—f c
Graves A T—f c
Higdon M N—l c
Mullin J—c
Ramsey Mrs Carrie W—f l

HERNANDO

Cooke & Flinn—f l c
Foster Hugh—f l c

HOLLANDALE

Halland Paul
Holland Paul—f c

HOLLY SPRINGS

Francisco E W—f l c
Tyson J O—f l c

INDIANOLA

Indianola Ins Agency—f l c
Johnson E—c
Pitts W T—f l c

ITTABENA

Bradford & Reese—f c
Humphreys E A—f
Russell J F—f l c

JACKSON

Bradshaw E H—f l c
Brady B M—l c
Bufkin & McLean—l
Carter & West—l
Cavett J C—l
Curry Dr R S—l
Dreyfus I—f
Garroway A W—l
Graham H H—l
Guthrie A W—l c
Hart S C—f
Hood & Co J C—f c
Malleth W E—l
Montgomery W A—l
Moseley, Nelson & Smith—f c
Nugent & Pullen—f c
Ogiesbee & Co—c
Parish J A—f
Palton D G—l
Ragland & Mills—l
Robinson & Julienne—f c
Ross & Yerger—f c
Saunders J W—l
Swearingen G C—l
Thompson C H—l
Wall C S—l c
Wharton & Roberts—f c
Whitten S R Jr—l
Wilkins C O—l

KOSCIUSKO

Boswell Jno S
Brown Miss Alice—f c
Cain J H—f c
Dodd Miss Lill—f c
Jackson & Jackson—f
Lucas E L—f c
Sanders & Sanders

LAMBERT

Robb M C—f l c
Lawrence & Wyley—f

LAUREL

Blethen B J—l
Edwards A A—l
Feazell M P—l
Graves, Lindsey & McLaurin—f c
Hill J H—f
Hurst & Yates—f c
Pearson C C—l c

LELAND

Buford T A—c
Carnes W P—c
Cossar Jno—f
Gerald Eugene—c
Porter R S—f
Smith M B—f c

LEXINGTON

Kerrman Sam—f l c
Watson & Durden—f l c

LOUISVILLE

Harris & Bennett—f c
Jones & Jones—c
Jordan S M—f

LUMBERTON

McDonald & Robertson—c
Salmond J B—f
Williams J W—c

MACON

Boyd E B—f c
Scales C M—c
Tyson Jas L—f
Yates E V—f
Yates R E V—l

MAGNOLIA

Leggett A T—f l c

M'COMB CITY

Conant & Caston—f
James Miss IW—f c
Latterhas F H—l
Mercier W J D—c
Quin & Alford—f
Tate Chas M—l
Watkins John T Ins Agcy—f

MERIDIAN

Carter & Broach—f
Grimes B H & Co—f l c
Harris Caldwell Co—f c
Houston R M—f c
Nall, Roach & Keeton—f c
Smith, Nichols & Co—f l c
Weems & Weatherbee—f
White B V—f c
Woods & Poitevent—f

MOSS POINT

Barber W W—f
Stewart W G—f
Vanderwall Jno A—f l c

NATCHEZ

Davis-Merrill Ins Co—f l c
Fetts Miss J—l
Lott Mrs Edna—l
Marks W B—f c
Mayer Ins Agcy—f c
Metcalfe Ins Agcy—f l c
Service Ins Agcy—f c
Wilson C W—l

NEW ALBANY

Hall & Baker—f l
Houston Guy M & Co—f l c
Knox S R—c
Phyfer & Smallwood—f l c

NEWTON

Bassett J H—l
Bassett R Felix—l
Maguire H C—l
Newton Ins Agcy—f c
Waldrop J A—l

OCEAN SPRINGS

Russell H F—c

OKOLONA

Houston W A—l
Jagoe A L—f l c
LaGrone & Morrison—f
Savage W E—f
Shell D H—l

OXFORD

Avent Edison—l
Avent J E—f
Knight Geo M—f c
McMahon W B—l

PASCAGOULA

Jane E—f c
Lewis F H—f c

PASS CHRISTIAN

Lang E A—f c
Northrop Elmer—f c

PEARLINGTON

Burwell Robt T—c
Dietcheweiler G A—c
Gruber Chas W—c
Pescud P F & Co—f c
Warner J E—l

PICKENS

Willis J H—f c

PONTOTOC

Boone W A—f l c
Knox D W—f c
Simmons J D—f c
Thomason W L—l c

POPLARVILLE

Colson P O—f
Scarborough J J & Co—f l c

PORT GIBSON

Bernheimer & Taylor—f c
Brashear J N—f
Drake E S & J T—f l c
Gordon C A & Co—f
Spencer J G—l c
Watson G S—l c

QUITMAN

McNeal Jno W—f l
Terral J A—f l c

RIPLEY

Orbrey Street Fire Ins—f
Pegram T E—c
Robertson J J—f

ROSEDALE

Jones LeRoy—f
Lobdell John V—f l c
Roberts & Wilson—f c
Wall & Wall—f l c

SARDIS

Duval C W—f c

SENATOBIA

Allen N R—f
Johnson H—f
Keeton E T—l c
Still W E—f c
Tucker B A—f

SHUBUTA

Leggett C W—f l
Weems-Patton Agency—f c

SHUGULAK

Minor J L—f l

STARKVILLE

Beattie H A—f l
Hartness G D—f c

Hogan Mrs J B—f l
Miller W H Mrs—f l
Powers F H—f
Reynolds Ins Agcy—f l c
Rush A F Jr—c

SUMMIT

Brent P Eugene—f
Forchimer Mr—f c
Kiersky Bernard—f
McNair Mrs M H—f
Teunisson Annie—f

TERRY

Birdsong Mary S—l

TUPELO

Savery C R—l c
Savery F M—f l c
Tupelo Ins Agcy—f l c
Wylie A L—l
Wewallen—l

UTICA

Carmichael John D—f
Gulledge R E—f c

VAIDEN

Armstrong J J—f l c
McConnico S E—f

VICKSBURG

Clark W C—f
Flanagan Ins Agency—f l
Flowers Bros & Co—f c
Geary R A—l
Hamilton & Hirsch—l
Hennessey P L & Bro—l c
Moore J K—f l c
Weil R & Son—f l
Wilkerson R C—f l c

WATER VALLEY

Cock Everett—f l
McLarty J Robt—f l
Mauldin J W—f
Wagner Jno H—f

WAYNESBORO

Burke R S Jr—f
Graves H B—f l
Odom & Huggins—l

WESSON

Anderson W H—f
Rea Jas S—f
Rea R E—l

WEST POINT

Arthurs, Dugan & Co—f
Marshall Lee & Co—f
Moseley Ins Agency Co—f l c
Stacy Hibbler—f
Trotter R M—l

WINONA

Holman W A—f
Purnell J C Jr—f
Small J B—f
The Winona Ins Agcy—c
Webster W S—f
Witty W H—c

WOODVILLE

Joseph I S—f l
Stockett W J—c

YAZOO CITY

Barnwell & Barbour—f c
Doherty M P & J B—f
Exum Ben—f l c
Hays H H & Co—f l c
Hudson W M—c
Wallace Jas—c

MISSOURI

ADRIAN

lerrel Geo—f
loover Miss India—f
ennedy E W & Taylor J M—f 1
night J V—f
lahan C W—f 1 c
mith A J—f

ALBANY

dams Geo—f c
gee & Killam—f
lue F E—f
atton Hubbard—1
ebord Stephen—f
ibbany C E—f c
rantham J E—f
uess & Grantham—f
ent D O—1
illam Sam—c
ingsborough D D—f c
owe A Roy—1
lcCammon J P—f
igney T N—f
obertson D F—f
tapleton W P—f c
Villiams J S—f c
Villiamson A J—1

APPLETON CITY

offin J G—f
onrad A W—f 1
iller F H—f 1 c
iller J W—f 1
outsong J M—f
Valker J H—f
Vatkins W N—f 1

ASH GROVE

ronson Sol O—f
handler Mrs C M—f
omegys C B—f 1
loore James N—c
lorris A J—f
erryman Miss Ella—f
Veir A T—f

AURORA

lanton & Holder—f
aitinger Henry R—f 1 c
loark W H—f
Vheat Clarence—f c
Villiams E H—f

BELTON

lair J F—f
radford W J—f 1 c
louston W P—f 1 c
lullen Russell—f

BETHANY

arlow, Barlow & Kautz —f 1 c
ethany Trust Co—f
ryant Joseph F Jr—f
umming A S—f
arr H C—f
risby E H—f c
igler B P—f
kinner E—f c
owns W F—f

BEVIER

dwards Waldo—f
lale C E—f
ill Henry—f
homas & Rowland—f
hompson Geo S—1

BLOOMFIELD

shley John L—f
asey E L—f
ray W E—f
reen H S—f 1 c
larty H L—f 1
Harty W C Jr—f
Moran Verner W—1
Turnbaugh Thos B & Son—f
Walker W W—f c
Williams E J—c

BOLIVAR

Adams Mortgage Co—f c
Chamberlin J M—f
Fish C E—f
Hollingsworth O P—f
Lamun & Pemberton—f c
Leonard B F—f
McCracken H C—f
McKinney & Co—f
Rechow T J—f
Townsend & Townsend —f 1
Viles C W—f
West Harry T—f
Woodfill J F—1 c

BONNE TERRE

Bess Harry—1
Bowman J J—1
Dinkens R—1
Greene Paul I—1
Hill C P—f
Kirkpatrick Alice—f
Malugen J H—f
McMahon Gertrude—f
Wilkson P C—1 c

BOONVILLE

Chambers Wm—f
Dauwalter Fred—f
Draffen Whitlow V—f c
Gott C P—f
Johnson N H—f
Journey C W—f
Kingsbury & Sauter—f c
Nixon & Brosius—f
Rennison J E—f
Simrall T S—f
Triggs Wm H & Co—f
Whitlow R W—f c
Windsor & Hickman—f 1 c

BOWLING GREEN

Cash J E—1
Davis J V—f
Deters J. Geo—f
Dunbar Wm—f
Moore H J—f 1 c
Omohindro J Davis—f c
Russell Joshua S—1
Tinsley J S—f
Tinsley & Lyter—f
Wenkle Cash—f
Wise G C—f 1 c

BRECKENRIDGE

Hart & Benney—f
McNew Geo G—f 1
Moren J M—f
Reed L W—f
Reynolds & Mackey—f
Reynolds N E—1
Reynolds N E—1
Stucker & Brunk—f
Trosper N L—f
Ward Frank—f

BROOKFIELD

Baker A W—f
Beauchamp & Son—f 1 c
Brookfield Trust Co—f
Carlon W J—f
Devoy & Sons—f 1
Erwin C O—1
Jones J W—1
Howard Geo E—1
Markhan Harry—f
Paraley W A—f
Pratt H C—f
Rusk E M—f 1 c
Rusk M Y—1 c
Simpson Lee—1
Waldham A A—1

BRUNSWICK

Benecke R W—f c
Bowens C W—f c
Merrill Lewis E—f
Riley Luke G—c
Rucker G W—f c
Smith B H—f

BUTLER

Coonrod W L—1
Choate Ins Agcy—f 1 c
Gaines & Hupp—f c
Hart J P—f
Hollaway J W—f
Jeter Frank—f c
Johnson V L—f
K & S Land Co—f 1 c
Krinn J S—f 1
Long Roy—1
Morris Clarence—1 c
Smith J F—f
Vandyke Bro—f
Walker J S—1

CALIFORNIA

Bybee B E—f
Eberhardt F E—f
Gatschet A A—1
Gill S C—f
Gray Ins Agcy—f
Harra F C—f
Hert L F—f
Howard A L—1
Kuhn H W—f
Longan J E—1

CAMERON

Brilhart D G—f
Carr John C—f
Cross J L—f
DeHart L P & Son—f c
Harris E T—f c
Jeffers E L—f
Klepper Frank B—f
Lawrence H F—1
Livingstone J A—f
McGill Nettie—f
Poynter Harold L—f 1
Pulley Frank L—f
Rathburn & Lawrence—f
Thompson S D—f
Trice M E—1
Trice W E—f
Wiley Max R—f
Williams J E—f
Ziegenbien Henry—f c

CANTON

Buford G W—1
Clay O C & Son—f
Hays John—1
Henton W B—f c
Hilbert Arthur—f
Hilbert E C—f c
Hoerer & McRoberts—f
Howard H H—f c
Lawrenceson F R—f 1 c
Ray John W—1
Smith & Hanna—f c
Sutton E O—f
Turley W M—f

CAPE GIRARDEAU

Barbier Harry—1
Bowman Bros—f
Caton E A—1
Chappell Olive—f
Drum E L—f
Ellis E P—f c
Guese E G—1
Johnson H E—1
Harris Edward R—1
Heute Theo—1
Kempe A H—f c
Lewis C T—1
Mansfield Jos G—1
Marsh Geo P—1
McKinnis R D—1
Neal John T—1
Nunn J T—1
Peterson W C—1 c
Price J H—1
Slagle A H—1
Walker W E—1
Welker D W—1
Wilson C G—f 1 c
Wilson W F—1
Vasterling A C—f 1 c
Vinyard Ben—f c

CARL JUNCTION

Downs Chas—f
Hilliker C W—f
Wiley Rony—f

CARROLTON

Bricken & Sebastian—1
Dickson E A—f c
Hollister & Archibald—f
Houston J G & Son—f c
Lewis Sinton—1
Margrave S H—1 c
McNeil G M—1
Medlin A B Sr—f c
Monier R—f
Shelton C R—f 1
Thomas D D—f
Tuley J N & Son—f c
Turner & Clark—f

CARTERVILLE

Burch & Harrington—f 1 c
Gass F L—f 1 c

CARTHAGE

Asendorf G W—f c
Boggess S C—f
Brader M T—f c
Coffee & Coffee—f
Cushman F A—f
Davison M F—f c
Donahey O C—1 c
Edwards E A—f
Edwards Thos—f
Gadberry Wm A—1
Griggs J W—1
Knight & Knight—1
McGee John C—f c
McMillan Jno A—f 1 c
Powers C J—1
Rogers H O—f
Shankle J W—f
Spence James—f c
Viernow M—f c
Williams W A & E L—f c
Wyatt & Maring—f c
Wyatt J R—1

CARUTHERSVILLE

Durham R & D—1
Moore Jas R—1
Moore & Long—f 1 c
Sanders B B—1
Scott F—f 1 c
Whalen P W—1

CENTRALIA

Bowne S J—f
Bush Brown—1
Diggs P R—c
Edwards & Co—f
Henry J L—f 1 c

MO.—Centralia, Con.

Hunt J C—l
Jenning C C—f
Jennings D M—f c
Lyons C W—f
Meffert Bros—f l c
Price R P—f
Settle C W—f c

CHARLESTON

Black W E—l c
Bogard Ray—l
Bridges J P—l
Bridges Ins Agency—f
Coon H A—f
Daniel O F—l c
Downs J E—l
Hart Harry—l
Joslyn C L—f
Kirkpatrick & Daniel—f c
Marshall L C—f
Shelby & Johnson—f c
Simmons J H—l
Simpson Jno Jr—f

CHILLICOTHE

Brockman W—l
Carnahan G C—f l
Cies A W—f l
Coburn A R—l
Cox W L—f l
England A D—l
Gibson S L—f
Gill & Ryan—f c
Gunby W J—f c
Hedges H A—l
Hoffman H C—f c
Johnson E G—f
Jordan Robt B—l c
Leaver Miss Kathrina—f c
Mathews L Ruby—f c
Morgan E D—l c
Orr E C—f
Pardonner John E—f
Parker R S—c
Potter D E—l
Randall N H—f
Stewart Douglass—f l c
Ware G—f
Watkins & Woodruff—f
Wilson V M—l
Winn Jas E—f

CLARENCE

Combs H R—f l c
Daniel Wm J—f
Edwards & Whitby—f
Grant & Simmons—f
Hamrick W L—f
Lewis M H—f l c
McCoy Jas L—f
Manuel Theo P—f
Marable W B—c
Shanks R N—f
Simmons Alice—l
Walker E G—c
Wright H A—f

CLARKSVILLE

Carroll & Co—f l c
Clark F M—f
Estes L Edgar—f
Huber H G—f l
Wells J Henry Jr—f

CLINTON

Carner J D—f
Carter W F—f
Collins T W & Son—f l c
Covington R L—f l c
Davis C I—f
Elliston J L—f l c
Faris H P—f
Farquer J K—f
Godwin W M—f c
Hoover Bros—f
Ramsey C H—f l c
Shahnkland E M—l
Snyder C H & Son—f
Stevens W M—f c
Weaver Howard—f

COLUMBIA

Columbia Ins & Rental Agency—f l c
Conley-Myers Realty Co—f c
Coons Harvey & Son—f
Gant J P—f c
Gray R H—f l c
Holloway T J—f
Jackson H R—l
Long J G—f c
Lonsdale F S—f
McPheeters Harold—l
Smith & Catron Realty Co—f l c
Somerville J R—f l c
Stephenson Wm G—l
Stevenson S M—l
Stewart J A—f
Stone & Lipscomb—f
Trimble & England—f

CRYSTAL CITY

Gettinger J J—l c
Herrick Leon—f
Southern Ins Agcy—f l c

DEEPWATER

Henry E H—f
Huston F A—f
Weaver S B—f
Witherspoon M B—f

DESLOGE

Benton E J—c
Fields J C—l
Iahn E J—c
Jennings J J—l
Wescoat E W—c

DE SOTO

Coxwell T F—f
Crews A J—f
Crow W E—f l c
Eaves T B—f
Jarvis C T—f
Mahn Hohman—f c
Mills Wm—l
Roope Geo M—l
Rouggly D L—f c

DEXTER

Blankenship J F—f c
Coy G W—l
Crane C A—f l c
Sisler R A—f c
Weber Ed—f

DUENWEG

Sterling H W—f

EDINA

Breithaupt Mrs M—f
Crabbe Emile A—f l c
Ennis J W—f c
Fisher John H—l
Linville Agcy The—f c
Miller R W—f l c
Normile Chas—f l c
O'Donnell Thomas—f
Parsons Stanley B—f
Raleigh Richard J—f l
Rouner D A—f c
Schwarzweller F J—l
Stewart W E—f

ELDORADO SP'GS

Brannan J C—f c
Cedar Co Abstract Company—f l c
Dry T B—f
Ford James R—f l
Hainline E M—f
McCrary & Son—f
Russell W M—f c
Shaw J T—f

ELSBERRY

Bushman Chas L—l
Cannon W R—l
Gibson John M & Son—f c
Gibson Paul H—l c
Huckstep Chas S—l
Palmer & Crank—f l c
Powell J W—f
Reid S S—f
Tinder H A—f

FAIRFAX

Daulton B D—f l c
Dragoo N F—f
Erwin W R—f l c
Senft I C—f l
Whittford Ray C—f l

FARMINGTON

Clay J S—f
Fleming W N—f
Forster Geo C—f
Haile & Co Oscar L—f c
Ledbetter H B—f
Noland E T—l
Smith-Bleeck-Forster Realty—f c

FAYETTE

Armstrong J W—f l c
Bells J B—f
Burgin A B—l c
Clark R C—f
Denneny J B—f
Gallemore J R & Co—f
Givens C E & Co—f
Kirby Alva—f
Potts Miss Nell—c
Settle J D—f
Settle J R—f
Shafer Jas M—l
Smith Geo W—f c
Talbot John—l
Thompson Jasper—f
Tindall Jeff—f
Wilis A F—f
Wirt Mitchell—f l
Woods B M—f

FERGUSON

Chase Edgar—f
Graf C—f
Tiffin Edw—l
Tiffin Wm H—f

FESTUS

Brickley F W—f
England C C—f
Funk Jno R—f
Hoefner Jno V—f
Hall J N—f l
Kenner C O—f
Kratzer H F—f c
Larkin G A—l
Reddick H P—
Terry Philip S—f
Seegrist A W—f
Vaughan H E—f l c
Wheeling N F—l

FLAT RIVER

Horton & Reid—f l c

FREDERICKTOWN

Albert R—f
Anthony E D—f
Blanton J W—l
Chilton J F—f c
Conley P F—c
Graham W P—l
Gregory R W—l
McFarland Rob—l
Phillips G A—l
Pirtle I J—f l c
Wood J L—l

FULTON

Adcock W M—f l c
Boggess H D—l
Fisher R E—f c
Grant T H—f l c
Guthrie & Davis—f c
Hamilton & Crenshaw—f c
Harris & Rootes—f l c
Jameson W E—f c
Koontz & Palmer—f l c
Lynes J C—f l c
Miller Oris J—l
Moore S T—l
Russell W F—l
Tuttle E N—f l c

GALLATIN

Brandon C D—f
Brookshire A—f
Cruzen & Mann—f
Dudley Boyd—f
Everman J W—f
Gillihan Ben—f c
Givens N S—f c
Handy W R—f c
Leopard J & Son—f
Maffitt A R—f
Mann M—f l
Mettle O O—f l c
Osborn W T—l
Richardson W N—f
Selby J A—f

GLASGOW

Hannaca W L—f l
Price A B & Son—f l c
Richardson G S—f

GRANBY

Davis & Hutsell—f c
Fishel & Spangle—f
Varner S B—f

GRANT CITY

Clark F M—l
Cloud S A—f
Cole Geo R
Dawson Fred—l
DuBois & Miller—f c
Ewing John—f
Hudson Peter—f
Kelso Ed—f
Simons J M—f
Willihite L M

GREENFIELD

Barker Katie M—f
Grether R W—f
Russell W O—f l c
Shafer F L—f c
Van Osdell F G—f c

HAMILTON

Clark Elmer—f l c
Gibson Jno D—f
Johnson C C—f c
McAfee William—f c
Wines J H—f l c
Young S M—f

HANNIBAL

American Trust Co—f
Bassen & Brown—f
Carlile & Gore—l
Clayton Geo D & Son—f l c
Fisher W H—f c
Floyd R H—l
Hagan Thos—f
Hannibal Trust Co—f c
Hawkins Wm—l
Hoffman & Orcutt—f c
Holme John T Jr—f l c

ones Edmund—l
ink E A—l
Moncton Chas—l c
Owens Frank—l
Plowman & Greenville —f c
ice G A—f
Robards A C—l c
Roberts C M—f
heidker C E—f l c
ettles E V—f l c
pencer R A—f
Vilson & Arnold—f l c

HARRISONVILLE

ird Chas—f c
ohon A B—f
hristopher W C—f
onger Arthur & Co—f l c
onnely J E—f l
avis J A—f
light & Edison—f c
cCool Wm P—l
atrick J C—f
ummers W D—f c
avermer G E—l
Vooldridge R S—f

HERMANN

egemann A C—f
gley Chas A—f l
ordan Geo—f
eyer Aug—f
ippstein E F—c
obyn L E—l c
Valker A B—f

HIGGINSVILLE

ampbell H F—f c
oefer Daniel—f c
oefer Oscar—l
olke D H—f l c
eary Harry—l
antmeyer J B—f

HOLDEN

ell & Co—f
oisseau O G & Co—f
rad Herman—l
ves M J—f c
iddle W H—f l c
lohart W—f
layhey A F—f
ankey S R—f l c
turgis S B—l c
Vallace W B & Co—f l c
oung Geo S—f c

HUMANSVILLE

a Rew A D—f
Vood Wm W—f c

HUNTSVILLE

rist C F & Son—f l c
oyle W O—f l
amilton John N—f
ohnston N C—f
irk Geo T—f l c
cCormac W H—f l
mith W H—f
tringer Wm H—f

INDEPENDENCE

llen & Son F R—f c
urton & Corthell—f c
hastain Henry—f
lements Margaret—f
linton Geo W—f c
orthell E E—f
ibson Thos E—l
ould Geo A & Co—f l c
ardin J H—f c
arrington E C—f l c
nox Edgar—f l c
cCoy Wm—f
lindrup Oscar—f c
oel & Yankee—f c
amsay Wm F—l

Rider Real Estate Co—f
Shepherd E W—f l
Sitlington R S—f
Wilson R P—c

JACKSON

Boss & Puls—f c
Grant & Wagner—f
Rodgers S—l
Rogers F S—f
Snider V—l
Williams Chas—f
Wilson R K—f

JEFFERSON CITY

Bauer August J—f
Beatty G H—l
Bredemann John H—l c
Burch Edson L—f l c
Central Mo Trust Co Ins Agency—f
Cole County Abstract & Ins Agcy—f l c
Conrath & Kuehn—f l c
Cook Sam B & Co—f c
Dallmeyer Wm A—f l c
Franz L J—c
Fromme F J—f
Knollmeyer Geo—f l
Miller H S—l
Raithel Frank—l
Schneider Edward—f l c
Schuetz B F—f c
Steininger & Guhlman—f
Weiler L W—f c
Winkelman Wm F—f

JOPLIN

Brown & Spicer—f
Brown, Tatum & Shannon—f
Burgess Ins Agcy—f
Dacy Chas—f
Doyle Ora—l
Duran I H—c
Faulkender J C—f
Galentine W B—f
Gray Eberlin Agcy Co—f
Marshall J W—l
Mathews F L—f
Miller J E—l
Musselman H—c
Pile J R—f
Ridgeway J R—f
Shanner D—f
Smith S H—f
Starr J C—f
Stein D—l
Valfer & Co—f
Young V L—f

KAHOKA

Hiller Bros—f c
Lang C G—f l c
Llewellyn C T—f c
Montgomery T L—f c
Whiteside John A—f c

KANSAS CITY

Adams L L—l
Adkins S B—c
Allen J R—f
Anderson-Bramwell & Co—f l c
Apperson R A—l c
Ashton J H—f c
Austin Howard A—l
Bales, Hoggett & Gray —f c
Barrow Jas S—l
Belisle M F—l
Bissett & Madden—f
Block M—l
Bonnefield A D—l
Boor V F & Co—f
Bowman F H—c
Brown-Mann & Barnum—f c
Brown W M—l
Burke H—f

Burns R P—l
Campbell S B—l
Cardwell W J & Co—l
Casey L & Co—f
Cave J S—l
Chamberlain A A—f
Chesney F L—l
Chick H Jr—c
Childs A W—c
Childs D B—c
Child Frederick C—f
Clark L R—l
Clements M—f
Connor R B—l
Corrigan & McGee—f l c
Cowherd, Fletcher Ins Agency—f
Crow W D & Son—f
Culbertson Townley Agcy —f
Davis W B & Son—l
Denison & Carter—f
Dickson F A Ins Agcy —f l
Dobbin Preston—f
Dodson Bruce—f
Draper P O—c
Dorsey C W—l
Dugan P—l
Dunlap I B & Co—f
Durham W E—f
Ellis G W—l
Ellison E H—l c
Fairies S A—c
Farney J R—l
Fels A Agcy—f c
Flanagan C J Ins Agcy —f c
Fletcher Miss R—c
Fradenburg B J & Co—f
Freed L Z—c
Fulton F—c
Furgason, Tabb & Simonds—l c
Gallagher A E & Son —l
Garner James & Co—f c
Garnsey Anthony & Co—f c
Garnsey-Anthony Baird Co—f
Gentry F—c
Gillespie M—l
Groves Bros Ins Agcy Co—f c
Hacler E C—f
Haner A E—c
Hartstone A W—l
Henderson W B—l c
Hermann J C—l
Hogue F P—l
Holmes Ins Agcy—f
Illarie S—c
Johnson H W—l
Johnson W B & Co—f c
Jones & Devol—f
Jones R B & Sons—f c
Kahmann J F—c
Laird R M—l
Launder W H—f
Lemley W R—f
Leonard D—l
Lindeman E C—f
Long G D—l
Long & Stowell—f c
Longshore W T—l c
Lynn W G—l
Lyons Wm E—f
McCluer Wilbur Und Co—f c
Mace C E—l
McComas C A—l
McGonigle-Stinson & Metcalf—f
McNames P M—l c
McTernan H P—l
MacKenzie J & W C—f
Mapes Ira B—l

Masden F D—l
Medes W J & Son—f
Merchant J W—f
Mill Chas D—l
Miller & Sayre—f
Motley W P—l c
Mullane J P—l c
Nichols A P & Co—f
Norman W O—f
O'Brien, Hobart & Perrin—f c
O'Dell T H—l
Olsen H C—c
Oppenheimer Bros—f c
Osborne A P—l
Parker C D & Co—f
Pearson & Larson—l
Peterson Brothers Ins Agcy—f
Phister L H & Co—f c
Poindexter J S—l
Potter Eli—l
Pratt & Thompson—f
Prescott & Snider—f
Pullum Wm—l
Ramsey H C—f
Ranson J R—l
Richart F R—l
Richman L—l c
Ridge Ins Agency—f c
Rieger, Moore & Rust —f
Rufi F A—l
Scarritt Nathan—f
Scarritt Wm H—f c
Schwitzgebel-Ely Agcy The—f c
Schwitzgebel-Ely Co—f c
Seamans E C—l
Segur & Burruss—l
Shimmon Geo—l
Shine J J—l
Smith Clark H—f
Smith & Smith H—f
Sommerville J P & E M —l
Stephenson L A—f l c
Stern Edgar J & Co—f
Stevens W P M—f
Stevenson M D—f

Stewart, Kerdolff & Sydnor
INSURANCE
1103-4 Waldheim Building
Kansas City, Mo.
Representing
Aetna (Fire) Ins. Co., Hanover, Providence Washington, Holland-American Underwriters, Union Insurance Society, Royal Exchange Assurance, Royal Indemnity, Standard Accident Insurance Co.

Stone Mrs L—c
Stowell C D—l
Swofford Ralph P & Co —f
Thomas V H—l
Tillhoff & Christ—f
Towers—
Trotter S—l
Turner & Nichols—l c
Valentine R E—f
Van Horn H Kirk—f
Van Guilder E Macey—c
Wallace Ins Agency—f c
Walsh G A—c
Warren R F—l
Welsh Jas B Realty & Loan Co—f
White Investment Co—f
Whitehead Realty Co—f
Wood Wilson D—f
Woodworth R S—c
Willcock & Son—f
Williams C J—l
Wilson A M—f
Yocum L C—l

MO.—Con.

KEYTESVILLE

Anderson M W—f c
Bartz H E—f l
Drace A C—f
Elliott G N & Co—f
Lamkin C F—f c
Martin T J—l
Richardson & Wilks—f
Sterner C O—f
Taylor A F—f

KING CITY

Bowman W L—f l c
Danbury H—f
McKenny J F—f
Millan Jas—f
Millan Wm—f
Snapp J A—f
Wagers J T—f

KIRKSVILLE

Baum N H—l c
Bonfoey B L—f
Buhl Lois—f c
Carothers J C—f
Clemons Carrie—f
Cook C N—f
Hatcher J W—f c
Higbee Paul—f c
Jones H E—f
Landes J E—f
Lindsey H S—f c
Murphy S A D—f
Neil Dave—l
Pickell R M—f
Rankin Dr J W—l
Renyold T I—l c
Tucker & Waffle—f
Watson J E—f
Winn & Jones—f
Young Harve—f

KIRKWOOD

Bopp T & Son—f
Dohr E E—f c
Goodwin F E—f
Soeker F H—l
Wilson M H—c

KNOBNOSTER

Adcock A S—f l
Craig A M—f l c
Jenks Frank—f l
Lay L P—l
Littlefield Ed C—f l c
Rothwell J H—f

LA GRANGE

Bozarth L—f
Crouch & Yager—f
Edwards Leslie—f
Hagood F S—f
Johnson Dave—f
Mitts W T—c
Wolff Miss L—f

LAMAR

Allen J S—f
Collins H—c
Cox C B—f
Finks W P—f
Glenn Chas R—f
Jones C S—f c
Lillard J B—f
Pahlow L L—f l c
Snip J J—l
Wagaman J H—l

LA PLATA

Gilbreath G E—l
Gooding R E—c
Mairens H J—f
Reesman & Son—f l c
Tansil Leon E—f

LATHROP

Doherty J T—f c
Harrington & Brawner—f l c
Ritter W I—c
Shepherd H C—f
Sprague C E—L

LEBANON

Burley T B—l c
Callahan & James—f
Curry A W—f c
Diffenderfer W I—f
Donnelly Phil—f
Gleason L D—f
McComb W E—l
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Mayfield A O—f l c
Mayfield I W—f
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Graddy J C—f c
Lesuer J O—f l c
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Corbin Geo W—f c
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Kirkland Edw E—f l c
Moore E D—f c
Petty H—f
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Findlay H J—f l
Fritz J W—f l c
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Lynott G E & Co—f l c
McCune & Son J—f c
Weaver D O—f
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Broek Mrs. Maude f c
Brown Hy—f l c
English Alonzo—f c
Goodson & Wood—f c
Hughes D R—f
Maffry & Arisman—f l c
Payson C H—f c
Powell C O—f c
Shelton C W—f
White & Son—f c

MALDEN

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Davis L S—f l c
Hampton F—f
Rayburn M B—f
Smith J E—l
Stevenson R M—l
Van Cleve W S—l

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Smedley E L—l
Toops W E—c
Wrenn & Son J R—f c

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Turrentine W D—l
Webb J R—f

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Bryant J W—f c
Campbell F W—f
Downing & Fleming—f c
Downs A—f
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Hoy A B—f
Jones J A—f c
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Leonard A—f
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Mitchell E H—f c
Montague M L—f l
Morrow L M—l
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Heifner J J—f c
Holmes O L—f
Hyslop Charles—f l c
Kraft J L—l
McDougal R L—f
Nash A L—f
Pierce W C—f
Robey A S—f c
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Sisson Paul—f c
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Williams A L—l

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North Missouri Trust Co—f c
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Perkins Harold—l
Reed Harry—l
Richardson Edgar—l
Roberts J O—l c
Ryland-Rodes—l
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Weaver S A—f
Whitson A C—f
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Maberry T H—l
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Shriver T E—f
Turk John C—f
Woods D C—f c

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Duff A W—f c
Dye F G—f
Harris J W—f
Hatler M Waldo—f c
Hatley T C—f
Keller S H—f c
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Knighton L C—l
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Letholt L J—f
Meehan Edward C—f l c
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Cummins G L—f
Jones Jessie—f
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Kunkel D B—f
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Doyal W L—f
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Henry E H S—f
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Curtwright Caskie—l
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Grigsby J T—f
Lewellen Jas W—f l c
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Curtman Maupin—f l
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Pangburn M E—f

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Purdy Clifford H—l c
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Lewis J P—l
McWilliams Ed—f
Swann & Pearce—f l
Walsh T F—c l

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Hilligoss N C—c
Jones A J—f
Lane D Co—l
McCrary A H—l
Morton T—l
Roberts P C—f
Walker Chas—f
Young A W—f c

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Camp J W—l
Clevlen M L—l
Cowell Edw J—l
Hays W B—l
Polk L W—l
Porter Chas F—f
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Sharp W O—c
Walton John T—c
Williams F H—f c

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Hoover L W—c f
Lambert F A—f
May L E—f c
Mullinax C I—f c
Shelton L E—l c
Woods Chas—c f

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Hales J R—f
Hoover R E—l
Klumpp H M—l
Moore Jno D—f c
Stonebraker W C & Son—f l c

RICHMOND

Akers J T—f l
Bay S L—f c
Black J E—f c
Brady D B—f c
Broughton & Cole—f c
Craven J B—f
Dale D B—f
Duvall I B—f l
Garner C T—f
Kincaid Oda J—f c
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Gutsch & Wells—f l
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Lane A E—f c
Raines Abstract Co—f
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Stapel J C—f
Stapel Ernest—f
Strickland W R—f
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Denison W T—f l c
Jones W D—c
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Chrismer Walter—l
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Haake Anton—l
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Suelthaus Aug—l
Sparenberg W T—l
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Anderson L L—f l c
Andrews & Kelly—f
Betts C E—l
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Brown John W—f c
Cain J J—l
Cason L L—l
Cooksey W L—l c
Davis Bros—f
Evans W A—c
Farnham H E—l
Foster J W—c
Garlich Agcy Inc—f c
Garlicks L W—c
Harris H B—f l c
Hartzell E F—f
Hawkins J R—l
Holland C L—l
Love A C—l
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Kennedy S G—f
King L L—f
King A K—1
Kirkwood O P—c
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Krause A D—f
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d F C—f c
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ver E J—l
ver Ins Agency—f c
vers J C—l
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er C L—f
ler F B—l c
rton S L—l
rton C M—l
nnt W E—c
ckermann C J—f l c
eller L H—l
rien R J & Co—l c
onnor W A & Co—c
eefe J M—l c
en C W—f
ner A H—f l c
in Harry E—f l c
en F B—l
erson B J—c
rie C G—l
neer Life Inc Co—l
r Samuel l
witt R P—f l
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r B E—f
ledge O P—c
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telle H G—f c
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Stix A I—l
Stix H S—l
Strodtman & Strodtman f l
Taube A W—f
Taylor G W—l
Taylor W H—f
Terry W—f l c
Thompson C L & Son—f
Thompson E C—f c
Thompson E V—f
Thompson Walter D—c f
Topping S—f
Wachter Aug A—f
Wagoner H E & Co—f c
Wall H G—f
Wanstrath G J—f c
Weber J—f c
Weil Henry—l f
Weil M—c
Weinzettel E—f
Weiss H L—l
Wendling G R Jr—c
Werber E D—f
Wertheimer & Wertheimer—l c
West Wm M—f
Whitbread C P—f c
Whittemore F Churchill Co—l c
Willet G H—l
Wills A E—l
Williams J T—l
Williamson P A—l
Wilson E T—l
Witte Oscar R & Co—f c
Wonderly C E—l
Wright G D—l c
Wyatt W H—f
Yeckel Louis F & Co—f c
Zachritz W—f c

SALEM

Acuff T H—l
Ball A A—l
Bennett E W—f c
Bruce T A—f
Dent L—f l
Dent T P—f
McGee L T—f
Millsap J M—l
Moser Geo D—f

Stephens J M—f
Turner J C—f
Welch W H—l

SALISBURY

Blake D T—f
Brummall L Don—f
Chrane P P—f
Glassen B A—f
Huber C J—f
Ingram Joe W—f l
Johnson Laura B—f
McCurry F B—c
Phelps T V—f
Rucker A S—f
Scherer W E—l
Statenbocker W F—f c
Sutter A L—l f
Trammel S F—f c
Welker Geo W—f
Winslow G H—f

SARCOXIE

Boyd H B—f
Parks & Cale—f
Sabert & Wild—c
Wood G W—f
Wyatt G H—f

SAVANNAH

Allen C H—f
Beaghler E C—c
Borchers Gen'l Agcy—f
Hunt A R—l
Limerick P F—l
McFadden R H—l
Savannah Ins Agcy—f
Wells Hines Trust Co—f
White J K—c

SCHELL CITY

Day V J—f c
Ensley J W—f c
Johnson L M—f c
McCaffree W H—f
Williams F M—f

SEDALIA

Baird P P—f l c
Benz F A—l
Bond W P—l
Chasnoff L—f c
Clark C Ted—f c
Cook J C—l
Dow Bros—f l c
Embry A M—l
Espencheid A P—f c
Evans Ed J—f c
Fox F S—l
Gutridge D B J W & W A—f l c
Hubbard C C—l

Hurley W P—l
James S W—f c
Jenkins & Broe—f c
Leach Frank S—f
Meriweather & Dow—f
Morgan O A—f
Morris Bros—f
Nelson & Norman—f c
Ritchey Bros—f
Smith A J—l
Sprecher & Son—f l c
Thomas W J—f l c
Van Wagner W H—f c
Wiley W U—f
Wilson C G—l
Witthaus G D—l
Zander K L—l

SENECA

Addans M M
Bennett William—f
Grear Cora—f
Roark Tuck—l
Sutton S A—f l c
Williams Chas—f

SHELBINA

Gosney Homer—l
Grant Geo—f
Hayward L A—f
Kruger Fred—l
Libby H J—f
Moore J M—f
Myers C H—f
Rice & Shouse—f
Ross R A—c
Thomas & Bailey—f

SHELBYVILLE

Cadwell E M—f c
Dale J D—f c
Garrison Rudolph—l
Hewett John J—f c
Jackson & Neff—f
Moran Wm R—f

SIKESTON

Allard & Matthews—f c
Andersen R F—f
Burks W R—f
Cook Ruskin—l
Dover C E Ins Agcy—f
Felker C E Ins Agcy—f
Gresham M G—f
McCoy Dan—f
Malone Dr E J—f l
Moore Joe—f c
Sikes & Smith—f c
Slack T A—f
Smith H A—l
Stone J W—l
Swaim J W—l
Tanner J L & W H—f

MO.—Con.

SLATER

Benedict C S—l
Bridges & Tucker—f c
Burks & Sterrett—c
Burns E G—l
Field C E—f c
Gwinn R P—f
Herider & Herider—f c
Jenkins R A—f c
Mead L R—f
Rector & Son John T—f c
Sterrett J B—f
Storts Com P—f

SPRINGFIELD

Banks W A—l
Burton W G—f l
Dacey & Dacey—f c
Dark M E—l
Dixon J B & Son—f c
Eaton Karl—l
Elkins Ralph—l
Fairbanks James O—f c
Fairbanks John W—f c
Ferguson & Long—f l
Freeman & Patton—f c
French & Fairbanks—f c
Fullbright J M & Co—f
Guches & Silsby—f
Henderson Walter—f c
Horner E V—f c
Hubbell L W & Son—f c
Hubble M J—f
Insurance Agcy Co—c
Kelly W B—l
Lee R L—l
McAtee & McAtee—l
Marx J—l
Mehl A A—l
Murray T J—f c l
Mustain W G—l
Myers P G—f
Ollis R A—f c
Phillips E W & Son—f c
Platt J D—l
Quisenbery A T—f c
Richesin J J—f c
Ruscha E J
Rusha Edw J—f l
Scott J A—f
Sheppard Joe & Son—f
Sperry C O & Co—f
Thompson O L—l
Ullman Bros—f
Waddill R S—f
Walker M E—l

STANBERRY

Duncan R P—c
Greenlee C A—f
McCartey J H & Sons—f l c
Norman Jamie—f
Sager W F—l

STEWARTSVILLE

Cochran G L—f
Gantz F A—f
Snow W D & W A—f
York J N—f c

SUMNER

House U A & Son—f l c
McCormick J T—f
Wanamaker F—f

SWEET SPRINGS

Beatty & Huston—f
Burfiend L—f
Hocker & Hicklen—f l
Huston B L—f
McGuire J—f l
Stephens G F—f
Wall Lester—f

TARKIO

Cunningham H D—f c
Fosket L H—f
Gibbs Alfred—l
Graham & Stevenson—f l
Kemmerling D H—f
Logan M F—l
Raines E N—f c
Rankin David A
Stevenson Geo J—f l
Townsend R F—f
White B E—l

THAYER

Durst Geo M—f c
Palmer O P—f
Smith Jno W—f

TIPTON

Finley Roy—f l
Flood P C—f
Monroe Walt M—l
Quigley F J—f
Sommerhauser Jos—f

TRENTON

Allen C P—f
Bain H J—f
Hall Bird—f
Huff A L—c
Jones J A—f c
Proffit J D—f l
Robinson & Garvin—f
Stepp & Co—f
Warden L A—f l c
White A M—l f

TROY

Cannon C A—f
Howell Frank—f
Linahan Ins Agcy—f l c
Williams Derwood E—f c

UNIONVILLE

Agee C A—f
Brown J U—f
Coop G C—f c
Forbes W H—f c
Jones L—f
Little & Son—f l c
McCutchen & Son—f l c
Middleton Bros—f l c
Porter P W—l
Pratt A B—f l c
Proffer L E—f c
Shelton W A—f l
Staats E C—f c
Tate G A—f c
Valentine T B—f c

VANDALIA

Barrow James O—f
Brooks & Daniel—f
Crum & Crowdis—f
Elza J E—f
McIntire W H—f c
Merrell M D—l
Renner John—f

VERSAILLES

Allen J W—l
Boles W M—f
Crewson E A—f
Daniels Samuel f
Hirsch J H—f
Hubbard G H—f
Jones John J—f c
Kavanaugh C W—f
Spurlock Paul—f c
Tucker A—l
Young H A—f

WARRENSBURG

Aber D—f
American Trust Co—f
Bell W L—f c
Byers J K—f
Gore L C—f
Grover & Grover—f c
Hill J M—f c
Johnson E N—f
Loebenstein R—l c
Marshall C F—f c
Six & Katherman—f c
Whitman F C—l
Williams E A—f

WASHINGTON

Klekamp J Hy—l
Krog Herbert A—f
Meyer F W Jr—l
Peitz P F—f l c
Remstedt Joseph—f
Schaper J H—c
Thias O H—f c

WEBB CITY

Hirons & Harris—f l c
Hulett H B—f c

WEBSTER GROVES

Appel Theo R—f
Applebaum J—l
Belding Henry W—f c
Booth L F—f l c
Cushing E F—f
Kriegesman G W—f c
Myer F G—f
Ruder A S—f
Scott Walter—f
Trembley-Wilson Co—f c

WELLSTON

Gerling L W—f
Janzow O E—c
Martin J C—c
Weigel & Barth—f

WELLSVILLE

Barker J L—f
Blattner & Shelby—f c
Keadle A B—f
Lehnen R G—l c
Schwenelker J J—f l
Shelby T K—l
Wise C P—f

WENTWORTH

Moody C W—f l

WESTON

Corman R W—c
Hardesty M S—f
Murdock J W—f l c
Schneider A V—f l
Schroeder Geo—f
Shenkner R O—f
Thorn E J—l

WEST PLAINS

Bess J L—f c
Freeman M M—f l c
Halstead Geo—f c
Harlin Joe E—l
Haydon O L—f
Henry Miss Bessie—f
Kellett F M—f c
Kerby James C—l
Torrey Mrs Fannie—f

WILLOW SPRINGS

Burchard C H—c
Dawes H P—f c
Ferguson J A—f c
Lovan Jas R—l
Sass Frank—f
Willis C L—f c

WINDSOR

Ayres S P—c
Cole A H—f c
Davis W G—f
Duff A L—f
Feaster R E—f c
Olson F W—l
Ridenour J F—f
Rogers H C—f
Rogers C G—l
Ruffin W G—f
Wesner F F—f c

MONTANA

ANACONDA

Abbott Co R P—f l c
Burns F A—f
Davidson F M—f l c
James Jno W—f
Kelly & Tuchscherer—f c
Lewis R B—f l c
Peckover F W—f c
Thompson L A—f
Wellcome & Durston Co—f l c

BELT

Polutnik F Jr—f c

BILLINGS

Arnold J B—f
Bankers Loan & Mortgage Co—f
Bidlake-Honey Agency—l
Boyer Bros—f
Brockway Real Estate Co—f
Burton Chas F—f
Carter C F—l
Davies R M—f
Holliday D H—f—
Lacy O J—l
Matheson W P—f l c
Montana Mortgage Co—f
Montana Realty & Loan Co—f c
North Bros Inc—f
North Real Estate Investment Co—f
Patterson James—f
Rixon W P—f
Roche Jos E—f l c
Wilhelm Chas—f l
Williston H S—f

BOULDER

Dean F H—l
Flaherty J S—l c
Kelly J E—f
Tuttle S F—f c

BOZEMAN

Baker J H—l c
Burkett W B Co—f
Collett Bros—f l
Dodson Philip—f
Fisher E H—f
Gallatin Land & Investment Co—f
Gardner E M Co—f
Myers O E Realty Co—f l
Sears & Davis—f l
Yergey & Yergey—f

BUTTE

ailey Realty Co—f 1
astwick Homer—1
ell F M & Co—f
erger M A—f
oliver & Brown—f
ooker & Ladendorff—1
avenport Co—f c
unn P T—f
lderkin E D—f c
enner W D—1
itzpatrick J B—1
oodwin Realty Co—f
anson-MacPherson Co —f
anson W M—f
awley B L—1
eilbronner Co—f
ugo W L—f
ing L A—c
auzier-Walcott Co—f
awler & Rowe—f
cLenegan L J—f c
eagher Chas E—f c
erkle H J—1
organ A T—f c
orley & Thomas Co —f c
'Brien W—1 c
nder W L—1
assmore & Co—f 1 c
eynolds & McDowell—f
ley A M—1
oss & Kilmer—f
ussell J—f
ields E S—f
emons & Booth—f
nith & Shewe Co—f c
nith C H—1
eele Chas—f c
homas W J—f
all & Jackman—f
ilson & Smith—f
ulf Realty Co—f c

CHINOOK

culieu L N—f
ackstone D L—f
ristensen Andrew—f c
iff J C—f
arbolt & Morehead—f
cKinnie Gilman—f 1 c
vesen F D—f c
nds W B—f c
ebarth A W—f 1 c

DEER LODGE

dred Ithel S—f 1 c
chrie A J—1
harnikow Edward—f c

DILLON

apman W E—f 1
rnsworth E G—f
azelbaker F A—f 1 c
gnus C T—1
ul G T—f 1 c
ice L J—f 1
nith Pearl I—f
one A L—f 1
atersall R F—f
aite E D—f

FORT BENTON

mmings Co The Thos
A Ins Agency—f
wis Vernon E—f
cGinley Hugh S—c
ller H F—c
orrow Leonard—f
Rudolph H—f 1 c
Schmide G C—f
Wackerlin O J—f 1 c

GERALDINE

Arnett Thos F—f
First National Bank—f
Hogg J B—f
King W R—f
Montana State Bank—f
Montana State Land Co —f

GLENDIVE

Banker C A—f
Currier Frank—1
Duckam R L—c
Hagan T F—f c
Leonard E C—f
Miller C E—f c
Montana L & T Co.—f
Rasmusson C A—f
Rivens Jens—c
Schaeffer J P—f c
Watson Robt H—f 1 c

GREAT FALLS

Agnew J W—f
Augermuer Henry—f
Campbell C H & Son—f
De Forest B—f
Elliott Charles—f
Fagan & Norby—f
Frary & Burlingame—f 1 c
Gordan Schafer—f
Hart A M—f
Hickman Geo—f 1 c
Holmes John—1
Holt M F—f
Huntsberger W W—f 1
Lescher-Reckards Co—f
Loweny & Flowence—f
McLean C H
McDonnell L M—f 1
McNair B P—f 1 c
Mallen Geo—f
Malmberg Alfred—f
Nurman Henry—f
Rickard T F—f
Rutherford L F—f 1 c
Sherman H I—1
Skinner Harry—f
Stackhouse-Speer Agcy —f
Stanley H H—f

HAMILTON

Cooper Oliver C—f
Goff D T—f c
Johnston A L—c
Johnston Bros—f 1 c
O'Hara R A—c
O'Hearn W B—f c
Packer H C—f c
Reese Geo A—f c
Taylor J D—f
Tucker Ed H—f c

HAVRE

Barrett Pete—1
Bronson C C—f
Carruth E C—f c
Choquette L E—f
Guenser Geo—f
Gussenhoven Joe—f
Havre Land Co—f
Holland Jas Jr—f
Ling C W—1
Mack Walter—1
Ritt A L—f
Roper Mrs C C—f
Skylstead O—f
Troy I J—f

HELENA

Allen John—1
Becker C—1
Biggs W M & Co—f c
Burke Geo B—f 1
Ellis C F & Co—f c
Fidelity Inv Co—f
Freeze Dudley—f
French C D—f
Goza S D—1
Heller F E—1
Henry L C—f
Hosch P F—f
Hutchings E M—f
Kain Geo—f
Miller T B—f
Piatt & Heath Co—f
Pigott H H—f
Pioneer Realty Co—f
Poznanski Sol—f 1 c
Price C O—c
Rickards & Ellis—1
Schroeder Bros Co—f
Taylor Tipling & Co
Ward Arthur—f
Wickes P E—f

KALISPEL

Cade Geo—f 1
Day E E—f
Duffy John—f
Flathead Title Co—f
Griffin & Stannard—f 1 c
Griffith C R—f c
Merigold F W—f
Rognlien—f c
Rognlien—f c
Ross David—f
Sauser John—f
Simon A W—f
Tupper & Dickenson—f
Tyler F L—f
Whipps & Son—f

LEWISTOWN

American Loan & Inv Co—f
Brassey Elward—f
Berkin T A—1
Cook-Reynolds Co The —f c
Cummings B A—f
Foster A E—f 1 c
Fredell O M—1
Kelly C M—f
Lehman A B—f
Mathews & Downing—f 1 c
Montana Land Co—f
Wright H G—1
Wright Land Inv Co—f 1 c

LIVINGSTON

Bender Frank—f
Everett John—c
Holcomb F B—f
Krohne B T—f
Livingston Land & Abstract Co—f c
Talcott Bros—f
Walsh M J Co—f 1 c
Wittich E B—c

MILES CITY

Calvin Inv Co—f c
Collins J B—f c
Custer Comm Co—f 1
Decarle John E—1
Farnum J E—f 1 c
Gibb John—f 1
Graeber & Hires—1
Lathrop C H—1
Lawrence H W—1
McConnell E B—1
McDonald J L—1
Security Abst & Title Co—f 1
Towers C B—f 1 c
Tuggle R F—f 1 c
Wiebke A—f
Winters J C—c

MISSOULA

Anderson A K—f
Beckwith Chas E—f
Brooks G F—f 1
Conlon J M—1
Dyson Wm—f 1 c
Ferguson Charles—f
Fisher H D—f
Fraser W I—1
Harrington Fayette—f
Harriott E E—1
Howard L D—1
Keith Frank P—f
Matthew H—f
Orr O B S—f
Pearce John—1
Peat Cuthbert—1
Pettett Newton & Gage —f 1 c
Ross D H—f 1 c
Small H M—1
Smith Wallace—f
Smith M R C—f 1
Stoddard F T—f
Swanberg H H—f
Tavenner H H—1
Taylor & Pearson
Wallace S L—f
Washington D—c
Western Inv Co—f
Wheeldon H A—1
Wilson A L—1 c

NEIHART

Condon J D—f

PHILIPSBURG

Bowie A P—f 1
Featherman H A—f 1 c
Power A L—f
Perry Mrs F E—f
Sayers Frank D—f

RED LODGE

Alden F H—f
Caswell L O—f c
Close W H—f
Provinse Eugene B—f
Whitcher F P—f

VIRGINIA CITY

Allen Geo R—f
Bennett L H—f 1 c
Buford C H—f c
Steffens H E—f
Wheat G G—f

WHITE SULPHUR SPRINGS

Scott P D—f
Simpson A J—1
Wood & Hampton—f c

NEBRASKA

AINSWORTH

Bowen C T—f l
Chestnut Sam—l
Citizens Bank of A—f
Ely W M—f
Herre R M—f
Jay Fred—f
Osborn & Son—f
Rohwer Hans—l
Smith & Clizbe—f
Williams W H—f

ALBION

Brady James—f
Flotree R T—c
Fox James—f l c
Fox & Krause—
Needham Doten—f c
Pieper J H—f l
Price J A—f
Ruddy Bros—f
Thompson F S—f
Weitzel F M—l
Weitzel W C—f c
Williams Bros—f c

ALLIANCE

Emerick J D—f
Guthrie & Miller—f l c
O'Keefe John & Son—f
Kibble E T—f
Reddish F E—f

ALMA

Bentley P P—l
Ellis A C—f
Everson Wm—f c
Hardin D S—f l
Keester R L—f
Mahn Theo—f l
Mitchell J C—f c
Moore Wm R—f c
Porter T L—f c
Ralston W B—f
Shelburn O E—f l c
Strout Frank H—f

ARAPAHOE

Eland Frank—f
Emmett R F—f l
Finch R J—f
Patterson C A—f l c
Proud G C—f l
Renie S S—f
Zike C F—f l

ASHLAND

Craig T T—f
Folsom C N—f
Fowler W A—f c
Harrisberger Carl W—f
La Chapelle J B—f c
Moon Jesse N—f l c
Quincy Mary—f
White F E—f l

ATKINSON

Hart A T—f
Mack E J—f
Morgan Bros—f
O'Conner Hugh—l
Shaw & Griffin—f c
Stilson J J—f
Sturdevant B E—f l c
Swigley Fred H—f

AUBURN

Caldwell Mr—f
Cotton Geo—l
Dovel O P—f
Eustice S W—f
Fablinger Geo—f
Gillan Jim—f
Robertson S P—f
Rutledge W G—f
Smedley Chas—f
Snow C O—f
Stone C C—f
Young W S—f

AURORA

Bergeson E C—f
Brown C S—f l
Call D W—f
Cass Bros—f
Farley W I—f c
Foss Bert—f
Hartquest A O—f c
Isaman J A—f l c
McCarty F L—f
Otto I H—f l c
Peterson A G—f
Quinn F C—f c
Refshang P J—f l c
Stewart Chas M—f l
Wanek George—f
Whitney Chas L—f

BEATRICE

Alquist Hugo—f
Ball Albert—c
Beaver Jesse—f c
Brinkworth James—f c
Davis W H—f
Farmers Trust Co—f
Fletcher J C—f
Fulton O P—f c
Gray A H—l
Green A L—f
Hill W D—f l c
Hinkle G W—f
Johnson G H & Co—f c
Jones J E—f c
Mohlmann W J—f l
Mumford Eugene—f
Penner Wm A & Son—f l c
Riesen H V & Son—f
Salisbury E C—f

BLAIR

Charlton Cory—l
Cross C A—f
Eller I C—f
Haller B F—f c
Hanlon Clark O—f
Jackson E C—f c
Jones Andrew—f
Kemp S E—f
Lothrop John—f
Platz James—f c
Riker & Chambers—f c
Williams L A—l

BLOOMINGTON

Cole Wm A—f c
Muckle O—f
Murray Earl—f c
Wilmot & Meyer—f c

BLUE HILL

Hopka & Frahm—f l c
Koehler G J—f
Lapin Carl—f c
Rose J B—f c
Simpson R A—f l c
Wehnes F—f

BLUE SPRINGS

Caseber J H—f c
Clemens R B—f l c
Taylor W M—f

BROKEN BOW

Brown John—f
Bush Emery F—f
Cadwel Willis—f
Empfield B C—f
Fodge J M—f
Hanson & Luce—f
Holomb C H—f
House E C & Son—f l c
Lonergan B J—l
McGraw & Waymire—f
Moore J C—f
Moore Ross—f l
Mullen Brothers—f l
Myers E F—f c
Osbourn J B—f
Skillman F M—f
Taylor E—f c
Wilson & Kelly—f

CENTRAL CITY

Ayres S O—f
Bowle A J—f
Gregg Frank —f
Kelly John—l
Loch Geo E—f
Lyon Bros—f
Nebraska Realty Co—f c
Newmyer C F—f l c
Patterson E J—f
Raecke Walter—f
Schiller Geo E—f l c
Sprague F K—f
Sprague I K—f
Starrett S B—f

CHADRON

Babcock Geo T H—f
Coffee H B—f
Card Lee—f
Coffee H B—f l
Crites E D & F A—f
Hood F A—f l c
Houghton F J—f
O'Linn Fanny—f
Pitman B F—f
Pitman E M—f
Reynolds W H—f

COLUMBUS

Becher, Hockenberger & Chambers Co—f l c
Brian Vivian—l
Byrnes J C—f c
Dickey C L—f l c
Karr M D—f c
Koon A L—f c
Luebke Wm O—l
Speice, Echols, Boettcher Co—f l c
Stubblefield Wm H—l

CREIGHTON

Buckmaster T J—f
Cheney Harry A—f l c
Crew L B—f
Moore F—f
Peyton R M—f l c
Rice O W—f
Strain W A—f
Wakelee F—f
Woodworth H W—l

CRETE

Brown R D—f
Dredla Anton—l
Dredla Thos J—f
Eckert E—f
Hokuf L B—l
Jelinck Frank—l
Mains S L—l
Marek James—l
Miller James—f
Novak Frank—l
Patz Thos—f l c
Potter E S—f
Steidl Ed—l
Tully John—f
Weckbach C W—f
Weilage H G—f l
Westerhoff Louis—f

DAVID CITY

Allen S W—f
Brown Lyman—f
Buckley J L—f
David City Bldg and Loan Assn—f
Delaney W F—l
Duncan J Ira—f
Fulmer W J—l
Hall E G—f
Hall W E—l c
Hinds T J—l
Holland D—f
Howser F W—f
Kirby Frank—f
Meyers T B—f
Ross J G—f
Sacrider H L—f
Schaaf H O—f l c
Sobotka J A—f
Stoddart J B—f l c
Straka Louis—f c
Sweenie R B—f
Taylor W H—f
Thomas A V—f c
Walling A M—f
Walling Guy T—f

EXETER

Ainsworth Frank—f l
Baker Dr O P—f
Hammond Henry C—f
Hill H R—f
Link H M—f c
McKeag R J—f l
Wallace & Co—f c
Wallace W H—f
Wallace W P—f
Wallace G S—f

FAIRBURY

Attell & Voupeel—f c
Bagley L T—l
De Pue C H—l
Emerick W E—l
Garnsey & McCullough —f l c
Goodrich F W—l
Harris R E—l
Hole H F—f
Holliday S T—f l c
Kelso—l
Kruse Wm H—l
Lutz Carl—l
McGee-Bachoritch Co Inc—f l c
Miller J Y—f c
Nichols A R—f
Riley R E—f
Shea P H—l
Starck Chas F—f
Wooster W G C—f
Wunder E A—f

FAIRFIELD

Burnham E H—f
Emrich Wm—f
Hyde H H—f
Lewis C L—f l c
Minor W L—f
Shively T P—f l

FAIRMONT

Chapin & Chapin—f
Frazier L W—l
Jackson Joseph—f
Patton W E—f
Peterson Frank—f
Stines Roy—f
Thompson F M—f
Wright T M—f

FALLS CITY

Cleaver & Cleaver—f c
Dunn Ray—l
Fisher Edw—f c
Johnson Mabel Hermes —f
Leyda J E—f
Lichty Frank—f
Lyon Geo S—f
McGranahan Chas L—f c l
Maddox W H—f c
Morsman W K—f l c
Powell Jno W—f
Rose W A—c

uegge & Schultz—f l c
pragins J D—f
uethen Dean E—f l
hitaker Bros—f
ilhite J R—f

FREMONT

lbers A J—l
remers Henry—l
ain & Son—l
hristensen C H—f
olson Paul Ins Agcy—f l c
ame A K—f
iller John—f
ettit H R—l
lambeck A F—f c
ollard C C—f c
adford Dennis—l
eynolds-Morrison-Rathburn Corp—f l c
ichards R P Co—f l c
pringer D J—f l c
one W H—f l

FRIEND

owlby C E—f
raig W H—f
ordon W W—f
cFarlane Alexander—f
ullin P J—f
ms Earl—f

FULLERTON

nderson G N—f
rnold F C—f
ake C F—f l c
ofield Mr—f l c
ooks J A—f
avis W H—f l c
olson E E—f
rmers Bank—f
rst National Bank—f
ullerton National Bank—f
uff M H—f l c
cLean A—f
angels W C—f
ichaels H C—f
iller C A—f
ields & Fellers—f

GENEVA

ss M—f l
ehrer Chas—l
eneva Land Co—f c
ger J H—f c
aring John K—f l c

GRAND ISLAND

ininger C W & Co—f l c
fford H E—f
wton Geo—f l c
vis B F—l
l & Huston—f c
wards H A—f
ower & Porterfield—f l c
rmire W H—f
yer A C—f
ake S E—f
ward & Quackenbush—
it L Co—f l c
asmer Chas—f l
lkenson Allan—f c
g H P—l

HARVARD

ess Theo—f
rzog G A—f l c
ller Geo—f
awenk Wm—f
eaver A R—f
ellensiek H G—f l

HASTINGS

wman & Co—f
nelius & Co—f
owley J F—f
Frye J F—f
Higginbotham C E—f c
Hillars J B—f
Hoppner & Uerling—f c
Huckfelt Henry—f
Johnson W T—f
Johnson F G & Bairder—f
Jones N H—f
Lawman Wm & Co—f l c
Madgett Bros—f l c
Madgett Thos—l
Marti Matter—f c
Messick J C—f
Pickens R A—f
Pielstick W A—f
Rohrer J O—f
Rohrer U S—f
Sherman Bros—f
Stanley John J—f
Steele Joe H—f l c
Steele W H—f c
Stump C W—f
Trimble Byrne Inv—f
Wheeler W F & Son—
Work Geo—f

HAVELOCK

Baker A J—f l c
Biddlecom J L—f l c
Hinkle Samuel—f
Hofman V R—l
Learson Elmer—f
McCoy Frank—c
Malone J M—f l
Piper W C—f l

HEBRON

Collis C—f l
Green C E—l
Lawless Frank—f
Martin & Clark—f
McCuistion J T—f l
Strain J C—f
Tillotson James—f
Udall F B—f l c
Weiss M H—f
Willmore T A—f
Wilson A G—f
Wilson H G—f
Young B A—f

HOLDREGE

Edwards W F—f l c
Hall W P—f
Johnson G H—f
Rank W M—f l c
Roth Ed—f l c

HUMBOLDT

Ashford Edie—f
Snethen Frank—f
Walsh J F& Son—f l c
Walsh P K—f

KEARNEY

Ballan A B—l
Barney W W & Son—f l c
Bennett R—l
Berbig & Maus—f l c
Gibbon Land Co—f c
Clapp W S—f l c
Gregg C H—f l
Hufstutter D T—f
Kearney Land & Mtge Co—f l c
McCready F J—l
Miller C J—l
Ragains & Son—f l c
Steadman J L—l
Wallace J A—f c

LEXINGTON

Carr J P—f
Eger J D—f l
Jensen & Roberts—f
Kreitz Land Company—f l c
Mitchell J L—f
Mullen S C—f
Neff B L—f
Smith H O Co—f l c
Temple Roy—l
Van Horn E C—f l
Warnemunde F—f l
Wisner F A—f l c

LINCOLN

Bentz C H—c
Bell Harvey Realty Co—f
Bickford R A—f
Campbell L R—l
Columbia Fire Ins Agcy—f
Commercial Inv Co—f c
Cravens Bros—l
Crook Ira—l
Culbertson & Waite—f c
Davies G S—l
De Butts W E—l
Edmiston A R—l
England W H—f
First Trust Co—f c
First Trust Co Ins Agency—f
Folsom Bros Co—f c
Funke F—f c
Gardner N H—l
Gaylord W R—f
Gillaspie T E—l
Gooden W G—l
Hill W J—f c
Loughbridge H H—l
Marshall Lew—f
Miller A W Agcy—f c
Moseley & Co—c
Moyer J R—l
Noble H W—l

O. W. PALM
INSURANCE AGENCY
All Kinds of Insurance
LINCOLN - NEB

Palmer M L—l
Rathbone Harvey Co—f c
Reed Jno S—f c
Safe Deposit Insurance Agency—f
Smith C & Co—f c
Stump & Stump—l c
Thompson J F—l
Troup L M—f c
Way C F—c
Whiting S S—l
Wilcox J T—l
Wood H E & Son—f
Youd C W—l
Zimmer P F & Co—f l c

LOUISVILLE

Cleghorn Wm A—f c
Fitzgerald Paul—f l
Pankonin H E—f c
Stander J—f
Wood C E—f l

McCOOK

Bowen & Harr—f
Colson D W—f
Cordeal S—f
Curl Walt—f l c
Dorwart D Y—f
Hamilton Clinton H—f l
Kelley J E—f c
Ritchie C D—f l
Stayner L W—f l c

MADISON

Dankers F J—f
Davis Fred—f c
Dawson I M—f
Foster M B—c
Fraser Chas E—f l c
Fricke Ed—f
Kamrath Otto—f
Lafleur W A—f
Marquidt C M—f
Martin E J—f
McKnight C W—f
O'Shea Ed—f
O'Shea Mark—f
Pearse C E—f
Peterson F A—f
Reed W E—f c
Scheer O V—f
Smith C S—f l c
Smith Frank—f
Smith Realty Co—f c
Storek John F—f
Taylor W E—f
Ward A E—f

MINDEN

Anderberv C P—f l c
Boasen John J—l
Chappell Chas A—f c
Godfrey G L—f c
Hague L W—f c
Holmes Carl—f l
Jensen Andrew—f
Jensen Arthur—f
Jensen Val—f
Kennedy W H—f
King M D—f l c
Kingsley F R—f l
McPheely J L—f
Newell L—f
Pinkham Joseph—f
Robb J H—f
Rogers J J—f
Thomsen I J—f
Tidvall E C—f
Valentine E J—f

NEBRASKA CITY

Anderson H J—f l c
Fischer R H—f c
Gant J Y—f
Hail Mrs Anna V—f c
Harding-Payne Co—f l c
Hawke Geo W & Co—f c
Hellier Fred—f l c
Hohans Chas W—l
Irwin Patrick—l
Leidigh Walter—f
Marnell R O—l c
Mattes John Jr—l
Miller J S—f
Parr George—f l c
Payne Wm B—f c
Roos A O—f c
Stafford A P—f l c
Templin Lucy—f l c
Teten Harvey—f
Wade E G—f

NELIGH

Beckwith E E—f c
Graves Wyman—f
Godkin Geo H—f
Huff Sam N—f
Jenkins J C—f
Kryger R M—f
Kryger T H—f
Lamson J W—f
McAllister John M—f c
Minter J A—f c
Payne R S—f
Romig Walter—l
Scholz A J—f
Whattles C L—f
Williams O A—f
Wooley W G—f

NORFOLK

Coryell F G—f
Davis P H—f
Durland C B—f c
Gow W J & Bro—f
Haase J E—f
Haviland C J—f
Johnson O H Co—f

Charles W. Martin **H. K. Mansfield** **Frank T. B. Martin**
Eugene J. Meyer, Mgr. Bonding Dept.
E. R. Heflin, Mgr. Casualty Dept.

MARTIN BROS. & CO.

Agency Established 1869

BARKER BLOCK OMAHA

COMPANIES REPRESENTED:

American Insurance Co., of New Jersey
Milwaukee Mechanics, of Wisconsin
National Fire Insurance Co., of Hartford
National American Fire, Omaha
New Brunswick Fire of New Jersey
North British and Mercantile, of England
New York Underwriters Agency
Northern Assurance, of England
Norwich Union, of England
Ohio Farmers Ins. Co. of LeRoy
St. Paul F. & M.
Westchester Fire, of New York

GENERAL AGENTS:

New Amsterdam Casualty Co., of Baltimore, Md. **New Jersey Fidelity & Plate Glass, of New Jersey.**

NEB.—Norfolk, Con.

Johnson O M
Koenigstein Jack—f
Lackey R T
Lemont C W—f
Mapes & McFarland—c
Mathewson & Co—f c
Ransom J W & Son—f c
Raasch Bros—f
Willey Sherman—f

NORTH BEND

Cusack & Sidner
O'Hare James—f

NORTH PLATTE

Bratt, Goodman & Buckley—f l c
Buchanan F N—f c
Claybaugh J F—f l
Hoagland Carr—f
Liberty Land Co—f
Lininger C H—f
Olson E A—f
Sebastian & Holman—f l
Temple C F—f c l
Thoelecke O H—f
Woodhurst W H C—f c

OAKLAND

Cull A L—f c
Gustafson A—f
Holmquist A C—f
Minier W E—f l
Neuman A L—f
Stauffer C O—f l c
Storm H E—f l c
Uehling E M—f l c

OGALLALA

Searle A L—f c
Worden C C—f c

OMAHA

Aldredge F B C—f
Armstong-Walsh Co—f c
Arndt & Taylor—f
Balbridge-Madden Co—f
Baldwin B L & Co—f c
Baldwin W A—f
Bankers Realty Inv Co —f
Baright Irving G—f c
Barr J F—f c
Beaton P A—f c
Beavers C C—f c
Bedford Jeff W—f
Beeman Ins Agency—f c
Benson & Meyers—f
Bernstein N—l
Binder H W—f
Birkett & Co—f c
Block A—l
Bostwick S P—f c
Boyd S D—c
Brandt J R—f
Brotherton J R—l
Brownlee F S—c
Busch & Borghoff—f
Byrne H S—f
Calkins C W & Co—f c
Carlberg—C G—f
Chambers A H—l
Chase Arthur—f
Cheek W B—c
Christie D H—f
City Trust Co—f
Clark L V—l
Coles Isaac A—f
Columbia Fire Underwriters—f
Cooper Geo M—c
Crawford & Furness—f c
Crocker Geo—l
Dale J F—f c
Dale J & Son—c
Dale Louis R—f c
Darr G B—f l c
Davis Wm C—f c
Dempster & Silver—f
Devol P I—f
Drew Clyde W & Co—f c
Dreyfoos A—l
Dudley W B—f
Ehrenpport Henry—f
Ellis & Thompson—f c
Eyre C A—l
Farber J A—l
Fell & Pinkerton Co—f c
First Trust Co—f
Fitzpatrick Chas—f
Fitzgerald J J & Co—f
Flanagan M—l c
Fleming Bros—l
Forbes R H—l
Foster-Barker Co—f c
Friedell Jos H—f
Furness-Sorensene Co—f
Gallagher & Nelson—f
Garvin Bros & Bollard —f
Gates W H—f
Gould C Z—l
Gould Stuart—l
Grace J W Co—c
Hamilton R P—l
Hamilton Walsh Co The —f
Hansen M A—f
Hawkins C L—l
Henderson S C—f
Henderson S J—f
Hiatt Co—f
Hicks H W—l
Higgins H M—f
Hopper Chas—l
Houchin J L—f
Howell E E & Son—f
Hughes J J—l
Huntington L C—l
Hutchinson C D—f
Indoe W H—l
Jagger W L—f
Kelly Thos S—l c
Kennedy A C—f
Killey & Ellis—l
Klingbeil G L E—l
Koch H A—f
Kratky Bros—f
Levy S M—l
Liljenstolpe W O—l
Little F W—f c
Litz E E—l
Love, Haskell Co—f l c
Lovell H H—f
Luikart E H—f
Lund Jno—f
Lundgren & Rice—f
Lyle W C—f
Mann F M—l
Martin & Co C W—f
Martin Bros & Co—f c
Martini G L—f
McCague B E—f
McCall E D Agency—f
McGarey M C—c
McGarry Sholes Co—f
McGarry T L—f c
McGovern Thos & Son —f
McKittrick J B—f
McMahon J J—l
McWilliams T H—l
Meister Nat—f
Melchior Leis & Son—f
Menold O H—l
Merrill O S—f
Metcalfe W H—l
Meyer D M—l
Meyers Julius—l
Mithen J H—f c
Mohrman A C—l
Moore Thos—l
Morrison J K—f
Morton W D—l
Muffitt D E—f
Murphy J F—f c
Neely H D & Co—l
Neveleff Simon—l
Noble & Noble—l
Norris & Norris—f
O'Doherty & Hughes —f c
Olson A B—l
Olson J A—f
O'Neil R E & Ins Agcy —f
Osborne Realty Co—f
Osburne Ins Agcy—f
O'Shaughnesy W R—f
Payne & Slater—f
Payne Investment Co—f
Perfect Edward R—f
Peters R C & Co—f
Phelps E J—l
Pinnico C R—l
Platt C T—l
Plotts Robt B—l
Pond F M—f
Porter & Shotwell—f c
Potter Griffin Co—l
Preston W G—l
Ramsey B H—l
Rasp Bros—f
Rhodes Montgomery
Roberts L C—f c
Robertson C G—f
Riepen C H—l
Riha John R—l —f
Ringwalt Bros—f l c
Robbins John W—f
Robinson B H—l
Robison R L—l
Rose Harold M—f c
Schilder W F & Co—f
Selby W L & Son—f
Shaw M M—f
Smith W A—l
Smith W Farnum & Co —f
Sorensen A S—l c
Sorensen H E—l
Spalding L A—l
Spalding L D—f
Squier W H—l
Stanten O M—c
Starrett J V—l
Steel Harry O—l
Stewart Royal & Co—
Sweet C R—l c
Sykes C L—l
Tebbins P J & Co—l
Thatcher Art—f c
Thomas Wm H—f
Turkington G E—f
Tym C T—l
Upham L D—l
Van Husen N K—l
Vesy C E—l
Vultree Chas—l
Wagner Ray C—l
Walker H D—l
Walkey R W—l
Walsh Bros Co—f c
Wead F D—f c
Webster Howard & Co —f c
Wheeler & Welpton—f
Wilcox Burns Co—f c
Wilhelm Agency Co—f
Willeford Hollis
Wolf H A Co—l c
Wood H M—f
Wood W D—l c
Wolverton Ed—l
Wolverton D R—l
Yates J R—l c
Young L W Co—l
Zimmerman E E—l

O'NEILL

npbell Frank—f
ly Chas—f
wney C E—f 1 c
ns W T—f
espie L G—f
nmond H J—f c
nmond A J—f
ncock C T—f
nish J C—f
Carthy M H—f
Nichols S F—f
rsh R J—f 1 c
redith J H—f
Donnell J F—f 1 c
Donnell P J—f 1 c
ker R H—f
gg John—f 1

ORD

ry J R—f c
wn J A—f
sing & Bailey—f
ron Agcy The—f 1
son W H—f
is C A—f c
t Trust Co—f 1 c
munsen H—f
ter C A—f
Nutt W L—f c
uky John—f
eltons E L—f

PAWNEE CITY

ker George E—f 1 c
ne Henry—f
wn E L—f
nell W W—f
t J C—f c
twell W D—f c
endorfer J E—f c
e John S—1
orn D W—f
ce C E—f c
A H—1
art James L—f
mpson W M—1
Horn H C—f
ng James—1

PERU

nell Mrs Belle—f
l E E—f
es J D—f 1
es Lee & McAuley—
c
y R W—f
dis W W—f

PLATTSMOUTH

er M—f
onick V—f
rak James—f
r J ,'—f
ke C G—f c
Miss Verna—f
y Wm—f
C W—1 f
a J M—f
in Chas—f
rsen J C—f
ck T H—f c
es Geo—f
ty A J—f
e A W—f
lham R B—f c

PONCA

is J D—f
cis A B—f
ead E E—f 1 c
ey John M—f
sbury C A—f
arthy W D—f
son Geo—f
on M I—f

RED CLOUD

J W—f
well E G—f
nce S R—f c
tt Joe—f
hinson Geo W—f
Letson H C—f
Marer Fred—f c
Rosencrans W H—f c
Sherwood W A—f c
Stewart B W—f
Teel O C—f c
Walker A T—f c

RISING CITY

Bates John—f 1
Burges G W—f 1 c
Stoker L O—f 1

RULO

Kirk Homer D—f 1 c
LeBlanc M J—f c

ST PAUL

Anderson Miss Anna C
Arnold Ray—f
Bell T T—f c
Dobry Chas—f
Haggart J A—f c
Johnson E E—f c
Parker J T—f 1
Paul N J—f 1
Paul W I—f c
Shaughnessy F T—f 1 c
Taylor C E—f 1 c
Taylor Frank—f c
Welsh G J—f

SALEM

Huston R B—f c
Ranger J G—f

SCHUYLER

Bittner A J—f c
Brownell R O—f
Busch Geo W—f
Farrell B F—f
Hoagland M—f
Kadlec V B—f
Kovar F J—f
McLeod Dan—f
McNaly J E—f 1 c
Payne C S F—f c
Shonka Frank W—f
Simmons J M—f c
Slavik John—f
Sucha F A—f
Wells Geo H—f
Wertz Geo—f c
Zuelow Otto—1

SEWARD

Eisenberger Otto—f 1 c
Hildebrand Boals & Joren
—f c
McKillip L H—f c
Norval B F—f c
Schick R R—f c
Seward Land Co—f c
Stoner S C—f c
Tishue W C—f
Vanderhoof & Franklin
—f 1 c

SHELTON

Allison W S—f
Light Ed—f
Smith & McLeod—f

SIDNEY

Barlow R A—f
Boughton S S —1
Doran & Hadley—f
Christensen—f
Herbert & Hiett—f 1
Johnson J W—f 1 c
Livoni & Son—f c
Mann C A—f
Martin & McIntosh—f 1 c
Miles W P—f
Neubauer L—f
Wilson & Co—f 1 c
Wooldridge F D—f 1

SO. OMAHA

Bergquist & Son—f
Brown E B—f
Cox H E—f
Duff J L—f
Fitzgerald J J—f c
Gibson L C—f c
Jones A W & Co
Kopietz J H—f c
Murphy Joseph—f c
Nilsson E—f
Ryan J J—f
Trainor & Caldwell—f

STANTON

Cowan W P—f c
Eberly G A—f c
Hyland W H—f 1 c
Kenney J E—f
Nye J Erwin—f
Peters James—f
Pugh Geo E—f 1 c

STROMBURG

Banta Ira—f
Knerr A O—f
Presson G H—f
Stanton E E—f
Tongue J—f
Wilson & Co—f 1 c

SUPERIOR

Anderson A S—f c
Carpenter L L—f c
Fike E—1 c
Hanna Harry—f c
Harney Fred—f c
Hout Chas—f c
Jensen Carl C G—f c
Johnston C H—f
King Isaac—f
King Scot—f c
Pfleiderer Fred Sr—f c
Sweet F M—f
Whitlock R George—f 1 c
Wrench W D—1

SUTTON

Bauer Alex—f
Burke James—f
Challburg O W—f 1
Dennis J D—f
Dunham Sidney—f
Eichler Barnhardt—f
Griess Henry C—f
Griess Jno G—f
Hanson Hans—f 1
Nuss P F—1

TECUMSEH

Dafoe Al N—f
Douglas J B—f c
Douglas Oscar—f 1 c
Miller Geo W—f
Safranek F A—f 1 c
Smith C E—f c
Stewart Bros—f
Villars H S—f 1 c

TEKAMAH

Anderson A M—1 c
Canfield John—f
Conkling Chas W—f 1
Enyart B C—f
Foree Jas R—f
Hopewell W M—f
McGrew M S—f 1 c
Palen F W—f
Pratt E D—f
Singhaus J A—f

UNIVERSITY PLACE

Blakeslee N E—f
Butler E E—f
Currier E D—f
Enyeard C W—f
Gates G M & Son—f
Gaylord W R—f
Hare W E—f 1
Hiett & Carey—f
Pester S J—f

WAHOO

Barry J H—f
Berggren Joe F—f c
Bredenberg Ed J—f c
Galloway J M—f
Hanson Oscar—c
Hendricks B E—f c
Kirchman F J—f
Kirchman M A—1
Kirchman W H—1
Kudrna L J—f
Loudon F G—f
Moyer D A—f 1 c
Ohalund J M—f c
Polak F J—f 1 c
Simodynes F J—1
Vybiral F J—f c
Winter J L—f
Walter G W—f c

WAYNE

Alter I W—f c
Benshoof Fred—f
Bressler A E—f c
Cherry J M—f 1
Courtright W—1
Davis A R—f
Ferguson A J—f
Hendrickson C H—f c
Jones H B—f
Kemp J H—1
Kohl Phil H—f
Ley Leroy—f
Ley Rollie—f
Mears G S—f 1
Morris William—1
Ringer M L—f c
Ringland H S—1
Strahan B F—c
Wischoff Christopher—f
Wright Burnett—f

WEEPING WATER

Butler C E—f
Dominge J H—f
Staton L W—f
Teegarden J M—f
Tefft C E—f

WEST POINT

Ackerman C W—f
Baumann J T—f c
Gentrup Wm—f
Krause A L & Co—f 1 c
Malchow F J—f
Neligh W T S—f 1 c
Stuefer Wm—f
Zojicek & Johnson—f 1

WILBER

Bartos F W—f c
Bartos Stanley—f c
Bohacek W M—c
Clements T A—f
Duba & Jirsa—1 c
Honzik Jos—f
Indoe W H—1
Jelinek H V—f
Shimerda Fred—f
Slepicka Al—f
Spirk V C—1 c
Spirk V C—1 c

WYMORE

Crawford F E—f 1
Feiselman & Baker—f 1
McGuire T D—f c
Moran & Smith—f 1 c

YORK

Bell J M—f
Brott H W—f
Brott R L—1
Codding A B—f
Davis W H—1
Dean N A—f
Fisher Charles—f
Fisher-Perry Co
France G W—f
Freet I C—1
Hoover E T—f
Humphrey Chas O—1
Jacobs J A—f c
Meek W B—1
Myers S A & Son—f
Shreck G W—f
White E G—f 1 c
White W L—f 1 c
Wyckoff W W—f c

NEVADA

AUSTIN

Dyer H W—l
Landes R R—l

CARSON CITY

Davis James T—f
Leonard James M—f l c
McKnight Wm—f
Peters C H—f l c

ELKO

First National Bank—f
Henderson John—f c
Hesson A W—f
Smith W T Co—f
Taber A D—f

EUREKA

Plummen Mrs T—f
Skillman E A—f
Travers C J—f

LOVELOCKS

Ebert Tom P—f
First National Bank of Lovelocks—f l
Goodin & Twigg—f
Lovelock Merc B't'g Co—f l c
McIntosh J A—f
Reid J T—f l c

RENO

Bank of Nevada Savings & Trust Co—f c
Byington & Hall—f c
Glass F E—f
Hall Jos W—f
Leonesia C—l
Neff J S—c
Nevada Fire Ins Co—f
Nevada State Life—l
North M E—l
Peck Co F J—f l c
Peck & Sample—f l c
Read John T—f c
Robinson G W—l
Scheeline Banking & Trust Co—f
Sessions J O—f c
Smith Jesse E—f
Sternd J M—l
Stotesbury & Cobb—l
Stotesbury J H—c
Washoe County Bank—f c

VIRGINIA CITY

Leonard Jas M—f

WADSWORTH

Cowles R H—f
Griswold E—f

WINNEMUCCA

Brown C B—f
Duncan H W—f l
First National Bank—f
Langwith Miss Mary E—f
Lipman J A—f l
Mackay C D—f
Reinhart E & Co Inc—f l
Robins C E—c
Sheehan J—c
Winnemucca State Bank & Trust Co—f c

NEW HAMPSHIRE

ANTRIM

Boyd F J—l
Gibney W E—f l c
Hills C E & Son—f l c
Merrill W W—l
Simonds W H—l
Swett Anson—f l

ASHLAND

Brooks Lewis B—l
Gammons Ellis G—l c
Hill & Hardy—f l c
Hughes & Gummons—f c
Jackson John M—c
Kimball F A—f
Sanborn Earle O—c

BARRINGTON

Locke G W—f
McDaniel A W—f
Maynard E K—f

BELMONT

Sargent J M—f

BERLIN

Bean & Bean—f l c
Davis C R—f l c
McCready Thos R—f l c
Vaillancourt J A—f l c
Woodward & Gerrish—f l c

BRISTOL

Cummings D K—f
Dearborn & Chase—f c
Fling Chas W—f c
Menut H J Co—f l c
Phipps Albert C—c
Smith Clarence A—c

CHESTER

Jones E P—l c
Widcomb A H—f l c

CLAREMONT

Barnes & Rouillard—f c
Blanchard O D—f
Colby Ira G—c
Delamore C W—l
Eggleston A F—l c
Foster F H—c
Grimes Geo L—l
Hawkins H C—f c l
Hurd & Kinney—c
Paul Geo W—f c
Pierce G S—c
Prescott B O—f c
Quimby & Rossiter Agency—f c
Richardson S—f c
Shannon Joseph B—l c
Stearns Raymond G—l c
Thompson & Patterson—f l c

COLEBROOK

Annis John D—l c
Congdon J F—c
Dickson Geo W—c
Holbrook J G—l
Johnson T F—f c
Kelsea B H—f c
McConnell Wm S—l c
Marshall Fay—c
Noyes S A—c
Stevens Chas O—f
Stevens H E—c
Wittemore A F—f l c
Woodrow W A—c

CONCORD

Bailey Sleeper & Co—f c
Bartlett F I—l
Bennett Mary G—l
Bond Rufus F—c
Bourke Gideon—l
Brown A L—f
Caldon J B—l
Campbell Raymond C—c
Chase & Martin—f c
Clark Chas—c
Colton Fred A—l c
Currier Daniel W—l
Dudley Fred W—l
Dustin Frank H—f c
Dwyer R Emmett—l
Eastman & Merrill—f l c
Flint W H—l c
Freeman A M—l c
Giguere Ed T—l
Goodwin E L—l
Hiller Wm W—f l c
Huntington Wm S—c
Jackman Chas L—c
Jackman & Lang—f l c
Jones Chas C—f c
Jordon Fred A—f
Kendall Frank M—f l c
Knowles Frank M—f l c
Knowlton Nelson M—l
Laflamme Albert—l
McDonald K A—l
McNulty Wm—l
Morrill & Foster—f l c
Moulton J L—l c
Nutter W A—l
Nutting Geo P—c l
Owen E Scott—c
Parker C S—l c
Peaslee A J—f
Phaneuf Ins Agcy—f l c
Putnam Earnest L—f
Quimby Frank P—f
Stoniels C E—f l c

CONWAY

Dahl Chas O—c
Davis P S—f l
Dow A B—f
Garland J H—f
Hill Lena P—f l c
Lord A G—l
Lovejoy H C—f l c
Page J Louis—l
Woodward J H—f

DEERFIELD

Danforth Geo W—f
Stevens L A—f l c

DERRY

Abbott & Davis—f
Bartlett & Shepard—f
Derry Ins Agency—f c
Grady F J—f
Griffin E E—f
Kingsbury W J—f l c
Young F N—f

DOVER

Ames Grace M—l
Barrett Geo D—f l c
Bradley C H—f
Dessautels—M J—l
Foss C H—f c
Grimes John H & Son—f c
Henderson Harry P—f l c
Mathes Bros & Co—f
Richardson F E—f l c
Shepard Frank P—f l c
Sherry Thomas—f l c
Stevens Geo—f l c
White M J—f l c

ENFIELD

Colby Forrest L—f
Dorothy Stella Huse—f l c
Fogg Fred A—l c
Lewis S W—l

EPPING

Brown A D—f l
Gilmore Geo A—f c
Harvey Matthew—f
Ladd D Watson—l c
Moore M A—f
Tilton J J—f l c

EXETER

Baker Agency—f l c
Brown The John A Agcy—f l c
Cilley Frank M—f l c
Elkins John H—f l c
Elwell Clinton W—f l c
Getchell Clarence—f
Johnson Mrs Anne Shute—f c
Marcoux T C—l
Rathbone James C—l
Sargent Chas H—l

FARMINGTON

Littlefield Fred A—l
Pitman C H—f l c
Thomas & Canney—f l

FRANKLIN

Brown C C—f l c
Clifford T F—f c
Currier H A—f l c
Flanders E A—f c
Leach E G & E W—f
Powell Herbert—f l c
Rosseau D J—f l
Towne Omar A—c

GOFFSTOWN

Blaisdell E A—f
Clifford Charles C
Davis Benjamin F—f
Hadley George P—f l c

GORHAM

Bickford B B—f l c
Casey J B—c
Evans A R—f c
Libby J F—f c

HAMPTON

Brown M W—f
Cole E G—f l c
Lamphrey H M—f
Shaw S A—f
Tobey H L—f c

HANOVER

Frost Newton A—f l c
Storrs Adna A—f

HAVERHILL

Barrett Russell—f l c
Dearth F P—f l c

HILLSBORO

Mansfield A L—f l c
Roach I C—l
Smith Ralph G

HINSDALE
Adams Ernest—l
Colton Fred W—f l c
Temple E J—f

KEENE
Aldrich G H & Sons—f l c
Aldrich R E—l c
Ches. Co Ins Agency—f c
Dickinson Abbott W—l
Emery L B—f l c
Mason Ins Agency Inc—f l c
Palmer A B—f l c
Perry C B & Sons—c l
Ward C E—c
Weston V B—l

LACONIA
Bradbury Edward E—f l c
Fitzgerald J F—f
Hartford Victor V—c
Heard's Ins Agcy—f l c
McCausland James P—f l c
Melcher & Prescott Agcy—f l c
Moore John B—l c
Morin Agency John B—f l c
Philbrick S P—f
Tilton & Hill—f
Young Fred A—f l c

LANCASTER
Armstrong Jas—l c
Hedley W I—l
Kent Geo N & Son—f l c
Nourse F H—l c
Stevens G M & Son Co—f c

LEBANON
Allen Karl E—l
Brewster Clinton L—f
Burton Anna M—f
Clark Leon E—l
Dewey Arthur N—f l c
Dewey Peck & Co—f l c
Dwyer Thos F Jr—f l
Foster Charles W—c
French Mrs. Ernest E—f c
Hinkston Emily L—l
Hosking James—l c
Jones Fred A—f l c
Kelley G H—c
Peterson Hans C—l
Shepard Charles E—l
Smith Joseph C—f l c
Stevens Leon D—l
Williams Lester J—c

LISBON
Howe Frank—l
Jones M Walter—l c
Merrills Ins Agency—f l c
Oliver W W—f l c
Titus S O—l
Woolson & Clough—f l c

LITTLETON
Barrett A J—f l c
Gray Chester S—f l c
Hunkins & Eaton—f l c
Kelley Fred—l
Trombley C—c

MANCHESTER
Avery Frank W—f c
Baker B O—l
Berry Wm G Ins Agcy—f l c
Bisson Alexis—f
Boivin J A—f
Bond H N—f
Burgess Wm A—f
Cavanaugh J S—f l c
Chase R R—f c
Childs A W—l c
Childs W H—f
Chubb E W—f c
Clough & Parker—f c
Connolly P J—f c
Connor S H—f
Coyne John W—l
Daniels, Healy & Holland—f l c
Davis E L—l
Davol W D—f
Day C M—l
Dennett F B—f c
Dickey G A—l
Dockham F A—f
Dozois David—f c
Dudley F W—l
Dupuis E M—f
Edgerly F—f c
French E E—l
Furman W C—f
Hatzes G A—f
Katsalis N G—f
Laflamme Joseph—f
Lang W M—l
Lapaint & Domers—f
Lockwood P C—f l c
Loiselle L F—f c
Mansean & Pereault—f
Merritt C E—l
Messier Louis J—f l c
Murphy Ed H—f c
Nute Carls S—l
Olmstead Lester N—f
Paradis Alfred—f
Putnam G A—l c
Pillsbury & Co—f c
Quimby G Edward—f
Rodelsperger Emma—f
Rogers T P W—c
Russell R E—c
Ryder B C—f c
Sawtelle Annie—f c
Sheehan John A—f l c
Sheehan Timothy—f
Stark Fred—f
Stearns S B—c
Sullivan J J—f c
Thomas Frank A—f c
Tsemanis Nicholas—f
Vermille Ins Agcy—f c
Wellman J A—l
Wengle F G—f
Woodman Daniel—f c

MEREDITH
Blaisdell B—f c
Lance W T—f c
Sanborn Geo F—f

MILFORD
Armstrong Percy E—c
Bruce John A—f
Hanlon John F—l c
Heald Charles B—c
Keyes Arthur L—f c
Kittridge & Prescott—f l c
Merrell A W—l
Luce Chas L—c
Rotch W B—f c
Scott Chas A—c
Trow C L—l
Worcester Geo A—f c

NASHUA
Adams F H—l c
Andrews Geo N—f l c
Baker F W—l
Burgess J L—l
Castonquay C—l
Cheever W H—l c
Clough Joseph L & Son—f l c
Corrivean Donat—f l c
Crowley James B—f l c
Danforth Geo E—l c
Farley Wm A—f l c
Greeley H P—l c
Kendall H E—f c
Laite R E—l c
Murray F L—l
Phaneuf H C & Son—f c
Russell Robert E—l c
Shaw E Ray—c
Small W C—f c
Spaulding & Co—f l c
Thompson Mabel—f l c
Weston V B—c
Whitney James F—l
Wilson Frank—c

NEW BOSTON
Marden C F—f c

NEW MARKET
Durell Fred J—f
Griffin John H—f
Julien Harry—l
Kingman Bela—f l c
Moulton Lewis—l

NEWPORT
Barker T L—l
Carey Bernard W—f c
Jameson Harry E—c
Kendall & Dame—f l c
Kukkola John F—c
McCrillis John—f l c
Pollard Fred T—f l c

NORTHWOOD
Bennett Ivory H—l
Cooper A H—f
Cotton A E—f
Holmes C C—c
James O M—l

PENACOOK
Buxton & Sherburne—f l c
Cross Ernest L—f
Dearborn John—f c

PETERBORO
Bailey W N—c
Bishop E A—f l c
Cummings G D—f
Hatch Ins Agcy The R B—f l c
Jellison C W—l
Jones E W—f l c
Longley J G—l c
Paquet Robt J—l
Sheldon P—c
Smith Arthur P—f

PITTSFIELD
Berry & Harriman—f c
Cotton A E—f
Emerson E C—f
Lane E A—f c
Paige Carroll M—f c
Perkins E O—f

PLYMOUTH
Ayer Ins Agency Inc—f l c
Berry H E—l c
Berry J C—l
Brown F W—f
Burleigh Alvin—f
Calley F C—f l c
Fellows V M—l
Huckins J P—f
Kimball Wm A—f l c
Sawyer W M—l
Tollen F—l

PORTSMOUTH
Butler & Marshal—f c
Caswell Harry I—f l c
Conners Jos P—l
Conlon W L & Co—f c
Dirks Henry—l
Gardner Frederick—f l c
Hobbs J H—f c
Pender John—l
Schurman Jos L—f l c
Sise John & Co—f c
Trafton C E—f l c
Ward Wm E—c
Wood Geo A—f l c

RAYMOND
Blake Joe A—f l c
Brown E T—f
Dudley Walter J—f c

ROCHESTER
Baril T A—l
Bickford Walter—l
Gelinas A G—f
Jones A D—c
Kendall Frank L Agcy—f l c
Kimball & Allen—f c l
Lafave A—l
Lambert W T—l c
Morgan J A—c
Osgood Fred L—l
Preston A E & Co—f l c
Preston & Bradley—f c
Small F E—f l c
Smith H D—f
Varney C W & Co—f c l

SALEM DEPOT
Cooper Wm—l
Gordon Geo C & Sons—f l c

SALMON FALLS
Stevens C E—f
Townsend E W—f l c
Wentworth R S—f l c

SANDWICH
Quimby J S—f

SOMERSWORTH
Crawford Tolles & Co—f l c
Gagnon F J—f c
Gaudreau L J—f l c
Joyce J H—f c

WALPOLE
Buswell H H—c
Rodenbush F D—f c

WARNER
Hook A J—f c
Tewksbury H R—f

WEARE
Breed Edward T—f
Currier Z L—f
Knowlton W H—f

WILMOT
Goodhue F E—f
Goodhue H L—l
Greeley J H—f

WILTON
Cheever H D—f l c
Crowther J—c
Foster W E—c
Langdell L M—f l
Putnam C E—c
Spalding S A—l

WINCHESTER
Jennings A D—f c
Taylor H A—c

WOLFEBORO
Abbott & Avery—f l
Britton Wm J—f c
Edwards L N—f l c
Hobbs Frank P—f
Piper C D—l c

WOODSVILLE
Bartlett R T—f l c
Dearth F P—f l c

NEW JERSEY

C. J. ADAMS, Pres. CARLETON E. ADAMS, Vice-Pres. LUCIUS L. WRIGHT, Treas. FREDERICK HICKMAN, Secy.

C. J. ADAMS CO.

REAL ESTATE AND INSURANCE

REAL ESTATE AND LAW BUILDING

ATLANTIC CITY, N. J.

REPRESENTING

Albany
Agricultural, Watertown, N.Y.
Atlantic City
Atlas, England
Baltimore American
Boston
Caledonian
Cleveland National
Columbian National
Commercial Union
Connecticut, Hartford, Conn.
Continental, New York
Delaware Underwriters
Detroit
Fidelity-Phœnix
Firemens, Washington, D. C.
Fireman's Fund
Glens Falls
Globe Underwrit's' Agcy.,N.Y.
Granite State
Hamilton
Hanover
Hartford
Hudson
Importers & Exporters
Insurance Co. of State of Penn.
London and Lancashire
London and Provincial
Michigan Fire and Marine
Millers National
Minneapolis
National Trades
Nationale
New Hampshire, Manchr., N.H.
Niagara
North British
Norwich Union, Norwich, Eng.
Peoples National
Phoenix, Hartford, Conn.
Providence Washington, Providence
Queen Insurance Co., N. Y
Royal Exchange
Royal Ins. Co., Liverpool, Eng.
Security Ins. Co.,New Haven,Ct.
Superior
Sun Ins. Office, London, Eng.
Svea
Tokio
United Firemen's, Pa.
United States
Victory, Philadelphia
Western Alliance
Western Assur'ce Co., Toronto

Life, Automobile, Fidelity, Accident, Plate Glass, Liability, Boiler, Elevator and Burglary Insurance
Fidelity & Casualty Co., N. Y. Travelers Insurance Co., Hartford, Conn. Royal Indemnity Co., N. Y.
London & Lancashire Indemnity Co.

ARLINGTON

Canfield Burton E—f
Cormier Leon C—f 1 c
Dorland I V Co—f 1 e
Handshuh M—1
Levesen P H—1
Mazziotta Vincent
Mullin & Co—f
Plunkett S J—1
Saenger C E—f
Stover J H—c
Strong E A—f

ASBURY PARK

Appleby Frank T—f c
Asbury Park Realty Co—f 1 c
Beegle G Fred—f
Brewer & Smith Co—f
Burroughs W C—f 1 c
Calvert & Shubert—f 1 c
Drumgold William L—1
Ferguson & Son—f c
Hayes S W—f 1 c
Hickman J P—1 c
Land & Mortgage Agcy—f 1 c
Milan Ross Agency—f 1 c
Pawley & Co—f 1 c
Pittenger Geo W—f 1 c
Realty Development Co—f c
Robbins Albert Inc—f 1 c

ATLANTIC CITY

Adams C J Co—f 1 c
Bacharach Real Estate Co—f c
Bew Agency—f c
Cavileer W K—f
Godshall Harry—f c
Hammer J G—1
Harris Co Agency—f c
Harrison Chas H—f
Howard P E—f c
Johnston R M—1 c
Manning E N—f c
Mason J H—f
McMenamin John C—f 1 c
Phillips A H Co The—f c
Pryor Chas—1 c
Risley Maurice—f c
Somers & Gardner—f 1 c

STEPHANY & CO.

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ATLANTIC CITY, N. J.

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EGG HARBOR CITY, N. J.

Home Ins. Co.of N.Y.;Niagara; Fire Asso., Phila.; Nat. Liberty, N.Y.; R.G. Unds.; E. Unds.; Patriotic Assur., Dublin; Duquesne Und., Pa.; Marquette Nat'l; Nat. Surety; Maryland Cas. Co.

Wilson E A & Co—f 1 c
Wyld Fred W—f c

BAYONNE

Adler Louis—f
Annett-Mahnken Realty Co—f c
Bond Joseph P—f
Boyle J—1
Colville & Co—f
Creighton L N—f c
Driscoll & Cohen—f c
Johnson J W & Co—f c
Lazarus & Rickert—f
Rankins Harry B—f c
Roberts & Co—f 1 c
Salter W D—f
Ten Broeck & Co—f c
Winkler Wm—1

BELLEVILLE

Bergen Harry E—1
Bowne John F—f c
Boylan Andrew L—f
Brown Rob W—f
Clark W D—f
Daly & Freeman—f
Depue John W—f c
Freedman Jacob—1
Gavey Eugene M—f c
Hamlin Wm S—f
Kenworth Samuel—f
Lee P J—f
Reilby Thos W—f c
Reverson John—f
Ridley E J—f
Taxis Charles O—c 1

BELVIDERE

Carter E—f
Hixson S J—f
O'Neil Wm—f
Searles Harry—f 1 c
Widenor Ambrose B—f

BEVERLY

Anderson Clement M—f c
Austin J S—1
Birkhead Edgar—f
Brelsford W Fred—f c
Jones F P Jr—1
Morrell J T—f
Severs Leon A—f
Vansciver W J—f
Willis P W—f

BLAIRSTOWN

Craig A B & Co—f 1 c
Konkle L A—f

BLOOMFIELD

Biddulph Howard—f c
Davis Howard B—f
Davis Raymond F—c
Edgerly A H—c
Haskell L C—1
Hill D W—f
Quinn P J—f 1 c
Russell Nathan Inc—f c
Schaefer R D—1
Stevenson Company The—f 1 c
Stone & Son—f c
Wilhoft F Y—f 1
Worcester Wm Jr—f

BLOOMINGDALE

Ball Ed E—f c
Donald S R—f c
DeBow Nelson F—f

BOONTON

Beam James V—f
Blanchard G W—f 1 c
Cahill E J—f 1
Crane M M—f
Guiton John—f
Hopkins C F—f 1 c
Kerr Wm E—f
Morse Geo W—f 1 c
Tucker C R—c
Van Duyne N S—f

BORDENTOWN

Aaronson R H—f c
Burr Samuel E & Son—f c
Garison S F—f
Malone J R—f c
McGowan S—1
Tantum E B—f c

BOUND BROOK

Belli E L—f 1 c
Dutcher Simeon—f c
Flammer A D—f c
Oakley P H—f c
Suydam Hubert A—f 1 c
Van Syckel T D—f 1 c

BRIDGETON

Betchner Geo W—f
Bowen D M—f
Burt J Ogden—f
Deal Joseph H—1
Henderson & Henderson—f
Horner Frank B—c
Lester Elbirn—f
Lewis Pancoast—1 c
Loder & Loder—f
Long Elsworth—f
McAllister & Wright—f c
McGear J Brodie—f c
McKee F S Jr—f
Mitchell John G—f
Nitshe Geo A—1
Powell Jos H—f c
Reeves Hugh L—f 1 c
Sharp Barton F—f 1 c
Ward Roscoe C—f
Ware Jas S—f 1

BURLINGTON

Armstrong J A—f 1 c
Branch Reginald—f c
Doolin E C—f c
Dresser A W—f 1 c
Eastwood H—f

Haines C H—f
Leonard B—l
Morris Hugh S—f c
Rigg Budd M—f c
Shaw Samuel G—f c
Taylor Joshua & Son—f l c
Watts Ernest—c
Young W P—c

BUTLER

Glann & King—f c
Gormley Edward D—l
Lomscha Mrs Ella Roome—f
McCue Francis H—l
Riley Martin—l
Roome & Lamscha—f c
Ward Jesse—f

CALIFON

Geist Chas W—f l c
Pill Jos F—f l c

CAMDEN

Baker James F Co—f c
Berger Harry—f c
Bullfunt M D—f c
Burr & Smith Co—f l c
Butcher Chas M—f
Davis William H—f
Evered C—f c
Fernanders S N—f l
Fleming T C—f
Ford H S—f
Hallinger Wm P—f c
Handley C M—l
Helmbold C H Jr—f
Henderson D A & Co—f l c
Hunter W H—c
Jessup Geo W & Son—f c
Jones G A—c
Kirkbride G W—f l
Laird Chas H—f
Low J S—f
Marshall Z Z—f c
Mather J A Jr—f c
Marts R W—f c
Miller Crawford & Co—f l c
Miller, Mayhew & Thompson—f l c
Myers Edgar—c
Nixon H F—f c
Ott & Carr—f c
Renwick D S—c
Rieder R F—f
Ryan J A—f
Smith T Y—f
Starr & Buckle—f l c
Stokes N N Jr—f c
Truscott & Sharp—f c
Van Name E G—f
Vega & Bartell—f c
Voegthin N J—f
Wesley & Wesley—f c
Westcott E P—f
Wilhelmi Harry—f l c
Wilson & Carr—f
Wilson J O—c

CAPE MAY

Campbell Charles—f c
Eldredge Samuel F—f c
Henderson & Co—f c
Hughes Gilbert—f l c
Hughes J Harry—f
Needles Sol—f c
Richardson F C—f
Sheppard William R—f
Stites E P & Son—f c
Taylor James F—f c

CARLSTADT

Roth Herman—f l c
Mueller Ernest G—f c
Zimmerman Geo & Son—f c

CLINTON

Baker & Exton—f
Howell S V S—l
Mitchell J J—c
Shive & Wright—f

CRANFORD

Ferguson & Van Name—f l c
Sackett Grove—f
Seward Clarence—f l c

DOVER

Carey John R—l
Gen Contracting & Realty Co—f l c
Hummer D R Inc—f l c
King H H—l
Lanterman O C—l
Moller John—f l c
Northcott P W—l
O'Leary P B—f l c
Schwarz Harry L & Co—f l c
Tippett F H—f l c

EAST ORANGE

Baldwin A L—f l
Baldwin & Thompson—f
Bowes Frank L—f c
Bruen Edward E Co—f c
Castle F D—f
Cochran J Y—f l c
Everett N S—f
Gedney J D—c
Gimson R K—f l c
Gould E C—c
Hedden W Gurney—f l c
Holmes R D & Co—f
Johnson Thos—f
Kelley E A Agcy—f l c
McWhiney A—f l
McWilliams J W—f c
O'Donoghue C Co—f c
Peoples E—f
Seaman C A—f
Shupe W F—f
Smith A W—f
Taylor Frank M—f l c
Willet Henry I—f
Withington H F—f
Withrow J G—f

EGG HARBOR CITY

Berchtold Fred—f
Hurleman Emil—f
Kann Henry—f
Sooy L A—f
Stephany & Co—f c

ELIZABETH

Bender A F—f l
Bishop S C Co—f c
Bourdon W A—f l c
Boyle M W—f c
Collins J J—f
Dixon J—c
Dunbar A P—f c
Fontaine F E—f l
Gabriel F—f
Hall J G—f
Hennessy D F—f
Keys H C—f l c
Kirkland R J—f l c
Marz C—f c
Meeker W H—f l c
Miller B B & Co—f c
Mulford E D—f c
Nimmons & Co—f
O'Donnell L L—f l c
Ogden B M & S R—f l
Patterson R L—f c
Phares E W—f l c
Poole H D—f
Ryan J P & W H—f c
Sauer W B & Co—f c
Stein W F—f c
Trobridge H C—f
Walker J H—f c
Weaver H L—f c
Whittemore A R—f
Woodward & Williamson—f l c

ELMER

Edmunds John C—f
Fox P M—f

ENGLEWOOD

Birtwhistle & Livingston—f c
Conklin William—f c
Coe Arthur E—f
Fink J H—f
Gorham R A Co—f c
Homans Shepard—l
Honick & Hill—f
Lenssen A Jr—f
Lester C H—l c
McKinney J H—l
Mowry L D—f l
Probst Frank B—f c
Reinmund B F—l
Van Buskirk Maxwell—f
Valentine D F—f
Vermilye H R—f l c
Vermilye H Rowland—f l c
Weatherby H & Co—f c

FLEMINGTON

Alvater & Landis—f c
Garrabrant W W—l
Heath R T—f l
Lare Edward—f c
Large George K—f c
Parker Bros—f l c

FREEHOLD

Butcher Donald C—f l c
De Roche J A—c
DuBois Chas V—f c
Donahay Jos L—c
Finegold Max—f l c
Hankinson Wm A—f c
Lockwood Samuel A—f l c
Mount H J Agency—f l c
Naylor Garret—l
Rosell John T—f l c
Van Derveer E I—f l c

FRENCHTOWN

Able H J—f l c
Hough J C—c

GARFIELD

Anderson L—f l c
Brown Lawrence E—l
Capone Chas—l
Elgersma C—f c
Ingue Ciro—l
Kobylarz Michael—l
Mishinsky John—l
Noack Enos—f
Obermann Wm—f
Perrone Frank Jr—f c
Romoglia Frank V—f
Sherman John—l
Van der Plaat J Jr—f
Whitehead Miles C—f c

GLASSBORO

Beckett S D—f
Downer & Son W A—f c
Imhoff Jacob F—f l c
Pierce E S—f
Shute H C—f c
Sturgess Edward L—f l c
Toukin John—f

GLEN RIDGE

Bailey C L—c
Beatty R A—l
Biggert J M—f
Brewer H C—f
Crosskill C L—l
Ebbets C H—f
Girvan H M—l
Glenn W H—l
Hodson Frank—c
King R C—f c
Koop W H—f
Langstroth T W—f c
Lear G F—f c l
Maxwell Caroline—l
Moffat F N Jr—f c
Parker Harry T—f
Pierson A R—f
Reid W A—c
Russell Nathan Inc—f c
Sherman John H—f
Smith H M—f
Wight C H—l
Will G W—f
Williamson F J—f

GLOUCESTER CITY

Black & Anderson—f c
Casey Geo A—f c
Hambleton Wm B—f c
Holcraft A—f
Leon Marcus—f c
McCormick Wm—f
Mullen Daniel—f
Reeves Harry—f
Stetser & Stetser—f
Stewart & McLain—f c
Stiles & McHenry—f c
Whittington Jos—f c

GUTTENBERG

Bischoff Chas—f c
Eypper W J & C A—f c
Trostel & Ottersted—f c
Knoebel P R—f c

HACKENSACK

Barkman & Son—f l c
Beach L C—f
Beyer Edward—f l c
Cumming Thos H—f c
Doremus H B—f
Fountain & Sons—f l c
Haring J Elliott—f c
Hinds John F & Son—f c
Newman Bros—f c
Phillips E T & Co—f c
Romeyn James A—f c
Ross F B—f l c
Shaffer Wm—f c
Taylor F M & Co—f l c
Van Gieson J B—f c
Washburn Thos F—f c
Willey O G—f
Wilson Wm V—l

HACKETTSTOWN

Cook C E—f c
Crane D E—f c
Fisher James—f c
Neighbour Morris S—f l c

HADDONFIELD

Abel Geo—f
Alburger P F—f l
Alexander C G—l
Bishop R P—f l c
Braddock H L—f
Capen Wm F—f
Cook C B—l
Dawson H B—l
Dobbs Samuel—f
Flinn W—f
Fredericks Geo E—f c
Graff L E—f
Harrison Wm H—f c
Heins L J—f c
Krouse C A & Co—f c
McNeill Arthur Y—f l c
Magill E F—f
Masters W G—f c
Pierce C F—c
Pressey D—f
Rowland C S—f
Tatem T F—f

N. J.—Con.

HAMMONTON

Bernshouse W H—f c
Davenport Realty Co—f c
De Puy Wayland—f
Doerfel Wm F—l
Hammonton Trust Co—f c
Murphy H L—f
Palmer James—f c
Phillips H M—l
Rider A J—f
Tilton W R—f

HARRISON

Riordan Edw A—f c
Riordan Joseph A—f c
Van Deren Clarence T—f c

HAWTHORNE

Johns E A—f c
More A G—c

HIGH BRIDGE

Apgar John R—f l
Staples H L—c
Trimmer E D—f c

HIGHTSTOWN

Allen & Stults Co—f l c
Messler D I—l
Schenck E G—c

HOBOKEN

Aronsberg M—c
Bender F W—f
Benson Jas & Sons—f
Brockhaus Geo C—f
Burnhorn C Alfred Co—f l c
Carey Bros—f c
Cella Louis J—c
Faist Chas—f
Fall Chas—f c
Fugazzi Louis S—f
Garibaldi Jos J—f
Goldram N M & Son—f
Hammond & Sengstacke—f c
Kennedy Jos J—f
Kislak J I—f c
Klie J Wm—f
Lauckner O O Inc—f c
Magee Eugene V—f c
Martin Edw W—f
Mayer Leo—f
Mayer L J—f
McQueen C H—f
Rickens John—f
Schmidt Fred F—f
Schuman H J S—f c
Smith Harry A—f c
Spiegel Isador—l
Stack & Stack—f c
Steljes & Steljes—f l c
Steneck John & Sons—f
Terminal Realty Co—f c
Weidner Henry J—f c
Whyte James—f c

HOHOKUS

Keiser I B—f l c
Leary E D—f

IRVINGTON

Beach Frank—f c
Franke John R—f c
Geyler J B—c
Harrison Geo D—f c
Jones Mrs Lottie A—f
Martin J P—f l c
Osborne Thos—f
Reinfelder E C—f l c
Selvage Irving—f
Sharp C E—f
Short J W—f
States A J Co—f l c

JAMESBURG

Brooks Wm H—f c
Courter Wm H Agency The—f
Crosby Wm C—l
Davison C M—f

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Benner C L—l
Bietz F W—f
Brown R B—l
Byrne Jos M Co—f
Davis Robert Jr—f
Ervin & Co—f c
Fengado W S—f
Fischer & Smith—f c
Flindell, Seeley & Co—f
Foye George A—f
Gaddis P & Co—f c
Garrison W F—c
Gormley & Bridge—f c
Hahler D—l
Haesloop J—f
Higson & Son—f l c
Hostmann C—f
Insley E W & Son—f
Jaquith Wm F—l
Laing H R—l
Levis L R—l
Love & Wanser Cooney Co—f
Mathews Co Frank J—f l
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McLaughlin J A—f
Meyer & Klein Co—f
Michel & Moore—f c
Mullers Sons John E—f c
Mullins & Cronan—f
Munch & Klie—f c
Nelson & Ward Co—f c
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Osterman J—l
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Ransom James—f c
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Rollfs Realty Co—f
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Russell H J—f
Ryer-Hague—f
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Smith Co C P—f
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Burroughs E A—f
Campbell Edgar F—f
Litterst A C—
Power D A—f l c

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Rackett W H—f c

MILLBURN

Reeve Chas R—f c
Schmidt J H Jr—f
Summers W E—f l c

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Andreas Chas—l
Boogar J D—l
Broadwater D B—l
Chard J D—f
Conover C B Jr—f c
Erickson H R
Goodwin Wilbert—f c
Hackett John—f c
Headley & Co—f
Langley E L & Co—f
Oliver Roy—f
Powell Harry—f l c
Scanlan J P—l
Sheldon Wilbert—f c
Simmons Thos S—f c
Thomas Geo—l
Weatherby Henry—f
Whitaker Thos—f l c

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Brewster S L—f
Connelly H S & Co—f
Crawley Francis M & Bros—f
Draper R B—f
Hening R M—f
Hughes & Taylor Co Inc—f c
Jenkins & Marshall—f
King R C
Larsen Peder—f l c
Mooney James—f
Murdock E E—f
Parsons W H—f

Roche Thos A—f
Simpson-Merritt Co—f
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Watkins Jas—f

MOORESTOWN

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Cole Roy—l
Evans Geo B—f
Gillespie Geo—f
Jones B Henry—l
Kennard W—l
Krusen George—l
McConey Wm G—f l c
Overman Wm F—l
Stokes James Jr—l
Stokes N Newlin Jr—f
Sullivan J T—f

MORRISTOWN

Beston W J—l
Bay Lawrence—l c
Benung Harvey J—f l c
Griffith S C—f l c
Hipson Miss E B—f
Hurtzig Wm G—f c
Hingus J O—c
Joache V D—f c
Romine D E & Co—f l c
Ross E N—f l c
Searing J Walter—f l c
Smith Geo C—f c
Warren Ben—l
Welsh Eugene V—f l c

MT. HOLLY

Bowker R W—f l c
Hawkins Harry Jr—f l c
Howell John R—f l c
Kelsey & Kille—f c
Watman Johnson—l

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Adler Harry l
Allsop A E Inc—f
Anderson Julia B—l
Bsen Herman—c
Bvy Arthur P—l c
Baerenoft Wm P—l
Baird H S—f l c
Ballard & Green—f c
Baumann John C—f c
Beardsley C W—f c
Beatty W I—f
Berry J J & Bro—f c
Bice E E—l c
Blasberg & Ziegler—f c
Boggs Lawrence—c
Bond J E—f
Boughner & Co A K—f
Bower G F—c
Byrne J M Co—f l c
Campbell Wil H—l c
Carey T J—f
Carr C J—f
Carroll Jas E—l
Chandler W—l c
Clark M H—f
Coe T C—f
Coe W P—f l c
Collinson D H—f
Cone Edw M—l c
Conlon R P & Son—f c
Cooper A W & Co—f c
Cottrell F H—c
Crowley O'Brien Co—f
Daly B J—f c
Dassing Henry J & Co —f
Day C W—c l
Day L D—f l c
Decker A J—f l c
De Richemond H L—l c
Dodd Chas S—f
Dreyer F G—c
Eakins F A—f
Eichorn & Foley—f c
Epworth James H—f c
Erickson W F—f c
Essex County Agency—f c
Fairchild H C—l c
Faulhaber L O—c
Feist & Feist—f l c
Fischer F J—f
Fischer John—f
Flindell & Co—f c
Flynn T J—f l c
Ford Wm—c
Gantzell Alfred—f l c
Garabrant Jas E & Co—f c
Geiser & Plum—f
George H P—f
Gooding Orlen L—l
Griffith T W Co Inc—f c
Guerin & Williams—f c
Hahn J L—f
Hand Edward—f c
Heath Lewis B—f
Henry Chas M—f
Hodgkinson W J—c
Holtz Herman—f l c
Howie D V—f
Huegel & Clark—f
Jay & Jay—f
Judge B K—f
King I A—l
Kirkland & Yardley—f
Klein & Sachs—f c
Kutz Ralph—c
Kraemer Chas F—f
Lamoreux G W—f l c
Lang Henry—f
Lent W S—f
Lerr Lewis—f
Lewis F H—l c
Linderman H R—l
Linnett & Conklin—Nt
Linz Geo H—l c
Lippman & Lowry—f l c
Loebel Chas—f
Lovlin R—c
Lord H G—l
Loury & Lippmann—f l c
Luff Theo—f
Lushear W H—l c
Lyon Geo E—f
Lyon C C—f c
Lyon Ernest A—f
McDonald F M—c
Mac Keehnie L G—f
Mahoney C J—f
Marvin H F—f
Maull H W—l
Myers & Sell—f l c
Mayer John E—f c
Mehrho E C—c
Miller & Baumann—f
Mills & Honness—f
Moffatt T C & Co—f c
Moore Frank F—f
Morse M W—f
Morton T L—f
Muller & Adams—f
Murphy H N—c
Mutchler Geo E—f c
Myers & Stell—f
Nelson H—f
O'Brien Ed J—f
O'Gorman & Young—f c
Osborne R A—f
Pettibone & Co Inc—f
Pitman H W—f
Plume Geo C—f c
Poh Adam Jr—f
Popik Alfred—f
Popik D N—f
Price M J—f
Pruden W R—f l c
Purdy Thos—f l c
Reeve Arthur D—f
Reid J H—c
Richards C G—f c
Robertson A—f
Rommel Henry C—f c
Rosenstrauch W S—f c
Rupprecht J Wm—f
Ryerson & Hall—f c
Schechner Samuel—f c
Schlesinger Alex L Inc—f c
Scriba J—f
Selvage Chas—f
Simonds Geo H—l
Smith-Case Co Inc—f
Sommer G F & Son—f c
Spengler C A—f
Stanley Frank—f
Stein Julius—f
Stevens H J—f
Stiles F W T—c
Stoutenburgh R B Agcy—f
Swanick & Co—f
Swatland Stephen S—f
Swift F—l c
Thompson J Barkley—f
Thompson W L—f
Tillmes A—f
Todd W A—f
Totten G O—f
Trempe Henry F—f
Ulrich C C—f
Utter F N—f
Utter J N—f
Van Sant H M & Co—l c
Van Sant Lawrence H—f
Voight A G—f
Ward & Gehin Co—f
Weeks John R—l c
White & Tenwick—l c
Wickham R M Co—f
Wilkinson & Cooper—f
Williams S H & Co—f c
Wordley James E—f
Wuesthoff J—f
Wyckoff Wm Le Roy—f c
Ziegler Chas F—f c
Zucker Geo W—f

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Cramer Caleb H—f c
Edgar Jas A—f c
Gray H—f
Garsline Ralph—f
Harkins & Victory Co—f l c
Kirkpatrick J Bayard Co—f
Levin Samuel L—f l c
O'Connell James—f c
Parker Neilson T Co—f l c
Stevenson B—f
Towle Geo C—f
Wilkinson Mrs M R—c
Wright J B—l

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Harris & Morris—f c
Hendershott & Son J B—f c
Howell Smith & Co—f c
Losey John C—f
Sprague William—f c
Tuttle Rutherford—f
Van Blarcom A J—f l
Woodward Henry J—f l
Woodward Wm W—f

OCEAN GROVE

Woolston Ernest N—f l c

ORANGE

Applegate C L—c
Ayers Spencer G—c
Berkowitz S—l
Brown A L—c
Buckman D—l
Burtis Chas H—f c
Byrne W J—c
Clark J A—f l c
Condict J H—c
Davis Thomas A—c
Decker & Hulbert—f
Dudley Robert—f
Duryea A H—f
Edwards S M—f
Farrington C K—f c
Finigan T E—c
Fosdick Kneeland—c
Grey F W—f c
Grundman F—f
Guno W B—f c
Hale Henry—l
Hanski Miss E—f
Holmes Jas S—f
Leuchs A—f
Lohman J T B—f
Lord W A—f c
McDevitt A J—f
Mahoney J E—l
Martin J—l
Orange Brokerage Assn—f
Otterbein J E—f
Reene A D—l
Smith S T & C A & Co—f l c
Smith Theo H—f
Snyder E H—f
Stetson H—f
Tebreault F J E—f
Wallace R & K—f
Ward Percy—c
Williams F H—f
Woodman E W—f c

OXFORD

Berganback J J—c
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Fichtel J L—f
Jones N A—f

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Blackburn F—f
Fichter Wm L—f l c
Porter George J—f
Rudderow Wm V & F G—f
Shaner Geo B—f c
Wimer Geo N—f c
Yerkes C T—f c

PATERSON

Ackerman D R—f
Atherton L F—l
Babcock L—f
Berdan Frank—l c—f l c
Borden R W & Co—f c
Buckley's Agency—f c
Burke R J—f c
Carlock A M—f
Clair Geo—f c
Crocker Thos W Jr—f
Curie Gus Jr Inc—f
De Lazier Jacob—f
Deitz Clemens—f
Duddleston & Greenwood—f
Dudley E E—f c
Eakins F A Ins Agency
Gans—f l c
Ekings R M & Co—f c
Findlay Jno—f
Forbes H E—f
Furrey F W—f c
Garrison Rumsey & Co Inc—f c
Glaser & Co—f l c
Gordon D—f c
Haldane A P—f c
Hanson & Sinclair—f c
Howart R—f
Kaiser G E—f c
Kuhn & Muller Ins—f c
Lambert W R—f c
Lee John F—f
Leggett Robert—f c
MacGregor David—f c

N. J.—Paterson, Con.

Madden James—f l c
McClincey W G—f c
McDermott W F & Sons f l c
Merz W A—f c
Mondon & Brown—f l c
Morrison Wm B—f
Mortlock Stanley C—f
Oatman J M & Son—f
Olden E H—f l c
Pollitt John T—f
Proskey David V—f c
Reynolds Charles—f c
Reynolds F R—f l c
Sharpe H—f l
Sloate John J—f
Stam H N—f
Tanis James—f
Vermeulen John—f
Warren Richard F—f c
Worden & Son Geo H—f c
Yates R T—f

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Cowgill W G—f c
Klaiss Edward—f c
Ladner Geo R—f c
Ladner & Givilliam—f
Miller E G—f
Miller W Earle—f l c
Moreland J R—f c
Smedley Howard B—f c
Trumbul Alfred J—f

PENN GROVE

Cole Stanton N—c
Edgar Walter—f c
Feathier Actin—f
Justice John I—l
Smith Josiah—f
Trumbull J W—f l c

PERTH AMBOY

Boynton Bros & Co—f l c
Brown Frederick L—f
Burke & Bolger—f c
Comegry E—f
Compton James A—f
Conklin F R—l
Cross Rubene—l
Elkovics Bros—f
Flynn & Peterson—f
Frazer Bros—f c
Goldberger Leo Jr—f
Hanson John—f
Horvath Michael—f
Johnson & Co—f c
Kosene Alexander—f
Levine Ph—f
Margautten & Loebet—f
Massopust Bros F—c
Neilson Adolph—f
Nielson Hans—f
Neilson & Hostrup—f c
Olsen & Compton—f c
Shirley Daniel A—f
Vail & Comegys—f
White John—f c

PHILLIPSBURG

Bowers J S—f
Carhart Harry—f c
Cody J M—f
Diechman & McConnel—f l
Dull C J—f
Ingham & Tirell—f l c
Judge Mary I—f
Marnell & Newman—f
Reiley J I Blair—f c
Sharp Chas B—f l c
Shimer Agcy—f c
Smith Jas E—f c
Sowder R—f
Vanbilliard Oliver & Co—f c
Young Jos L—f l c

PLAINFIELD

Buxton Herbert—f c
Clarke G M & Co—f c
Doane J H—f c
Doane T Jr—f
Dorman E F—f l c
Emmons J P—f
Hamilton Wm—f c
Hardingham E C—f c
Henry Herbert—f c
Huntsman J F Jr—f
Leahy C C—f
Linbarger H R—f c
Lyman G R—f l c
MacDonald J F—f c
Manning & Curtis—f l c
Martin Fred & Co—f c
Marvin I H—l c
Mulford Jesse S—f c
Mundy & Gano—f l c
Murray Roger F & Bro—f c
Perrin Sidney T—f c
Slocum C M—f
Vail J T—f
Van Buren Ed M—f c
Van Syckel Lamar—f l c
Wilson Wm F—f c
Woodruff W A—f c

PLEASANTVILLE

Adams Geo H—l
Anderson W L—f
Andrews N R—f
Fairbrothers Earl—l
Hewes John T—l
Jackson & Kreutz—f c
James Albert E—l
Thompson R P—f
Zippler & Wootton—f c

PRINCETON

Anderson Harold—f
Dohm Augustus—l
Howe W B Inc—f l c
Hubbard O H—f l c
Murray & Galt—f c
Rule Geo A—f l c
Iyat Wm—f l c
Weston Ed H H—l

RAHWAY

Coffey John J—f c
Freeman Uel & Son—f c
Gehring Clifton—f c
Mead Joseph T & Son—f c
Trussler Frank—f c
Weitz A J C—c

RARITAN

Burns John—f
Orlando P—l
Reger John F—f c

RED BANK

Allaire & Son—f c
Birdsall H—f c
Cooper Alex D—f c
Ford B H—f
Hawkins Harry A—f c
Hendrickson & Stout—f c
Higginson Howard S—f
Holihan J R—l
Hopping W A—f
Houston Wm H—f l c
Ivins Albert L—f
Kell Copeland—l
Red Bank Real Est Co—f c
Sandt Geo M—f c
Tilton Amos—f l c
White Francis—f c
Willguss D W—c

RIDGEWOOD

Hopper J B—f c
Keeley James F—f
Keiser I B—f l c
Smith F C Co—f
Smith J Calvin—f
Stevens Frank—f
Walstrum, Gordon & Forman—f l c
Wortendyke R H—f

ROCKAWAY

Gustin J Frank—f
Matthews Edwin—f
Yetter A J—f c

ROSELLE

Jackson Chas H—f c
Trimmer C B—f

ROSELLE PARK

Bonnell Wm P Co—f
Churchill Arthur—f c
Fish Harwood—f
Pierce R—f c

RUTHERFORD

Alyea & Brown—f l c
Blackston Henry Y—f
Brown Duvall B—f c
Dannheim Carl—f l c
Stoddard D—f c
Van Winkle A W & Co—f l c
Watson A L Inc—f c

SALEM

Acton O W—f l c
Hilliard Thos G—c
Hitchner James—f
Keasbey & Sparks—f
Mifflin Wm T—f
Newkirk Eugene B—l
Smith D Harris—f
Snelbaker H—l

SOMERVILLE

Codington L M Co—f c
Cook Miss Frances—f
Enk John—f c
Nolan Mary B—f
Nolan W D—f c
Scott Walter F—l
Shay J H—f l
Sutphen W R—f c
Van Cleef G W—f c
Van Fleet Burroughs R—f
Voorhees C L—f

SOUTH AMBOY

Birmingham Wm—f l c
Buckalew Chas—f
Gelsinon Thos C—f
Grace Alonzo L—f
Gundrum Service The—f
Mason Chas T—f
Parker J M—f
Stephenson R C—c

SOUTH ORANGE

Connolly-Raymond Co—f c
Hughes Eugene E—f c
Munther John D—f c
O'Brien Co The J Chas—f l c
Redfern Ira T—f c

SOUTH RIVER

Anderson Charles—f l c
Booraem Chas—f l c
Bowne E—f
Duschock Martin—f
Farr David—f
Ledwon John W—f
Nodine Fred—f
Prentice Frank—f
Rose Wilbur C—f
Serviss David—f

SPRING LAKE

Brown P C—f
Clayton H—f
Moore H H—f
Patterson E V & Son—f

STANHOPE

Shaw J J—f l c

SUCCASUNNA

Brown W C—l
Buck F M—f
Fancher J W—f
Meeker H F—f

SUMMIT

Hicks Bros—f l c
Holmes E C—f c
Jobs Eugene-Beck Co—f
Murphy Robt J—f
New Jersey Ins Agency—f
Pierson E C—f l c
Powell Ambrose—f c

SWEDESBORO

Ashton & Crispin Inc—f l c
Lippincott C D—f
Zane Everett M—f

TENAFLY

Baker Wm E—f l c
Demarest E—f c
Roberts Alexander B—f c
Westervelt Jas—f

TOMS RIVER

Bailey S C Jr—l c
Brinley Harold L—f
Grover Percy L—f
Havens B C A—f l
Payne Orin—f

TRENTON

Ashton & Pratt—f
Atkins & Watson—f
Bennett Albert—f
Block M R—f c
Block S R—f
Brown Thos H—f
Bullock Chas S—l
Bullock Geo C—f l
Burroughs E—f
Case L C—f
Case & Cain—f
Clinton H W—f
Comp Chas A—f
Cook Edwin—f
Dickinson W M—f
Eastburn H M—l
Eisner Leo—f
Epstein S—f
Fell & Moon Co—f c
Foster N Co—l c
Hammitt Charles K—
Harter N C—f
Harth Henry P—l
Hazen F A—c
Hill E C & Co—f
Hirsch Wm C & Co—f
Holcomb W A Co Inc—f
Hulse Ralph—c
Kennedy & Pidcock Inc—f c
Kitchin J—l
Lawrence & Prior—f
Lintner L A—c
Meredith G W—l
Miers W H & Son—f c
Mieth Walter F & Co—f l c
Moore W G—f
Morgan & Co—f
Niedermeier Casper—f l c

utt Geo T—f
utwater J J—f c
hillips B M & Son Co Inc—f
ope Bentley H—f c
enchard J A—l
ickey W H—c
ogers Wm F—f
ogers & Stratton—f
choonover J—l
miley J W—c
mith Walter F—f
tryker & Breneman—f
hompson L C—f
indall A H—f c
renton Loan & Realty Co—f c
pdike A & Son—f
pdike Levi—f
an Horn Agency—f c
atson & Wright—f l c
atson E W—c
eidel Karl Jr—f l c
hittenborn F J—f
illets H G—c
ittenborn F J—f
orthington's A L Sons—f c
right Harry S—f
right Jos H—f
ard Geo B—f
oung Edward—f

TUCKAHOE

arshall Randolph—f
heppard R P—f
mith J—f

TUCKERTON

ustin F R—l
rice & Bishop—f
awyer Jos S—f
peck T Wilmer—f l c

UNION

adwalader Ned—f l c
lueck John & Son—f l
ansen & Hansen—f c
auenstein L C & Son—f c
reiger & Co—f
imouze Percy W—f
enner H W & R S—f l c
obertson Jr—f
enino O & Son—f l c
etterer August—f

VERONA

arter W P—f c
artholomew J F—l

VINCETON

ranin Wm—f
oss Wm B—f

VINELAND

Ackley Chas W—f
Bray & MacGeorge—f l c
D'Ippolito G O—f
Hitchner Geo W—f
Mole T H—f
Seldon Johnson—f
Sharp Ira P & Son—f c
Taylor Alex M—f l c
Thompson Thos—f
Tombleson L W—l

WALDWICK

Ackerman Wm H—f
Quackenbush J W—f

WASHINGTON

Burd W—f
Christine H—f
Creveling W G—f
Uehlein John E—f
Wykoff D V—f l c

WEEHAWKEN

Koster Chas F—f c
Renner H W & R S—f
Schellhorn J W—f l c
Schuster John—f

WENONAH

Cattell Wm C—f
English J W—f

WEST CREEK

Jones W J—f
Rutter R F—f

WESTFIELD

Abrams Herbert L—f c
Brush Ferd—f
Decker Florence L—f
Dohrman J A—f
Dutcher M B—f
Keeler & Keeler—f
Lee Walter J—f
Malthie Robt G—f c
Randolph E S F—f
Reeve W Edgar—l
Russell H L—f
Smith Chas A & Chas E—f
Welch Wm S & Son—f
Westfield Agency—f

WEST HOBOKEN

Cattaneo A—c
Davis J E—f
Eastwood S J—f
Eichmann Morris—f
Hangartner Albert—f
Hyatt W E—f c
Klumpp J & Son—f c
McDermott Edw Co—f c
McMahon J & J—f
Mendles Agency—f c
Nolan Jas E—f c
Norton A—f
Schultz & Grauert—f c
Weber August—f c
Zeng Rudolph—f c
Zimmerman Jos—f c

WEST NEW YORK

Amarosa Frank—f
Bozzuffii Anthony—f l c
Griesbach Otto A—f l c
Hassemer Augt—c
Leer Joseph—f
Mayer William Jr—f c
McNeil Jos V—f l c
Miller Alexander—f
Montague James—f l c
Orlando James—f l c
Schneider John J—f c

WEST ORANGE

Brandeis A Jr—f
Caywood J H—f
Clark J A—f l c
Flynn Thos A—f
Macintosh W S—f
Martin M R—f
Mathews C E & Co—f
Wachter & McDevitt—f c

WESTVILLE

Barker Geo L—f l
Cohill & Crist—f l c
Heel Harry—l
Layer J J—f l
McLain Walter A—l

WESTWOOD

Herring & Bogart—f
Hinck Henry—f
Post Percy A—f l c
Ray & Smith—f
Sutton H S—f l
Van Nostrand Alfred—f
Voorhis J J—f c

WHITE HOUSE

Lane John—f
Lare D L—f
Shampanore W W—f l c
Voorhees J C—f

WILDWOOD

Beecher Kay Realty Co—f l c
Bright Oliver—f
Bright W H—f c
Harris A L Jas—f l c
Huppert G H—f c
Nickerson H L—f
Zeller Wm E—f

WILLIAMSTOWN

Garwood H B—f
Tice Raymond E—f
Tweed J M—f
Wood J T—f
Wood O S—f c
Zimmerman J A—f l c
Zimmerman J B—f l c

WOODBRIDGE

Boynton Bros & Co—f l c
Brown Chas R—f c
Campbell J H—f
Christensen E—l
Flanagan E J—f
Gerity J P Co—f
Harned J E—f c

WOODBURY

Carson I S—f
Carter W M—f
Crist Real Estate & Ins Co—f c
Johnson E P Jr—f c
Myers W E—f
Redfield Ernest—f l c
Richman Wesley B—f l c
Storries Agcy—f l c
Wilkins F L—f l c

WOODRIDGE

Gramlich Anna L—f c

WOODSTOWN

Flitcraft Franklin—f l c
Flitcraft S S—l
Fogg E S—f
Hillman U G—f l
Peacock A T—f c

WORTENDYKE

Payne James S & Son—f l c

WRIGHTSTOWN

Remine Chas—f l c
Thompson Rosby—f

WYOMING

Williamson G Danforth—f c

YARDVILLE

Comp Charles A—f c

NEW MEXICO

ALAMOGORDO

harles Tom—f l c
lcan J H—f l
enger A F—f c
oan A S—l
herry Dean—c
talcup W K—f l
alton O F—f l

ALBUQUERQUE

rchuleta R O—f
ell J L—f
urke Thos F Agcy—f
ity Realty & Loan Co—
oleman Al—f l c
oons J H Mgr—l
ieckmann Bruno—f
rwin W D—l
leischer A—f l c
raham Frank—f l c
Grose E L—f l c
Keleher J D—f l c
Kelly J S—f l c
Kent & Co—f l c
Le Suer N F—l
Martin & Co—f l c
Mercfelder Louis C—l
McCanna P F—f l c
McClughan Rob—f l c
McDonald W W—f
New Mexico Loan & Mortgage Co—f
Peak J H—f
Pickett W H—f l c
Rankin Don J & Co—f
Sisk E D—l
Spitz Berthold—f l c
Stares A C—f l c
Tierney M S—l
Western Mortgage Co—f l c

ARTESIA

Bigler E N—l
Ferree S E—f c
Gilbert & Collins—f
Hannah E A—f l
Keinath & Son—f
Shapland C—f

AZTEC

Palmer W A—f c
Pierce T A—f c
Rippey C E—f

BELEN

Hoffman Geo—f l
Jacobson & Fischer—f
Jacobson B—f l
Livingston F C H—f
Simmons & Linn—f c

CARLSBAD

Christian & Co—f c
Hutchinson H—f c
McIlvain W F—f c
Sikes C C—l
Swigart & Prater—f c

CARRIZOZO

Boone E D—f
Jones Grace M—f
Sager Frank J—f l c
Stadtman W W—f

CIMARRON

Sweeney W B—c

CLAYTON

Clayton Agency—f l c
Errett H H—f l
Harvey—f

N. M.—Clayton, Con.
Union Title & Loan Co —f l c
Union County Agency —f l c
Valverde Paz—l
Wooten Mrs Arthur—f l

CLOVIS
Baker H E—l
Blackman Thos E & Zerwer W C—f c
Brown John—l
Clovis Abstract & Ins Co —f c
Curren W J—f c
Dennis Chas E—f
Doughton C F—f
Goodwin G C—l
Hall R M—l
Hockenhull A W—c
Neal R J—l
Noble J P—l
Owen O L—l
Robinson E H—f
Scheurich Chas A Agcy —f l c

DEMING
Dial Haskell—l
Hepp E—f l
Foulks E L—l
Hughes & Cooper—f c
Lively A W—l
Matthews Cora G—l
Miller R L—l
Pollard A W—f c
Wing F H—f

EAST LAS VEGAS
Bope Frank C—
Clark John S—f l c
Investment & Agency Cor—f l c
McKinley W K—f
Ogle Wm G—f l

FARMINGTON
Barnes W S—f c
Davis A L—f c
Harrington W H—f c

GALLUP
Browne Chas—f
Bushman & Young—f l c
Carman J W—f
Cary & Quebedeaux Co —f l c
Dimon Samuel—f
Hart Ed—f
Kirk J J—f
Morris W H—f c
Phillips J J—l
Purdy T E—l
Robertson A W—f
Smalling & Clark—f c

LAS CRUCES
Hawley F A—f l c
Weisenbom Frank B—f l c

LINCOLN
Watson T W—c

MORA
Rudolph M—l
Strong C U—f c

PORTALES
Braley W H & Son—f
Fairley J A—l
Linsey W E—c
Reese C L—c
Smith Mrs M—f

RATON
Amick H R—f l c
Apgar S—l
Bayne C M—f c
Brown O L—f l
Chapman Wm A—f c
Connelly J J—f
Crampton E C—c
De Wolf F W—c
Jelfs A—fc
McCommas D—l
Reynolds Ernest D—l
Wiseman S A—f

ROSWELL
Boyd R M—l
Chavis Co Abstract & Ins Co—f
French & Daughty—f l c
First State Bank & Trust Co—f
Ford Willis—l c
Greiner D P—l c
Herbst J B—l
Johnson C L—l
Minton E G—f l
Peary J T—l
Quick L R—l
Rogers J F—l
Thiele E A—l

SAN MARCIAL
Joyce W I—f l
Nichols J E—f l c

SANTA FE
Bishop C A & Co—f l c
Jones F M—f l c
Kinsell Geo M—f l c
Santa Fe Abstract & Realty Ins Co—f c
Townsend W N—f l c

SANTA ROSA
Coulthard Frank—l
Faircloth F—f
Fidelity Abstract Co—f l c
Gutierrez J G—l
Humphries J W—l
Melaven J W—c
Smith H V B—l c

SILVER CITY
Alexander & McSherry —f c
Bartlett P F—f c
Betts H H—f c
Comstock C D—l
Haggerson C E—f
Lamb Abstract Co—f

SOCORRO
Chase J P—f c
Fullerton John—l c
Smith J E—f l c

TAOS
Frayne Wm M—f
Woodward & Williamson —f

TUCUMCARI
Gerhardt H—f l c
Hamilton C B—f l c

NEW YORK

ADAMS
Kenyon C H & Son—f l c
Moore & Gerow—f l c
Sinclair John & Son—f l c

ADDISON
Bartlett W A—f l c
Clark W B—f l c
Wade Eugene & Sons—f l c

AKRON
Childs J G—f l c
Loftus J F—f l c
Stage F M & Co—f l c

ALBANY
Ahern Jas E—f
Austin & Co—f c
Barcus Jas O—l
Bates A J—f l
Benson Wm W—f c
Blanchard-Lansing Realty Co—f
Breed L C—f
Bull Horace S—f l
Burdick L H—f
Callan P J—f
Cantine E B—f l c
Casey M M—f
Chadwick P R & Son—f c
Commerford & Dolan—f c
Cregan J J—f
Dacey J B—f
Daggett J M—f
De Rouville Chas C—l
Dignum Edward J—f
Elliott F P—f
Failing J P—f
Fenster Bros—f l c
Fleishman A S—f
Foster S L—f
Gardner Ins Agency—f c
Gebhard Frederick W—f l
Hahn & Deal—f c
Hall C R—f
Hendricks General Ins Agency—f c
Hill W L & Co—f
Hogsett Robt A—c
Howe W C—f
Jantz Otto—f
Jenison & Co—f c
Jessup E C—f
Johnson & Link—f
Keefer & Richmond—f l c
Kinnear David M—l
Knight A P—c
Kohn Henry H—l
Lasch & Dorwaldt—f
Leonard & Co—f
Lesch H F—f
Levy M S—f c
Ling Percy—f
Lovett A T—f
Lusthoff Wm H—c
Lutz Wm B—f
McHarg J V—f l c
Mayers J—f
Mills G A—f c
Moore R H—f
Mullenneaux E V Co—f l c
Nagel & Clement—f
Nugent H B—f
Oppenheim Wm L—f
Owen F L—f
Paine Clinton C—c
Parr Harris P—f c
Phelps Wm B—l c
Poole J E—f l c
Porth C A—f
Post E L—l
Powers W J—l
Price E C—f
Ramsey Ray & Co—f c
Rice W J—f l
Roberts W S—l
Rose & Kiernan—f l c
Russell G H & Son Inc —f
Safford E Sons—f
Sewell J C—f l
Smith Chas H—f
Sparrow H M—f
Stockwell U G—l
Ten Eyck & Lansing Ins Agency—f l c
Ten Eyck Peter G—f
Tompkins Geo S—f
Tripp C R—l
Van Allen C H—f c
Van Duzer F A—f c
Van Vrancken R F—f
Volckert Ins Agency—f
Walsh R V D—f c
Wadsworth W W—f
Whitehead C R—f
Willard Ins Agency—f
Winship W F—l
Young A J—f

ALBION
Dunshee R P & Co—f l c
Humphrey Geo—f
Lyon Mrs R
Simpson Leonard—f

ALDEN
Alger & Hart—f
Durkee Mrs Mable—f

AMITYVILLE
Beebe F G—f l c
Ketcham & Colyer Inc—f c
King Myron H—f
Van Wyck E G—f l c

AMSTERDAM
Bell W H & Son—f l c
Bennett L & H K—f
Brumley & Bergen—f l c
Burke Thos F—f c
Davis John T—f l c
Devendorf E E & Co—f c
Dunham H A & Son—c
Hays & Wormuth—f c
McCaffrey Bros—f c
Smeallie Jas A & Son —f l c
Van Heusen A T & Son —f c

ANGELICA
Hinman Guy O—f
Jackson Frank H—f c
Lilly Walter F—f l

ANGOLA
Barrett F C—f l c
Beckwith S L—l
Diefendorf F S—f l c
Domney R H—l
Metzger C C—f

ANTWERP
Hunt E C—f
Marsh Charles E—f l

ARCADE
Arcade Insuring Agency—f l c
Prey W W—f

ATHENS
Flint Orin Q—f c
Gifford & Porter—f c
Nichols Frank—f

ATTICA
Austin & Rogers—f l c
Bennion M S—f c
Smith A W & Co—f

LEWIS & GENDAR

INCORPORATED

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London & Scottish Assurance Corp. of Eng.

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Globe & Rutgers Insurance Co. of New York
Firemen's Insurance Co. of New Jersey
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Indemnity Ins. Co. of North America (Casualty)

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AUBURN

Adams C G & Co—f c
Bailey-Brinkerhoff Agcy —f 1 c
Baitsholts C F—1 c
Bennett R L—f
Byrnes J L—f 1 c
Colwell F M—f 1 c
Cross R R—f 1 c
Dewdney A L—f c
Fay Chas R—c
Fitch Mrs M M—f c
French D E—f 1 c
Hanning A F—f c
Hopper Milo R Jr—f
Hoyt Agency—f 1 c
Keil & Downer—f
Long W J—f 1 c
Lyon L E—f 1 c
McCarthy G M—f 1 c
McGrath J—f
Madden J E—1 c
Mosher & Hoskins—f 1 c
Price W—f
Rhodes C D—f c
Rich F K—f
Rogers F L—c
Tallman J B—c
Tuller D L—f 1 c
Wills S S—f c
Wills David—f
Wright C—f c

AVON

Gleason P C—f
Hogmire F A—f
Hogmire W W Jr—f 1 c
Kellogg J F—f
Longfellow Frank—1
Stevens H E—f

BABYLON

Davis & Abbott—f
Norton W F—f c
Robbins Jeremiah Agcy Inc—f 1 c
Suydam W H—f 1 c

BALDWINSVILLE

Lewis E H—f 1 c
McMaster D H—f
Ward J A—f 1 c

BALLSTON SPA

Beach Geo R & Son—f 1 c
Castle & McLennan—f c
Schauber & Young—f

BARKER

Conlin Frank P—f
Morgan James—f 1
O'Malley J C—1 c

BATAVIA

Chaddock W H—f 1
Corp F J—f
Cox E—f
Day & Day—f
Dean E S—f 1 c
Dexter G G—f 1 c
Fisher H B—f
Hale Wm A—f 1 c
Hawks N L—f 1 c
Holden Louise—f
Lown—Sherwin Co— f 1 c
McManis J R—f 1 c
Masse Albert S—f
Meserve W S—f
Miner Mrs Emily—f
Paddock Geo H—f c
Pratt Pollard Co—f c
Ruprecht C H—f c
Sprague Walter H—1
Walker R M—f 1 c

BATH

Bath Fire Corporation —f c
Gardner A H—1
Leavenworth & Everson —f 1 c
Simmons & Moore—f c

BAY SHORE

Cormile R K—f
Dominy C—f
Hulse & Chase—f
Schwab W A—f c
Strong John R—f c
Terry & Brewster—f c
Watts H E—f

BEACON

Cammack I B—1 c
Doughty Robt W—f c
Jones W A & Son Inc —f c
Pralatowski W J—f c
Rikert F G—f
Wallace & Stearns—f c
Webb E J—f 1 c

BELMONT

Burdick Earl—1
Noble W G—f 1 c
Sortore & Ackerman—f c
Vanderhoef H C—f 1 c

BINGHAMTON

Baldwin D S—f
Bames & Kaminsky—f
Baumann F J—f
Britton Orson L'H—f 1 c
Byrnes & Mangan—f c
D-O Agency—f
Daly James—f
Dann Geo H—f 1 c
Duffy & Hennessey—f
Hecox W H—f
Hotchkin Charles—f
Lambert W T—f
Lynch John J—f
Maine C W—1
Mangan John H—f c
McKeage Benj J—f 1 c
Mintz Harry & Co—1
Nash & Mareap—f
Nelson, Wadsworth & Alexander—f c
Nelson-Colsten Co., Inc —f c
North Fred—f c
O'Neill F A—f
Pomeroy M E—f
Riley W H—f c
Schad J V—f c
Shaw D E—f
Smith H Clay—f
Steele & Powell—f c
Stewart Wm—f
Stillson N C—f
Taylor E B—f c
Thompson A D—f
Walters Herman D—f
Wood E L—c

BOONVILLE

Buckley C—f c
Hough W D—f
Sippell W—f c
Sperry C R—c

BROCKPORT

Carls J F—1
Caswell F M—f 1 c
Forbes Yale P—f 1 c
Harmon Geo B—f 1 c
Minot & Crippen Co Inc —f 1 c

BROOKLYN

Alexander W A—1
Andrews & Evans—f
Atkinson J F & W F—1
Avery A P—f
Bainbridge C H—f c
Banks D R & Sons—f c
Bayne J E—1
Begg J W—f
Benedict & Benedict—f 1 c
Berg Albert—f
Bernstein A N—f
Blatz E B—f
Block Samuel Co—f c
Brooklyn Flindell Agcy —f c
Burns W D—f
Buxbaum Carl—f
Cavanagh & Kuhn—f
Central Fire Office—f
Chartier C C—f
Chesbro Geo Jr—f
Clark Noah Inc—f
Conaty J J—c
Corsa A J & Son—f
Corwith Bros—f
Dahl Jos—f
DeMott J W—f
De Mott Co Inc—f
Diefendorf W T—1
Driggs E H Inc—c
Eckels Frank W Inc—f c f c
Edwards Chas Jerome —1
Eiseman & Co—f c
Flindell Agency The—f
Frank, Gustave & Co Inc —f
Frank Wm H Jr—f
Frased Chas D—f
Gaubert & Irnin Inc—f
Goslin Richard W—1
Greenvald S & Sons—f c
Grimwade G V—1
Haas Agency—f
Hamilton Clinton P—f
Hatton & Doyle—f
Hazelwood E H—f
Heise John R—f c
Herrle Jacob N—f
Hilliard J G Inc—f
Himmelstein Fred Inc —f
Hobby Fred H—c
Horwitz Morris—f
Irvin Underwriting Co —f c
Jaffe Ins Agency—f
Janson L—1
Jenkins E T Inc—f c
Joachim B—1
Joachim C J—1
Karutz Chas H—f c
Kederich G A—1
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Kenzel Wm H Co—f c
King Wm E—f
Koch & Schultz—f
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Lane I T—f
Larkin P—1
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McLaughlin Bros—f
Macy Agency Inc—f
Malby Geo F Co—f c
Manufacturers' Underwriting Agency—f c
Metzger & Fraser—c
Montrose C G—l
Morrison F A—l
Munkenbeck A H—f c
Mount E H—f
Newcombe A B—f
Nickerson A F—f
Nicolay Wm A—f l c
North G A F Co—f
O'Reilly Thomas J—f
Owens David—f
Painter S—l
Paston Chas—f
Patterson Robt E—
Pendleton & Pendleton—f c
Perrin Wm L & Son—f
Platz J—l
Post L W—l
Quinn H F—f
Reading G A—c
Regar W L—l
Reilly F B—l
Reinhard L W—c
Renshaw & Liell—f
Richardson J W—f
Ross Geo H & Co—f
Rourice & Canning—f
Schindler M T & Co—f
Schumm Joseph—l
Scott J H—l
Schwarz Victor—f
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Small Fenwick B—f
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Thorn B C—f
Tunmore John S—l
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Vanderveer E B—f c
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Wallace John—f
Warner E T—c
Williams Herbert E—f
Young Walter H—f c
Zener Theo—f

BUFFALO

Abell C Lee Co—f c
Adams Chas F—l
Allen Isaac W—l
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Armstrong-Roth-Cady Co—f c
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Bettinger A A Co—f c
Beck D J—l
Beyer W H—f
Booth A B—f
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Brainard H P—f c
Brandel Geo W—l
Bredell P M—l
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Franklin Agcy Co—f
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Germain Geo A—f
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Goetzman Ph & Son—f
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Hahn E J—l
Harris John W—l
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Hatch E G—l
Henafelt J C & Co—f c
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Joyce C F & Co Inc—f c
Joyce W H—l
Kasting W F & Enser—f
Kellner John S—f
Kennedy W H—f
Kertz Mary—f
Kinkel G A—l
Knoll A H—f c
Kurtz Ray B—f c
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Steeg Theo & Son—f
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Donihee Mrs Annie—f c
Fullington C Y—f
Stevens E E—f
Wheeler F J—f

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Griffin A M—f l c
Mills A F—f c
Porter H F—f c
Sweet W W—f l

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Lucas E M—f c
Randall E G—l
Smith G C—f c
Smith G E—f
Towne S S—f c
Windsor E B—f c

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Park Hoit N—f c
Tank John T—f

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Smith W H—f
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Lennox F R—f c
Nichols C A—f

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Burdick Daniel H—f
Martin Louis M—f l
Stebbins E J—f
Woods Jno—f

CLYDE
Exner H B—f c
Hinman J W—f l c
Kellogg John T—f l c
Petteys Jesse C—f c
Stow DeL—f c
Syron Roy—f c

COBLESKILL
Colclough W D—f
Eckerson E J—f c
Fake Kenneth—f l c
Fox Howard H—f c
Moore V S—f
Roberts Chas E—c
Van Ness S H—f l c
Ward Ham—l

COEYMANS
Carwin F O—l
Duncan Chas J—c
Gould J E—f
Long Ed N—f c
Uthe Ed F N—c
Wolfe W W—c

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Chadwick Robt R—f
Donlon Richard J—f c
Ford G F & Sons—f l c
Gilchrest J D—f c
Granger M A & Son— f c
Laughlin John & Son— f c
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Mussey J E—f l c
Roulier & Parreault—f
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Soden J H—f l c

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Valentine I W—f c

COLLEGE POINT
Delamain Louise—f
Fuchs Chas—f l c
Geissman Erwin—f
Graeser Jacob—f c
Powell Charles A—f
Suydam E E—f c
Weber Eugene—f c

COOPERSTOWN
Arnold & Cooke—f c
Brockham E S—f
Campbell & Pierson—f c
Phinney A S—f
Shipman A C & F B—f l c

CORINTH
McDonald John Jr—f
Pruyn F E—f c
Sayre Bros—f c
Shovey H S—f l c

CORNING
Arland W W—f
Cary & Son O A—f
Christian Henry—f
Emerson Earl F—f l c
Gallagher W S—l c
Kingsbury F D & Co— f l c
McCarty W S & Joseph —f l c
McManus Chas E—f
Pease Frank L—f
Quackenbush S E—f l c
Seely Edith L—f l c
Stowell & Ryan—f
Stowell C V—f
Williams F C—f

CORNWALL
Chadesyne H W—f c
Engbers J Newton—f
Stone, W H—f c

CORTLAND
Brown Chas F—f c
Cortland Insuring Agcy Inc—f l c
Corwin Frank—f l c
Davis, Jenkins & Hakes —f l c
Haskell A Jr—c
Ketchin S —l
Kingsbury Fred—f c
Lyon Frank—f c
Stockwell W A—f l c
Stoppard W B—f
Thompson C E—f l c
Whitney H M—f c
Wood J A—f l c

COXSACKIE
Calkins N A—f l c
Collier Arthur J—f c
Howe H S—f l c
Nelson Robt Ins Agency —f c
Pierce Albert—f c

CUBA
Bartlett-Morgan-Keller Co—f l c
Leggett J C—f
Mandeville W H Co—f l c
Ormiston Walter D—f l c

DANSVILLE
Cridler E R Co—f l c
Fedder C R—f l c
Knappenberg C W—f c
Krein Ins Agency—f l c
Oberdorf B H—f l c

DELHI
Broughton B B—l
Delaware Natl Bank—c
Honeywell W W—f l c
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Rowley E B—f l c

DEPOSIT
Curtis Loren—f
Sheman & Fihey Co— f l c
Smith F B & Co—f l c
Stiles John
Whitaker & Travis—f l c

DOBBS FERRY
Johnstone Wm—f
McDowell B W—f
Storms C G—f c

DUNKIRK
Cullinan B P—f
Dengler John—f l c
Eggers J C—f c
Heppell Bros—f l c
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Kaiser & Starr—f l c
Kornprobst J T—f l c
Patterson Ins Agcy—f l c
Pease L A—c
Smith Davis Co—f
Sullivan J L—c
Thompkins Co—c
Till George J—f l c
White J C—l c
Whitney A—f c

EAST AURORA
Barnett R T—f l c
Butlen W S—f
Fink C P—f
Germain Geo A—f
Parker Wells W—f c
Rumsey Bros.—f l c
Sweet Geo H—f

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Babcock, Toomey & Beers —f c
Beardsley M C—l
Brownlow & Co—l c
Campbell A E & Son— f c
Coykendall J B—f l c
Elmira Ins Agcy—f c
Finch P E—l
Fishler Viola—f
Gorman Frank J—l c
Hart C E—f c
Herrick Fred D—f l c
Ingram A G—c
Keeffe A J—f l c
Keeton C C—f l c
Kolb T B—f l c
Ludlow Harry—f c
Maxcy T J—f l c
Miller H C—f c
Morss Co Inc—f c
O'Connell & Co—f c
Parks W J—f c
Perry G W Co—f c
Quick Horace G—l
Reed E G—f
Searles F A—f c
Sturdevant Lewis J—f c
Swan & Sons—f c
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Tracey J F—l
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Weaver F B—f c
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Paine Robt T—f c

FAYETTEVILLE

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Babcock Glenn J—l
Hale F H—l
Peckham W M—c

FLUSHING

Halleran Agcy—f l c
Harris E F—f
Jefferson Burnett T—f c
Johntra J A Co—f
Master David—f c
Nimmo E F—f c
Quinlan J H—f c
Runge & Co—f l c
Smith Wm—f c
Watson Walter J—f c

FORT EDWARD

Barber Franklin—f
Blanchard Frank—f l
Boucher Edw O—f l c
Davis Fred A—f l c
Downing U J—c
Loughlin Frank J—l
Loughlin & Bascom—f
Robinson Willard—f
St Pierre Elizard—f

FORT PLAIN

Casler W P—f l c
Sammons R B—f
Shults W D—f
Smith F F—l
Wood C J—f
Young S L—f c

FRANKFORT

Fox C L & Son—f l c
Loftus & Gilligan—f l c
Waterbury W H—f c

FRANKLINVILLE

Farnham R L—f l c
Hitchcock C R—f
Tarbell J B & C M—f l c

FREDONIA

Chessman Adam P—f
Morse F E—f l c
Sackett D G & Co—f c
Tremaine Ins Agcy—f l c

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Davis Roswell—f
Edwards Clarence A—f
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Moore C C—f
Ortell & Gatter—f
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Smith Fannie B—f
Smith S Dimon—f
Tenney Wm K—f

FRIENDSHIP

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Wait & Lane—f l c

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GENEVA

Banker W O—f l c
Bradley F—f l c
Burrall C S & Son—f l c
Clark John B—f c
Ditmars G F—f c
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Fink W M—f l c
Hardison F K—f l
Manley Co—f
Peel Geo—f c
Riley Wm—f c
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Sweeney T H & Sons—f c
Wood John W—f

GLEN COVE

Baldwin Chas J—f
Fogarty Dan J—f
Goldberg Bros—f
Hawkins George E—f
Townsend James W—f
Wheeler Corbin—f l

GLENS FALLS

Adams & Bayle Co—f l c
Barber & Howe—f c
Borror W Dale—f c
Bride Philip—l
Carson Ins Agcy—f l c
Collins J Burke—f l c
Collins M J Jr—f l c
Cool C W—f l c
Derby J H—f l c
Du Flon H R—l
Fuller Bernard—f c
Hitchcock C H—f l c
Little & Loomis—f l c
McFarland Stewart—f c
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Meath Thomas—l
Montee Edward—l
Stupplebeen C A—l
Sullivan J F—l
Taillon J A—l
White W—l

GLOVERSVILLE

Baird & Grinnell—f l c
Boyd R D—f c
Burton S E—f c
Drury M F—f c
Foster S T—f c
Hamilton John H—f c
Lake D D—c
Muddle & Muddle—f l c
Parramore R—f l c
Stille J Ellsworth—f c
Welch W D—f c
Wood J E & Co—f c

GOSHEN

Cullen T J V—f l c
Lovett W—f c
Smith H—f c
Wallace A V—f l c

GOUVERNEUR

Brown B F—f l c
Carpenter Byron J—f l c
Drake Homer L—f
Hazleton D M—f l c
Jepson A M & Co—f l c
Leggett D A—c
Parker Geo W—f c

GOWANDA

Metz & Kerr—f l c
Place Fred E Agcy—f l c

GRANVILLE

Hicks M W—f l c
Mason & Son—f c
Rathbun L A—f

GREENPORT

Burns John W—l
Corwin Geo H—f c
Lyon Rose K—f
Potter E A—f
Raynor L E—f
Reeve & Bartlett—f
Tasker & Co—f c

HANCOCK

Clark W H—f l c
Rogers C A—f c
Scutt C C—f l c

HAVERSTRAW

Bedford J H—f l c
Ducey J—f c
Freeman T J—f c
Gillies Jno W—f l c
Hackbarth R F—f l c

HEMPSTEAD

Baldwin F S—f
Brierley Arthur W—f l
Brower & Ingraham—f
Brower & Patterson—f
Day Alfred M
Geer Brothers—f
Lee & Clark—f
Parsons E P—f c
Pettit Bros—f l c
Seabury Samuel S—f
Stoffel Wm—f l
Taylor T P—l
Wood Raymond—f

HERKIMER

Cowen & Miller—f c
Earl & Gloo—f c
Helligas & Sprague—f
Henderson & DuBois—f c
Moore Bros—f c
Murphy M E—f c
Root C B—f c
Thomas Chas D—f

HIGHLAND FALLS

Darcy Thomas F—f c
Nelson Moses F—f l c

HOMER

Austin L M—f c
Burdick W E—f l
Foster & Nixon—f c
Merrick Ward—l
Watson Josephine D—f
White H E & E C—l

HOOSICK FALLS

Brown A P—f l c
Burns M—l
Byers Jesse P—l
Dowling John S—l
McKearin Geo S—f l c
Rising & Worden—f l
Stewart A T—l
White Salem H—f

HORNELL

Cameron Martin A—f c
Dunning W N & Co—f l c
Hurd C E—f c
Kreason E B—f
Lake M R—f
Lynch J A—f
Murray W H—f l c
O'Connor Bros—f l c
Page R—l c
Pettibone H S—f l c
Sweeney A L—f
Wightman E C—f

HUDSON

Benedict C S—f
Bostwick Ins Agency—f c
Drum Orville & Son—f
Hester John—f l
Holsapple Geo—f
McCune W J—f
Macy & Whitbeck—f
Macy Chas W Co—f
Phillip & Pitcher—f
Rice W W—f
Rossman E J—f
Snyder Wm M—f
Terry C C Agency—f
Traver C N—l
Wing F V—l

HUDSON FALLS

Farrell E P—f l
Fisk D S—f
Hudson Falls Realty Co—f
Locke W I Co—f l c
McCaren G H—f l c

HUNTINGTON

Arthur H P—f
Brush Henry S—f c
Cook S H—f
Field A L—f
Funnell & Sons—f
Koster & Cornehken—f
Murphy Henry A—f
Sammis A B—f
Sammis Theron H—f c
Shepard Chas E—f c
Townsend G deKay—f
Ward C B—f

ILION

Button B J—f l c
Gilchrist Jas—f
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McGowan & Richardson—f l c
Madigan J P—f l c
Penny S A—f l
Richardson A D—f
Riker S W—f l c
Schmidt Bros—f l c

INWOOD

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Templeton Norman C—f l c

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Adams Arthur G—f
Carey H A Co—f l c
Georgia WB & Son—f
Grant Henry J—f
Ithaca Realty Co—f c
Ives C A—f
Jackson E N—f
Leland H G—l
Morgan & Owens—l
Marsch D E—f c
Patterson L E—f l c
Philipps F W—f c
Preston E S—f c
Sinnsabaugh J Jr—c
Squier & Squier—f
St John H A—f
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Webster Chas H—l
Wood P W & Son—f l c

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Light & Hall—f
Llewellyn W D—f
Neier & Flynn—f
Shipley W A—f l c
Watts J F & Geo T—f l c

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Ashwell E J—c
Balcom F H—l
Bentley W J—l
Bradshaw W A—f l c
Bright Geo S—l c
Broadberry G R—f
Brooklyn Square Realty Co—f c
Butterfield & Sessions—f c
Collier W D—l
Eddy Elton E—f c
Glatz Bros.—f l c
Haehn Anderson Co—f
Horton Bros—f c
Jackson W P—l
Johnson & Son Co—f c
Jones Chas W—f
Kimball James R—l c
Peterson E A—f
Powers L D—l
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Slone Melhuish & Co—f l c
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Draper & Higgins—f c
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Watson Thomas—f

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McGuire John B—f
McIntosh Fred D—f
Norris Geo W—f
Rogers & Ashe Inc—f l c
Stinson James & Co—f
Whitman W Randall—f l c
Willcox, Watts & Co—f l c

LOCKPORT

Atwater Irving J—f c
Batten Geo W—f l
Brumley Henry—f c
Dickerson & Hickey Inc—f c
Federspeil M A—f
Harris H—f
Hinch Bros—f l c
McNeil & McNeil—l c
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Koch H Realty Co—f
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Marcellus Ins Agency—f l c
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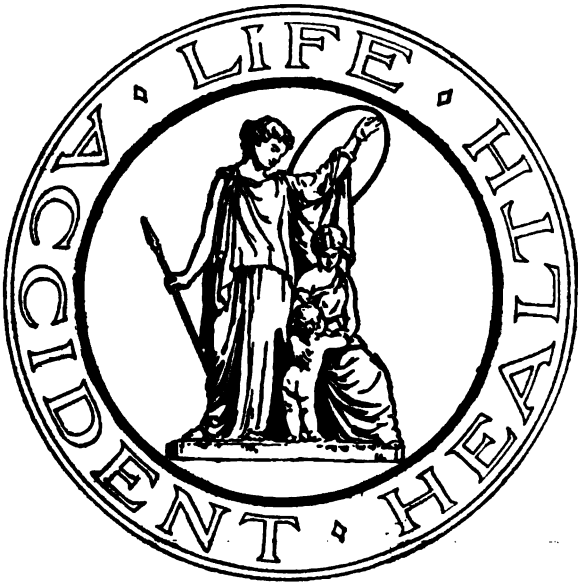

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Donling M P—l
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Gardner Charles H—f l c
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Egan M E & Co—f l
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Claleman Chas—f l c
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Merrimon W B & Co—f l c
Miller, Robbins & Weill—f l c
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Southern Real Estate Co—f l c
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Moseley Bros—f l c
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Tyson B F—f l c
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White H A—f l c
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National Ins & Rlty Co—f l c
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Rowland W T—l
Smith L C—l
Southern Loan & Realty Co—f l c

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Smith, Jackson & Morris Co The—f l c
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Moser G A—l
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United Realty & Ins Co—f l c
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Stanton J W—f l c
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Bolick Hill L—f l c
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Mullen Paul J—f l c
Proctor J Will—l

LITTLETON

Alston T C—f
Harrison T N—f l c
Newsom A M—f l c
Spruill & Perry—f

LILLINGTON

Gentry B P—
Spears H T—f
Thomson J C—f l c

LOUISBURG

Beam G M—f
Clifton M S—f l c
Egerton W D—l
Franklin Ins & Realty Co—f l c
Mann J W—l
Perry B B—l
Ruffin W H—c
Taylor Robt P—l
Watson T W—f l c
Yarborough J B—l

LUMBERTON

Barker A J—l
Davis Ira—l
McAllister H M—f l
McLean A T—f
Page A P—l
Page E E—l
Page S M—l
Williams Q T—f c

MACON

Egerton W G—f l

MONROE

Gordon Ins & Investment Co—f l c
Monroe Ins & Investment Co—f l c
Savings Loan & Trust Co—f l c

MORGANTON

Bristol Ins & Realty Co—f
Hallyburton T N—f
Harbison W A—f l c

MOUNT AIRY

Fulton Ins Agcy—f l c
Fulton Winston—l c
Sparger Geo W & Co—f l c
Sydnor & Sparger—f l c

NEW BERN

Bishop & Claypool—f
Bryan & Oliver—f c
Citizens Savings Bank & Trust Co—f c
Dunn Jno—f c
Dunn Mrs John—f
Fodrie & Willis—f l c
Henderson George—f
Nicoll Geo—f l c
Riggs E N—l
Smith W B—f
Taylor G D—l
Taylor Glenn Ins Agcy—f l c
Taylor Z V—f

OXFORD

Bradsher J S—f l
Fuller & Lyon—f l c
Granville Real Estate & Trust Co—f l c
Hall John R—l c
White W H—f l c

PITTSBORO

Brooks W E—l
Griffin W H—l
Hanks C W—l
Hinton E R—l
Horton W P—l
Johnson R P—l
London A H—l
London H A—f
Thompson Jacob—l
Wonible L N—l
Wrenn James—l

PLYMOUTH

Ausbon W F—f l c
Hardison Geo W—f
Lassiter H R—l
Owens A L—f
Sumner B A—l f
Swain Roy—l

RALEIGH

Allison & Betts—f c
Aunspaugh, Nolley & Aunspaugh—l c
Bailey W—l
Bousnall J D—f l
Brewer Talcott—f
Broughton J M & Co—f
Busbee R S—f
Capital Ins & Realty Co—f
Citizens Ins Agcy Inc f
Cowper B G—f
Cowper B T—l
Dodd C W—l c
Duncan J A—f
Dunn N A—f
Durham Walters—f
Edwards C B—f
Fulghum J S—l
Getter & Hines—l
Grimes & Vass—f
Harward H Burton—l c
Harward R F—l c
Hay Bros & Reynolds—f
Hay O P & Co—f
Hill W L—f
Hunter Cary J & Brother—l
Jarrett J N—l c
Johnson J D—l c
Jordan E H—l
McGinnis E C—l
McKimmon & McKee—f
McPherson & Barnes—l c
Mangum—J M—l
Mattison L S—l
Maupin A M & Co—f c
Milner R W—c
Munford Geo W—l
Parker-Hunter Realty Co—f c
Prince R E—f
Raleigh Ins & Realty Co—f l c
Richardson Geo D—l
Richardson L G—l
Robbins W M—l
Sheets J A—l
Smith W W & Son—f
Spicer D—l
Taylor R P—l
Thompson Cyrus—l
Thurman A C—l
Union Trust Co—f c
Upchurch & Heilig—f
Upshaw W F—l
Weathers F A H—f
Williams W W—l

RANDELMAN

Peoples Bank Agents—f

REIDSVILLE

American Ins & Realty Co—f l c
Penn W J—f l
Pettigrew Real Estate & Ins Agency—f
Powell Miss Laura—f
Reidsville Ins & Realty Co—f c
Thompson N C & Son—Co—f l c
Womack Francis—f l c

ROCKINGHAM

Armistead John L—f
Head Uhn—l
Hinson Minor T—f l c
Ledbetter H S—f
McDonald W A—f c
Parsons-Aycock-Stansil—f l c
Payne B T—l
Richmond Ins & Realty Co—f l c
Scales W L—l

ROCKY MOUNT

Burnett Geo T—f l c
Griffin A T—l
Horne Geo R—f l c
Rocky Mount Ins & Realty Co—f l c
Tillery L F & Son—f l c
Vaughon—W S—l
Wilkinson W S—f c
Wilkinson, Bulluck & Co—f l c
Wilkinson Geo A—f
Woodord W C—l

ROXBORO

Lunsford N—f c
Satterfield Insurance Agency—f l c
Walker & Long—f l c

RUTHERFORDTON

Carpenter H L—f
Edwards M L—f
Erwin O C—l
Flack J F—f
Gallert S—f c
Grayson Miss Va—f c
Morrow D F—f
Perdue A L & Son—l
Quinn, Hamrick & Harris—c

SALISBURY

Brown Ins & Realty Co—f l c
Hambley Bros & Co—f l c
Pilot Realty & Ins Co—f l c
Salisbury Realty & Ins Co—f l c

SCOTLAND NECK

Alexander Assur Agency—f l c
Allsbrook Bernard—f
Bryan Geo—f
Hill A B—l
Josey Mrs Mary C—f l
Josey R C Jr—f
Mason D E—l
Paramore C A—f l
Shields & Hill—f c
Smith N S—f l
Suitor L B—l

SHELBY

Bowman J T—f
Cleveland Bank & Tr Co—f c
Hoyle F J—f c
Harris W C—l
Ledford J F—f
Leverett M S—l
McClurd J R—f c
Shelby Ins & Realty Co—f l c
Webb C R—l
Wilson H D—f
Woodson C J—f l

SMITHFIELD

Kirkman J H & Co—f

SOUTHPORT

Daniel D O—f l c
Lindsey T H—f l
Stevens C L—f

SPENCER

Dorsett J K—f
Jones R C—f c

STATESVILLE

Ballentine J A—l
Gaither E G—f l c
Lawrence A L—l
Matheson W J—f c
Peoples Loan & Savings Bank—f l c
Stanley E E—l
Statesville Loan & Trust Co—f l c
Statesville Realay & Investment Co—f l c
Stevenson Don—l

TARBORO

Battle Octave—l
Cotton J W—f
Evans Ruben—l
Forbes J W—f l
Jacocks & Royster Co—f l c
Nash S S—f
Pennington Geo E—l
Thigpen W A—l

WADESBORO

Anson Real Est & Ins Co—f l c
Atkinson L G—f l c
Hargrave F—f l c
McGregor D M—f l c

WAKE FOREST

Holding T E—f
Reid Miss L Ruby—f c
Wake Forest Loan & Real Estate Co—f l

WARRENTON

Baird William M—f c
Dammeron J A & W H—f
Ellis J G—f
Hall & Maron—f l c
Jones Jos S—l
Macon Hal T Ins Agcy—f l c
Watson R T—f

WASHINGTON

Bragaw Wm & Co—f l c
Clary S R—l
Harding G C—l
Jordan F H—l
Myers J & P B—f c
Parker Ellen G—f c
Phillips Geo A & Bro—f
Radclue J A—l
Studdert G J—l
Washington-Beaufort Land Co—l
Williams C M & Bro—f l c

WAYNESVILLE
Bass J F—f c
Carroway James E—l
Howell Atkins—c
Withers Ernest L & Co—f l c

WELDON
Draper L C—f l
Rowe & Stainback—f
Travis R S & Co—f c

WILLIAMSTON
Crawford K B—f l c
Martin County Savings & Trust Co—f l c

WILMINGTON
Boatwright J H & Son—f l c
Dickinson C L—f l c
Giles, Clayton & Son—f l c
Holden A S—l c
James & James Inc—l c
Lord & Meanes—f l c
Moore W L—l
Oliver David S—l c
Reilly J O—f c
Taylor Walker—f
Thompson Bernard E—f l c
Wilder H F—f l c
Wright J G & Son Co—f l c

WILSON
Atkins & Lamb—f l
Barnes E T & Co—f c
Boykin R Stanley—f l
Brown H D—l
Brown W S—l
Crawford R E—l
Deans Ernest—f l c
Eagles House Realty Co—f l c
Knott-Borden Co—f c
Raines Jno R—f l c
Stanton Geo W—l c
Townsend R E—f c
White J E—l
Whitehead Jas S—f l c
Wilson Ins & Realty Co—f

WINDSOR
Cherry J B & Sol—f l c
White J E—l

WINSTON-SALEM
Bessent J C—f
Dunn J S—f l c
Fidelity Ins Agcy—f l c
Fletcher J Henry—f l c
Follin Co The—f l c
Gray Eugene E & Son—f l c
Home Real Estate, Loan Ins Co—f l c
Hurdle Loan & Ins Co—f
Insurance Service Co—f l c
James-Conrad Co—f l
Jenkins C A—f l c
Johnson C E—f
Lineback J A—f
Mendenhall R K—f
Money-Hanner Co—f
Nash A V—f
O'Brien W L—l
Smithdeal Realty & Insurance Co—f l c
Spaugh Ins & Real Estate Agcy—f l c
Sprinkle T S—l
Still J N—l
Stuart A C—l
Tudor Geo C—l
Wilkinson W A—f l c
Wimbish J L—l

NORTH DAKOTA

ABERCROMBIE
Korsoik G H—f
Paulson C T—f
Sandvig C O—l

BATHGATE
Burke W J—f
Eldridge W F—f l c
Paulson K O—f l c

BISMARCK
Capital Security Inc Agency—f l c
Conklin Bros—f c
Halloran J B & Co—f l c
Harris Frank—f
Harris Mrs Harvey—f
Hedden F E—f c
Holihan J H—f c
Jackson J P—f
Jones B E—l
Lahr F A—f
Lahr W E—f
Miller Andrew—f c
Murphy H T & Co—f l c
Owens D T—f
Remington P C—f c
Will Geo F—f c
Young F E—f c

CARRINGTON
Buchanan Thos—f
Burnham C W—f
Craven C B—f c
Galehouse J E Jr—f l c
Healy C Jr—f l c
Hoffert J C—f l c
Morris J—f
Pryor R R—f c
Reimers C H Co—f
Winterer H L—f c

CASSELTON
Bishop J R—f l c
Cusarth J M—l
Ellis H D—f
Maurce C C—f
Smith & Correll—f l c
Stricklow W E—l c

COOPERSTOWN
Blackwell E W—f
Friswold Seval—f
Lunde R S—f
Olson O M—l
Washburn M F—

DEVILS LAKE
District Agents Security Ins Co—f
Elmslie Geo—f
Fisher Blanding—f
Hale Henry—f
Jones F C—f c
Lewis E M—f
Mooers E W—f c
Parshall A E—f
Powell Agcy—f l c
Schutte H—f
Serumgard Siver—f
Thompson J M—f
Traynor F J—f
Wilson W H—f

DICKINSON
Blume W F—f
Brabec Jerry—f l
Everett W R—f l
Nadvornick F—f l c
Orchard John—f c
Petricka Co—f l c
Stockwell L F—l

ELLENDALE
Brown J E D—l
Geer D E—f
Grantree Dwight—l
Graham F J—f
Huffman J H—f
Peek H C—f
Stout G D—f
Wallace H C—f
Wallis H—f
Wilson A G—f l c

EMARDO
Franklyn Edmond—f l c

FARGO
Aamoth H C—f
Anheir C—l c
Baker Thos Jr & Co—f l c
Briggs E F Ins Co—f c
Burns W A—l c
Carpenter H D—f
Cutchfield B H—l
Dahl J H—f
Eaton & Eaton—f
Engen O L—f
Forsbough A A—f
Grover P—f l
Herringer E J—l c
Hodgson Realty Co—f
Hull Ins Agcy—f l c
Lane W J—f
Lawrence A—c
Mason O L—c
Murphy M W—c
Page Morton & Son—f c
Pitch C V—f l
Rupert-Warner Agcy—f c
Schlipf F O—f c
Schuyler C C—f c
Shively A C—l
Stone F S—f
Wilder F H—f

FARMAN
Gunderson J P—f
Himebaugh R L—f c
Lyken M B—l
McKenzie & Leslie—f c
Nelson Arthur—f

GRAFTON
Altendorf N L—l
Cashel J L Jr—f
Gray & Myers—f l c
McConville—f c
Ouverson Ole—f
Realty Loan & Investment Co—f l c

GRAND FORKS
Fretz Eugene Jr—l

HAMILTON
Bank of Hamilton—f
Paxman G L—f

HAMPDEN
Brandt A B—f l
Nelson Y A—l
Rimestad M—f l c
Ulrich L P—l

HILLSBORO
Arnegard Ole—f c
Farr Tom S—f l c
Kaldor Theo—f
Leslie C E—f
Sarles Earle R—f l c

INKSTER
Bemis & Walker—f l c
Glass W J—f l c
Holmes C F—f l c

JAMESTOWN
Aylmer & Aylmer—f l
Bensch John—f c
Blewett & Severn—f l c
Chase R D—f
Fried J B—f
Kellogg Frank L—f l
Knaul & Knaul—l
Murphy J A—f c
Northern Real Property Co—f
Seiler Oscar J—f l c
Steel Alfred Agency—f l c
Still S W B—f
Warner J A—l

LAKOTA
Baird T J—f l c
Baird T W—l
Frich Corn N—f c
Gronna J D—f
Hagler W C—f c
Hughes E F—f c
Sheets A E—f c
Simon H J—l
Wehe A C—f l c

LANGDON
Allert H D—f l c
Bain J H—f
Burke T E—f l
Milne J D—f l
Sheehan John—f l
Winter W F—f

LISBON
Backlund J V—f
Bleecker L J—f l c
Butler P H—f
Clow C C—c
Curtis W G—f c
Ego Chas S—f l c
Heckle C O—f
Kyello & Adams—f c
Lucas E C—f
Mead Clarence G—f c
Thomas F S—f
Thompson M O—f
Williamson W L—f

MANDAN
Biggs J A—f
Block E W—l
Ellis C F Co—f l c
Hess J P—l c
Iverson I C—f
Johnstone R S—f
Mandan Loan & Investment Co—f
Maas Wm—f l
Noakes Land & Loan Co—f l c
Solum G I—f c
Wilder F—f

N. D.—Con.

MAYVILLE

Ames F W—f c
Groth K S—f c
Leum Henry C—f c
Moen A O—c
Stomner Geo O—f c

MILNOR

Eastman A W—f
Kane James—l
Lewis E C—f l
Miller Otto—f l
Pennington H K—l
Sem O S—f
Thorne R—f
Wilson W E—l

MINTO

Coffey Martin—l
Fee Thos L—l
McKay A E—f l
Phelps H F—f
Titus M S—f

PARK RIVER

Bennett K D—l
Birder's Sons & Co—f l
Farup K J—f l
Holmes R J—l
MacKay D G—f
Nevin J B—f l
Young Geo W—f

ROLLA

Bateson Wm—f
Butterwick R H—f
Foley F A—f
Graham & Wagner—f
Harris F E—f
Mangan M J—f

ST. THOMAS

Barnes H L—f
O'Connor Geo J—f
Peterson S E—f
Thompson E T—f l c

TOWNER

Allen C F—f l
Bergh H H—f l c
Erickson Henry—f
McDonald D—l
Soule G A—f
Thompson M T—f
Vermilya G B—l c

VALLEY CITY

Clark D W—f
Coop W—f
Cowdrey E W—l
Craswell Wm T—f l c
Easton C O—f l c
Ferguson C H—f l
Frederickson F J—f
Grest J J—l
Henry & Henry—f c
Karshner Ins Agcy—f l c
Lippold B V—f l c
Lund Chas G Agcy—f c
McDonald R J—f
Moe I J—f
Peake & Nielson—f c
Pierce A F—f l c
Rodewald J W Agcy—f l c
Stull J W—l
Thiering R—l
Valgn H M—l
Wasem C H—l c
Winterer H—f
Wolf E R—f l c

WAHRETON

Bergman A—f
Cox E P—f
Farnsworth W A—l
Johnson Art—l
Kachelhaffer C J—f c
Myhra E H—f
Reeder J P—f l
Schneller Frank B—f
Schuler Gustav—f

OHIO

ADA

McCoppin E E—f l c
McElroy L A—f l c
Meyer Chas—f

AKRON

Amer Louis—f
Anderson W H—f
Bachtel J I & Co—f
Brady & Ganyard Co—f
Bruner - Goodhue-Cooke-Cranz Agcy Co—f l c
Butler & Cook—f l c
Close C N—f c
Coates & Workman—f l c
Coulter M H—f l
Cummins M J & Son&f l
Donovan T T—c
Durant A T—f l
Esselburn Chas—f l
Evans W H—f c
Exchange Realty Co—f
Feezel C—c
Felver G E—c
Feuchter Henry—f l c
Fouse Wm F—f
Garrard Ins Agcy—f l c f l c
Gansard Ins Agcy—f l c
Guth A J—f l c
Hamlin R F—f l c
Harris H E—f l c
Hastings M B & Son—
Heddesheimer Jacob—f
Heminger M C—f
Herberich-Hall-Harte Co—f l c
Holloway Ins & Real Estate Agcy—f l c
Huber Nick—f l c
Jennings & Son—f l c
Kelley & Ritchie—f
Kroeger Wm H—f l c
Kroffke Julius—f l
Land Realty Co—f
Lawler J M—c
McIntosh, Bowers - West Co—f l c
Madden O W—f
Morse N—f
Motz & Motz— f l c
Newcomb F O—c
Orr R H—f
Palmer A H—f c
Place F A—c
Real Est Service Co—f l c
Roberts S H—f l c
Russell P G—f c
Shreffler & Holloway—f
Smith Eaton Co—f c
Traxler & Sechrist—f
Union Realty & Ins Co—f l c
Wilcox & Son—f

ALLIANCE

Armstrong Bros Agcy—f l c
Bailey B H—f l
Consolidated Realty Co—f c
Floyd Geo—l
Fording G W Agcy—f l c
Goodyear L—l
Hazzard-Mowry Co—f l c
Hunter & Hunter—f
Kettring R H—f c
McConnell Agcy Co Inc—f l c ffl
Rickard Jas I & Son—f c
Shem W E—l
Wallace R H—l
Wilhelm Mrs Mary I—f

ASHLAND

Arnold S L & Son—f c
Ashland-Cassel-Karth Realty Co—f l c
Brown J W—f l c
Fritzinger-Hout Ins & Real Estate Agcy—f l c
Gardner J W—f c
Harkness T M—f l c
Holben P E—f l c
Ingmand Walter W—f l c
Mason C D—f l c
McConnell R V—f l c
Seymour C E—f
Sloan J Carney—f
Urie E W—l c

ASHTABULA

Castle R H—f c
Gape Wm—f
Henry Albert—f c
Henry F E—l
Hubbard & Gudmundson Co—f
Knowlton P F—f l
Martin A B Co—f
Massingham S J—l c
Nelson Andrew—f
Richardson A J—l c
Savage C W—l
Seymour J M—f c
Turner Jas A—l c
Unis Jacob—l
Watrous Clinton H—f
Wilbur W F—f c
Williams F A & Son—f c

ATHENS

Cameron Bros—f l c
Gill C M—f l c
Lawrence & Bean—f l c
Murphy O B & Son—f l c
Walker E R—f l c

ATTICA

Hearson R T—f
Kaufman S F—f c
Sutton L L—f l

BARBERTON

Hollinger The Co—f l c
Johnston W A—f l c
Lynn J A—l
McNamara John & Son—f
Mitchell W S—f
Mong & Evans—f
Moore A A—f
Morton W A—f c
St John G W—f l c
Stuhldreher A F—f l c

BARNESVILLE

Bratton C A—f
Chappell & Co—f c
Chappell Fred—f
Cordner Herman—f
Cowgill Chas—f
Dewees E—f l c
Hicks A P—f
Hunt Fred—f
Laughlin A W—f
Mercer Thos—f
Reed F F—f

BELLAIRE

Cooper D W—c
Corbett James—f l c
Cowen & Co—f l c
Dickens C C—f l c
Elikan Lee—l
Gow John R—f c
Heinlein Mrs G A—f
Kern Herbert—f
Linard Jas L—f l c
Ney J A—f c
Perelli I—l
Sherry J F—l
Spring D J—l
Steger Carl G—f l c
Walker D—l
Waser A—l
Witte Larry—f
Workman E E—f l c

BELLEFONTAINE

Aiken John P—f c
Allen Geo H—l
Arnold Fred W—f l c
Baldwin J F—l
Campbell E K—f c
Fawcett L W—f
Foster John—c
Hamilton E M—f
Hayes H C—l c
Heminway L—l
Hill & Hamilton—f l c
Keller H—l
Kerr Mahlon—f c
Inskeep John D—f
Lane Co The C L—f l c
Miller Claude D—l
McPherson C P—l
Newell H H—f
Petitt L E—f l c
Southard S J—c
Thomas & Flack—f c
Tremain R F—f l c
Weymouth C B—f c

BELLEVUE

Beck Ray K—l
Callaghan C R & M J—f l c
Close & Oehm—f l c
Doerfler C G—l
Ende Gust—f l c
Friedley G W—f l c
Gross Chas E—f
Gross Martin—f c
Lee W s—f l c
Lieber Geo—f l c
Lyons W E—l c
Moore G R—f l c
Neikirk A J—f
Ryan Edw J—f
Sheffield James—f
Sinning John A—f
Skelley John J—f l c
Wright Bros—f l c

BEREA

Chevalier L H—c
Patton J M—f
Witherup Andrew—f l c

BOWLING GREEN

Eberly Chas B—f c
Erskick J D—l
Loomis Roy E—l c
Marver C B—l
Miller & Bachman—f
Nearing—f l c
Tyson S E—f l
Wilson Milo B—f c
Wood County Ins Agcy—f c

BRIDGEPORT

Blackburn M L & Co—f
English Mrs J. F—f c
Fox J E—f
Holmes Ins Agency—f l c

BRILLIANT

Everson E N—l c
Hall Ins Agency—f l c
Robison M L—l
Rodgers Wm K—f
Waddle C L—f l
Worthington O S—f

BRYAN

Ellis C W—f l c
Ellis H W—f l c
Kelley Bros—f l c
King H D—l c
Paine Clinton & Son—f c

BUCYRUS

Adams E J—f
Ahl C U—f
Auck S E—f l c
Beer Wm C—c
Bishop J W—f
Blicke W A—l c
Cook H E—l
Crall I L—l
Crawford Co—f
Doneenwirth F E—f l
Fail Wm F—l
High L A—l
Kiess & Co—f
Keiss H E—l
Klopfenstein & Gardner—f
Klopfenstein J I—l
Lewis M R—f l c
Matthew C F—l c
Richards A J—f c
Scroggs & Monnet—c
Steifel J B—f c
Stevenson W S—l
Stoltz A G—l
Wise Jos D—l

CADIZ

Host & Host—f c
Osburn C M—f l c

CAMBRIDGE

Bilyeu L L—l
Boden S E—l
Campbell W S—c
Cosgrove C C—c
Davis Edw B—l
Dugan Geo D—c
Green E L—f l c
Green W B—f l c
Howell C F—l
Jones A T—l
Jones Josiah—l
Lindsey & Co—f l c
Mackey F C—f l c
McFarland W S—c
McKisson & Anderson—f l c
Moore G W—f l
Moore R B—f l c
Owens O J—l
Purkey J C—l
Riggs W L—l
Robinson T B—c
Scott John W—f
Smallwood J W—f l c

CANTON

Bidwell & Son—f l c
Blake John F—l
Breitenstein L L—f
Campbell Ins Agcy—f l c
Canton Ins Agcy—f l
Cline J W & Co—l
Cock C S—f c
Cole F L—f l c
Daily H F—f c
Denins A T—f
Dougherty & Co—f c
Dougherty C T—c
Drumm Ferd—f l
Fife H E—f c
Fife's Insurance Agency—f l c
Francis A—f l c
Haley C E—l
Haley L E—l
Hambleton Mark Co—f l
Harris T K & Co—f
Haynes S L—l
Hewitt L W—f l
Jacob J Agency—f l c
Johnson C J—l
Kauffman E J—f l
Kerven H D—c
Knoefler A J—l
Lehman J H—f l c
Leonard Agency Co—f l c
Lytle W A—l
McDougall Harter Agcy Co—l
McClain J H—l
Maner W E & Co—f
Marshall Real Estate Co—f
Metzger C W—f l
Mick & Schisler—f
Miller L L—c
Mobarry G W—l
Montgomery G M & Co—f
Montgomery J M & Co—f
Myers R E—f l
Nusbaum C M & Co—f
Oberlin A W—f
Oldroyd C T—l
Piero J A—f c
Proctor E B—l
Puncheon D R—l
Rebilott J F—l c
Reel C C—f l
Roach H J—l
Rowlen C D—f
Shaffer W H & Son—f l c
Sharick J L—l
Simpson & Clark—f
Speck S F—l
Staudt J W A—l
Stettler O E—l
Stough I—f c
Teeple J T—l
Templeton & Alspaugh—f l
Tronski Sol—f l
Van Kirk H E—l
Wells W P—f c
Wertz H W—f c
Zettler Ins Agency—f

CARDINGTON

Aliga F—f c
Conaway E—f c
Wallace C A—l
Willetts E—f l

CAREY

Chambers H G—f c
Galbroner F A—f l c
Hart S S—f c
Helms J—c
Karr-Grant Agcy—f l c
Kessler C E—l
Kramer C—c
McDowel Rolla—l
Rau D W—f c
Smith J A—f c
Smith M B—f

CARROLLTON

Ashbrook W G—l
Getzman A P—f l c
Wescott W T—f

CELINA

Dugan P F—l
Hamburger J E—f c
Hunt Maggie—l
Murlin Realty Co—f l
Primavesi William—f
Raudabaugh & Thomas—f
Rice Clarence—f c
Schlosser J M—f
Stubbs-Kloeb Agency—f c

CHARDON

Austin D A—f
Canfield & Co—f c
Canfield Claude—l
Cowle Emma—f
Denton P E—f c
Douglass Ray A—f
Dudley E W—l
Hall-Smith Agency—f
Parsons L E—f
Thrasher H J—l
Turner J D—l
Wilmot C A—f l c

CHICAGO

Burwell W G—f
Carpenter W S—f l c
Daugherty H B—f
Griffin & Griffin—f l c
Immel P E—f l c
McMorris & Smith—f l c
Simmermacher Paul—f c
Vail J B—f
Zuelch J H—c

CHILLICOTHE

Anderson J C—l c
Bitzer G B—f c
Brown Lillian—f l c
Clark B M—f c
Evans Ins Agcy—f l c
Hegemann C F—l
Hermann & Wallace—f
Herrnstein Jacob—f
Hessenthaler F—l
Kirsch M G—f c
Korst Wm—l
Jaynes Geo N—c
Medert L—c
Minshall A P—c
Murphy Thos—f
Oliver O—f
Rais F P—l
Reid LeRoy—f c
Rigney J P—f c
Ross Co Ins Agcy—f l c
Schilder W H—l c
Schwartzbaugh W V—l
Sosman F A—f l
Tomlinson C J—f c
Tulleys C E—c
Williams Ins Agcy—f l c

CINCINNATI

Abrams M—c
Alexander M L & Son—f c
Amelung E H—l
Atland P A—l
Baldwin J G—l
Baldwin & Wintershole—c
Banker S H—c
Bartholomew H D—l
Beckman L H—f
Bell Guy—c
Benndorf The K F Co—f c
Benus Adam—f
Bergslien G—l
Berkshire W R—l
Berman A F—l
Bernard Edw—l
Berning-Eckes Ins Agcy—f c
Binder Geo S—l
Bishop N D—f
Blackwell J E—c
Blain Co—f
Blain & Co F J—f c
Blair B—f
Bland F W—l
Bloom Isaac—l c
Blosser C E—l
Boas Herbert S—l
Bofinger & Hopkins—f
Brieling R—l
Brown John L & Son—f l c
Bruehl W A R & Son—l
Brunk L C—c
Buddeke R M—
Buer L J—c
Buss E R—f l c
Cary & Co—f
Cholmondeley S A—c
Clark W D—l
Cloud & Cox—f
Concannon M—f
Crause O B—l
Cross F B Jr—l
Crutcher J—c
Dalton D J—c
Dauner C J & Son—f
Davis Mark—l
Dehoney C—l
De Leon A R—l
Dierkes L B—l
Dierlas J Herman—f l c
Dierkes Ins Agcy Co—f c
Dieterly C A—c
Dieterly Geo C—l
Dillhoff Jos T—f l c
Ditmar John A—f l c
Doerger F O—c
Doyle Bullock Agcy—f l c
Boyle & Son—c
Doyle J I—l
Drake G B—c
Drewry L D & Co—l
Drexelius X B & Co—f c
Earle & Blain Co—f c
Earls & Johansing—f
Ecker H—c
Edwards, Nelson J Co—f l c
Ellis Samuel P—l
Emmerih F A—f
Farley John S & Son—f
Ferguson E R—l
Ferris Agcy Co The—f c
Ferris Howard Jr—f c
Fecheimer L—c
Ficke Geo—c
Finke H F—f c
Fisler Brodberger Co—l
Flaherty J A—l
Ford Collin & Sons—l c
Freiberg H—l
Gansel C O & Co—f l c
Gantz Jos M—l
Garber Fred H C & Son—f
General Ins Agcy Co—f c
Gerhard O—l
Gleason W E—c
Gordon F H—c
Graham B L—l
Gray Dolle & Latta—f c
Greisheimer Henry—l c
Grimm Geo—f
Gunther, Plummer & Wuest—f c
Guntrum, Meyers & Clemmons Sons Co—f c
Hageman H—f
Hammell A J & Son—f c
Hanlon Thos E—c
Harkness & Wirthwine—f c
Harris L L—c
Heckle John & Sons—f c
Heckle W S—f l c
Heinsheimer, Roberts & Chambers—f
Heister Huntington Co, The—f l c
Henry E K Ins Agency Co—f c
Herzog H S—l
Heyworth G E—l c
Hiller G—f l

O.—Cincinnati, Con.

Hilton Henry—c
Holterhoff Ralph—l
Horton A C—c
Houston Samuel—l
Hughes H M—l
Huelsman J A—c
Hukill W S Jr—f c
Hutchins Harry W—l
Irby J R—l
Iredell J W & Son—l
Isaacs M H—c
Isgrig H—l
Iverson J—l
Jackson W W—c
Jans A H—l
Jones Montgomery & Haass—f l c
Jung E W—l
Kemper Roger H—f e
Kirgan J W—l
Klappert Wm & Co—f l c
Kleve Carl & Co—f l e
Klick & Burnet—f e
Klusmeier Wm—l
Knorr G L—f
Krager C—f
Kurleman J—f
Law C G—f
Law's Ins Agency Co The—f c
Leiding The J H Ins Agcy Co—f c
Lemper L L—f
Levy Max—l
Lord W E & Co—c
Mack M W—l
Magly Ireland Co—c
McDowell W D—l c
McManman L F—c
McKeag Chas E—l
Margraf R G—l
Markley C—l
Maycox J G—l
Metzner Jos—f
Meyer D S—f l c
Millikan P M—c
Millikan Jas R—f c
Mitchell & Murre—c
Moorman J B—l
Morris John B—c
Morris P—l
Moses Hd
Moses I—l
Moyan N—l
Moylan Wm T—l
Mullen C E—c
Mundorf John—l
Murray A—l

Neare, Gibbs & Leat

General Insurance
Fidelity & Surety Bonds

211 East 4th Street
Cincinnati

Nierman H V—l
Niff & Co—f
Norton C A—l
Nurre F A—f c
Oelker L S—l
O'Neil D—l
Opes W—c
Orrin General Agcy—l
Payne J J—l
Pentland John A & Co—f l c
Perkins & Geoghegan—f e
Phillips S—l
Powell H J—l
Pumphrey C—c
Ransom F K & Son—f
Rauh Fred'k & Co—f
Resor G L—l
Rice Ins Agcy—f
Ridgway J C—l
Rose L C—l
Rothier C C & Co—f e
Rothier & Benus—f
Rothstein Ben—l
Runck Chas F & Co—f l c
Runck John F—f l c
Runck L F—f
Ryan J P—c
Saunders Henry T—l
Sayre D W & Co—f c
Schell Albert W & Co—f c
Schmidt Frederick A Co—f
Schram Clarence—l
Schrim Ins Agcy—f
Schroeder Chas J & Son—f
Shulte O—f
Sears Ins Agcy Co The—f l c
Sheller S A—l
Shepard H L Agcy—l
Sherlock J C Agcy—f

EDWARD E. SHIPLEY
FIRE MARINE
ACCIDENT LIABILITY
BURGLARY
SURETY ON BONDS
603 First Nat'l Bank Bldg.
CINCINNATI, OHIO

Shuff John L—l
Simpson Frank H—l
Smith S H—l
Sommer A F—l
Spencer G A—f
Spragens Stanley—f c
Sprague Jas M—c
Spiker N T—l
Staples H—l
Stern Chas J—l
Straus Samuel—l
Steele & Co—f
Steinbach F J—l
Sturm S W—l
Sturtevant W H—l
Swope S H—l
Taylor J E—l c
Thompson C E—l
Tow Geo H—f c
Townley F L—f c
Toy N K—l
Troy E—l
Von Hazinburg J S—l
Yorjohan F H—f
Wallace W J—l
Walther J F—l
Weiss E F—f c
Whetsell J W—l
Wienecke W E O—f
Willis H—l
Wilson W C—l

The Edward A. Winter Company
Fire Insurance
1206 First National Bank Building
CINCINNATI

Wirth L—l
Wisehart H K—l
Witham A R Ins Agcy Co—f
Witten Laurence C—l
Witham Jennie E—f
Witherspoon T G—l c
Wolf H N—l
Wood C E—f
Wresche F R—l
Wright J Gano & Co—f c

CLEVELAND

Adams C F—l
Adams Elizabeth C—l
Allen R C—l
Ancher-Hardesty Co The—f c
Anderson E H—l
Armstrong W W & Co—f
Babst E A—l
Badstuber F J—l
Bailey W C—f l
Ball Flamen—l
Barden J P—l
Barkwill & Hodous—f
Barry Bros Co The—f e
Bauknet Miss J A—l
Beaumont J W—l
Beaumont & Freiberger—f
Beck D J—l
Becker E J—l
Becker E G & Co—f
Becker W J—l
Beckwith A W—l
Bedenbecker H T—l
Beers L B—f
Bennett Wm J—l
Bernstein Adolph E—f
Bernstein H T—f
Bingham & Douglass Co The—f l c
Bishop & Macfarlane—f
Black J H—l
Bodenhorn G W—l
Boest L M Ins Agcy—f e
Bowdler & Pease—c
Bowen R L—l
Brady & Tuttle—l
Bradshaw J J—l
Brandies W G—l
Braverman M—l
Brigham L H—l
Britton B L—l
Brooks-Wilbor-Parsons Co The—f c
Brown-Howells Co—f
Brown C R—f
Brown F M—l
Brown T B—l
Bruce Fred E—l
Brust G L—l
Bryne J H—l
Burbank W P & Co—l
Burke Chas A & Co—c
Burrows H B Jr—l
Burrows H E—l
Bush E T—l
Buxbaum Kramer & Kiss—f
Callaghan W D—l
Calvert H A B—l
Calvey J R & Co—f l
Carpenter O W—l
Carr F B—l
Castle J C—l
Caulkins D L—l
Chapman F C—l
Chapman W A—l
Clark C C—l
Clark Homer L—l
Clark R H—f l c
Clark W D—l
Cleveland Ins Agency Co—c
Collins W E—l
Comstock E M—l
Constantineau Joe—l
Cooke W S—l
Cordes Arnold—f
Coughlin & Laurenson Co—f c
Crable & Eisel—f
Cullom C B—f
Cunnington H A—l
Czekalski L—l
Davis & Farley—f c
Davis A R & Co—f
Davis W A—l
Dawson H L—l
Dempsey M M & Co—f
Dettelbach M & Co—f
Dibble Chas C—l
Dixon C F—f
Duffey B T & Co—f
Dunbar W R & Co—f
Durand C W—f
Durbin H E Ins Agcy Co—f l
Engelman N D—l
English John T—l
Evans Edward—f
Evans M H—l
Evarts-Tremaine-Flicker Co The—f c
Faulhaber F V Co—f
Fellinger H—l
Ferris R A—l
Fisher E B—l
Fitzgerald G G—l
Folsom N H—l
Forsch A S—f
Fox C M—l
France E M—l
Frankel Bros The—f c
Freiberger M S—l
Frerichs A H—l
Frith A S—l
Fronizer H L—l
Gale H W—l
Gallup N P—f
Garber Sam—l
Garson Joe—f c
Gavin P J—l
Geer Thos H Co The—f l c
Gibbs J G—l
Gilbert E G—f
Gleeson Chas E—l
Goldsmith D H Co The—f
Greulich J—l
Griebling E L & Co—f
Grigor A P—f
Griffin L A—l
Grossman Joe—l
Hale, Seaton & Co—f
Hall Lewis—l
Haller Jacob—f
Hamlin E B—l
Hannen A K—l
Hardy C H—l
Harlan James T—f c
Hartz L—f
Hatfield A D—l
Hawley & Reed—f
Heller Laura E—l
Holstein Sig—l
Herbert M J—f
Herman J J—f
Herman W H—f
Hemming C E—l
Hillyar A D—l
Hinig B C & Co—f
Hippard C W—l
Hoard H H—f l c
Hoffman Arthur—f
Holmden T J—f
Holmes R L—f
Hopkinson Burridge Co The—f
Hoskins F S & Co—f
Houck W S—l
Hummel John L—f
Humphrey H E—l
Hunt W H—l
Hunter H E—l
Ingle R S—l
Jackson J J—l
Jackson W H—l
James & Manchester Co—f
Jankau D & Co—f
Johns H S—f
Jones Paul D—f
Kappler W A—f
Keeler Edwin A—f

s & Co—f
tch W I—1
oe J F—1
er Jacob & Co—f
chum Co The—f
g Arthur R—1
g O H—c
nicutt W H—1
y Josiah—1
ke W H—c
in David—1
ssen & Sowers—f c
ght A A—1
litz H D—f 1 c
litz Sam—1
h I M—1
nig W E—1
minski John K—1
pel H—f
eckel Ins Agency—f
ela J A & Co—f
rheim H & Co—f 1
imer, Emerson & Co
f
J W & Co—f 1
ihan E P & Co—f
ka F—1
ison Louis—1
vis C E—1
ke F A—f
yd John D—1
be Joe—1
sch J A—f
an Otis E—1
mis L R—1
n J A—1
Aninch O M & Co—f
Donald, Kenyon & Co
f
Ginity E B J—1
Gwinn G D—f
kintosh J M—1
Nutt Harry F—1
ligan, Small & Co—f
nning W A—f
rsh & Dibble—1
z F D & Co—f
xson & Perdue Co—
e
ncham W E—1
ech C E—1
nleck Geo L—1
cher J A & Co—f
rrell C B—1
ssick M W—1
ligan W H—1
oney C A—1
ore J H—1
ber J B—1
s Herman—1
ulton E P—1
xon J R—1
dler C —1
eller C A—f
erman C A Ins Agcy
—f
rray J E—1
le—Phypers Co, The
—f 1 c
tzel F C—f
yburger E N—f
yman N W—1
ris T M—1
o Ins Agency—1
sted Bros—1
sted G H & Co—f 1 c
vald Jas B Co—f
ner D T Co—f
p, Nicholas—f
ks Leonard Co The—
rse W A & Co—f
ler Chas E—f
ley Geo A—1
rin W N—f
ers Lewis—f
ty C V—1
re Wm G & Co—f
card J W Jr—1
rce Mrs L M—f
ney & Hopkinson—f

Pomeroy A & Co—f
Pond Bros & Co—f
Post E M—1
Proudfoot J L—1
Prout J A W—1
Pusch E A—1
Quayle James & Son—f
Rawson L O—1
Rice J L & Co—f
Richardson G C—1
Richey-Kroll & Co—f
Ringle O C & Co—f
Ringold John A—1
Ripner P P—1
Roach & Courtad—f
Robertson Ins Agcy—f
Robinson F W—f
Roche John J Co The—f
Rody Albert F—1
Rood G A—1
Roth Edward—1
Roundling M—1
Russell-Evans Co—f
Ryan W F & Co—f
Saffold S S—1
Saslaw B—1
Saum O C—f
Schlaudecker & Co—f c
Seymour Belden—f
Shanklin C C The Co—f
Sherwin N B Agency—f
Sharp Wm W—1
Shier Ralph—1
Shipley & Quick—f
Shockey S M—1
Shotter Faerber & Co—f
Shook F D—1
Shumaker F P—f
Sindelar F—f
Skillin H N—1
Slusser C E—1
Smart, Searles & Co—f
Smith E H—1
Smith G B—1
Sneyd Z T & Co—f
Snyder E W—1
Sperling & Hoffman—f
Stafford-Goss-Bedell Co
The O M—f c
Steiner L E—1
Steinke R—f
Stone J W—1
Stone L E & B H—f
Stotter J P—f
Stout N W—1
Stowe H M—f
Struggles G T—1
Sudborough Geo L—1
Sullens C A—1
Svarc Ven—f
Swain Capt John—1
Swift C J Co—f
Taylor A S & Co—f
Tetlak Joe—f
Thomas C F—f
Thomas Fred P Co The
—f c
Thurman Ed—1
Timendorfer J Co The
—f
Trneny F P—f
Tuttle R A—1
Ulmer S & Sons—f
Voth & Manning—f
Wagar Mars E—f
Wain L H & Co—f
Wallace C T—1
Walker J E—1
Walker C R—1
Walz C S & Co—f
Wanzer G L—f
Ward Capt J—1
Ward John—f 1
Watkins W B—1
Watts R E—1
Webber W H—f
Weil & Son—f
Weinberg A E—1
Wells Thos H—f
Whipple C F—1
White A Gould—1

White J G—1
Whitmore F A—f
Whitney W H—1
Wigmore J A—f
Wilkinson E G—1
Williams A B—1
Williams C H—P
Willis M C—f c
Wilson J W—1
Wilson W G—1 c
Wilson W B—1
Wood & Kirkwood—f
Wright R A—1
Wulf J W—1
Zinn Frank P—1

CLYDE

Chapin R H—f
Fuller & Watt—f 1 c
Lama Margaret J—f 1 c
Pearce W D—f 1 c
Shaw F A—f 1
Stark E E—f 1 c
Tiffany & Clapp—f 1 c

COLLINWOOD

Liske Fred A—f
Martin J—1
Mizner J H—1 c
Wells Thos—f 1 c

COLUMBUS

Allaire T E—f c
Appleman E B—1
Archer J J Jr—f
Barger W A—1
Bancroft C H—c
Barlow G B—1
Beggs Realty Co—f
Behling J I—1
Behrens G L—c
Belknap J G—f
Benham W G—f
Bright & Bownlee—f
Brock-Jaeger Agency—f
Brown L H—1
Bryson, Bedwell Brubacher Co The—f
Bugh B E & M E—f
Burkley & Son Mrs F W
—f
Campbell J C—1
Carroll J W—c
Carroll, Zuber & Harmon—f
Clifford & Clifford—f
Columbus Ins Agcy Co
—f
Curry C H—1
Damron E—f
Davis J L—f
Dawson Frank J—f 1 c
Deatrick C T—f
Donham M D—1
Dunham M D—1
Dye C B—f
Ensminger E C—c
Evans Milo H—c
Farrington Jas—f
Fallon D J—1
Ferguson & Alder—f
Ferguson G A—1
Gardner R H Co—f
Garvin C R—1
Gerlach E B—1
Getz H P—1
Goodwin Wm B—f
Grizzard J A Co—1
Grossman J G—f
Hedges O E—f c
Hoover Seth L—c
Huff J E—f 1
Hughes C R—c
Hughes Harry C—f
Hunnicutt & Vallance—f
Hunt & Priest—f
Hutchinson F A—c
Jeffers H P—1
Johnson C M—1

Julian N T—f
Karger Paul—f
Karshiner M A—1
Kemery A M—1
Kemmler C—f
King J P—1
Kinney Chas—f
Kopp F G—f
Kramer H O—1
Lauterbach & Eilber—f c
Legg S T—f
Lewis & Friend—f
Lewis B L—1
Leyden A & K—f
Lichtenburg Fritz A—1
McClure F W—f
McElroy F C—1
McElroy F C & Co—f c
Macklin F J & Co—f
Minshall & Bell—1
Myers E B—c
Nichols W H—1
Park Bros—f
Pryce, Chase A Co, The
—f c
Randall C E—1
Ransom Fred W—f
Rhoads R—1
Roberts Legg Co—f
Sanderson A D—1
Seeley Agency Co, The—
f 1 c
Seibert C K—1
Shedd & Pembroke—f
Siebert C M Jr—c
Smith John F—c
Speaks A—1
Stone J F—1
Tallmadge Frank Co—c
Taylor Vanderveer—c
Thals Ins Agcy—f
Thomas John M—f
Thorp N B—c
Tice & Jeffers—1
Tingle J R—1
Tuck C T—1
Tyndall M C—1
Wade W O—c
Wikoff Bros—c
Wiles C B—1
Will H C—1 c
Woodcock J B—1
Wykoff Bros—f c

CONNEAUT

Abbott Walter S—f c
Andrews B M—1
Burton Wm J—1
Carr & Smith—f 1 c
Clark D M—1
Curtiss Fred N—f 1 c
Donovan Thos—f
Ferguson C—f 1
Hayward D W—f c
Pinney P F—1
Stanley Mrs L E—f 1
Traver G W—f 1 c
Walter Chas—1
Watson F L—f

COSHOCTON

Baughman L E—f c
Caton George S—f 1 c
Davis Alva D—c
Foster J E—1
Gayle & Co—f 1 c
Gray Ins Agcy Co—f 1 c
Jacobs & Armstrong—f 1
c
Karr & Russell—f c
McConnell & Karr—1
McDonald Bros—f 1 c
Miller Wm B—f
Mizer Ins Agcy—f 1 c
Mowery Frank—1
Reymer Agcy—f c
Smith Glenn E—f 1 c
Schaich Wm—f
Westfall E—c

O.—Con.

CRESTLINE

Cattey B J—f 1 c
Dewald C E—f
Gosser F J—f
Libens Edw—f 1
Linn Otto—f
Stine Chas E—f
Waldbauer L F—f 1

CUYAHOGA FALLS.

Alspaugh O A—1
Fox Frank E—1 c
Lang W A N—f
McCluskey F—f 1
McLane M M—f 1 c
Palmer F H—1
Taylor William H—f
Vail F O—f 1

DAYTON

Baker Ril T—1
Bennit & Ralls—f
Biggs H E—1
Billman C S—1
Boalt J R—f 1 c
Booher-Pieper Co.—f 1
Briggs O—1
Brower D C—1
Butler Jas J—1
Cammann O—f c
Coleman B C—f c
Coleman H G L—f
Cord W O—1
Corek V S—f c
Davis J—c
Diers A F—1 c
Donson & Deem—1
Ebright J R—c
Elhenbary P S—1
Gillespie H—f 1 c
Gunckel O I—f
Gwin & Fanning—f
Haas A F—f
Harwood C A—f
Heller & Bundenthal—f 1 c
Henley R C—1
Holmes R—1
Hooven M F & Son—f c
Hoover John A—f
Karpf & Goldzwig—f
Kennett J L—1
Kerr Hamilton—1
Kidd Chas D—f c
Kimmel & Freehafer—f
Kramer J M—1
Kramer W F—f
Kuhns C A—1
Lewis W D Co—f c
Lott G S—1
Lynch Jeremiah—1
McCabe, Shepherd Coe Co The—f c
McGee T F—f c
McGrew H H—f
McGriff O P & Co—f
McHenry G A—f 1 c
McKay A F—f
Markam J M—1
Martin D M—c
Matthews Fitz James—f c
Metzger E M—1
Meuche & Hickman—f 1 c
Moland W T—1
Morgan J P—1
Mouk R L—1
Nuttall Wm T—1
O'Brien P P—1
Ohio Cooper Agcy Co—f c
Oldfather S C & Co—f c
Olinger C A—1
Olt Co The Oscar C—f 1 c
Pierce Scott—1
Rench & Son—f
Reynolds F B—f
Schaeffer Val & Son—f 1
Schieble Bros—f 1
Shank E L—1
Smith Thos A—1
Snyder W A—1
Stout Harry A—1
Thieman & Pease—1
Waters J W—1
Western Ohio Underwriters Co—c
Whitmore James N—c
Will G E—f
Wilson Bros—f
Wirsching C A—f

DEFIANCE

Ayers Dey—f
Deatrick J F & Co—f c
Gardner H S—1
Gerke H F—f 1 c
Gleason R H—c
Hestley R—f 1 c
Hueter O W—1
Kuhn C C—f
Mansfield F W & Son—f 1 c
Preisendoerfer A R—f 1 c
Stever Bros—f c
Walin G P—c
Wohn George P—f c
Wortman R W—f

DELAWARE

Alden F W & Son—1
Carroll J W—1
Cuppert C H—1
Cuppert P B—1
Dunham & Son—f
Edwards D L—f
Ford W H—f
Frantz Aron—1 c
Gilbert C E—c
Hiss Herman—f
Hunniston F—1
Jones A E—f c
Kellogg R—1
Laird C C—f 1
Linn & Wintermute—f 1 c
Main W B—f 1 c
Nye W C—f 1 c
Pfiffner J W—f 1 c
Pollock W S—f c
Sycks J M—f c

DELPHOS

Bergfeld H J—c
Brooks L E—f c
Brotherton B J—f
Dray C E—1
Goehring Peter—f
Heist G C—f 1
Kimball W S—f
Kindley Joseph—f
Leasure Geo N—f 1
Lindemann & Lindemann—f 1
McKenzie Jessie—1
Mills Earnest—1
Munk L E—1
Nolte C F—f 1 c
Say J N—f
Stallkamp Frank X—f 1 c
Welch Realty Co—f 1
Wreede F—1
Wulfhorst A O—f

DENNISON

Anderson Wm J—f c
Spicer J E—c
Wright Thos—f c

DESHLER

Gribbell F—f c
King T B—1 c
Russell Wm S—1 c
Shirey E A—f 1 c

DOVER

Boyer W L—f
Deis C—1
Huff J O—1
Koos C H—1
Rindtrknecht C—1 c
Vinton Ins Agcy—f 1 c
Vorherr E J Ins Agcy—f 1 c

DOYLESTOWN

Fisher S S—c
Garnz R—1
Jackson George—f
Landes Geo—f
Meech J B—f

DUNKIRK

Fulks Baughman—f 1 c
Jones C M—f
Mahon Judson—f 1 c
Wallace A M—1
Weir W O—f 1

EAST LIVERPOOL

Blake W V—f
Cooper L C—f 1 c
Hanley J C—f
Harles Robt—f c
Hailes—f 1
Herbert S T—f
Hughes Andy—f 1 c
McCarron H P—f c
McLane David M—f
Owen Geo H & Co—f 1 c
Potters Ins Agcy The—f 1 c
Scott Ona J—f
West Geo E—f o
White A L—f

EAST PALESTINE

Early E L—f
Foley W J—f
Kyes L M—f c
Lyon E L—f c

EATON

Bailey E E—f c
Dye J V—f c
Harshman Adair—1
Hoffman John—f
Kline & Biddinger—f 1 c
Reel William—1 c
Shannon W G & Co—f 1 c
Tittle W M—1

ELMORE

Carsten E P—f 1 c
Kimball & Kimball—f c
Nieman W H—f c
Witte K K—f 1 c

ELMWOOD PLACE

Gaskill J E—f
McQueen W Jr—1
Nessel R D—c
Panter O—1
Pope A L—c
Thompson H P—1

ELYRIA

Andress H M—f
Benham H H—f
Crisp & Co—f
Drusendahl Chas—f
George S J—f
Hinkson & O'Donnell—f
Jackson & McNeely—f
Josselyn Jean—f 1 c
Kolinsky Gust—f c
Miller Henry—f
Morse C L—f
Osborne R A—f
Smith Frank A & Bro—f c
Sotherden C L & Son—f c
The Kelling & Whitehead Co—f

FINDLAY

Bellinger Charles—f 1
Bolton B F—f
Brackett A E—c
Brooks A E—1
Burson S L—1
Connell G C—f 1
Crane Geo B—f c
Davis Robert K—1
Earp M F—1
Eoff A E & J A—f 1 c
Fickle B F—f 1 c
Fishbaugh T C—f 1
Gillespie F F—f
Graf August—1
Graf R B—1
Hull H B—f 1 c
Huston R D—1 c
Johns J S—1
McCarthy W J—1
McDowell J M—1
Miley & Barnett—f 1 c
Miller R R—f 1 c
Moore J H—1
Page Joe—f
Pepple J F—1 c
Platt W T—1 c
Rutter C L—f
Sampson C M—f 1 c
Sessions G B—1
Sherk S J—f
Spencer J C—f 1 c
Wall E—1
Wallen W S—1
Wilkins G C—f
Williamson J H—f c

FOREST

Borst W F—f
Conklin Louis A—f 1 c
Cook D L—c
Donovan Ed—f
Myer M—1
Price Wm B—f
Steinman J F—f
Weir John—f

FOSTORIA

Brown Irene & Co—f
Burdick Edgar B—1
Clevenger Glenn—1
Crawford Clair C—1
Daub Wm J—1
Esselbaugh John G—c
Few Chas C—1
Fink Geo L—1 c
Frase Calvin H—1
Ghaster S LeRoy—1
Gill John H—f 1 c
Green Henry C—1
Gribble Ins Agcy—f
Hall George P—c
Hays Walter O—f 1
James Evan D—1 c
Johnston Nellie—f c
Kleinhen & Son—f
Lloyd Brothers—f 1 c
Pelton S S—1
Reed Geo E—c
Schuster Chas M—1
Smith Carl—f 1 c
Sobers Clair—1
Stafford E D—1
Warren Fred H—1
Welly A J—1
Whitta Val J—1
Yonker Arthur H—f
Zimmerman Harris R—

FRANKLIN

Brown J R—f c
Conover C B—f 1 c
Du Bois Frank W—f c
Eisenmenger Carl—1
Janney Ed—1
Meeker Henry W—f

FREMONT

Baker Chas—f
Burkett Insurance Ag—f

tman V D—f 1 c
r C B—f
rnwald Carl—f 1
el W A—c
g F W—1
ll J M—f c
bart Ins Agcy—f c
nsen Bros—f 1
dler Ins Agcy—f 1 c
nman J J—1
ber August—f 1
cas W A—f
arer Jno—f
rce Ins Agcy Co The
f 1 c
rick W S—f 1 c
s W D—1 c
wartz Jos T—f c
ith R P—f 1 c
vens C L—f c
ggoner C E—f 1 c
lfe Ins Agcy—f 1 c
ges F L—1

GALION

helder & Biehl—f 1 c
ll E B—f 1 c
ns C L—1
e M L—1
nks P—c
r W J—c
bby C H—f c
Ginnis L K—1
theany A M—f c
nroe A W—f 1 c
ce H V—c
uler Phil—f 1 c
bot D C—f
ler H J—f
nmerman D E—f

GALLIPOLIS

ns A W—f
Cormick J H—1
l Agcy Gilbert E—f c
ler & Walker—f 1 c
nnson J T & Son—
1 c
nner W R—1
mas Ann—f
mas Wm—1
ll & Clendinen—f
rd Bros—f 1 c
olyard J I—f 1 c

GARRETTSVILLE

rk A J—1
ner Sam—c
kson J J—1 c
kson J J r—1 c
holson S C—f c
en J M—1
ne C W—f c
rk Fred—1 c
bb R J—c

GENEVA

vdery Geo H—f 1 c
d Chas—f c
tin F B—1 c
tins A B Sons—f 1 c
Carty & Perkins—f 1
ler Horace—f
mons Jas W—f
are Deal R E Co—f

GERMANTOWN

rim N—f
spech John—f c
ber C F—f c
e & Zehring—f c

GIRARD

mer W R—f 1 c
Farlin Jas J—f c
dum G R—f 1 c
hmil D H—1
ler J E—f 1
ghn T C—f 1

GLENVILLE

Battles & Stevenson—f 1
Whitman C A—1

GLOUSTER

Duncan C E—f c
Fawcett G C—f 1 c
Rose G GW—f c
Smith R B—f 1 c
Vircoe Arthur—1

GREENFIELD

Anderson W A—f c
Butler J B—f
Eckert C E—1
Gray D F—1
Heier D—1
Hiser Chas F—f
Mooman C E—f
Rogers Chas—f c
Uhl Chas—f
Waddell L P—f

GREENVILLE

Beanblossom D D—f
Brumbaugh W D—1
Coppess J C W—1 c
Grant W C—1
Katzenberger G A—f c
Lawrence E—f
Maher P H—f
Meeker F D—f
Selby Ins Agcy The—f c
Swathwood M—1
Steutzel Pendlum—
Turner Ora—
Young Ira—
Zimmerman W A—1 c

HAMILTON

Beeler John L & Son—
f
Burk Raymond—1
Cahil Jas J—f 1 c
Cass Dan—f c
Egry Aloys E—f c
Flad Fred J—1
Frazier J C—1 c
Hawk Geo E & Son—f 1 c
Heck Wm—f
Hill Alfred—1
Hodge J K—1 c
Hunter-Frechtling Insurance Agency Co—f c
Jones Clarence—f
Kelly Jas A—f
Krauth J W—f 1 c
Landon R H—f
Love S W—1
McClelland F P—1 c
McGinly-Alston Co The
—f c
Meuse Bros—f c
Milliken Robt—f 1 c
Parrish Lee N & Co—
f 1 c
Rochelle John F—f
Schliep Bertha—1
Seward & Taylor—f
Sloneker Howard—f
Sortman Richard—1
Taylor C W—1
Tully Jas I—f
Vinnedge W W—f c
Warndorf Edw—c
Welliver A J & Son—f
1 c

HARRISON

Bevis C D—f 1 c
Marvin J P—f
Tebbs Bros—f

HICKSVILLE

Armstrong E F—f 1 c
Rector Clyde—f 1
Richards A M—f
Serril J D—1
Wilson W D—f c
Zeis C W—f 1

HILLSBORO

Austin Frank—f
Brown George—1
Chaney N E—f 1 c
Davies R O—1
Hilliard W B—f
Langley Chas—f
McClure H S—f c
McClure Robert D—f c
McConnaha C D—f 1 c
McDermott James—f
Whisler Geo—1
Wiggins H L—c

HUBBARD

Dominic Paul—f
Jackson Miss A M—f
Mathews Thos R—f 1 c
Rock James—1

IRONTON

Berkley J W—f 1 c
Collett Thos L—f 1 c
Henderson & Phipps
—f 1 c
Henry P L—c
Horschil F J—f 1 c
Kennedy T J—f 1 c
Paul & Minard—f 1 c
Ringo C M—f 1 c
Russell W A—f 1 c
Scott Wilson—f 1 c

JACKSON

Dungan Emmett—1
Hartlage L B—1
Kyer & Davis—f 1 c
Miller Miss Margaret—f
Nelson C W—1
Parry I I—f 1 c
Rice R E—1
Shear Harry—f c

JAMESTOWN

Bailey D E—f 1 c
Brakefield J A—f
Collins W R—1
Sterrett W R—f 1 c
Swan C A—1

KENT

Baters W P—c
Cook E G—f
Dillinger R J—f
Hodge H W—f
Reed W W & Son—f 1 c
Stutzman A B—f
Wolcott D B—f c

KENTON

Baldwin J M—c
Blue O P—f 1 c
Bolenbaugh Isaac Jr—f
1 c
Cook W G—1
Gelhouse E F—f 1 c
Gray Harry—1
Jones F U—f 1 c
Pearce H E—f 1 c
Pence S J—f c
Rice A M—f
Reddick J W—f 1 c
Schearle P H—1
Todd C L—c
Turner Dr J E—1
Walker Mary E—f

LANCASTER

Barr Jas C & Co—f 1 c
Boerstler E W—f 1 c
Brinkle C H—f
Clarke Joshua—f 1 c
Cole Clyde C—f 1 c
Crumley C M—f c
Drinkle C H—f
Hunter Frank R—f 1 c
McClenaghan Wm T—f
Matt Ins Agcy—f 1 c
Miller Geo C—f c
Mills H L—1
Myers Olaf E—f c
Newman W E—f 1 c
Sites J S—f 1 c
Smith T H—f
Snider Van A—c
Thomas Amos S—f
Towson C H—f 1 c
Whiley & Thomas—f

LEBANON

Brown F J—f 1
Brown G F—f 1
Brown O K—f 1 c
Brandon & Ivins—c
Conklin Ed—f 1 c
Dakin & Dakin—f 1 c
Hutchinson O A—1
Mount & Montgomery
Agency—f 1 c
Thompson John A—f 1 c

LEETONIA

Dickson D C—f
Greenemayer C E—f c
Mellinger D W—1 c
Warren W E—f c

LEIPSIC

Fike Geo A—f
Kelley T P—f c
Rower Thos H—f 1 c
Shipe R O—1
Slaybaugh & Bell—f 1 c

LIMA

Boose J M & Son—f c
Cassidy Joseph—1
Collins T A—f 1
Creps A S—1
Dille Bros—f
Driver P M—1
Eaton F A—f 1 c
Feely W T—1
Hildreth A D—1
Kahle P A—f c
Kemmer C G & Co—f 1 c
McComb Wm—f
McGinnis T S—c
Mohr John—f
Oconner Bros & McCune
—f
Wallace E D & Son—f
1 c

LISBON

Adams J F & Son—f 1 c
Connell Charles C—c
Dorwart H B—f
Hinchliffe J H—f 1 c
Hostetter Wm—f
Marsden H E—f 1 c

LOCKLAND

Buchanan J H—f 1
Carlson Robt—f
Fladung Edw—f
Henning August—1
Holt A J—f
Holdredge Fenton—f
Skillman C W—f c

LOGAN

Citizens Ins Agcy—f 1 c
Gabriel J W—f 1 c
Koppe F A—f 1 c
Lytler W J—1
McCray Ins Agcy—f 1 c
Schwinke C W—c
Warren & Wills—1
Work Low Ella—f c

LONDON

Barnes E N—1
Boyd R W—c
Cornwell L—f
Corry Ernest F—c
Faust F D—1
Gardner H L—1 c
Gaynard P C—1

O.—London, Con.
Hornbeck C R—f
Pringle C W—f 1 c
Vance K M—f c
Van Wagner Benj—f

LORAIN
Babcock The A H Co—f 1 c
Buell & Cozad—f 1 c
Little & Little—f c
Williams & McIlvaine—f

LOUDONVILLE
Case G A—f 1 c
Riblet J—f
Sanborn C L—f 1 c
Scott W W—f
Welch J J—1
Welsh J G—f 1
Young & Spring—f

McCONNELLSVILLE
Beckett & Gray—f c
Black Geo H—c
Dougan C E—1 c
Finley H M—f 1 c
Finley Silvey A—f
Lovell Geo—1
McLucas J B—c
Mercer A H—f
Smith G Y—1
Taylor S D—1

MADISONVILLE
Clason H—1 c
Henninger J W—1
Horton A J—1
Rugh E—1
Sauer Geo—f
Sparling J B—1

MANCHESTER
Doldridge Percy—f c
Dunbar J K—f 1 c

MANSFIELD
Allen Daniel—1
Artz Harry—c
Barr L D—c
Baughman C—c
Beam L H—c
Bonar & Harding—f 1 c
Bowman E E—f c
Colwell S J—1
Cook J M—f
Cupp E A—1 c
De Long Ora O—1
Dent Vernon J—1
DeYarmon G W & Son—f c
Ditwiler H B L—f c
Dougherty W G—1
Endly & Hoover—f
Fox & Cramer—f
Fraley P E—1
Fritz C W—f c
Frink John G—1
Gruber T A—c
Guenther Raymond—1
Halter John A—1
Harding C F—1
Harrison W J—1
Hedrick D M—1
Hill C S—1 c
Hout G A—f
Humphrey John E—1
Johns H J—f
Kallmerten C J—f 1 c
Keckler A—c
Kegg W H G—f
Kenton R S—c
King J J—1 c
Koontz D S—f c
Lime V L—1
Lindsey E H—c
McDonald C C—1
McCready J T—1
McFarland J S—1
McIntire L R—f
Michael P H—c
Morris R L—1
Nall E S—f
Norton C F—1
Packham G R—1
Parsons LeRoy—f 1 c
Patterson W B—1
Price Wm—1
Reed R R—1
Sage-Roher Co The—f 1 c
Schauel M A—1
Seward John—f
Shafer D F—1
Shaw A W—c
Simon D—f
Sipe F E—c
Slough E G—f 1 c
Stone Herbert —1
Tracy Rufus A—f c
Umbarger I K—c
Urie E W—1 c
Ward J F—f 1
Weatherby E S—f
Workman H W—1
Wyson George E——1
Young Hugh—f

MARIETTA
Barnes H C—1 c
Best Chas J—f 1
Boyd L R—c
Buchanan Harry—f c
Cooke R D—f 1 c
Crooks J C—1 c
Donnally M W—c
Flanders Bros—f 1 c
Gill C A—1
Plumer & Crawford—f 1 c
Putnam B B—f
Schafer Karl O—f
Stevens A J—f c
Tisher & Titley—f c
Torner F W—f
Wilhelm S C—f 1

MARION
Adams & Rapp—f
Armstrong R S—1
Bachman A C—1
Bolander J B—f
Dombaugh Fred—1
Drivers Indemnity Co. Owners Mutual—c
Guthery J H—1
Hipsher Willis—1
Hoch F W—1
Kennedy C H—1
Kerns Lawrence—1
Lust J F—1
Martin J W—f
Meacham H W—1
Mills T J—f
Mouser C R—f 1
Neidig H E—1
Orians G J—1
Philips J F—1
Pickering F A—1
Prettyman R E—1
Prettyman Rolla—1
Peters J K—c
Tedrow B—1
Wafker A J—1

MARTIN'S FERRY
Boehm Johanna—f
Cole M E—1
Farrell M—f c
Hinch E H—1 c
James C—f
Keener E R—c
Lipphardt E M—c
Lupton Ins Agcy—f c
McCombs E E—c
Morris W S—1
Sedgwich F A—f c
Smock C S—1
Steen W J—1
Stroble V—f 1
Talbot C R—1
Woods J—c

MARYSVILLE
Bown Bros— f
Henderson Mrs C—f c
Sawyer & Sawyer—f 1 c
Taylor & Zwerner—f c

MASSILLON
Arnold F W Agcy Co The—f c
Bierly J W—1
Crawford R B—1
Elsass H W—f c
Fleming Thomas P—f 1 c
Gow R H—f 1 c
Hamersmith Anthony—f 1 c
Johns Agcy Co The—f 1 c
Johns William—f 1 c
Koons & Son—1 c
McLain-Kirchhofer Agcy Co—f 1 c
Paul G G—f 1
Wertzbaugher Jr J B—f c

MAUMEE
Eckert L A—f
Rhonehouse L B—f
Swan W A—f

MECHANICSBURG
Magruder Agency—f c
Mumma Agency—f
Osborn Agency—f 1 c
Wood Agency—f c

MEDINA
Codding & Bagley—f c
Hendrickson Blake—f 1 c
McDowell R O—f 1
Plank & Van Deusen—f
Randall Lewis H—1
Richards George A—f
Spellman Frank—f
Spitzer E B—f 1

MIAMISBURG
Dosch L A—f
Kimmel H P—1
McKnight & Schmitz—f c
Pansing B J—f
Purnell John—f c
Rogers E J—f c
Zehring Blanche—f

MIDDLETOWN
Barnitz Ins Agency Co—f 1 c
Crist J D—f 1 c
Dell H L—f
Eaton & Eaton—f 1
Foster A L—f 1 c
Goldman Charles—f c
Harrison W T—f 1 c
Helwig Arthur—f 1 c
Morrow C W—1 c
Nein Bros—f
Todhunter W H—f
Walburg Harry—f 1 c
Weisel Harry—f 1 c
Wilmer G W A—f

MIDDLEPORT
Downing & Son John B—f 1 c
Hobart M C—f c

MINERVA
Murray James—f
Ukefer F A—1 c

MINGO JUNCTION
Brettel Jas—f 1 c
Gerke L H—f
Scott J Ross—f

MOUNT GILEAD
Ashley L H & Son—f 1 c
Breese A H—f
Pollock & Cowgill—f 1 c
Masters & Linn—f 1 c

MT. VERNON
Banner Allen—f 1 c
Burns & Styers—f
Cooper Agency—f 1 c
Curtis W S—f 1 c
Evans B O—f
George Robt—1
Greer Robt M—f
Herron B D—f 1 c
Hunt & Wykes—f 1 c
Huntsberger H M & Co—f 1 c
Kahrl Fred—f 1 c
McCarthy Alice G—f
Murphy O F—f
Peterman Samuel B—f 1 c
Rawlinson & Son—f c
Sailsbury C—f 1 c
Sparks F L—f 1 c
Stream Luther A—f 1 c
Welsh & Shaffer—f 1 c
Welsh Wm J—f 1 c
White Wm H—1
Wootton J H—1

NAPOLEON
Bokerman Wm C—f c
Bretz Dow—f c
Casteel Arthur—f
Cowdrick E R—1
French H H—f 1 c
Prentice C J—f 1 c
Reiter F W—f 1 c
Reynolds Chas E—f c
Tabler A F—f
Yarnell Byron—f

NELSONVILLE
Matheney & Sanders—f
Pritchard Gilbert—f c
Weltzheimer Charles—1
Zeller John E—f 1 c

NEWARK
Baker Malcom—f c
Barber G G—1
Connel Lucy M—f c
Cosway Fred J—1 c
Crider D C—1
Dickerson K I—1
Franklin Geo—f
Franklin Hooper—f
Gainor Jno J—1
Hayden Ins Agency The—f 1 c
Hayden George S—f
Johnson E T—f 1 c
Jones O C—f
Jones R R—f
Lawyer G W—1
Montgomery T W—1
Murphy D H—f c
Norris & Windle—f
Reese M J—f 1 c
Rexrothe H L—f c
Upham H O—f c
Warner J R—f c
Wintermute John—1
White H Z—1

NEW COMERSTOWN
Angle Frank—1
Dillehay Harry—1
McCowan Victor—f
Muchelnaus H G—f
Ross Realty Co—f 1 c
Shannon T J & Co—
Yingling M R—f c

NEW MATAMORAS
Heddleston Harvey—

NEW PHILADELPHIA
Becker C E—f c
Bowers A A—1
Buckohr C F—f 1 c
Caples W L—f 1 c

Edwards Thos—l
Hephinger Theo S—f c
Kaderly E J—f l c
Kelly & Youngen—f l c
Marlow J W—f
Mathias V O—l
Nixon Ralph—l
Ritler D L—f l
Schweitzer E C—c
Shonk Geo—l
Wagner W A—c
Walters E A Ins Agcy—f l c
Winkler E A—c

NEW RICHMOND

Bainum C T—f
Donovan G E—f
Shaw Geo P—f

NEW STRAITSVILLE

Kramer F E—f
Prankel W T—c
Weaver C G—l

NILES

Bremer Warren N—f c
Campbell Geo L—f c
Campbell Jas B—f c
Cowdrey Frank R—f l c
Kirkbride C M—l
Napke A C—c
Rosensteel & MacQueen—c
Rosensteel J H—f l c
Taylor Geo J—f l c
Wade G L—f

NORTH BALTIMORE

Brown Margaret—f l
Fulton G B—f l c
Herdeman & Hough—f l c
Heminger Irvin—f

NORWALK

Bechtol John M—f c
Benson H S—f l c
Bilton Geo W—l
Bowen The Co—f l c
Craig G R—c
Doane I—l
Hatch E F—l
Jordan W J—f l c
Kumler L M—l
Lawrence Charles B—f c
Martin E L—c
Truner W R—c
Remington F R—l
Simpson G—l
Stewart H L—f c
Suhr Charles—f l c
Terry Alvin B—f
Venus Charles P—l
Washburn T R—f
Weidemaier P E—l

NORWOOD

Ardes L—l
Bardorf G H—l
Bead J E—c
Bedman L F—l
Balenkamp G L—l
Baustetter A P—l
Bukill Fire Ins Agcy—f l c
Bhns W S—c
Beininger A T—l c
Bulford H S—f c
Bwen J W—c
Bayer W E—c

OAK HARBOR

Barstensen Louis L—f l c
Bye Sherman—l
Bramb Chas—f c
Bylander G C—f

OBERLIN

Brady J J—l
Burgner L E—f l c
Dixon M Edith—f l
Edwards J L—f c
Hart M—f
Henaner W A—l
Horn J—f l
McCelland S—f
Morris G W—f
Porter I L—l
Ralston P E—f c
Reese O—l
Stone J N—f
Summers C R—c
Tillotson A Z—c

OTTAWA

Greer Frank J—f l c
Kersh Ins Agency—f l c

OXFORD

Beacher C A—l
Cleaveland A W—f l c
Law Tom—f
O'Neil Wm—f
Roudebush Wallace—l
Shera Geo—l

PAINESVILLE

Andrus Ford W—f l
Barber Co The—f l c
Donaldson W E—l c
Huntington E G—f
Jackson R E—c
Kerr Frank L Co The—f l c
McLean A D—f
Pease W B—f c
Warn A M—l
Wyman & Gregory—f
Wyman V E—f

PAULDING

Dickinson C A—c
Donart & Dotterer—f
Mohr & Goodwin—c
Price S T & Co—f l c
Sprigs A J—l
Travis W S—f l c

PEMBERVILLE

Gerding C R—f l
Keil Edw—f
Kohring Lenard—f
Schroeder John H—f
Spitzer F P—f

PIQUA

Burnham Mrs Margaret—f l
Caldwell R O—f l c
Chryst B E—l
Edge Henry C—c
Grafflin H C—f c
Hodson Cyrus—l c
Kunkle-Barrstow Co—f l c
McColloch Seth & Son—f
Marshman W R—f c
Miles J R—f c
Sigler & Sigler—f c
Stelzer & Reed—f c
Syler Sherman D—f
Wilkinson J Ben & Co—f l c

POMEROY

Bartell Chas—l
Blair John L—f c
Fish H C—f l c
Geyer D—l
Horton Cap & H M—f c
Ihle Veda—f c
Remington Benj—f
Webster Ins Agcy—f l c

PORT CLINTON

Bell G W—l c
Clemons N A—f l c
Davids A J—f c
Galleher R S—f
Gerner C E—l
Gregory Jas A—f c
Mackey D L—l
Miller Rudolph—l c
Rupp L C—c
Tadsen P K—f l c
True & Crawford—c
Williamson Wm—f

PORTSMOUTH

Adams H B—l
Baggs Frank M—l
Bauer W W—f
Beyer Wm F—l c
Blake Andrew C—l
Clark Marvin C—f l c
Clark Philo S Co The—f l c
Draper E F & Co—f l c
Finney & Finney—l
Hazelberk Co The—f l c
Hutchins & Hamm—f l c
Inman & Graham—f l c
Inman J W—f l c
Johnson Ins Agcy—f l c
Kricker Geo E—f l c
Morgan Geo—f
O'Neal T D—l c
Patton Geo A—l
Robinson, Moody & Co—l
Roth Conrad—l
Scudder Chas D—f c
Strayer J F—f l c
Troxel A D—l

RAVENNA

Beckley W J—c
Dodge W J—f l c
Dussell J H—f
Eckler Frank & Co—l
Halstead F G—f c
Hotchkiss W J—f
Marsh W H—f c
Roberts E M—f l c
Seymour L P—f l c

READING

Vorjohan F H & Co—f c

RIPLEY

Campbell E L—f l c
Klinker & Klinker—f l c
Ward I C—l
Young E R—f

SALEM

Hanna E E—f l c
Heaton & Stratton—f l c
Johnson R R—f l c
Kridler R C—f l c
Lewis M E—f l c
McCurdy H W—f l c
Mulford W W—c
Rogers John E—f l
Vernon & Ambler—f c
Young M L & Son—f l c

ST. MARYS

Hauss Fred—l
Hoffman W G—l
Jenkins H S—f l c
Kishler Willis—l
Martin W H—l
Smith John L—f l c
Stout J F—f l c
Swift W H—f

SALINEVILLE

Johnson Alex—f c
Kirk W F—f c
McBain W A—f
McCormick S E—f c
Myers A W—l c
Skinner John W—f c

SANDUSKY

Allendorf A W—f l c
Alstaetter E—f l c
Appell Wm C—l
Arend Wm—l c
Bittner C C—l f
Buerkle & Lermann—f l c
Close A C—f l c
De Allen P—f c
Dehnel & Dehnel—f
Doerzbach Geo F—f l c
Fisher R B—c
Flynn & Co—f l c
Giedeman John—f
Hassenplug Chas R—l
Hauser J C—f l c
Hill Geo C—l
Knehr And—f l c
Luttenton W H—l
McGookie F—l c
Marshall N—f c
Miller & Beare—f l c
Miller C A—l
Nolan & Co—f
Quinn J R—l
Ramsey R K—c
Reinheimer C—l c
Rice Adam—l c
Schiller H—l
Singler J F—f c
Smith J W—l
Smith W B—c
Spencer Fannie G—f c
Strobel C H—f l
Thomas F W—l
Traub John—f
Union Agency Co—f
Wagner A M—f c
Zerbe Fred—f l c
Zimmerman G O—l

SHAWNEE

Blaire Edw G—l
Williams Wm H—f l c
Williams W S Ins Agcy—f l c

SHELBY

Hildebraun H W—f l c
Laser C J—f
Stambaugh S F—f l c
Wentz Henry & Co—c

SIDNEY

Collier W P—l
Cowan C M—l
Dickas C H—f
Flinn H—f
Kan H E—f c
Kelley C C—f
McDonald O V—l
Needles E—f
Peoples Ins Agcy—f l c
Pruden D M—f l c
Shanman R—l
Shelby Co Ins Agcy—f l c
Steim J C—l
Thanman R—l
Trout E E—f
Wicoff & Emmons—c
Whooff & Emmons—c
Wyman W R—l
Wyman Chas M—f

SPRINGFIELD

Abney & Fox—f l c
Brandon & Co—f
Brooks & Brooks—f l c
Carlos Mrs Lou—f
Casillo & Son Thos—f
Considine M D & Son—f l c
Corry L B & Co—f c
Crane J W—f
Dudley John O—l
Elliott J S The Co—f l c
Hartford Harry A—f l c
Hartman J H—f l c
Janson Ernest C Agcy—l

O.—Springfield, Con.

Johnson Ray The Co—f l c
Jones C C—f l c
Knight George H—l c
Lessner Jos S—f l c
Link & Link—f l c
Lothschuetz F N—f
Ludman J C—l
McIntire W D—f l c
Miller Leroy E—f l c
Moffett R W & Son—f l c
Nissley C L—f
Ockenden F G—f c
Ormsbee B A—l c
Page & Co—f l c
Petticrew Stanley—f l c
Robert A B—f
Runyan P E—l
Schuer Edward H—f l c
Shank Geo H—f l c
Shewalter Wilbur E—l
Smith Riley—f
Todd A J—c
Trout & Anderson Co The—f l c
Truax W S—l
Wallace & Co—f l c
Webb Jas S—f l c
Whitney Clayton G—l
Wraight H G—f l c

STEUBENVILLE

Arkley Wm—f l c
Boling & Bendure—f
Brown I—l
Carpenter H M—f l c
Diehl E J—c
Frazier L M—f
Gescheider The Geo A Co Inc—f l c
Hall J—f
Hill Agcy—f l c
Hunt W S—f l c
Keane Chas A—f
King F S—f l c
McCracken Geo P—f
Maurer E W—l
Meyer F W—l
Miller & Miller—c
Orr John—f
Perkins E G—l
Sharp B L—l
Skipper Paul W—l
Simmons H A Co—f c
Trainer Mrs M H Agcy—f c
Wallace Spence—l
Wannenmaker Jno G—f l c
White J A—l

SYRACUSE

Bartles Wm F—f
Bridgeman L H—f
Bridgeman O N—f

TIFFIN

Baldwin F E M—f c
Boehler W H—l
Cochenour Abe—f
Cockayne B F—f l c
Hayes R R—l
Hessberger M R—f
Hinchey F A—l
Keller A R—f
Keppel Walter C—c
Kuebler Joseph H—l
Mabery F A—f c
May Ins Agcy The Edward C—f c
Morrow Michael—f
Neligh H H—c
Noble & Fiege—f c
Parks W H—l
Probert E M—f c
Rakestraw G L—l c
Ringle Fred G—l
Rogan T A—l
Roth H B—l c
Smith & Co E C—f
Spitler Calvin D—c
Ward F D—l
Watson J D—c
Young W H—l

TOLEDO

Allen D—f
Barker, Frost & Chapman Co—f l c
Bierly C C—f
Bloomer H Jr—l
Briggs E L—l
Brown E O & Co—f
Burnor Co—f
Chapin F P—l
Close E H Realty Co—f l c
Collins Rlty Co—f
Connell John E—f
Crook J W—l
Daly Frances E—f
Decker B Co—f
Donaldson R S—l
Falconer H W—c
Farley G W—l
Florian & Son—c
Gallagher A J—l
Githens W E—l
Gomph J P—l
Greer Snell Co—f c
Hiett Irving B & Co—f
Hodge & Weil Co—f
Hogue & Co—f
Houghtby B E—l
Irving Mrs E M & Co—f
Johnston Decker Co The—f l c
Jones Knepper & Kennison Co—f
Ketcham W A—f
Kirschner, Wideman Co—f c
Kountz, Steig & Whittaker Co—f
Krantz Co The P J—f
Landis H S—f
Lippincott F E—f
Long B J—f
McKenna Rlty Co—f
McKesson & Cone—f
Merrill, Dodge & Jackson Co—f c
Mettler E N—f l
Momence J D—f l c
Moon L D—l
Moore Bros
Morgan J L—l
Morse & Son—c
Mundhenk F—l
Murphy E L—c
Meyers Geo E—f
Paine L H—f
Parsons C H—l
Pomeroy Geo E & Co—f
Renz C—c
Richardson Ira A & Judd—f
Rosenthal I M—l
Schackne Rlty Co—f
Schmitt T—f
Serrill J D—l
Smith & Smith—f
Smith T R—f
Tucker Bros—f
Valois E L—f
Walsh C E—f
Waters E C—f
Weber F E—f
Welles Bowen Co—f l
White & Schleicher—l
Whittlesv-Hubbell Co—f
Witker E H & Co—f
Wright Russell & Bay Co—f

TROY

Clark A W—c
Claypoole—l
Conrad Geo W—f
Davis J W—f
Goodrich F C & Son—f c
Green H E & Son—f
Hawthorne A R & Son—f
McConnell Geo R—f c
Martin Z F—f
Mason Ins Agcy—f
Park Mrs Pearl—f
Smith C E—l c
Speagh L L—c
Torlina G J—f c

UHRICHSVILLE

Carson J R—l
Fowler C V—l
Furbay R K—f l
Hamilton C W—f l
Hutson F—l
Lafferty E J—l
Patterson F P—f
Phillips G H—l
Romig A T—f c
Snyder H O & Son—f l c
Stone Real Estate & Ins Agcy—f l c

UPPER SANDUSKY

Baker Mary K—f
Finkle F—l
Gibson M V—f l
Haner R A—f l
Hare C D—f c
Hauer R A—f
Kinley W E—f l c
Kirchner L C—f c
Lanker J E—f l
Lockwood W F—f l
Newell M S—f l
Smith C F—f l c

URBANA

Bauer H M—l
Berry & Baker Ins Agcy—f
Blake Carrie—f l c
Brand & Wallace—f
Dixon Nettie—f
Dye T E & Sons—f l
Fisher G D—l c
Gifford W C—f
Hearn J F—l c
Knight W J—f
McCracken Laura—f
Quick Ello C—f l c
Ryan L P—f
Stafford Miss Effie—f c

VAN WERT

Bayles D E—f
Berger G A—f
Conn B C—l c
Daughters C G—f l c
Drury & Warner Ins Agcy—f l c
Feigerts M W—l
Fraylick O M—f l c
Gamble F A—f l c
Gamble W—l
Gilpin A C—l c
Hoeken W T—l
Holden F C—f c
Long S W—c
Mason G C—l
Morgan Hayden—l
Palmer F H—c
Purmort Bros—f l c
Sheets A C—f c
Springer D E—l
Stiggers I A—f l c
Walters S E—c
Warren J M—l

WADSWORTH

Allen & Hartzell Dibble Co—f l c
Andrews S—f

WAPAKONETA

Arnold Vernon B—f l c
Arnold Walter—l
Batter Malcolm—l
Halcolm B—l
Heinrich John G—f l c
Kridler & Loth—f l c
Langhorst O W—l
Moore Madison—l
Shaub Frederick—l
Turnbull A N—l
Veit Joseph—l

WARREN

Abell William H—f
Adams Fred W—f l c
Adams Ins Agcy Co Inc
Adams N W—c
Avner Philip—l
Barber H L—l
Burnett & Stone—f l c
Byard Grant—c
Byard Ins Agcy—f l c
Byard W D—f l c
Chinnock C C—l
Clapp & Lewis Agcy Co Inc The—f c
Cleveland O R—l
Cottle Co Inc The—f
Crawford W H—l
Culver A D—c
Davis B H—l
Estabrook D R—f
Fitzgerald M H—l
Geer F E—f
Green Edgar—l
Grimm E A—f c
Hartman W S—l
Hoffman John M—f
King, H L—l
Leet S E—c
Lyman E M—l
Marshall R V—l
McMahan F—f l
Oliphant C M—l c
Parsons Jr B F—l
Poulton J F—l
Prier G H—f
Trumbull Realty Co—f
Waldeck Jacob—f
Wonders A E—l
Woodworth D S—f c
Wright Leslie C—f l
Wulf W J—l

WASHINGTON C H

Adams J F—f
Allerdisse M B—f c
Brown W H—l
Cave C A—f
Dial W H—f
Edge & Edge—f l c
Ellis Walter—f c
Fullerton Frank—f l c
Hitchcock & Dalbey—f l c
Hyer W B—f c
Jones Henry—c
Leland B F—f
Light Ed—l
Maddox Ray—f
Mitchner W H—l
Nelson C A—l
Norris I S—f
Pine Glenn—f c
Snyder Edgar—f l c
Taggart Joseph—l

WAUSEON

Barker H—l
Bennett F H—l
Birkdull D E—l
Black F E—l
Campbell & Disbrow—f l c
Darby R B—f
Deyo L H—f
Dimke John—f
Goodwin L—l
Grieser & Son—f c
Markle J N—c

Rothfuss & Weber—f 1 c
Orth Carl—f 1 c
Valarius W L—c
Vertz H C—I
Villsen E D—1

WELLINGTON

Auble J C—1 c
Einehower Joe—f 1 c
Fisher A G—1 c
Snyder E D—c
Valden R L
Wells Guy E—f 1 c

WELLSTON

Gillen Roy—f
Kearney Margaret E—f
Kesinger H O—f 1
Melvin David B—1
Shattuck A E—f 1 c
Wills B F—f 1

WELLSVILLE

Adams G W—f
Arnold C W—f 1 c
Campbell J C—f 1 c
Davis Geo L—f c
Hogenmiller J A—f 1 c
O'Grady Will—f 1 c
Riley & Co—f 1 c
Wilfing C J—f

WESTERVILLE

Borsuch Frank—f c
Keller C C—1
Markley J W—f 1 c
Sanck F M & Sons—f
Rich A A—f
Young W A—f

WILMINGTON

Barnes Luther C—1
Bell R—1
Bryan T H—f
Clinton Mut Ins Co—f
Greathouse Wm—1
Hale O W—1
Howard R B—1
Lair I N—c
Metzger Harry & Co—f 1 c
Miller A F—1
Miller R—1
Rannells W H—f
Terrell & Terrell—f c
Thomas & Leary—f 1 c

WOOSTER

Blough & Taylor—f 1 c
Bryson W B—1
Bruce R P—1
Fair Realty Co—f 1
Freeman W E—f 1 c
Flattery T L—f 1 c
Foster W C—f
Funk Ross W—c
Geiger H—f 1
Kean W F—c
Knight L C—1
Krieger Geo—f c
Lane Geo A—f c
Matthias Fred K—1
Myers & Quinby—f c
Musselman David W & Co—f
Smith C Otis—f 1 c
Van Nest M M—f 1 c
Whitaker Walter—f 1 c

XENIA

Anderson E—f
Barrons M F—1
Blackburn J W—1
Haines R S—c
Hornich A—1 c
Jones J E—f 1
Kennedy T J—f
Le Sourd & Co—f c
Logan C F—c
Reudinger Clara—f c
Schlesinger B—f 1 c
Smith V—1
Wilgus Mary—f
Wolf Miss Edna—1

YOUNGSTOWN

Abstract & Real Estate Co—f
Augustine L C—c f 1 c
Baron M—1
Bruce Agency Co—f 1 c
Butler T C—f c
Cailor & Beight—f
Cantwell J & Son—f
Clark A J—f c
Clyde E V—1 c
Davis-Securities Ins Agency Co The—f 1 c
Deible & Son—1
Dilley Geo B—1 c
Eckert M—f 1 c
Fiallas M—f
Fithian Agcy—f 1 c
Francis J P—f 1 c
Francis Jessie G—f c
Gen Ins Agcy The—f 1 c
Gerstle R A—f c
Goldstein Max—f c
Guss H G—f
Hartzell Isaac & Son—1
Hawkins F B—1
Hewit I S—c
Hoffmaster & Co—f
Johnston & Wertzman—1
Jones E J—f 1
Jones Hewit Ins Agcy—f
Jones W B & Son—c
Kaercher Fred & Son—f c
Kieling Robt—f
Liebman Alf—f 1
Lieman Louis—f 1 c
Loftus A—f
McCracken L—f
McCrillis O—1
McElvey Wm B—f c
Mattison C F—f
Merriman O S—1
Meyer G—1
Miller Louis W—f 1 c
Moreman Edward—f c
Rasko A—1 c
Rudebaugh C C—f c
Seeger Chas—f
Trout H—1
Weitzman H J—1
Westerman Bros—f c

ZANESVILLE

Aler Bertha F—1
Anderson J B & Son—1 c
Atwell Bros—f c
Beelsford L E—1
Braunon E E—f
Brown Geo—f c
Brush Geo S—1
Dollison Wm—1 f c
Domer W S—1
England Bros—f
England J A—f
Garrett John H—1
Gray Bros—f c
Guthrie W E & Co—f 1 c
Haydon C L—1
Helmick W E—f c
Hibbs Emmett—f 1 c
Hoskinson C S—f 1 c
King Guthrie—f c
Lorimer W A—f c
Ludman C M—f
Lynn T M—f 1 c
McDonald John H—1 c
Mock C M—f
Muskingunn Insurance Agency—f c
Peoples Wm—1
Reasoner A C—f
Sharpe H A—1
Sherer J P—1
Stamp K E—1
Thompson M H—f 1 c
Werner W N—1
Woods G A—1

OKLAHOMA

ALVA

Anderson E U—f
Bash Fred J—f c
Bettke Herbert P—f
Bennessey J E—f
Bibler Chas A—f
Green C O—f
Lamont & Hewitt—f 1
Moore O M—1
Noah C C—f
Parker Geo S—f
Prigmore Thos—f
Schaefer & Doolin—f c
Westling E—f

ARDMORE

Bridgman & Cardwell—f c
Cannon H M & Co—f
Clement C H & Co—f
Comegys E F—1
Containe A L—1
Braley & Co—f c
Guillot E E—f
Hewitt Chas H—1
Jones & Co—f
Kessler Harry—1
King J C & Co—f
Kirkpatrick Mark & Co—f
Ledbetter & Wimberley—f
London J M—1
Murdock Mrs L N—1
Pitman Guy—1
Redfield & Co—f
Scruggs B W—1
Shores V Roy—f
Smith W S Co—f
Volverton W S & Son—f

CHANDLER

Hall & Benedict—f
Hoyt & Hoyt—f 1 c
McLaughlin Claude—f

CHICKASHA

Clark W W—f
Frey F M—f c
Fuller C P—f
Gamble F J—f c
Jones Scott—1
March C B—f c
Martin H E—f c
Matthews W C—f
Newell G F—1
Owlsley John T—f c
Parsons O A—1
Plato F—f
Stone C L—1
Thompson Ins Agcy—f 1 c

COLGATE

Cardwell T P—f c
Hume J P—f
Loving J G—1
Murray J I—f 1 c
Williams B F—f 1 c

DUNCAN

Douthett Rlty Co—f c
Elliott J E—f c
Farnham R H—f 1 c
Frensley & Frensley—f c
Hardin J J—f
Marshall & Jone—f c
Morton & Maynard—f 1 c
Sampson J P—f 1 c
Wilson R P—f c
Yeager G W—f c

DURANT

Camden J N—1
Crawford J W—1
Durham H—f 1 c
Dyer B F—1
Head B M—c
Johnson Marshall & Work—f c
Kincaide Bert—1
Lowry Fred—f c
Salmon Gelstrop—f c
Tudor H O—f
Woodward C A—f

ELRENO

Ashbrook M A—f
Bolton Fred—f
Dillingham A V—f
Engle T M—1
Finch J W—1
Finch W J—f c
Jensen Thos—f c
Matthews Clyde—f
Meyers Frank—f
Newland John—f
Nighswander J F—f
Portwood T R—1
Rice R C—f
Ricker H K—f c
Shultz J R—1
Spear T J—f c
The Wattson-Hatch Co—f 1 c

ENID

Bridges W H—f
Cansiler C P—f c
Dickensheets R C—f c
Fidelity Rlty Co—f
Foster W P—1
Frantz Mont—f
Green & Dietrich—f c
Guarantee Abstract & Ins Co—f c
Gumerson W—f
Jacobs J—f c
Lee W D—f c
Longcor C B—f
Lytle J—f
Minton J D—f 1 c
Nester Robert—1
Owens F D—f
Pickens E M—f
Porter & Son—f
Pitser L B—f

GUTHRIE

Adams H M—f
Blackman E J—f
Bowden H D—f
Curl J N—f
Dodd H H—1
Gaffney R A—f
Lewis J M—f
McCoy W M—f
Olson & Jelsman—f 1 c
Owens J T—f
Kneeland Roy—f
Seely & Patterson—f c

HARTSHORNE

Baker J H—f
Claycomb Ins Agcy—
Gainey R G—f c
Hammond W A—f
Layden J E—f
Mullins Wm—1
Neell C C—f 1
Willis C L—1
Wingate C S—c

OKLAHOMA—Con.

HENNESSEY

Herscher A P—f
Martin David—f l
Mitchell W A—f c
Schleiman J G—f c
Stettler Felt—f c

LEHIGH

Ames Jones & Gaddo—

McALESTER

Barr G W—l
Bond Wallace—f
Brice C S—f
Clark H C—l
Gill G A—f
Horton C L—l
Jones Co A W—f
Leibrand John T—f c
Roberts James—l
Sawyer J H—l
Smith Frank—f c
Stultz A D—l
Wharton J H—l
Williams M E—f

MANGUM

Barlaw F G—f
Bolen & Burkhart—f
Covington Bros—f
Hall & McGuire—f
Heame & Tittle—f
McCollister L A—f c
Overton & Cunningham—f
Pryse Zack T—f
Robertson J H & Co—f
Tillman Terry—f
Wood W R—f

MARLOW

Brown L Z—l
Edwards L A—f
Pruit L B—f
Rabb P V—f
Talla John W—f
Wade T L—f

MUSKOGEE

Anderson & Anderson —f
Backenstoce Otto—l
Barney L A—l
Bragdon M L—f c
Brotherton J—l
Butz & Wisener—f c
Chappell Walter W—l
Collins & Collins—f
Cooper Carl H—f c
Culbertson & Tomm—f
Digings J W—l
Emmert Bros—l
Ford A G—f
Gaddy T T—l
Horne J F—l
House H G—f c
Hume W D—f
Jackson U L & Son—f
Jones R M—l
King John—f
Knott C D—l c
Land J G—l
Magoffin—c
Metcalf S T—c
Miller Ivo—f
Moffatt John J—f c
Morris & Shelor—f c
Mullins A—l
Nolle Geo W—f
Rulison E R—f c
Showaller H P—f
Tingle Stonewall—l
Wells, Randle Agency—f c

NORMAN

Engle F M—l
Keigler C M—f
Miller John E—f

OKLAHOMA CITY

Arnett Eugene—l
Baker L I—f c
Beadles L N—c
Bewley E G—l
Boldecker J G—f
Braniff J A—f
Braniff The T E Co—f c
Christiansen C C—l
Cooley-Gould Ins Agcy—f c
Corbyn M—l
Cowan C H—f
Craycroft Bros & Dyer —l
Day C C—l
Delaney & Carey—f
Dulany J S—f
Dyer J N—l
Englesman A D—l
Farra F T—l
Farmer & Willsey—f c
Fidelity Trust Co—f c
Flanagan G T—l
Fuller Guy H—f
Galem J J—f
General Ins Agency—f c
Glasgow W F—l
Goldstandt Fred S—l
Gooch A M—l
Gould S P—f
Graves Howard—f c
Green J O—c
Gunter Chas W—l
Haggart Chas A—f
Harrell J B—l
Haupt Fred C—f
Hitt R E L—l
Howard R C—l
Hughes J J—l
Hulsey W O—l
Inlow W H—l
Johnson J Henry—l
Jones Arthur B—c
Klein Ed L—l
Lackey G E—l
Levy Victor—l
Lewis Sol—l
Lilly Edward B—f
Marshall E W—l
Marshall Fred E—f c
McClain William H—f
McCreight C S—l
McCullough Co J F—f c
McMullen B N—l
Malone W F—l
Mattison J O—l
Miller Guy—l
Miller H C—f
Moeckel G H—l
Neff Fred G—f
Overholser & Avey—f c
Owens E Guy—l
Pate H E—l
Pinkerton C M—l
Price & Miler—f c
Price-Clark & Co—f c
Ramsey D M—f
Reed R S—f
Roach K M—l
Semans & Co Ed M—f c
Shackelford E—l
Sharpe James E—f
Simpson E M—c
Smith C M—l
Smith Leslie—l
Spencer & Co W S—f c
Stickley C E & Co—f
Summy G C—l
Upsher & Upsher—f c
Walker C M—c
Watlington T M—l —f c
White C E—l
White J A—l

EUGENE WHITTINGTON & CO.

Fire and Casualty Insurance
Fidelity and Surety Bonds

Business written on properties anywhere in Oklahoma. Usual commissions allowed to non-resident agents and brokers.

First National Bank Building
Oklahoma City, Oklahoma

Wilson D E—l
Wilson O F—l
Wood T J—l
Workman & Co—f c
Wykoff Clifton J—f

OKMULGEE

Brown F E—f l
Campbell & Williams—f c
Cook L H & Co—f l c
Deaner C H—f c
Echenberger H—c
Finch Luther—f c
Fleming F J—c
French & Robinson—f c
Grier D W—f
Jolly & Horned—f c
Jones R J—f
Marrs E W—l
Morris A D—l
Routt J S—l
Reaves L A—l
Ringer F—f c
Stevens & Evans—f l c

PAULS VALLEY

Butts H G—c
Hart W L—f c
Hogan J A—f l c
Jones L T—f l c
Kinnebrew J A—f
Lasater Melton—f l c
Lee R B—f l c
Plaster Albert—f l c
Reaves L A—l
Ringer F—f c

PAWNEE

Carmichael J A—f
Hale Jas H—f
Hudson Frank—l
Leested R B—f l c
Manning John H—f l c
Meurer Miss Mollie—f
Smith O L—f c
Soulsby Joe—f l c
Stratton R W—f

PERRY

Clark & Co—f l c
Dolezal & Lamb—f c
Knox Charles—f l c
Ley G A—f l c
Walker C L—f c

PONCA

Baird W A—f
Benson Geo A & Son—f
Carson & Son—f c
Carter Winona W—f l c
Laventure W R—f
Meek L K—f
Miller Owen—f
Scott W E—f
Souligny & Lund—f

POND CREEK

Asher J H—f
Bird Ben W—f
Brown J R—f
French B C—l
McCarter A M—f
Sullivan M D—f c

POTEAU

Bird F W—f c
Campbell & Green—f l c
Dismukes P P—l
Donathan H F—l
Doyle S J—l
Garner P—l
Green Sam T—l
Lindsey A N—l c
Lowrey & Goode—f c
Miller J F—l
Pilgreen H S—f c
Terry J S—f

PURCELL

Connor F L—f l c
Love F C—f l c
Porter Bros—f c
Tooley A F—l

RYAN

Borum J W—f c
Gentry W V—f
Roberts Bros—f l c
Wray W B—f l c

SHAWNEE

Bailey W H—l
Carson & Becker—f c
Chapman & Varnum—f c
Christner Bros—f c
Dickson J F—f c
Fisher J C—f
Guild Bros—f c
Ikenbury A H—f c
Johnson C I—c
Lambard-Hart—f c
Mederias A E—f
Parker W H—f l c
Pierson H A—f c
Shawnee Insurance Agency—f c
Smiley Howard—f c
Son & Patton—f
Waldrep T M—l

STILLWATER

Babutge H—f
Baker & Crays—f c
Hall Norman—f
Hoke & Hoke—f c
Holmes D A—f
McCoy W H—f
Melton C A—f
Smith C S—f

SULPHUR

Biggerstaff W—f
Dodson F M—f
Elkin C E—f l
Smith L W—f
Williams C—f

TAHLEQUAH

Barnes W S—l c
Germann W F—f l c

TECUMSEH

Dickson B H—f l
Knight C A—f
Macon J K—l

TULSA

Abbott & Weich—f c
Amos T E—l c
Backenstore O J—l

aker Investment Co—f l
Bethel Co H E—f c
Bethel Co—l c
Bowman Geo H—f
Brink & Kramer—f c
Brinkley J G—l
Boarch W E & Co—f
Cain Ira L—l
Connett S A—l c
Davenport A V—l
Dickey-Ashby-Fountain Co—f c
Doyle L L—l
Ewing L N & Co—f c
Farmer & Duran—l
Flanigan T A—c
Fleetwood Co The—f
Ford W H—l
French & Hunter—f c
Freer Inv Co—f c
Haggard C R—l
Harper F N—l c
Harrison Geo—f c
Hitch & McCoy—l
Hollingsworth H W—l
Houchin E W—l c
Hughes D A—c
Hurst W W & Co—l
Johnson A C—l
Jones J F—c
Kopling & Whiteside—l
Kramer-Goodale Agency—f c
Lawson C M—l
McNeal J W—l
Martin W A—l
Mather M D—l
O'Neill-Moltz-Rees—f c
Pearce-Porter & Martin—f c
Renfro G—c
Robbins W M—f
Rose D C & Co—f
Shepardson General Agcy—f l c
Stahl W F & Co—f c
Spaulding J A & Co—f l c
Shrewsbury M Q—l
Stahl W F—f c
Stotts Chas F & Co—f
Title Guarantee & Trust Co—f l c
Widner R W—l
Younge A D—l

VINITA

Armstrong J F & R E
Butler & Byrd—f c
Campbell-Ratcliff Land Co—f
Connor O L—l c
Englehart T E—f c
Hill Davis—
Hunt & Meeks—f c
Pugh H A—l
Ratcliff J T—f
Schroers H J—f c
Scott J P—l c
Terbush Mrs G H—l

WAGONER

Leonard N V—f l c
Miller A C—f l c
Searcy & Mather—f c
Smith J A—l
Watts N V—f

WEATHERFORD

Baird Geo S—f
Beer F L—f l c
Davis M D—f
Dooley W H—f c
Goodner Miss Nellie M—f
Horne E—l
Howe Eugene—f c
Jones T W Jr—f
Lawter H A—l
Sparks Thos—f
Witt H S—l
Wood M L—l

WILBURNTON

Knight W W—f l c

WOODWARD

Carlton Amacker—l
Anderson A W—f l c
Gettig A F—f
Gober John—l
Gray J D—f c
Haning Alpine—f
Kendall & Dockerty—f
Morhan & Amos—f
Renfrew R O—f
Zerm Albert—f

WYNNEWOOD

Burnett L W—f c
Lawrence & Deal—f c
Rollow & Son—f c
Shackelford & Seaton—f
Seeggs J E—f
Wilson A R—f l

YALE

Dilley O P—f l
Goodall C S—f c
McCollough E F—f l c
Mercer Fred O—f
Northgrove W A—f

YUKON

Borek C—f
Conlan J P—f
DeVany G H—f
Kelly P J—f l c
Phillips D B—f l c

OREGON

ALBANY

hristy J C—f
ockerline H N—l
mmett J F—f
oward J A & Co—f
errill H F—f l c
liver Victor—f
wen B—f
pe J V—f
owell J F—f
chultz H R—f c
chultz I R—f l
enders & Co M—f c
x C E—f
x E F—f c
aylor Geo—f c

ASHLAND

len Susie—f
nderson & Barker—f l
aver Realty Co—f
llings Agency—f l c
tler G S—f
rter & Mills—f
ckey Nellie—f
gle F S—f l
banks Geo G—f
o G H—f c
litte C H—f
wdy & Edgington—f
mkin C B—f
berts L A—f
ith V O N—f
nfiles E T—f
efren G W—f

ASTORIA

toria Abst Co—f
rus A R & Co—f
nore S & Co—f
ggins & Warren & Allen R—f
rsen L A—f
onen E P & Co—f
burn K—f
rom Investment Co
nc—f l c
ker F L—f
el Herman F—f
nborn & Sanborn—f
erman W A—f
rrenton Inv Co—f
rkkala O A—f

BAKER CITY

Baker Loan & Trust Co—f
Foster Geo H & Co—f l c
Graham Rlty Co—f c
Halliday W A—f l c
Kirkpatrick & Stevenson—f
Mellis F R—f l
Moore Susan—f
Rand Realty Company—f c
Strutchell J W—f
Titus J B & Co—f l

BAY CITY

Bozorth John O—f c

CORVALLIS

Bates W A—f
Conner & Slater—f
Coopey J R—f l c
Denman Geo W—f
First Mortgage Security Co—f
Hughson J D—l c
John D M—f l
Johnston R M—l
Kyler W E—l
Kline W H—f
Miller & Walter—f
Morgan J W—f l c
Robinson G G—l c
Stevenson & Price—f
Thrasher W—f
Thrask S E—l
Walker D S R—c
Whitehorn T—f
Woodcock A R—f l c

DALLAS

Craven F J—f
Fenton H L—f
Eakin J B—l c
Gregory Chas—f
Holman G O—f
Piasecki E K—f
Snyder A V R—f
Staats Tracy—f
Van Orsdal & Manston—f l
Vassall W G—f
Williams Walter—f l

EUGENE

Allen Seward D—f
Brawner-Powell Co Inc—f l c
Button Herbert—l c
Cartmell D L—f
Cherry Bros—f c
Conklin A—f
Eugene Loan & Savings Bank—f c
Hovey B H—f
Kirchoff J J—f l c
McLean Geo N—f
McMurphy R—f
Pacific Land Co—l
Parsons M V—c
Peterson Skotheim & Co—f
Pratt J K—f l c
Rorer & Brundage—f c
Smith E S S—f
Young Donald—f

FOREST GROVE

Beach W J R—f
Cheney D H—f
Dyke W P—f
First Nat'l Bak—f
Forest Grove Nat'l Bank—f
Good C M—f c
Hollis W H—l
Hancock George G—l
Little Hales Mr—f
Wiles J A—f c

GRANT'S PASS

Allyn Harry H—f c
Best Fuller Realty Co—f c
Fetzner Jos—f
Herman P B—f
Ireland Minnie—f c
Moss Agency Jos—f c
Peterson J E—f c
Stott T M—f

HEPPNER

Briggs L W—f l c
Cohn Phil—f
Humphreys T J—f
McDuffey Geo J—f l
Notson S E—c
Patterson C C—f l c
Shutt E M—f l
Smead & Crawford—f
Spencer S W—f c
Taylor J S—l c
Whiteis Roy V—f c

HILLSBORO

Bagley H T—f
Bowman Benton—f
England A R—f l c
Kuratli David—f l c
Kuratli E I—f
Lembeck A & Co—f c
McAlear E J—f
Sewell F J—f c
Shute A C—f
Vanderval John—f c
Wall John M—f
Wiley W V—f l

INDEPENDENCE

Brey Geo E—f
Butler C W—l
Cooper J S—f
DeArmond R R—f
Hanna Bros—f
Irvine C W—f
Kirkland P M—f
Kurre W S—f c
McIntosh J G—f
Swope & Dwyer—f
Tripp E E—f
Young F E—f c

JACKSONVILLE

Bagshaw D W—f
Cronemiller J M—f
Gardner G A—l

LA GRANDE

Berry C L—l
Berry W A—l
Black C J—f
Church W J—f
Cochran & Eberhard—f c
Dixon H E—f
Ford F N—f
La Grande Invest Co—f l c
Lewis H P—l
Miller Wm & Bro—f l c
Oliver J R—f

ORE.—La Grande, Con.

Security Ins Agency—f c
Security Land & Trust Co—f l c
Weeks L W—l
Williams A C—f

LEBANON

Alexander G L—f c
Garland S M—f
Ingram Clarence—f c
Kirkpatrick H R—f
Leavengood C I—f
Newport N M—f
Power Alex—f
Sterling T—f
Wetzel Mrs E H—f l

McMINNVILLE

Gibson J H—f
Gilbert J C—f
Hopfield L S—f
Houck W S—f
Jamison A L—l
Kliks B A—f
Odell Albert—f
Rogers J O—f
Warren & Warren—f l
Wilson Chas B—l
Wortman John—l

MARSHFIELD

Brown Louis—l
Chandler Irving L—f l
Douglass W U—f
Frizeen August—f
Hall & Fisher—f
Hall John F—f
Huggins Geo C—f
Kautman I S—c
Lockhart H—l
McClure L—f
McKeown Arthur—f c
Nasburg Claud—f
Ried W A—f
Rust W J—f
Scandinavian American Bank—f
Sengstacken H—f l c
Stutzman & Co—f
Title Guaranty & Abstract Co—f

MEDFORD

Bennett A O—f
Bliton A S—f
Boggs & Pierce—f
Brown & White—f
Campbell & Nye—f
Goff G L—f l
Harrison Chas W—l c
Holmes R A—f l c
Holloway Mrs A—l
Hurd Land & Inv Co—l
Jackson Co Abst Co—f
Kirkpatrick J W—l c
McCurdy Ins Agency—f
Miles T W—c
Nuding W H—c
Page-Dressler Co—f
Perry J T—l
Pierce C H & Son—f
Roberts G M—f
Russell D B—l
Stine H S—f
Tull C—l
Tumy Earl—f c
Wakefield J W—f
Wakeman L E—l
White & Trowbridge—f
Wood D R & Co—f l c

NEWBERG

Butt C—f l
Chapin Clyde R—f c
Churchill & Tyndall—f c
Colcord J C—f
Coulson D D—f l c
Hall L F—f
Hayes Ezra—f
Morris W J & Co—f c
Newberg Land Co—f c
White W E & Co—f
Woodworth W H—f

OREGON CITY

Burke T A—f c
Caufield Raymond—f c
Charman T L—f
Clark J F—f
Cooper E H—f
Cooper M R—f
Dillman S O—f
Dillman & Howland—f c
Dye C H—f
Eby O D—f
Fischers Paul C—f

PENDLETON

Alloway Norma—l
Bentley & Hodges—f c
Bentley-Graham Ins Agency—f c
Bickers & Friedly—f c
Collins H W—f c
Coutts G W—f
Ell Joe—f l
Estes James H—f l c
Hartman Abstract Co—f
McLeon & Funk—f l c
McComas E W—f l
Moorhouse Lee—f l c
Oliver Roland—f l
Pendleton Abstract Co—f l c
Snow & Dayton—f
Tri-State Terminal Co—f c

PORTLAND

Adams Paul S—l c
Albee H R—l
Aldrich R L—c
Allen Jas M—c
Anchor Ins Agency Inc—f
Andrews F V & Co—f
Arnett & McConnell—f c
Arthur M L—l c
Ashwith Horace A—c
Atchison Allen Co—f
Baird E F—c
Baker Chessman & Ward—f
Baker W F—c
Balfour, Guthrie & Co—f c
Bank of Kenton—f c
Barker C C—l
Barber Lawrence J—c
Barrett J M—l c
Beebe & Black Inc—f
Beesley A V—c
Bennett Jesse G—l
Berrian Howard C—c
Binder & Stahl—l
Birrell A H Co—f c
Blanchard & Clemson—f
Bollam Frank—c
Booth C D—f l
Brauns August—c
Broderick F D—f l c
Bromberg Israel—l c
Brownell Wray J—l
Bryan R F—f
Bryant J H—l c
Buffington W O—f c
Burgard J H & Co—f c
Burntrager D C—l c
Bush A J—l
Butler Clyde O—c
Butler M M—c
Butler W N—l
Cadman J O Co—f c
Cake W M Jr & Co—f c
Callan A C—f c
Campbell, Smith, Cook Inc—f c
Carlock H M Co—f c
Cellars-Murton Co—f
Chace Bradford E—c
Charlton A D—c
Claridge S J—l
Clemens W J Co Inc—f c
Coast Underwriters Agcy—f c
Coffey John B—f l c
Collins Stephen—c
Colton H G—l
Combs A B—l
Compton J F—f
Conser E H—f
Corbin J C Co—f c
Coulson D D—l
Crawford W C—c
Cronan Mtge Co—f c
Cunningham I C—l
Davis J B & Son—f
Davidson O W—f l c
De Grandpre Harry E—c
De Pene A—l c
De Vries Arthur—c
DeWitt F M—l c
De Young C & Co—f c
Dickson H—c
Dille F L—l c
Dooly & Co—f c
Dove, Gardner & Fields—f c
Drake Chester—l c
Drake Mrs E M—c
Dunne D M—f c
Effinger H—l c
Everett & Co—f c
Everett C V—f
Farrand G B—l c
Fields & Honeyman—f c
Finley F I—f
Forrester W J—c
Francisco Harry H—c
Galloway V H—c
Gerlinger Richards & Co—f c
Goddard & Wiedrick—f
Godfrey John A—l
Goodell & Co—f c
Goodwin Burnett—f l c
Goudey Edw E & Co—f
Grant H M—f
Gray A M—c
Gregor Earnest—c
Grussi, Bolds & Barker—f c
Habersham E & Co—f c
Halvor-Deering Co—f
Hamilton W R—c
Harris H H—l
Harris Ralph—l
Hart Frank E—f c
Hart James D—c
Hartman J L & Co—f c
Hatch E R—l c
Hazen Todd—l c
Hendricks Frank A—l
Hendrick Robt E—l c
Hendrie R J—c
Hewett Henry & Co—f c
Hoge S E—l c
Holcomb Realty Co—f c
Holmes E B Co—f
Holpa Wm J—c
Hunt H W—c
Ins Service Co Inc—f l c
Keith Benj C—f
Kempton C W—c
Ker John Co—f c
Kerr Gifford & Co Inc—c
King Stuart K—l
Kirby T E—l c
Kroder W J & Co—f
Lambert A W & Son—f c
Lampine & Co Inc—c
Lawrence & Co—f
Leslie Lloyd—l c
Lidell Valdemar—f
Lovejoy G A—l
Lyons W J—c
McAllis T H—l
McCarger, Bates & Lively—f l c
McClure & Schmanch—f
McDonald W R & Co—f l c
McGuire F L—f
McKenzie J—c
Malcolm P S & Co—f
Mall & Van Borstel Co—f
Mann Adrian C—l
Manner Jas & Co—f c
Martin & Campbell Inc—f c
Mears & Blanchard—l
Mendenhall T I—f l c
Menefee R E & Co—f
Metzger W W—f
Metzler J B—l
Miller W—f c
Moore Theo R T—f
Morris Bros Inc—f l
Motter-Barett Co—f c
Muelhaupt & Co—f l c
Murphy R E—f c
Naeve Harry—c
Neilan & Parkhill—f l c
Newland H B—f
North Wm C—f
Northwestern Underwriters Agcy—f
O'Bryan Harvey—f c
Ogden & Gravelle—f
Oppenheimer J L Agcy—f c
Oregon Ins Agency—f
Oregon Invest & Mtg Co—f
Otto & Harkson—f
Pacific States Agcy—f
Pacific Title & Trust Co—f
Paddock C B—c
Page W L—f c
Pallett C W—f
Palmborg Mrs C F—c
Parrish, Watkins & Co—f c
Pauer John—l
Payne John M & Co—
Pettis-Grossmayer Co—f c
Pittenger & Ryan—f
Portland Securities Co—f c
Prudential Loan Co—f
Quick R R—f
Realty Associates—f c
Realty & Mtge Co—f
Reed Geo M—f c
Reese W B—f
Riesland Ben—f
Ritter, Lowe & Co—f
Rodgers-Hart-Gibson Inc—f c
Rohrer G G—f
Rosenblatt & Salomon Inc—f c
Ross J K—f
Rountree N W—f
Sargent C P & Co—f
Schalk Geo D—f c
Schibel John—f l c
Scott W D—c
Seeley & Co—f c
Smith Frank E & Co—f l c
Smith J S—c
Smith Percy A—f
Smith-Wagoner Co—f
Steel & Co—f
Streiff A—f c
Steinmetz F J & Co—
Street R T—f
Swivel & Dille—f c
Talboy Richard—l
Taylor, Young & Co—

'eepe A G Co—f
homas G H—f
'hompson M E & Co—f
indolph A G—c
'nion Safe Deposit & Trust Co—f c
'an Fridagh, Effinger & Co—f c
incent S D & Co—f c
'akefield, Fries & Co—f
'allace Lew—1
'ard E A—1 c
'arrens & Webster—f
'ebster I L—f 1
'ells & Maguire—f c
'estbrook C H Co—f c
'eston C H & Co—f c
'hitfield Miss H D—f
'hitmer Kelly Co—f c
'hitney S A—c
'iggins W F—f
'ilcox John D—f
'ilder Bros—f
'illiams Fred S—f 1 c
'illiams Loan & Inv Co—f c
'itham H E—1 c
'ood Jas McI & Co—
'oung F P—c
'mmerman Elmer—c

PORT ORFORD

'll E B—c
'hnston Ames S—f

POWERS

'nk of Powers—f c

PRAIRIE CITY

Flagg G H—f
Kircheiner A M F—c
Peet F W—f
Reese R C—f

PRINEVILLE

Bechtell L M—c
Bowman A R—c
Central Oregon Title & Loan Co—f c
Quinn T L—1
Upton J H—c

RAINIER

Blumensaadt N N—f 1 c
Bourne J B E—1
Clark A L—f
Columbia Ins Agency—f 1 c
Frick J H—1
Fuller A L—f 1
Herman Fred W—f c
McCaskey F O—f
McMilan J W—f 1
Reynolds Frank H—f 1
Thayer C G—f

REDMOND

Burdick Mtge Co—f c
Cummings Max A—1
Daggett W B—f
Dahl Frank K—1
Redmond Realty Co—f c
Seagwick G G—f
Studebaker F E—c

REEDSPORT

Chapin-Staples Investment Co Inc—f 1 c

RICHLAND

Barber Chas E—f
Herr J F—1
Saunders W G—f

RIDDLE

Amspoker Walter B—1
Beyer F W—f c

ROGUE RIVER

Wertz G F—1
Wilson Don F—f

ROSEBURG

Benson E C—f
Bogard W A Real Est Agency—f
Commercial Abst Co—f
Douglas Abstract Co—f c
Ewert Bros—f
Hamilton Chas L—f 1 c
Moon W J—1
Perrine & Marsters—f
Rafferty T A—1
Rice & Rice—f
Richardson W H—f 1 c
Taylor Glen H—f c
Throne John M—f
Whipple R I—f
Wood Robert C—1
Young G W & Son—f c

SALEM

Bohrnstdt A C—f 1 c
Boise R P Jr—f
Bolinger H E—f c
Dyer W C—f 1 c
Ford T K—f
Harley P—1
Hutchason J F—1
Johnson H A—f
Kuntz P J—f c
Laflar & Laflar—f c
Liston W A—f 1 c
Martin C F—f
Moores A N—f
Pugh Harley—1
Scott J E—f
Scott John H—f c
Smith E F—1
Smith Homer H—f 1 c
Thielsen, Roland & Burghardt—f 1 c

THE DALLES

Bauer V—f c
Black A H—f c
Childers P W—f
Duncan A L—1
Ellis C R Co—f c
Greene H E—f 1 c
Hostetler & French—f 1
Hudson Land Co—f c
Hurley Henry C—f
Kelley & Son—f
Marden Victor—f
Marshall C P—c
Mills W E—f
Phipps N M & Co—f
Seufert Arthur—f 1 c
Woolley F W—1

WASCO

Fortner F R—f c
Howell J R—f
McCov-Atwood Co—f 1
Ross E L—f
Snyder C M—f
Tate W E—f 1 c
Yancey Wm H—1

PENNSYLVANIA

ALLENTOWN

'fman Arthur—c
'nder Harry C—f c
'rnecker John H—f c
'yle Geo—f c
'own & Koch—f 1 c
'sone Wm D—c
'eufer John G—f c
'sh E E—f
'ert & Son—f 1 c
'iman M C Co—f c
'ust George D—c
'arantee Title & R E Co—f
'rdner Geo H—f
'rtzell John S—f c
'cker & Ruhe—f c
'tle J J—f 1 c
'ffman W S—1 c
'es Guy R—f 1 c
'aley H J—f
'ch D Hayes—c
'nmerer Irwin F—f c
'ter Edw J—1
'g J B—c
'singer Realty & Ins Co—f c
'ckner Francis—f
'ckner L H Co—f c
'e R H—f
'ler V Z—f
'ns Clement N—f 1 c
'tzer E H—f 1 c
'aler R—f
'os Chas W—f
'h Henry P—c
Stephen—f 1 c
'g W M—1
'cham Sidney—f
'adden Thos B—f
'ger Ralph—1 c
'rs Wm D—f c
'er E S—c
'er Fred C—f
'r H W & Son—f
'le David J—f c
Newhard J H—c
Penn Realty & Ins Co—f c
Ramsay John L—1
Reinsmith M A—f c
Rockmaker H—f
Ruch W A—f
Sanders Edgar E—f 1 c
Schantz H A—f c
Smith Ezra H—f
Thomas John M—c
Troxell N L C—f 1 c
Truchses Harry E—f
United Securities Co—f
Van Wagenen & Stauffer—f c
Weinskeimer W H—1 c
Williams & Wotring—f
Yingling H B—f
Ziegler Claud—f c

ALTOONA

Bloom C D—c
Clark A B—f
Craine W M C—f c
Decker J B—1
Eckenlaub C W—f 1
Fiske J H—1
Fluke R E—f c
Griffith C G—f c
Goss Mary L—f
Hall John—f
Henry W J—f
Hicks W M—f c
Humbert C A—c
Keesey M R—f c
Lake Chas W—f 1 c
Leopold L E—f c
Louden C B—f c
Martin A J—f c
Miller E F—c
Morgan C H—f c
Nicholson W L—f c
Plack Bertram—f
Rudisill Geo—f c
Seeds John S—f
Smith G W—f 1 c
Sullivan J A Co—f c
Swangle J R—1
Swengle J R—1
Taylor J R & Co—f
Tillard Paul V—1
Winter L A—f
Yeager H A—f

APOLLO

Johnston J F—f
McLaughlin J C—f c
Wray Ira J—f

ARCHBALD

Bishop George H—f c
Duffy M F—f c
Kearney J F—f
Loftus Thos W—f
Munley J H—f 1 c

ARDMORE

Brown & Co—f
Chambers & Francis—f c
Ferree James B—f 1 c
McCurdy J C—f 1 c
Stillwagon H S—f 1

ASHLAND

Barron T F—f 1 c
Burke Chas P—c
Devitt Wm C—c
Garner J C & Son—f c
Landefield C H—c
Laubenstein F J—c
Lessig Jacob—f c
Kitz J Wm—c
Williams & Gearhart—f c

ASHLEY

Edgar W A—c
Fenner George L—f
Gaughan Harry—f
Johnson Harry W—1
Jones Iago—f
Messinger Irene—f
Schwab John Agency—f 1
Vincent Fred D—f

ATHENS

Campbell Eugene C—c
Decker P E—f 1 c
Dotz Clarence—c
Huff Fay E—c
Sairs F G—f
Shaw L F—f
Tidd C W—f c

AUSTIN

Baldwin F E—c
Olive C O—f 1 c
Page H E—c

AVALON

Miller Geo W—c
Parker S H—f
Pinkerton Floyd V—f
Slasor W A—1
Thomson M H—c
Young Frank N—f

AVOCA

Lower G W—f
McLaughlin J F—c
Reap John R—c
Salmon George—f c
Wallace W E—c
Weller W N—f

BANGOR

Buzzard E P—f c
Dennis Allen H—f 1 c
Eden S J—f
Griffith D E—c
Jones R P—f
Kichline T J—f 1 c
Kline Willard A—f c
Lindeman W H—f 1 c
Reasly S E—f
Speer & Reagle—f c
Wagner F—1
Wise George H—c

PENN.—Con.

BEAVER

Anderson H D—f l e
Beaver Trust Co—f
Bell D B—l c
Bovard & Anderson—f c
Carver D M—l
Harper & Hughes—f e
Hurst A C & Son—f c
Kennedy W J—c
Schwalke B H—f
Singleton E H—f
Todd B B—f

BEAVER FALLS

Blair John—l
Bond Mrs Chas F—f
Chisholm Jas H—f
Close C C—f
Cook Will R—c
Frazier James B—l
Galton Wm C—f c
Heidenreich Henry W—f
Herman Foster—l
Hoffman W A—l
Irvin Richard O—l
Kerr Jesse L—l
Lewis O S—l
Lewis V P—c
Leyda E R—f c
McCready Mrs Mary E—f l
McGaughey M L—l
Mai Realty Co—f l c
Pangburn & Martin—f l c
Prudence W—f
Ramsey C N—l c
Reeves Co John T—f c
Ruhe Chas—f
Starr Geo G—l
Strang J A—l
Sturgeon & Wallace—f l c
Trotter Robt—l
Todd B B—f
Up De Graph D—l

BEDFORD

Cessna J Roy—f l
Cuppet J P—f l
Gailey John W—f
Irving J Reed—f c
Lysinger Wm S—f l
Minnich & Co—f
Mock Wm—l
Reed Wm S Co—f l c

BELLEFONTE

Bower J J—c
Bush G T—f c
Fenlon H E—f c
Gray John F & Son—f l c
Keichline John M—f
Meyer H N—l c
McGovern Mary—f c
Rankin W B—f l c

BELLEVUE

Bower Jacob O—f
Breading Jno C—f
Lange K T—f
Markland E J—f
Nixon & Clark—f
Strauss W A—f

BERWICK

Bittner A G—f
Dickinson D C—f
Dickson C W—c
Eshleman Robert J—f l c
Evans J L—f
Follmer J R—f c
Harter G W—f
Jacoby L S—f c
McAnall & Co—f c
Smith Adam—f l
Vought W C—f c

BETHLEHEM

Faust Jas D & Son—f l c
Fink & Shonk Inc—f c
Foering & Heller—f
Hildenberger & Goodman—f c
Kurtz Robt—f
Leibfried L F & Son—f
Lilly & Funk Agency—f l c
Lilly W S—f l
Mitchell W S—f
Mitman & Rushhardt—f l c
Ott Ins & Brokerage Agency—f c
Reed Robt H—c
Sellers A M—l c
Taylor Robert S—c
Welker Warren C—f c
Woodring & Roberts—f l c

BIRDSBORO

Cross T Frank—f
Lacey G W—f
March H Linton—f l c
Sponagle John—f

BLAIRSVILLE

Clawson G L & Son—f c
Goodwin E P—f c
Graff E—f
Stitt Howard L—f c
Wainwright Chas S—c

BLOOMSBURGH

Appleman Samuel H—f c
Barton H—f c
Campbell D W—f l c
Lutz C B—f l c
Maize J H—f l c
Nagle C R—f l
Peacock S F—f l c
Vannatta Sade—f l c
Wirt K F—f

BLOSSBURG

Evans David R—f l c
Smith F B—f

BOSTON

Douglass W L—f l c

BRADDOCK

Balridge C R—f
Burd E M—l
Clifford J M—f l c
Ebdy & Ketter—f
Heath W S—c
Nugent E D—f c
Remington P D—f
Stewart S E—f
Stroup D W—l
Stokes C A—f c
Walker J J—f

BRADFORD

Bauer Robert Agency—f l c
Bitner Ed—f l c
Bliss Elmer W—f l c
Boardman A M—f c
Costello T E—f l c
Douglass A J & Co—f l c
Finney L M—l
Helay Ins Agency—f l c
Paton & Wheeler—f l c
Roberts & Co—f l
Schiefflin Jacob—l c
Smith Agency—f l c
Wolf T G & Co—f l c

BRISTOL

Barrett Eugene—l
Blanche James F—f
Byers Francis J—f
Eastburn H B Jr—f
Gilkeson & James—f c
Hardy John H—f c
Hellyer Maurice—l
Kraft Fred I—f
Laing William E—f
Lovett J E—l
Maule John C—f
Scott Thos—c
Silber Benj—l
Thomas Orr C—f c

BROOKVILLE

Brosius H H & Son—f
Brown Bros—f l c
Chestnut Dr. E E—f
Henry W A—f l c
Shaffer W J—f l c
Wadding A M—f c

BROWNSVILLE

Bulgar H—f
Bush J K—f l c
Chalfant Fred J—f l c
Garletts C C—f l c
Hess Martin C—f l
Jacobs Adam M R—f l c
Richards Real Est and Ins Agcy—f
Snowden J H—f l c
Swan A F—c

BUTLER

Adams & Dale—f c
Beihl Geo C—c
Boyd C N—l
Brandon J E—f l
Christley & Baker—f
Citizens Ins Agency Co—f l c
Dickey F R—f
Douglass C H—l c
Evans Walter—f l c
Findley A L—f l
Finley E F—l
Funkhouser O C—l
Graham John—f l c
Hazlett & McCullough—f l c
Hutchison J W—c
McCall R L—l
McCreery W—l
McElvain C A—f c
McGaffic Wm H—l c
McJunkin L S & Co—f l c
Marshall J E—l
Purdum W—f l c
Shaner M R—f l c
Spahr P L—l
Tebay Wm C—f l c
Vogeley Theodore—f l c
Walker & McElvain—f l
Watson & Ferguson—f l c

CALIFORNIA

Baker & Jackman—f c
Edwards & Co J W—f c

CANONSBURG

Barnett G Lizzie—f
Black W C—f l c
Brugger George W—f l c
Gowern W J—f
Isherwood Ernest—l
Kelso B M—f
Lightholder Charles—f l c
McPeake George C—f
Olloman Walter—f l c
Weaver T Boyd—l

CANTON

Brook Lee—c
Cleveland E J—f l c
Frith W K—l
Innes Daniel T—l c
Innes Edward—f l c
Krise G F—f l c
Perry R N—f

CARBONDALE

Baker W R Agency—f l
Bridgett John G—f c
Chapman Guy D—f
Connor M B—f c
Couch & Co—f l c
Gardner M A—f l
Gehen M M—f l c
Hughes Geo W—f
Lathrope Ins Agency—f l c
McDonough P—f l
O'Malley J—l
Pugliano Gabriel—f l
Rees David—f l
Shannon J B—f l c
Shepherd Bros Day & Night Agency—f l c
Stuart R D—c
Tiffany A E—f c
Williams & Likely—f l

CARLISLE

Adams W A—c
Cornman W H—f
Eckels John C—f l c
Fissell Niles M—f l c
Humrich Chas F—f l c
Keeny J M—f l c
Leedigh H M—l
Liggett Clarence M—f
Lindsay Jas C—l c
Logan W B—f
Marks G M—c
Martin Wm—f c
Miller W E—f
Ogilby William—f l c
Rhey J M—c
Ritner C M—f c
Sellers F B Jr—f
Shambaugh C A—f c
Shearer R E—f c
Shepler W H—f l c
Snyder Edw—f
Yeager R L—f c

CARRICK

Bode Wm A—f
Carberry Thos A—f
Kaufman Edw J—f c
Sacher F A—f l c
Werner Jos A—f

CARNEGIE

Bigham H R—f
Clary P T—f
Ende Oswald—f c
Hammill Jos H—f
Hoffman R D—f
McMillan A W—f
Milar S O—l
Portman Edw F—f c
Sossong Wm F—f
Stifter Frank—f
Walter L H Agcy—f

CATASAUQUA

Glick A A—f
Koons E C—f l c
McNally P J—f
Schneller W H—f
Simpson J Harvey—f
Ulrich Chas N—f c

CATAWISSA

Kline Chas S—f c l
Reifsnyder Karl P—f

CENTRALIA

Burke Roy—l
Fortner Myrtle A—f
McHale Peter J—f
Tighe John—l

CHAMBERSBURG

Auxt Geo A—l
Clarke Susan—f
Flinder A L—f

Forrester Chas D—f c
Ganoe H B—f
Gillan Arthur W—f
Gore U H—f c
Hafer Russell O—f
Hoke Chas E—f
Huber Samuel F—f
McDowell Jno C—f 1 c
Orr Chas M—f
Peters & Heintzelman—f c
Valley Agency Co—f
Wingert Isaac—f

CHARLEROI

Brady F W—l
Brumbaugh J K—l
Charleroi Real Estate Agency Co—f c
Daley K W—c
Deprez P J—c
Dubinsky A L—f
Evans D W—l
Hepler Bros—f c
Mason S M—l
McKean John C—f
Mathias J W—f
Peoples Realty Co—f
Risbeck George W—f c
Riva Frank Co—f
Rush R H—f
Union Reality Co—f c
Whitehead R J—f
Williamson T D—f c

CHESTER

Bateman Wm M—f 1 c
Brown & Brown—f 1 c
Chester Real Estate Co—f
Clark A A—c
Crush M D—f 1 c
Crush Wm— f 1 c
Fox B C—f
Gray & Co—f
Greste G B—l
Harvey Geo B—f
Hughes E T—f c
Hughes J M—f
Kane N H—f 1 c
Kellen W H—l
Koury J E—f
Lear & Worrilow—f
Lenton & Hughes—f c
Lewis & Hopkins—f
McClenachan E B—f 1 c
Marker W B—f
Mirkill John H—f c
Palmer Charles—f
Pennington Samuel—f
Price Jr Wm G—f c
Robinson H G—l
Shelby & Son—f c
Sparks P L—f
Sweeney & Clyde—f c
Valsh J A—f
Vard Wm Jr—f

CLARION

Bell Edw M—f 1 c
Brown Fred V—l
Cresswell Ralph—f
Fox Chas—f 1 c
Kaufman M M & Louis—f 1 c
Mohney F M—f 1 c
Vilson & Clough—f 1 c

CLAYSVILLE

Cottrell J W—f c
Hancher D B—f
McLain J R & Co—f
Hasel David W—f

CLEARFIELD

Brown E V—l
Chase & Bro—f
Fulford & Fulford—f
Helmbold & Stewart—f 1 c
Moore & Wilson—f 1 c
Smith F G—f 1 c
Straw H H & Co—f
Urey Frank & Bro—f
Welsh W—f

COATESVILLE

Behney Jno I—c
Cook W S G—f c
Gordon Wm T—l
Greenwood Samuel M—f c
Harris W K—c
Malin B H—c
Monholland O H—f c
Rank R G K—l
Scott Geo H—c
Spackman T S—f 1 c
Tregay W—f c
Wood F L—f 1 c
Yearsley A R—f c

COLUMBIA

Berntheizel Cleon N—f
Blair Frank J—f
Bruner Alfred C—f
Evans Lillie S—f
Fleisher R B—f
Fondersmith Mrs H A—f
Garber Roy K—f 1 c
Given Frank S—f
Glatfelter & Guiles—f
Hall Noah K—f
Hindman S J—f
Kehoe Andrew F—c
Knowles B P—l
McCracken Samuel—f c
Miller E R—f
Reinhart Chas A—f 1 c
Senft J E—f
Shultz R B—f
Wheeler W P—f
Zeamer H W—c
Ziegler Mary F—f

CONNELLSVILLE

Barner, Hood & Van Natta—f c
Dick P B—f c
Dorsey Realty Co—f 1 c
O'Brien W A—f c
Porter Elmer R—f
Porter J D—f 1 c

CONSHOHOCKEN

Campbell R N—f
DeHaven Geo W—f c
Desimone C A—f c
Heywood H B & Bro—f c
Light Geo M S—f c
Meyers Wm F—f
Tracy Henry M—f c

CORRY

Auer Harry—f 1 c
Beal F H—l
Coyle M F—f 1 c
Davis Foster E—f 1 c
Davis Horton J—l c
Imus C M—l
Marsh W Ed—f c
Monroe C S—l
Morgaridge W W—f 1 c
Palmer R E—l
Palmer R H—f 1 c
Patterson G W—f 1 c
Wheelock Fred—l c

CORAOPOLIS

Anderson Harry—f 1
Baldwin Bros—f
Cochran H M Jr—f c
Ferguson Chas B—c
Harper E C—f
McBride F E—f
Pugh Thomas—c
Stevenson Chas H—f
Taylor Jas S—f
White H G—f

COUDERSPORT

Coudersport Ins Co Inc—f 1 c
Grant Jos H—c
Mann A B—f
Van De Boe C D—f 1 c

DANVILLE

Ammerman C V—f c
Ammerman W H & Co—f c
Corman Edw W—f
Edmondson C F—f c
Edmondson D E—f 1
Edmondson Geo D—l f c
Farnsworth P F—f c
Harder C P—f 1
Jacobs W F & R. M. Jacobs—f 1 c
Keiser Ammon H—f 1
McCoy S A—f c
Magill F W—f
Mayan Peter J—l
Vincent Thomas G—f c
Williams Wm J—f
Williams D D—f

DARBY

Bewley Miss Georgie—f c
Cassel L B—f
Hallas Jos Jr—f
Hilbert W J & Co—f c
Hoyt Wm H & Co—f c
Malloy Harry G—f
McClure Andrew J Jr—f c
Purdy Richard—f
Robertson James B—f
Swope & Sons—f c
Wrigley Clarence—f

DERRY

Biesel J M—f
Buel T N—f
Mowry D A—f 1 c
Nicholson John M—f 1
Utts Warner—f
Yeahy D W—c

DOWNINGTOWN

Broadt M S—c
Fisher E P—c
Johnson W C—f c
Roberts Jesse H—f
Wills J Hunter—f c

DOYLESTOWN

Anders Asher K—f
Atkinson & Eastburn—f
Bean Oscar O—f c
Berger Ed D—f 1 c
Franklin Titus & Co—f c
Gargus I B—l
James John D—f
James Wynne—f
Nightingale & Vanartsdalen—f 1
Satterthwaite Wm H Jr—f

DU BOIS

Alexander William—f c
Bowersox J A—f
Boyden Jas C—f
Brown Wm G—f c
Crouse U S N Co—f
Dernsmore John—c
Ford W R—f c
Hatten Walter—f 1 c
Henderson C J—l
Landis H A—f 1 c
Maginnes H E—l
Neff Dorsey—f
Patterson F R—c
Rodgers C W—f 1 c
Rogers John P—f 1 c
Seyler J K—f c
Shaffer Bros—f 1 c
Shaffer & Gleason—f 1 c

DUNCANNON

Duncan B S—c
Kline M E—l
Rife R Jones—f c

DUNMORE

Azzerelli M—f
Boland T E—f
Butler J J—f
Gilligan John J & Co—f c
Horan A J—l
Willis Robt C—f c

DUQUESNE

Burstein B—f
Davis Jno R J—f
Dell Wm F—f
Gerdts F—f c
Granger G—f
Long P J—f c
Pitts Arthur B—f c
Reed W E—f
Stiver J T—f
Wargo John—c
Ziegler C W—f

EAST CONENAUGH

Cooney H J—f

EAST MAUCH CHUNK

Engler Frank—f
Kleckner W M—f
Riegel Bros—f c
Swank P R—f

EASTON

Beisel Geo H—f 1 c
Brader Harry—f
Brewer Chas T—f
Brunner & Brunner—f c
Buckley H T—f
Chidsey John R—f
Clemens Maurice—f 1 c
Deichman A S & Co—f 1 c
Dougherty Thos J—f c
Flemming Ray H—f 1 c
Green & Drinkhouse—f
Hackett & Chidsey—f 1 c
Howell & Thomas—f c
Jones Frederick—f
Kolb Reuben—f
Lawall E S—f 1 c
Lennox Geo—f
Lerch R H—l c
McKeen & Son—f
Nagle Wm H—f
Pepper Albert M—f 1 c
Richards A N—f 1
Riegel Chas—f
Sengon Thos J—f 1 c
Shawde E H & Co—l
Shimer & Sharps Realty Co—f c
Smith F P—f
Stover Jordan—f
Weiss & Alsover—f c
Weller J G—f

EDWARDSVILLE

Davis Daniel T—f
Evans & Evans—f 1 c
Griffitha J A—f
Morgan W L—f c
Thomas Wm R—f

PENN.—Con.

ELLWOOD CITY

Butler Roy—f
Cobler & Van Gorder—f c
Douds Sam'l—f
Hancher's Agency—f
Hartman H E—f l c
Johnson Howard R—f l
Port J C—f
Ramsey W K—l

EMPORIUM

Allen Grant—f c
Houpt & Spence—f l c
Judd F G—f l c
McCoy H L—f
Stroup R E—f l c

EPHRATA

Buch J W—f
Engle & Landis—f c
Jacoby F G—f

ERIE

Austin C F—l
Bankson W L—f c
Barber J P—l
Barger Geo E—c
Baumbach C H—l
Betts G E—l
Biers & Rossi—f
Black W L—l
Blakely E J & Son—f
Blossom W L—l
Brooks R R—l
Brown & Davis—l
Burns E L—l
Daggett C G & Co—f
Dench C R—f c
Downing & Downing—f c
Drown S H—f c
Durfield J H—f c
Fisher E S—c
Forrester A H—l
Frank Geo K—f c
Gebhardt G J—f
Glowacki J W—f c
Hagenlocher Chas—f c
Hagenlocher Wm Co—f c
Hamberger John & Son—f c
Harper & Russell Co—f c
Harper W W—l
Harrington W T—l c
Hayes Wm P & Son—f c
Hemphill T M—f l c
Herrick C—l
Hickey F—l
Jackson F T—c
Johnson H—l
Kujawski L J—f c
Lund Cyrus—l
Maras John & Co—f
Messimer H C—l
Miller D—l
Morse J R—l
Olson C J—l
Petrillo E Co—f
Pier J W—c
Pole & Schuster—f
Quirk Jerry—f
Reichert G W—l
Reitzell W S & Co—f c
Robison C H—l
Robaskey J—l
Robinson Ins Agcy—f c
Rodgers R L—f
Rosenzweig Isaac—l
Rossiter L T—f
Runyan H E—l
Russell Jno H—c
Schlaudecker Frank & Son—f c
Schuster I W—f c
Scott Walter & Co—f l c
Smith H G & Co—f c
Stachowski Lorenz—f
Stewart H P—l
Tanner & Ford—f c
Thornton H P—l
Toinson H—f l c
Uhler F B—l f c
Wadsworth & Flickinger—f
Wanner W R—l
Way & Co R P—f c
Weber J J—l
Wright F R—l
Winburn E C—l
Woodbridge Mr—f c
Young S M—f
Younghaus H J O—c

EVERETT

Barndollar M D—f l c
Eichelberger Frank—f l
May Geo B—f l
Richey Geo W—f

FORD CITY

Klose A—f
McNutt F H—f l c
Steiner Julius—l
Wilson A L—f l c

FOREST CITY

Brown H W—f
Gelder F T & Co—f c
Keystone Realty Co—f c
Maxey Geo E—f c
Walsh M J—f c

FRACKVILLE

Anstock L C—f
Evans David E—l
Frew Miss Agnes—f
Goodlefsky L—l
Hartzog Chas—f
Hicks James S—f
O'Donnell—l
Purnell S T—f
Reed Thos M—f
Yost Christian—l

FRANKLIN

Findlay & Fleming—f l c
Fry G B & Co—f l c
Galbrath C R & Co—f l c
Geiger & Hyatt—f l c
Henderson John—l
Henderson M R—f l c
Johnson S I—f l c
O'Neil Chas J—c
Phipps & Dolson—f l c
Pringle Robt A—f
Shettler Edward—l c
Smith Insurance Agency—f l c
Walker Robt—f l c
Zeigler Zelda—c

FREELAND

Boyle C O—f
Brennan Burgess F—f l c
Cruikshank Wm Y—f
Hayes Mrs S E—f l c
Reagan Jas M—f
Stroh Chas O—f c
Woelfel M E—f c

FREEPORT

Clark S F—f l c
Desbitt W A—f l c
Findley & Taylor—f l c
Foster & Lear—f l c

GALETON

Allen W D—f l c
Brion Saml—c
Crowl P E—c
Eldridge B D—l
Kline W G—f c
Lush Wm H—l
Rhodes A H—l
Seltz H E—f c
Straley R C—l
White J L—l
Whiticer Ernest—l

GALLITZEN

Conrad H F—f
Dingwall & Fredericks—f c

GETTYSBURG

Bikle P R—f
Butt J—f l
Diehl Howard—l
Dougherty & Hartley—f
Fissel Geo C—f l c
Ramer Mary—f l c
Spangler G E—f
Weaver Mrs E A—f

GIRARDVILLE

Kilker & Kilker—f c
Lavelle John—f c
MaGinnis Harry & Bro—f c
Watkins G H—c
Weller Thos G—f c

GLASSPORT

Griffin V E—f
Grove Harry—f
Pitts James H—f
Webster F C—f l c

GREENCASTLE

Binkley Harvey B—c
Clippinger C H—f
Davison W R—f
Fletcher L H—f
Jacob Witmore—c
Light J H—f
Patton-Yingling Agcy—f l c
Ruthrauff Miss Lilian—f

GREENSBURG

Bair & Lane—f l c
Blose Benj—l c
Campbell F Murray
Crawford Lloyd A—c
Faust Bert—f
Foight C C—l
Greensburg Realty Co—f c
Griffith E C—f c
Hallam Ray—c
Kennelty Frank—f
Leasure L B—f c
McWilliams J L—f
Martin A E—l c
Menoher Frank—f l
Pletcher William—f l c
Potts D A—f
Shoemaker C J—f
Sloan Realty Co—f
Strickland Mrs—l
Taylor C E—l
Tracy & Wise—f
Vance Glenn G—l
Watt & McDowell—f l c
Weldin H H—f l c

GREENVILLE

Burnett O J—f
Gambell & Gambell—f l c
Gillespie R W—f
Kane Martin—f l c
Krepps W A—f
Looser J W—f
Orr S J—f l c

HAMBURGH

Bausher Robt D—l
Bear Geo W—f l c
Geary Harry E—l
Hoffman Sol K—f
Kiest Wm C—f
Miller Ed J—f c
Miller Robert—l
Raubenhold W M—f
Shomo Geo W—l c
Wagner Thomas—l
Zettlemeyer Geo W—f

HANOVER

Albright & Wolle—f c
Bastian S T—f
Bittinger L L—f
Brough J H & Co—f c
Chrostwaite Thos F—f
Delone C J—c
Hart Robt—f
Hollinger D Guy & Bro—f c
Kling Amos—f l c
Michael E A—f l
Nissly Alvin R—f c
Ruth A S—f c
Smith J E—f
Stark Geo W—l c

HARRISBURG

Adler Charles—f c
Adler Stanley D—f c
Backenstoss Realty Co Inc—f l c
Backenstoss Bros—f l c
Balser & Son—f
Bell Realty Co—f
Bird H M—f c
Brinton Packer Co—f c
Bushnell W F—f l c
Buxbaum Otto J—l c
Carl Robt A—f
Cassell Irwin M—f
Caveny S B—f l
Commonwealth Ins Agcy—f c
Cook Robt F—f
Cordry W H—l
Cullmerry G L—f c
Dapp & Son J F—f
Dare E O & Son—f c
Eckenrode E R—l
Essick W S Ins Agency—l c
Etter George E—f
Fager E J Jr—f
Finton J W—f c
Fitzgerald S W—f
Fox Karl O—c
Fox W Stuart—c
Gaither Walter—f c
German Philip—l
Gipple J E—f c
Hall J Ross—f
Hammond & Bailey—f l c
Heathcote J—l
Hershey C M—f
Higgins C H—l
Hoffman R W—f
Holler A L—f
Hosmer A H—c
Johnson John C—l
Jones J Paul—c
Jones William—f
Kehr Geo W—f
Kough, Brightbill & Kline—f l c
Leib Frank R & Son—f c
Liesmann F W & Son—
Long C L—f
Magee R S—f c
Maloney J H—f c
Miller Alexander S—f
Miller Bros & Co—f c
Miller I—l c
Moore A C—c
Musser J H & Son—f
Neale H T—f l
Neefe L F Agency—f
Nicholas J B—f
Orcutt C H—f
Orr J C—f c

Ives H F—f c
Pedlow H G—f
Pennsylvania Ins Exchg Inc—f l c
Teats Daniel—f c

HAZLETON

Andreuzzi Frank—f
Augstadt C B—l c
Bates Estella Engle & Co—f c
Benjamin & Markman—f c
Benner Ezra A—f
Biscomb B—f l c
Briehof J B—f
Cannon Frank—f
Dryfoos Henry Jr—f c
Ferrari L—f
Gerhardt Louis W—f
Gough John J—f
Harris Phil—f c
Heidenreich Bros—f
Helmes C E The Agcy—f c
Hill C F & Son—f c
Jones Joseph H—f
Kelley Wm T—f c
Koenig M F—l
Lahm & Nicholas—f c
Lewis John M—l c
Long M—f c
Lyman M J—l
McAllister A T—f
Mann Ira—l c
Mans G W—f
Mans Ins Agency—f
Perna Lewis R—f
Pippert Henry—f
Ringleben W E—f l c
Schiavo Pasco—f c
Schutter John & Son—f c
Seipel Frances—f
Whittaker T J—f l c
Wilhelm John—f

HOLIDAYSBURGH

Cliber J W—f c
Dibert S R—f
Drass John N—f l c
Lang J C—f c
Likens James T—f
McKillip Homer C—f
Smith John A—l
Smith Wm A—l c
Snyder Jno M—c

HOMESTEAD

Bainbridge Jno W
Beedle Bros—f
Crawford D J
Guckert Frank P—f l c
Hobson C R—f c
Homestead Realty Co—f l c
Hunter A J—f
Jones J B—f l
Kuhn James C—f
Maloney John—l
Miller J Clyde—f
Mulhearn Thos—l
Union Realty Co—f
Woozley Homer D—f l

HONESDALE

Bentley Brothers—f l c
Cory Frank S—f
Farnham Norman—f
Fasshauer Reinhardt E—f l c
McCarty Chas A—c
Robinson J A B & Co—f l c
Schenck W P—f l c
Stone W H—f
Schwenker G G—f
Swoyer E A—c
Tingley Henry—f l c
Welch J N—f c

HOUTZDALE

Boulton Harry—f
Golby Samuel Jr—l c
McGrath Bros—f c
McGrath J B—f c
Scollins John—f

HUNTINGDON

Dunkle J C—f
Gracey David R—f l c
Isenberg B F—f c
Miller R Alison & Son—l c
Miller W G—f
Port J Clyde—f c
Simpson J R & W B—f
Swigart Harshbarger & Co—f l c

INDIANA

Allison H E—l
Beans Ins Agcy—f l c
Cunningham R H—f
Guthrie S W—l
Parnell, Cowher & Co—f l c
Smith James A—l
Stewart J T—f
Thompson Ins Agency—f c
Timberlake H E—f
Wilson J Willis—l c

IRWIN

Bertolina A—f
Datz C F—f
Gress Ira—f c
Gregg Miss B—f
Irwin John E—f l c
Keistee J M & Son—f
Schade Russel—f
Slake Joe—f
Sowash Frank—f

JEANNETTE

Curry E C S Sons—f l c
Grimes S H—f l c
Kelly & Martin—f l c
Myers C T Jr—f l c
O'Connell T F—f c
Parker C M—f l c
Reese L A—f l c
Schaeffer H S—f l c
Shrader & Son F S—f l c
Shuster W I—f c

JENKINTOWN

Ambler A B—l
Argue A K—f l c
Baker H B—l
Brooke J Milton—f
Clay Geo B—l
Clifford Frank—f
Delany Theo M—f
Du Bree Frank D—f
Gentry F S—f
Hinkle H—l
Hunsberger Jas W—f
Lukens J W—l
McCann Geo H—l
McCann W H—l
Michener H I—l
Petersen L—l
Preston T A B—l
Renner A B—l
Ruddach Est J Walter—f
Trank Alfred H—f
Walton W Veryl—f
Williams J A—l
Wright Chas D—f l

JERMYN

Davis Sumner D—f
Depew Frank L—f
Keifer & waters—f
McCormick E C—f
Stoddard E A—f l c

JERSEY SHORE

Crane E Q—f l c
Doane F C—f l c
Eckert John A—f c
Williamson C E—f l

JOHNSONBURG

Gleason W S—f l c
O'Donnell & Smith—f l c

JOHNSTOWN

Baumer Albert—f l c
Baumer Herman—f c
Benford Harry H & Son—f c
Byron Ralph—f
Cauffiel Joseph—f
Cole Geo—f
Comer J F—f
Cooney J H—c
Cramer H G—l c
Dickson John G—f
Fisher J—l
Fronheiser Carl—f c
Gartland G D—f l
Hamilton J R—f l c
Krise W S—f
Lambert W S—l
Mellinger G C—f
Miller E M—f
Noon C P—f
Nowag P G—f
Ogle & Walters—f c
Real Estate Exchange—f l c
Stenger John—f
Watkins B F—f l c
Wilson O M—l

KANE

Bunce W H & Co—f l c
Gillis & Crossmire—f c
Hanson P—f
Howell N D—l
Kane Ins Agency—f c
Miller C J—f
Morse R D & Co—f c
Paisley T M—f c

KINGSTON

Chapin W H—f
Davies Charles E—f
Davis F B—f
Ellsworth E—f l
Evans George—l
Fowler C B—f
Frace J F—f
Hamlin E B—l
Hull Ralph C—f c
Jacoby L F—l
Lilley J M—l
Murray J J—f c
Myers P T—f
Steele Leslie A—f
Suereman M A—l
Van Horn Wm W—f

KITTANING

Arnold Harry A & Son—f l c
Aye Augustus—f l c
Burge Wm—f
Burns George—f l c
Fox & Stone—f c
Knoble John—f l c
Leard C K—f l c
Mumford T M—f l c
Painter Bros—f l c
Pollock Roy W—f l c
Wolfe Harry T—f l c

KNOXVILLE

Ashton Chester H—c
Bean Forrest E—f l c
Hitchcock A B—f c
White John C & Son—c

LANCASTER

Bausman J A—f c
Benar S B—l c
Bowman Chas F—f
Breneman H R—f l c
Brown & Snyder—l
Carey W F—l
Dehaven & Butts—f c
Diffenbaugh M H & Son—l c
Eckenrode J W & Sons—l
Fehl J W—f c
Fitzsimmons F P—c
Forney J G & Co—f c
Gantert H A—f l c
Golden Louis H & Co—f c
Groff Lemuel L—f
Herr A A & Co—f l c
Herr I H & Bro—f l c
Herr Walter C—l
Howell Henry N & Son—f c
Huber R E—f l c
Lancaster Real Estate Co f c
Landis A V—f c
McGovern John T & Co—f c
Mellinger A O & Son—f
Mellinger S M—f l c
Myers H K—f l c
Myers John H—f c
Nissley J O—f c
Rebman & Bassler—f c
Reynolds G N & G R—l
Seitz I H—f c
Shirk F G & Hardy—f l c
Wenger D H—f
Widmyer Prangley Co—f c
Worst A W—f

LANSDALE

Addison C R—f
Boorse Howard F—f
Gotwalls Edwin P—f l c
Johnson A D—f
McGinnis Charles—f
Miller Charles H—f l c
Place J. W—f
Schultz Daniel S—f
Schultz Harry H—f c

LANSDOWNE

Freeborn W P—f c
Garrett Isaac P—f
Hays Herbert C—f l c
Lewis E B—f
Raymond E—f

LANSFORD

Breslin & Sons—f
Fudge John—f c
Lauer J E Ins Agency—f c
Lewis Ins Agency—f c
Pierce Daniel—f l c
West D C—f
Williams W G—f l

LATROBE

Allen John C—f l c
Bailey W H—f c
Conghenover W F—f c
Hoffman Henry D—f c
Hughes James T—f l c
Lohr R G & C C—f
Mahady J J—f l c
Maier J A—f c
McKee M C—c
Pepperday John J—f
Rich M B—f
St. Clair Steele B—f l c
Saxman C W—f
Toner & Chambers—f c
Veigle W W—f
Walton Charles E—l c

PA.—Con.

LEBANON

Gelbach & Longnecker —f
Hammar F P—f l c
Hartman John E & Co—l c
Hoaster & Clark—f l c
Karmany & Stine—f
Nitrauer & Ulrich—f c
Stager J W—f
Van de Sande W H—c
Walter James—f

LEECHBURG

Maher J A—f c
Riggle G M—f
Ryan & Maridon—f
Trout Judson—f l
Van Giesen T L—f c
Walker Geo—l

LEHIGHTON

Arner J F—f l c
Ash Wm E Ins Agcy—f
Beers W H—l
Bock T S—f
Graul P M—f c
Gray Geo E—f
Greenawalt A F—f c
Greenmoyer F H—l
Hauk C A—f
Kennel H B—f l
Miller Chas W—f l c
Seaboldt Howard—f l c
Snyder J B—f c
Spaar Leo C—l
Williams Saml W—f l c

LEWISBURGH

Folmer W R—f c
Halfpenny W S—f
Leiser A A—f c
Linn P B—f c
Miller Geo P—f
Riehl E B—f
Spyker H E—f
Van Valzah Mrs J W—f l c
Walls W C—f

LEWISTOWN

Aikens H W—f c
Bell G H—f c
Bowen & Sheary—f c
Dunmire M B—f l c
Hamaker D C—f c
Kase C W—f l c
Lewistown Realty Co—f l c
Lynch Albert—f l c
Orr & Burkett—f l c
Searer & Sheary—f c
Snyder & Cooper—f c

LITTLESTOWN

Blocher H G—l
Mayers C H—f
Smucker A—f l c
Wehler M N—c

LOCK HAVEN

Bickford S M—l
Gearhart & Co—f l c
Good D F & Bro—f l
Johnson G A—l
Kolb C W—l
McCormick A W—f c
Otway H B—l c
Satterlee H B—l c
Scott R J—f l c
Smith J C Est—f c
Troxell H C—f l c

LUZERNE

Freedman Max—f l c
Gildea David B—f
Johnson H C—f
Parry Wm J—f c

LYKENS

Keiser C W—f l c
Miller J M—f c

McADOO

Brewery George—l
Dailey E J—f l c
Jones David B—l
McFadden John F—l
McShea Hugh J—f

McDONALD

Campbell A V—f l c
Charlier Jules J—f c
Cochran A B—f
Williams D L Agcy—f

McKEESPORT

Beck Chas J—f
Campbell A B Co—f c
Carroll Robert G—f l c
German Harry V—l c
Green A B—c
Hamilton W H—l
Hugo L R—f c
Jenkins J Edwin—f l c
Junker K W—f c
Kaplan A—f l c
Kearney E C—f
Koch Peter Co—f c
Kraft George G—f
Lenhart & Weldon—f
Lewis Thos Co—f c
Lysle George H—f c
McCarty R L—f
Mansfield W D—f c
Morgan L N Co—f
Morgan S V—f l c
Neigle L P—c
O'Toole W E—c
Realty Co, The—f
Richards George W—l c
Shaw C N—f
Sieber Alvin—f
Smith W C Co—c
Soles W C Co—f
Stewart Scott M—f c
Trich Edward M—f
Tully Herman H—f c
United Real Est Co—f c
Willson S G—f

McKEES ROCKS

Carter Chas A—f
Davis Geo S Co—f c
Engel Chas F & Co—f c c
Gast William—f
Grogan Co F J—f
Hall J M—f l c
Hamilton E W—f c
O'Donovan M C Jr & Co—f l c

MAHANOY CITY

Burns John—l
Coyle John—f l c
Dailey J J—l
Davis A A—f c
Davis C J—f
Davis M B—f l c
Davis Nelson T—f l c
Downs John—f l c
Gallagher James—l
Garrahang J H—c
Goyne John—l
Green J A—l
Heiser R L—f l c
Lawler John—l
Mayberry Chas—f l
Monaghan Jas—l
Reing C P—f c
Walsh W J—l
Wyatt Robt—l c

MANHEIM

Danner Geo D—f c
Ensminger W A—f
Killer Paul—c
Martin Wm R—c

MANSFIELD

Clark F W—f
Elliott J A—f
Hoard Joseph S & Son—f l c
Husted W D—c
Straet E Bert—f l c

MANVILLE

Roberts F X & Son—f l c

MARIETTA

Brandt J Nissly—f l
Neale B J—f
Rich Henry S—f l c

MAUCH CHUNK

Boyle John R—f c
Butler & Pobst—f l c
Craig Douglas—f c
Leisenring L F & Co—f c
McGovern George—f l
Pursell & Dods—l
Rothermel J H—f
Sharkey Frank P—c
Sitler Daniel W—c
Smitham & Smitham—f c

MAYFIELD

Tallett W—f

MEADVILLE

Bender Carl—f l c
DeVore Elmer—f
Gelvin, Jackson & Starr—f l c
Hempstead E A—f c
Hilliard L M—f l c
Louderbaugh L H—f
Leberman Arthur V—f l c
Northam J A—c
Stolz Otto—f c

MECHANICSBURG

Asper Jessie—f l
Happle & Swartz—f c
Lloyd Geo E—f
Mishler H A—f
Mohler M G—f c
Mumma F S & Son—f c
Senseman Tolbert—l

MEDIA

Baldwin R J—f c
Bunting S Walter—f
Corliss & Hipple—f
Dickson W J—f
German Wm J—f
Holl Albert E—f c
Levis B T—f c
Lutz Howard M—f c
Manley H R—f
Perrin Frank G—f
Rhodes F B—f c
Worrell Frank B—f
Yarnell E S—f

MERCER

Johnson H Clay—f l c
McClellan H G—f l c
Orr Robert Ins Agency—f l c
Powell De France—l
Zahniser D N—l

MEYERSDALE

Black J H—l c
Cook W B Son—f
Lichty E M—l

MIDDLETOWN

Baumbach Adam—f
Fisher H S—f
Irwin P E—f
Kennard W J—f
Martin J B—f
Metzgar J W—f
Meyers & Roop—c
Seltzer R E—f
Springer Ira R—f l c

MILLERSBURG

Beard C—f
Bowman James D—f l c
Rowe J H & Sons—f l c
Woodside R E—f l c

MILTON

Balliet A E—l
Belford R L—f c
Berie W K—f l c
Cox Wm B—f
Davis Edmund—f l c
Dawson Ed—l
Derr C L—f
Frago John & Campbell Sam—l
Galbraith W B Sons—f l c
Gauger H—f l c
Hastings & Hastings—f l c
Knauer C Hull—f
Marsh C N—f l c
Paul Edwin—f
Reber F M—f l c
Wertz & Brautigam—f l c

MILLVALE

Bauer P J—f c
Dixon H H—f
Houlahen & Zimmer—f
McGinley J A—f c
Schwartz Henry C—f c
Zimmer H—f

MINERS MILLS

Bevan & Davis—f
Farrell H—f c
Finn Thos H—f l
Yerko Geo—f

MONESSEN

Dills C H—f
Duvall's Real Estate & Ins Agency—f c
Frye E M—f
Hibbs & Woodward—f
Keefer W H—f l c
Mentzel & McKenna—f l c
Newcomer & Wolf—f l c
Reamer Daniel—f
Regula & Strimel—f
Robins W S & Co—f
Shuster & Reed—f c
Steen & Dills—f
Tylavsky M J—f
White J B—f

MONONGAHELA CITY

Alten W F—f l c
Dunn N F—f
Elwood R L—f
Hamilton T A—f
Pierce F F—f
Robinson & Vance—f l c
Warne M S—f
Williams H H—f

MOUNT CARMEL

Ambrose C A—c
Amour & Lord—f
Bergstretsser S E—f
Curtis E L & R H—f l c
Donders Louis—f
Friel D J—f
Hughes D M—f
Kehler J Grant—f c
Kline Ruben—f c
Menapace F C—f
Palumbo J A—f l c
Smith Jas M—f
Smith Thomas—f
Tobias Ray B—f c
Yought, Moser & Magrady—f
Yoder W H—f

MOUNT JOY

Carpenter Henry G—f c
Carson C D—l
Donovan Oscar M—f
Felker D E—l
Hershey Sam H—f c
Hollowbush William McN—f
MacDonnald Ira A—f c
Zeller Ins Agcy The Chas H—f c

MT. PLEASANT

Hanse Henry F—f
Holmes Harry Sr—c
Kalp K—f
Morrison H G—c
Mullin C E—f
Sherrick C A—f
Stevenson S C& Son—f
Walker John R—f

MONTROSE

Jones N R—f l c
Morris & Titus—f l c
O'Neil J T & Little—f l c
Tiffany J L—l

MYERSTOWN

Lindenmuth B C—f

NANTICOKE

Bell Oliver—l
Brader Geo C Co—f c
Casey Thos—f
Griffith David—f
Horton Chas—f
Jacob Archibald—f
Job R R—f
Knoll Geo T & Co—f
Lupco Andrew—f c
Pensyl D S—f
Price Stanley—f
Shipkowski Valentine—f
Williams Richard—f

NATRONA

Heck J F—f c
Korpanty A— f
Natrona Realty Co—f
Onchen J P—f c
Valley Rlty Co—f

NAZARETH

Andrews S—f
Beck W E—f c
Cooley H M—c
Ehrie Frank L—l
Huth Frank—f
Keim D E—f
Kostenbader L P—f c

NEW BRIGHTON

Beaver County Ins Agcy—f
Kearney Francis—f
Marvin Mont—f
McPherson Geo R—f c
O'Rourke F C—f
Wilson Wm W—f

NEWCASTLE

Brand G C—f c
Buchanan L M—f l c
Callahan S J—l
Cartwright J W—f
Clark W D—f c
Coates H G—f
Connelly E F—f c
Dennis U E—l
Donnelly M J—l
Dougherty & Shannon—f
Dushane C P—f
Ferver W E—f
Gilfillan J C—f
Green O H P—f
Hays J P & Co—f c
Hopkins J I—f
Keast J W—l c
Kennelly J F P—f
Knox & Morehead—f c
Lawrence Realty Co—f c
Long G S—f c
McBride Q A—f c
McCracken S A—f
McCready C A—f
Mac Nab P P—c
McNab J C—f
Maurer E W—l
Miller H G—f c
Miller Roy—f l c
New Castle Real Est—f c
Nunn W M—f c
O'Brien E J—f
Penn Realty Co—f
Reebel J D—l
Rhodes S J—l
Rodgers J O—f
Williams J C—f l

NEW KENSINGTON

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Alter W R—f
Baron J P—f
Baxter, Howe & Guiney—f
Beacom C D—f c
Bellman Robt H—f
Boyer A F—l
Boyer Criss—l
Broad & Bensinger—f
Criss & Snyder—f
Girts J T—f
McCowan W C—l
McGeary & Moran—f
Mainwaring M H—f
Miller H E—l
Shepard R G—f
Snyder A H—f l c
Spencer D A—f
Sullivan D B—f c
Sullivan Jerome—f c
Walley Harry C—f
Westerman H A—f

NEWPORT

Stephens J C F—f
Wertz H W—f
Zinn Frank H—f l c

NORRISTOWN

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Beyer A D—f l c
Bradshaw Wm S—l
Brown & Cloud—f l c
Carr James J—f c
Coleman & Wonsettler—f l c
D'Andrade Joseph—l
Egbert & Groff—f c
Evans B F—f c
Gotwals I J—f c
Hallman A S—f
Hilde H C—l
Johnson John A—f c
Jones A W—l
Lenhardt O F—f l c
Lenzi Wm C—c
McGinn J J—l
Norristown Ins Agency—f
Orr S H—f
Puche C—f
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Shoemaker Morris H—f l c
Zimmerman H H—c

NORTHEAST

Cushman L E—f
Eades C H—f
Ferguson A C—f
Hampson G A—f c
Hannay W L—f
Nichols & Pierce—f l c
Sullivan H E—f
Watt G A—f l c

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Derk S H—f
McCorkill W G—f l c
Peck S A—f
Smith S S—f
Tierney M P—f l

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Marshall J—f l
Tiers V Karns—f
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Palmer T F—f
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Benedict R R—c
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Brown Henry H—l
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Chase E H—f c
Chase R—f c
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Coates W L—l
Conley C B—l
Cook E W—f c
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Davis F T—f c
Deane E V—l
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Detweiler Walter S & Co—f
Dickey J M—l
Dickinson H W—l
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Donaldson Francis A & Co—f
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Ellison N—l
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Fehlman Geo B—l
Ferguson C C—l
Ford & Gardner—l
Foster C M—l
Foster T C & Co—f
Foster Wm H—l
Fulmer C H—f
Gillbee E L—l
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Harper C L & Co—f c
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Franklin Fire

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Providence-Wash. Ins. Co.
Scottish Union & Nat. Ins. Co.
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Providence-Wash. Ins. Co.
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Hoskins & Howell Co—f l c
Hunt E R & Co—f c
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Hyneman J E & Co—f
Ifill Jas & Son—f
Jackson W H—c
Jocher Upman & Co—f
Johnston T A—c
Jones, Launt & Barrett Inc—f c
Katz Simon & Son—f
Knight H C—f c
Kohler L R—l
Kolsky Abe & Co—f
Krouse Clarence A & Co—f c
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Larned W A—l
Laughton & Horton—c
Lee P—l
Lee W W & Son—t
Leithead J W—l
Lockyer M B—l
Lowndes & Dunahue—f c
McCall & Co—f
McCurley J F—l c
Madeira L C & Sons—f
Magill J R—f c
Malloy H G—f
Marston & Smalley—l
Mellor W B—l
Metcalf & Pharaoh—c
Miller W F—f c
Mishaw A W—l
Moore W A—l
Muschamp H F & Co—f l c
Nealy M A—c
Nyholm Chas & Co—f
Oliver Harry R—l c
O'Neill W C & Sons—f c
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Ott G E—l
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Pierce Fred G—l c
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Pugh S M—l
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Wagner-Taylor-Edson Co Inc—f c
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Wallis A D—l
Walsh J E—f
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Watkins F—l
Weaver P B—l
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Wickham A S—c
Widmeyer H K—f
Williams A B—l
Williams & Walton—f c
Williams J W—f c
Williamson A C—l
Wilson & Co—f c
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Anderson-Henderson Co—f
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Aten P R—c
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Beall John T—c
Bechter W G—l
Beck A D—f
Beck P—f
Beckfield Real Estate Co—f
Beers M P—c
Bell D B—f l c
Bell J C—c
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Wray Frank C—f l c

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Ball A—f
Benjamin A P—f
Boland C G & Co Inc—f c
Boland W P—f
Broadbent J F—f c
Brown Bros—f l c
Brown Gus N—f l c
Bryant G R—f c
Burke T Co—f
Bushnell & Clark—f
Campbell D J & Co—f
Clarke F P—f c
Clay A B—l c
Connell F H—f c
Conrad A & Son—f l c
Davies & Jenkins—f c
Dawson & O'Hara—f c
Deermody W H—c
De Witt O D—f
Dickert & Sons—f
Duffy R E—f
Dusenbury J W—l c
Edwards F W Agcy—f l c
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oyd Albert—f
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rshall George W—f c
nck Ross—f
oop & Burd—f
yder Loyd—f
rtzel Chas D—f 1 c
ger W H—f
genseller S C—c 1
eaver Edith K—f
eum S C—c
nmerman A P—f

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llins Patrick—f
yle R M—f 1 c
ny J E—f
a Thos—f
aus E A—f
wry Jas—f c
Givern T J—f
del L O—f c

SHARON

hton C A—f 1 c
een T F—f
oderick W A—f
own & Hilderbrand—
1 c
chholz Ed—f 1 c

hen H M—f 1 c
ck H—f
hart & Shatto—f c
tside J A—f
bbes H L—1
lzle L H—1 c
nson G W—1 c
al M—f
lie J S—f 1 c
vis C A—f
Cann Mary R—f
Kay H G—f
itland Wm—f 1 c
ore W H & Son—f 1 c
rini T G—f
hmore M L—f
ron Realty & Insur-
nce Agcy—f 1 c
lling Chauncey N—
c
th S E—1
wart E—f
omas & Co—f
res F G—f

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n J R—f 1
ch W W—f c
inson S A—f 1 c
ner E A—f 1

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digan Harry—f
derick Thos—1
nming W J—1
tin John W—f
is Jesse B Agcy—f
ginis W J—1
gory W G—f
ss J E—1
mond I N—1
ck P B—f c
gh M D—f
k Geo—1 f

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Roberts Wm—1
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Sakowski F P—1
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Crowe C H & Co—f 1 c
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Miller M W—1 c
Mosier Stewart—f c
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Small B L—f
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Williams John B—1 c

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Bassler John W—f c
Bell and Stahl—f c
Bloom D E—1
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1 c
Coryell & Frymire—f c
Cummings J F—c
Deppen Bros—f c
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Dewitt I A—f c
Druckemiller Wm H—f c
Foltz George A—f c
Foltz Wm H—c
Greenough & Kremer—f
Hoffman W P G—1
Kelly B F—f
Knight Harry S—c
Morgan J W—1
Myers Chas S—1
Oberdorf P C—f
Reed S O—f 1
Rhoads W F—f
Roush E M—f
Savidge Bros—f 1 c
Shipman C F—f
Winte Joseph D—c
Witmer F A—f

SUSQUEHANNA

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O'Connell John V—f c

TAMAQUA

Beard Samuel R—f 1 c
Delay Joseph—f
Freudenburger T D—f 1
Hefner J—f 1
Jones Ralph B—f
Kolb Bros—f
Prutzman M P & Co—f
Schugg Wm—f
Souder H W G—f 1
Sowers E F—f 1
Stidfole John H—f
Wolf Michael V—f

TARENTUM

Bell A J—f
Camp O C Jr—f
Denny J M—f
Esler Robt L—c
Griffith J M—f
Hilliard J A—1
Hudepohl T D—c
Manandise O J—f
Marvin Bros—f 1
Travis R A & Co—f c
Watkins Albert—1
Zimmerman Henry—f

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Griffiths John T—c

TITUSVILLE

Barber John F—f 1 c
Chick M B—f 1 c
Connor & Co S P—f c
Edwards J H—f 1 c
Flanders Harry—f
Kerr R A—f
Owen C B—f 1 c
Pettit H G—f 1 c
Polansky M—1
Popeney Frank—1
Smith Ema—f 1 c
Tulloch Geo F—f 1 c

TOWANDA

Bender C M—f 1 c
Codding John W—f c
Ingham G T—f c
McNeal D A—c
Matchett Wm—f c
Park S B—f 1 c
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Ginter L E—f c
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Cramer Chas T—f 1 c
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Knotts Arthur K—f 1 c
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Lewellyn Chas—c
Markle C O—1 c
Markle Ins Agcy—f 1 c
McCormick & Steele—f
McCrum R S—f 1 c
Markle O P—f c
Powell Otis P—f
Seamans Geo W—f
Seaton & Bowman—f 1 c
Springer J D—f 1 c
Trimbath Agcy—f c
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—f
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Bair J F—f c
De Milo Jack—f
Flickinger Robert—f
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Miller S B—f
Stickle & McGeary—f c
Uneapher M E—f c

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Brennan & Alexander—f
Carlson R A—1 c
Craft & Keefer—f c
Crandall Agcy—f 1 c
DeForest G A W—f
Fields F F—1
Gregory B G—1 c
Henry W F Co—f c
Jacobs T L—1
Lesser B V—f c
Levine D W—1
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Wilson Harry N—c

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Clark C B—f c
Johnson G B—l
Quimby W L—f l c
Reese T A—l
Rockwell, Rockwell & Rockwell—f c
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Woodhouse W S—f c

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Taylor Harry F—f
Thompson J B—f c
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Dick A M & Co—f l
Parker A J Co—f l c
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Blazijwski F—f
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Callahan T J—f
Clemence Jas J—c
Collomer A E—c
Cool J & Co—f
Davis J R—l c
Thompson Derr & Bro—f l c
Dougher F J—f c
Dymond & Multer—f c
Espy & Newell—f l
Farrell J C & W L—f
Fegley Geo W—f
Ford J P—f c
Ford Thos J—f c
Forsyth Robt—c
Gaertner G A—f l
Galland Abe—f c
Goeringer H F—c
Gregory C W—c
Gwilliam & Sons—f c
Hamlin E B—l
Hartman Geo J—f c
Hoban J W & Co—f c
Honeywell E M—f l c
Hoover L O—f
Hurwitz & Bloch—f c
Jones E E—l
Jones J M—c
Jones Lawrence B—l
Kenney J C—f
Kielty P F—l
Kozak A V—f c
Kraft G S—l c
Lenehan P J—f
Lloyd Reese & Co—f
Lyman C E—l
McCabe & McKewown—f
McGroarty W A—f
Mead F W—c
Moore M E & Son—f
Mundy J F & Co—f
Murray J J—f c
Myers Le Roy—c
Nuss J F Co—f
Parsons W L—f c
Pierson & Son—f
Post Willard L—f l c
Potteiger John—l
Phelps McLean Inc—f l
Ramer Thos I—f l c
Reinfield Theo—f
Reynolds & Co—f c
Rinehimer J S—f l c
Robinson J M—l c
Robinson W B—f l c
Royer Bros & Co—f c
Sage Herbert—l
Salsburg L K & Co—f c
Schwartzkopk & Co—f c
Seaman J E—c
Shaeffer W B—c
Shaw A C—l
Shovlin J A S & Co—f c
Sitter F—c
Spangelberger H—f
Stakulsky H—f l c
Starr, Thomas & Wells—f l
Steinhauer Wm F—f c
Studevant Geo E—c
Sturdevant D—f
Theis Bros—f c
Theis Fred & Son—f l c
Tomascik Geo—f
Ward Richard A—f c
Washburn W O—l
Watson & Winter—f l c
Wideman E C—f
Williamson Jas—l
Winter P M—f

WILLIAMSPORT

Bailey Bros—f
Bell Jesse S—f
Bullard L G—l
Clinger Agency The—f c
Cole & Co E W—f c
Compton H W—l
Crone C G—f l c
Datesman J—l
Dawson J T—l
Decker W A—f l c
Emery Frank—f c
Faber W H—c
Fisk George L—f c
Furey Durant—f
Gallagher F M—f l
Gibson J A—f l c
Gibson William Jr—f
Good O W—f l
Harry K Riley—f
Hart Abe—f
Hill H C & Co—f c
Hunter W N—l
Kane F X—f
Kouse James B—c
Levering Chas E—l f
Lundy A D & Son—f l c
McCormick & Son—f c
Mahl S H—f
Pray L A—l
Riley H K—f
Schweiker L W & G—f
Sondheimer M—l
Staib & Staib—f
Swartz & Shea—f
Weddigen Ferd—f
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Blanning & Stine—f
Lebo D F—f
Opie Martha J—l
Rank Chas W—f c
Shadel F M—f

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Bowman J M—f c
Cunningham J E—l
George W D—f
Hankey W L Co—f c

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Colborn Mrs Mary S—l
Hartman J A & Co—f l c
Laurie J M—f c
Maneval & Co—f
Parnell J H—f c
Patton J D—f
Vickroy W J—f

WRIGHTSVILLE

Deitz Fred—f l
Dietz Harry—f l c
Flora W H—f
Kerr Chas M—f c
Keller H C—f l c
Smith H K—f

YORK

Allison N A—f
Anstine G C—
Berger E H—l
Brooks E S & Son—f c
Burgesser C C—f
Dellinger Geo S—f c
Ebert Harry S—f
Eckenrode Wm H—l
Eeisenhart C E—c
Evans Margaretta B—
Fry Charles H & Son—f
Fry Wm F—f
Glenn & Spearhr—f c
Gotwalt J H—c
Graybill George—f c
Gross Samuel L—l
Hauser John S & Co—f l c
Heller Thomas E—f
Herr L E—f c
Jessop & Culp—f c
King Robert—f c
Kitterman J B—l
Kraber Bros—f
L Motte & Bond—f c
Landis B M—l
Lazarus Lion E—c
Lightner Harry G—f
McBlain Walter G—l
McConkey E K & Co—f c
May N C—f
Miller Jacob A—f c
Mitzel J F—c
Myers & Thompson—f
Owen W S & Bros—f
Robinson C N—l
Rutter John H—f c
Spahr Franklin—
Spangler George P & Son—f
Stallsmith Robert O—f
Stauffer W S—c
Stover John A—f
Trout D W—c
Trout G E—c
Von Hocke A—f c
Waters O P—f c
Wilkinson Boyd C—l
Zaner Ray F—f c

RHODE ISLAND

ARCTIC

larke Herbert M—f 1 c
oogan Frank P—1
ionne Edgar A—1
erkins Jos Jr—f
ncy Pierre—f

BRISTOL

dmonds A A—c
inner Edwin A—f
raight Fred M—f
bin M J—f
all Bertram W—f c

CENTRAL FALLS

ais Leo A—f
oucher F—c
raus A S—1
a Brosse J E—f
oberts F X & Sons—f
hitnact R—1 c

CRANSTON

iss Z W—f
alligan John F—f
orton H F & Sons—f c
atham J A & Co—f
evin George V—f

EAST GREENWICH

llen Estate Agency
The N V—f c
eason C C—1
acCue & Sprague—f c
ippee M E—t c

HARRISVILLE

cCabe John H—f c

HOPE VALLEY

reene Geo E—1 c
ewis Herbert E—f
ichmond Silas—f c

JOHNSTON

nningham E C—f
oley J E—c
ilder J B W—f c

NEWPORT

ndrews & Weaver—f c
aman Packer—f 1 c
rightman Wm E—f 1 c
llahan Geo W—f c
mmerford A B—1
cBlois & Eldridge—f c
ver H L—f
atzenmeier A R C—1
ammett Clarence A Co
—f 1 c
azard Duncan A—1
aull James T—f 1 c
ine F H—f 1 c
sonage J B & Son—
f 1 c
ggs Edward O—1
oney James J—c
encer Edw L—f 1 c
llivan Helen M—1
veeney W G—f 1 c
ilkes H G—f
rightington C H—f

PASCOAG

gan Francis—f c
gee Edith C—f c

PAWTUCKET

rnold W W—f
rclay Wm H—f
shop F & Co—f
ais Leo A—f
anchard Andre & Son
—f
tler E P—f
Chase S R—f c
Conley C E—f
Connor G T—f
Crotty Laurence F—f c
Davis Herbert B—f
Dean F L—f
Donahue Leo R—f
Dyer Benj J—f
Everett A P—f
Fletcher H A—f
Gallagher Matthew J—f
Healey Jas P—f
Higgons T D—f
Kelley Walter L—1
Keough James—f
Lawton Chas H—f
Lescoult Louis—f
Lynch W J—f
Monast Louis—f
Mulligan Myles M—f c
O'Brien Thomas—f
Palin J C—f
Ramsbottom J W—f
Richardson E N—f
Roberts F X—f
Rousseau O J—f
Sheldon Chas H—f c
Shippee E W—f
Shove Isaac Co—f c
Tingley A E—f
Watjen H E & Co—f

PEACE DALE

McInness Alfred B—1

PORTSMOUTH

Anthony H C—f 1 c
Borden J B—f 1
Boyd Wm K—f c
Hicks Geo R—c

PROVIDENCE

Alberts H—1
Aldrich J B—1 c
Anderson Henry W—f
Arnold Co The—f
Arnold M Hollis—f
Babcock W J—1
Baggott W A—f
Beach & Sweet Inc—f 1 c
Blanchard F G—1 c
Bosworth J D—1
Boyle J W—1
Brice H B—1
Brokaw W S—1
Buckley John J—f
Budlong John C Jr—f
Burrington A S—f
Calef H C—f
Canning & Moran—f
Carey E F—f
Carpenter J B—f c
Carr J E—f
Carter Realty Co—f
Casey John Jr—f
Chambers Wm C—f
Coates Hurdis Co—f
Collett Geo H—1
Cook Jas W—f c
Crum F A—1
Danforth Leon E—f
Di Jeser & Ortoliva—f
Donnelly F M—1
Dotzert A J—f
Draper W H—f
Dubois R C C—f
Dunning M L—1
Eddy Jno & Son—f
Edgren J Urban—f
Egan D C—f
Farnum E H—f
Fisher Michael & Co—f
Fiske A F C—1
Fitzgerald P J—f
Forest C A—1
Freeman Jas F Co—f 1
Galligan John F—f
Gallivan & O'Donnell—
f 1
Gammons J A—f 1 c
Gamwell & Ingraham—f 1
Goff Adelbert—f
Goff Wm D & Co—f
Gough Joseph—f
Greene Henry A—f
Griswold W H—1
Gross G L & H J—f
Hall Harry J—f
Harrington Benj F &
Son—f 1 c
Harris Stephen C—f
Hayward N W—1
Hazard Frank B—f
Hazelton W F—1
Herrick Wm H & Co—f
Hill Chas E—f
Hill Jas—f
Hoffman W G—c
Holm W R K—1
Holmes C E—f 1
Hurley R A—f 1 c
Intlehouse A L—1
Jackson Benj H—f
Johnson M C—f
Kehoe J L Co—f
Kelaghan W L—1
Knight A—f 1
Lapham Simon S Jr—f
Latham J A & Co—f
Leach A E—1
Lee H I—f
Lester Wm A—f
Lincoln F A—f
Lincoln Levi C—1
Lord D C & Son—f
Mackinney H A—f 1 c
Macmillen J D—c
Marcaccio A—f
Mason E C—f 1 c
Mathewson C A—f
Mattson A—f
Morris G E—1
Newman L C—1
Newcomb C F—f c
Norberg & Co—f
O'Donnell J—f 1
Owens Jos J—f
Paige Clifford D—f c
Parks Geo M—1
Philbrick C H—f
Potter B T & C A—f
Power S M—1
Pratt C T—f
Preble J W—c
Pullen W K—f
Rathbun T R—f
Randall Wm R—f 1
Rawlings B M—1
Redfield W S—1
Rice Charlotte E—f
Robinson W H—f 1 c
Rounds G C—f
Ryan T J—f
Sanderson Bros—f c
Scott & Farrell—f 1 c
Sherman H C Jr—f
Smith J E—f
Spencer & Boss—f 1 c
Sprink I E—1
Stark C R—f

Starkweather & Shepley
(Inc.)
Fire, Marine and Casualty Insurance
17 Custom House St.
See New York City, Boston Mass. and Chicago, Ill., Lis,

Stearns M H—1
Stevens C M—f
Stone & Smith—f
Swift J H—f
Taylor R—c
Todd Mellor Co—f
Torrey D T—1
Voreis L F—1 c
Walker R L & Co—f
Wallace Wm V—f

E. L. WATSON & CO.
INSURANCE
29 Weybosset St.

Wheaton H M—1
White A—1

S. KINGSTON

Babcock John E—f
Bateman E J—1
Doane T L—f
Gardner T A & Co—f
Lewis N B—c
Perry Howard B—f
Shannon Walter E—f 1
Sweet W R—f

TIVERTON

Brown Geo E—f
Cottrell J T—1
Durfee J T—f
Grinnell Charles F—f
Hambly A L—f 1 c
McCoy William F—f
White A P—f
Wordell J G—f

VALLEY FALLS

Brown N D—f 1 c
Kinion P F—f
McInery Edw—1
Nye C P—f
Ryan M J—1
Veitch J W B—f

WAKEFIELD

Babcock John E—f
Bateman E—1
Coman Ed—1 f
Gardner T A & Co—f
Mitchel Charles—1
Perry Howard B—f c
Shannon Walter E—f

WARREN

Asselin H—f
Gildert G M—f
Greene Chas W—f c
Martin Lumber Co E M
—f c
Smith R S—f

WESTERLY

Barnes Everett O—1
Burke Edward M—f
Chester Irvine O—f
Coy Edward B—c
Coy Frank W—f
Hillard Wm A—1
Morgan C A—f 1 c
Price Walter—f 1 c
Rogers D H—f 1 c
Thorpe Howard E—f 1
Trotman Arthur—f 1 c

WOONSOCKET

Briggs B M & Sons—
f 1 c
Brindle Robert—1
Cavanaugh T—f 1 c

R. I.—Woonsocket, Con.

Cosseboom J C—f 1 c
Fleurant J F Inc—f 1 c
Gaulin & Son M—f 1 c
Girard Francois—f c
Girard Geo N—f 1 c
Hemond, Fournier, L'. Agence—f
Heroux Joseph E—f
Keough Wm F—f 1 c
Kirby John F—f 1 c
Kirby M E—f
Laudry Leo—f 1 c
Morin Miss Ida J—f
Mowry Wm C—f 1 c
Mulligan Ambrose A—f c
Myette H J—f
Paquin O J—c
Rogers Wm H—1
Smith R P & Son—f 1 c
Soucy Adelard L—f
Sutton H P—f
Sweatt M L B—f 1 c
Williams Wm E—1

SOUTH CAROLINA

ABBEVILLE

Abbeville Ins & Trust Co—f 1 c
Blake J R—f 1
Chalmers Jas—f 1 c
DuPre J H & Co—f
Gambrell J M—f
Hill R E—f
Jones F B—f 1
Link Robt S—1
Miller J F—f
Smith H G—f 1
Williamson & Wilkinson —f 1

AIKEN

Ashhurst J W—f 1 c
Durban Geo A—f c
Hutson John C & O B—f 1 c
Laird & Son—f 1 c
Real Estate & Fidelity Co—f 1 c

ALLENDALE

Fulmer P J—f 1 c
Johnson J H—f c
Miller F M—1
Oswald Bros—f 1 c
Wilson & Hartzog—1

ANDERSON

Atkinson W T—1
Boleman G N C—1
Citizens Ins Agency—f c
Dickson J W—1
Fletcher B C—1
Felkel F W—1
Farmer, Walton & Evans —f c
Ginn R J—1
Harris C—1
Horton, McLean & Co—f c
Lewis O S—1
Mattison M M—1
Osborne W R—1
Trowbridge J J—1
Vandiver E P—1
Webb Chas W—1

BAMBERG

Copeland & Riley—f 1 c
Dickinson G M—f 1 c
Folk J F—f
Miley B W—f

BARNWELL

Brown D Allen—f
Barnwell Ins Agency—1
Calhoun & Co—f c
Cornelle Mrs Marie T—f 1
Greene G M—f
Grubbs James M—c
Langley T J—1
McNab Wm—f c
Richardson L G—1
Weathursbee L W—c
Wilson L P—f

BEAUFORT

Beckett Geo W—c
Jay W P—1
Kinghorn Agcy J B—f
Lawton E E—f
Richardson W E—1
Thomas Wm J—c

BENNETTSVILLE

Bennettsville Insurance & Realty Co—f 1 c
Breeden Ins Co—f 1 c
Crosland & Tyson—f
Evans Miss Zena—f c
Marlboro Trust Co—f 1 c
Newton R C—f 1 c
Smith & Palmer—f 1 c

BISHOPVILLE

James W A—f c
Quattlebaum D A—1
Stuckey & Woodham Inc —f 1 c

BLACKSBURG

Belue E K—1
Kitchen J F—f
Morrow M H—f

BLACKVILLE

Blackville Ins Agency —f 1
Lowe S G—f
O'Gorman John—f
Wragg T L—f

CAMDEN

Camden Loan & Realty Co—f 1 c
DuBose & Co C P—f c
Hough W R—1
McDowell L A—1
Porter W B—1
Shaw L C—1
van Treskow Mrs. Sadie —1
Williams Ins Agcy—f c

CHARLESTON

Burmester J W—1
Burke E B—f
Campbell E P—f
Coleman J T—1
Dillingham J C—1
Duryea R H—f
Gadsden C Dess—f 1
Gilchrist Corporation—f
Gordon & Dunkin—f c
Guerard E P & Sons—1
Hastie W S & Son—f 1 c
Heyward & O'Neill—f c
Honour J L & Co—f
Huguenin Geo E—f 1
Hyde S L—1
Hyde T T & Sons—f
Lesemann Jac D & Son—
Lowndes C T & Co
McDowell G J—1
McGee H T Agency—f
Marshall R M & Bro—f
Martin Elmore J Jr—f
Middleton W D & Co—f c
Mitchell W B—1
Murray J V—1
Pinckney Arthur—f c
Pinckney L M—f c
Ravenel R T—c
Ravenel & Rivers—f c
Reeves & Gantt—f 1 c
Robb A W—f
Robert Skinner—
Robertson & Mikell—f 1 c
Robertson & Skinner—c
Robertson J M—c
Roddey O F—1
Schachte & Sons Henry—f c
Thompson W T & Co—f
Touhey E P D—f
Triest & Israel—f 1 c
Wright L L—1
Wilbur W C & Co—f 1 c
Williams A V—1

CHERAW

Cheraw Ins & Trust Co —f 1 c
Guar Loan & Trust Co—f 1 c

CHESTER

Coleman H E—1
Edwards C C—f c
Edwards C C & C R—f 1 c
Hafner & Edwards—f
Hardin E H—f c
Lathan Bros—f
Lindsay Joseph—f 1
White & Son T H—f
Whitlock F L—1

COLUMBIA

Allread N W & Co—1 c
Archer J A—1
Bailey R L—f
Burney W M—1
Bialock R J—1
Bollin & Pope—f c
Brodnaux F E—1
Brooks M B—1
Burney W M—1
Cathcart James A—f c
Cay Edward—f
Clarkson N H—f
Conway W J—f c
Cooper F G—f c
Dial G L—f c
Dial J D—f c
Edelmann J L—f

David G. Ellison

General Insurance

COLUMBIA

SOUTH CAROLINA

Fogle A W—f
Gaillard & Withers—f c
Gilham L B—1
Hendley W S—1
Hines Fred —1
Hodges P A—1
Hyatt F H—1
Irby S A—1
Jenkins Miss Mary Gamebrill—f c
Jones Carrol H—1
Kelly Chas L & Co—f
Kohn August & Co—f
Land J S—1
Lillard J W—f c
Lott J C—f
McDavid J E—f
Middlebrooke C M—f c
Middleton J S—f
Miller S L & Son—f c
Munsell F S—1
Reese J T—f c
Rich Marion—1
Roseberry J R—1
Sease W K—f c
Seibels Edwin G—f
Seibels E W & Son—f
So Carolina Rating & Insp Bureau—f
Sparkman S T—f
Summersett & Dial—f
Swaffield F G—f 1 c
Walker-Ravenel & Co—1 c
Wilson J W—1

CONVERSE

Humphries R S—c

CONWEY

Goldfinch & Ludman—f
Harry County Trust Co —f 1
Quattlebaum C P—f
Spivey D A & Co—f 1

DARLINGTON

Byrd A H—1
Darlington Agcy Underwriters—f c
Edwards W C—f c
Kollock A G—1
McCown J M—1
Perkins J Lester—f 1 c
Smoot J C—1
Vaughan Eugene F—c

DOVESVILLE

Chambers P P—1

DUE WEST

Agnew J B—f 1 c
Bonser Mrs H E—f
Brownlee O Y—f 1
Kennedy A S—f

EASLEY

Bartan T T—f 1
Easley Ins Agency—f 1
Hargood & McCravey—
McCravey E P
Smith W C—f 1
Smith & Taylor—f

EDGEFIELD

Griffin C A—f 1 c
Norris E J—f 1 c
Padgett Miss Parl—f
Smith H A—f 1 c

FLORENCE

Aiken J B—1
Beaty Jr Wm A—1
Byers Augustus—1
Chase & Howard—f 1
Chase J P—f
Chase Sanborn—f
Conley W A—1
Consolidated Ins Agcy—f c
Gorman R J—1
Hatchell W C—1
Husbands H H—f c
Martin B L—1
Miller & Beard—f
Miller T R—1
Phillips C H—1

Real Estate Trust Co—f c
pinks G A—l
aylor Forrest—l
hompson Henry T Agcy—l
Vilson P W—l

GAFFNEY CITY

herokee Ins Agency—f l c
allman A L—f l
arrison Ins Agency—f l
nsurance Trust Co—f l
obbins C C—f l c
oung G D—l

GEORGETOWN

raser & Co—f l c
azard Walter—c
organ W D—l
liver H L—f l c
hillips C C—f l
hillips C C & Bro—f l c
yatt J S—l
prings & Sian—f l c

GRANITEVILLE

riail D M—f l
oyerworth O P—l
ard A M—f
earden W L—f l

GREENVILLE

nthony W B—f l c
rown Jas L—l
itizens Trust Company—f l c
ochrane D W—l
oxe W B—l
handler Casper—l
eason B H—l
urman A G—f c
antt John W—l
assaway & Browning—f
ilfillin & Houston—f c
lover H P—f c
oldsmith Wm—f l c
reenville Real Estate Loan & Ins Co.—f l c
reenville Rental & Ins Co—f c
ayne & Richardson—f l c
ipp W Frank—c
unt Miss Minnie—f c
ewis J E—l
ong & Ables—l
ngold W L—f c
acbeth Alexander—f
artin Frank F—f
erritt & Ayers—l
ilford C O—l
itchell J F—f
ichey W A—l
ives Geo J—f
obinson Chas—f c
utledge J R & Co—f c
herfesee Louis—l
irrine George W—f
peights & Allen—f
hompson A B—l
raxler Realty Co—f c
elch Lee H—l
itherspoon J D—l

GREENWOOD

olton & Rainsford—f
itizens Trust Co—f l c
owling G G—f l c
aines J M—f l
aines-Ouzts Fire Ins Co—f l
artzog A S—f
odges G C—l
ee Lawrence—f
cCaslan & Motsinger—f

May-Rufus—
Piedmont Trust Co—f l
Wharton J B—f
Yarborough P B—f l c

HARTSVILLE

Arthur W D & Co—f l c
Chambers P P—l
Dick W L—l
Dunn W R—l
Hartsville Underwriters Agcy—f c
Hinnant F E—l
Slaght F D—l
Trust Co of S C—f l c

HICKORY GROVE

Plaxico & Allison—f l

JOHNSTON

Coleman W Lee—f l
Derrick W C—l
Eidson & Yonce—f l c
Ouzts & Watson—f c
Smith E H—l
Walker J L—l

KERSHAW

Kershaw Real Estate & Insurance Co—f l c
McCaskill J A—f l c
Massey J C—l

LANCASTER

Farmers Bank & Trust Co—f
Gregory & Williams—f l c
Lancaster Ins Agcy—f l c
Witherspoon Ins Agcy—f l c

LAURENS

Adams J J—f
Laurens Trust Co—f l c
Tolbert J F—f

LEXINGTON

Dreher E G—f l c
Lexington Ins Agcy—f l c

McCORMACK

Britt J E Ins Agcy—f l c

MANNING

Conyers Marion—l
Cothran R D—l
Gerald & Davis—f l c
Horton E C—l
Ingram S E—l
Manning Realty & Ins Co—f l c
Wells R C—l
Wells C W—l
Wilson F N Ins Agency—f l c

MARION

Covington F F—l c
Evans Watson & Co—f l c
Hamer & Lewis—f c
Johnson J W—f
Peoples Bk & Trust Co—f
Smith J Ben—l c

MAYSVILLE

Mayes C E—l
Thomas W G—l

NEWBERRY

Burton J A—f
Caldwell & Keitt—f
Hunter F R—f

Security Loan & Investment Co—f c
Spearman & Wallace—f
Tarrant R L—f
Wilson Z F—f

ORANGEBURG

Bryant R F & Son—f l
Dorrill Geo S—f l
Edisto Ins Agency—f
Edwards C C—c
Hydrick O A—c
Lowman Agency—l
Liles & Liles—l
McCreary R A—l
Orangeburg Ins Agcy—f
Pike R F—l
Sease W K—f
Sims H R—c
Wannamaker S & Co—f l c
Wannamaker H C Jr—f
Watson A C & Co—f c
Ziegler & Hildebrand—f l c

PENDLETON

Hard Mrs Jannie—f
Sadler B H—f

ROCK HILL

Citizens Bank & Trust Co f l c
Culp Jas P—l
Douglas Wm A & Co—l
First Trust & Savings Bank—f l c
Johnston E B—l
Peoples Trust Co—f l c
Roddey W J—l
Ruff H E—l
Willis W D—l
Wyatt P C—l

ST MATTHEWS

Barron P E—l
Geiger & Kelley—f l
James C R—f
Loryea J H—f l c
Murray J A—l

SENECA

Ellison C H—f c
Edwards W F—f c
Hopkins J Eustice—f l c
Nimmons R K—f
Todd J W—f

SPARTANBURG

Byers E D—l
Carlisle C H—f
Cofield Jas—f l c
Colonial Trust Co—f c
Crews & Crews—l
DuPre F S—f
Ferguson R H—l
France B H—l
Glenn W S—f c
Law A M & Co—f c
Ligon Chas P—l
Ligon, Grier & Co—f c
Mason M P—l
Merritt C W & Co—f l
McCrary H—f
Perrin L W—c
The Elford Agency—f l c
Tiller W H—l
Ward & Zimmerman—f l c
Whisonant J E—l

SUMMERVILLE

Cauthen E E—f
Dehon W R & D P—f l c
Walker & Jenkins—f l c

SUMTER

Calk Jas—l
Citizens Ins Agency—f l c
Haynsworth G E—f l c
Hood R S—f l c
Hurst C E—l
Moses Andrena Mrs—f
Moses H P—f l c
Moses P—l
Nabers S M—l
Platt M M—l
Riley & Co—f l c
Sumter Ins Agency—f l c
Sumter Real Estate & Ins Co—f c
Upshur W B—l
Walsh Ins Agcy—f l c
Whitehead W L—l
Wilson C H—l

TIMMONSVILLE

Atkinson B R—l
Bowen & Stone—l
Charles R K—f l c
Home Realty Co The—f
McNeill M L—l
Reedy F C—l
Rollins R C—l
Rose W C—f l
Smith Ins Co—f l

UNION

Beaty & Walker—f l c
Farr & Thompson—f c
Jeffries & Kelly—f
Nicholson Bank & Trust Co—f c

WALHALLA

Moss J M—l
Seabom Geo—f c
Verner J D—f c

WALTERBORO

Black D B—f
Black H W Jr—f
Fraser R L—f
Jefferies R M—l c
Padgett C G—f

WESTMINSTER

Breazeale J G—c
Butler D P—f
Carter J S—f
Hull J D—f
Pitts I—l
Taylor C—l
Westminster Fire Ins Agency—f
Witherspoon J D—f l c
Witherspoon J D—l
Zimmerman E—f

WILLIAMSTON

Citizens Ins & Brokerage Co—f c

WINNSBORO

Beaty W A—f
Crawford D A—f l
Flenniken W H—f
Jennings J M—f c
Ketchin H E—f
Winnsboro Ins & Realty Co—f l c

YORK

Boney C A—f l c
Grish Sam M—f l c
Lindsay Ins Agcy—f l c

SOUTH DAKOTA

ABERDEEN

Anderson C G—f
Baker S M—l
Barnard-Johnson Peters Co—f
Barnes Ira—f
Bolles Geo—f
Burnett C G—l
Burns C J—f c
Cavanaugh John—f
Collins S H—f c
Conry Jos J—f
Disney H A—f
Dolan S—c
Erwin G M L—l
Fish G H—f
Hagen J O—l
Hed L Edward—f c
Kearns W F—f
Lamont B C & Son—f c
Lasell M C—f
Link G R—f
Lyons P H—f
McDonald Jas H—f
Mabbott G A—l c
Mason Meda—f
Merritt C E—f
Milligan A D—l
Milligan A F—f
Morris Agency—f
Murner R—f
Narregag Inv Co—f l c
Pepper-Gorder Co—f c
Pond J H—f
Reed Ins Agcy—f c
Romans J B—f
Squire Land & Loan Co—f
Swain-Peters Co—f c
Swanson-Locken—f
Voedisch A W—l

ALEXANDRIA

Danforth Wm R—f
Mohr H J—f c
Peckham & Wyman—f
Seacat W H—f
Smiley G S—f l
Thiel & Son—f
Thiel Geo—l
Vincent J—f
Wood J C—f

ARMOUR

Addie J W—f
Beaumont Bert N—f c
Booher Leroy—f c
Booter C W—f l c
Chesley & Brown—f
Dubes E E—f l
Eernisse Peter—f l
Gallagher F P—f c
McKinnon R—f l
Palmer W H—f c
Raben D H—f l
Walker & Gurley—f
Wanzer E P—f c

ASHTON

Cole & Wilson—f
Graves E N—f
Roberts D H—f l c

BERESFORD

Ackley Geo G—f
Bulow W J—f
Duerst Abe—f l c
Erickson Albert—f c
Frieberg August—f
Lind E—f c
Marher J B—f
Meidell H J—f
Olson A R—f
Severson Andrew—l
Soderstrom A A—c
Sundstrom R P—f c

BLUNT

McDaniel F S—f
Olson J A—c

BRIDGEWATER

Knorr J L—l
McMahn C—f
Mayer T S—F
Shanard T J—f
Tschetter Jacob—f
Wipf E M—l

BRITTON

Alpin M—f
Cooley & Stiger—f
Gardner & Jones—f
Kelly J F—f
King H W—l
Kreiger D E—f c
Nelson A M—f l
Printup C E—f
Printup & Brown—f c
Staven M J—f
Thorp W W—f

BROOKINGS

Akin T C—l
Allison A B—f
Button H—l
Carliale M G—f c
Champlin M—l
Cheever & Cheever—f
Cobel G A—l
Fishback H—f c
Flittie G J—f c
Kabrud Bros Agcy—f l c
McCarl S H—f
Matson A—c
Purdy Wallace E—f
Thayer Geo F—f

BRYANT

Arneson G A S—f
Erickson Jas—f c
Gebbie E J—f
Jacobson L A—f
Rimann W B—f l

CANTON

Anderson Hans—f
Brown H J—f
Cooper & Cooper—f l c
Ellis & Wilkinson—f
Helgerson A—f
Helgerson T H—f l
Jacobsen & Dean—f
Johnson Geo G—f l c
Lewis James—f
Moen G J—f l
Olsen Geo—f
Rowe J H—f
Rudolph O A—f

CASTLE WOOD

Curtis A L—f l c
Curtis H H—f c
Griffing S B—f c
Halvorson C N—f c

CENTERVILLE

Bervin Louis—f l
Bogue Alan—f
Gardner Walter—f
Heynes H—f
Mee Jas—f c
Thompson J S—f c
White Walter R—f c

CHAMBERLAIN

Bingham J H—f
Crisp E E—f
Drury E L—f c
Laughlin L B—l
Pilger G F—f
Powers F A—l
Pratt W H Jr—f
Reynolds F A—f
Somers R H—f
Tidrick C D—f l c
Whitbeck A C—f

COLUMBIA

Elliott T M—f l c
Holdhusen J F—f c
Lawless J H—f l c

CUSTER CITY

Delicate T W—f l c
Hanley W F—f
Kneeland C A—f l c
Perrin C E—f c

DEADWOOD

Baggaley John & Co—f c
Coburn A A—f l c
Hattenback J—l
McGahey D M—l
Stilwell L W—f
Thomas & Regan—f c

DELL RAPIDS

Burke L V—f
Carroll G B—l c
Elliott E J Jr—f
Krause H G—f
Lexvold H H—f l c
Lund W G—f
Nisbet W C—f
Shreve J T—f
Sweatt B J—f c
Teig C J—f l

DE SMET

Andrews F M—f
Dawley C L—f l
Green E F—f
Hasche B J—f
Mausbach P J—f
Warren Wm H—f
Williams O P—f

ELKTON

Casserly P T—f
Cassidy W T—f
Dressel F F—f
Ehlers H G—f
First State Bank—c
Gratton O T—f
Hoch E G—f
Lovell B D—f
Marshall O W—l c
Powderly E E—f
Wurst O W—l

ESTILLINE

Calef A B—f c
Holaday C B—f l
Liebenstein M S—f c
Millard F E—l
Snyder J A—f c
Whittemore W E—f l c

FAULKTON

Bickel F E—c
Brewer Alex—f c
Cornwell I Allen—f l c
Latham D H—f
Mitchel J F—f
Moore A M—f
Reid F T—l c
Somm Carl F—f

FLANDREAU

Bachman E A—f
Bigelow James T—f l c
Cowles W G—f
Henry W S—f l
McCarthy J H—f
Pettegreen G E—f c
Warren F A—l c

FORT PIERRE

Cannon J D—f
Goldsmith L E—f c
Strain F R—f
Sumner & McPherson
Vandercrook Ralph—

GARY

Carlson J F—f l c

GROTON

Basom N S—f l c
Bowler M F—f
Erwin W I—f
Gage T E—f l
Mather R A—f c
Miller & Highland—
Thede John—f

HERMOSA

Hemard A T—f

HOT SPRINGS

Adams E B—c
Cleveland L E—f l
DeMoulin Loan & Ins Co—f c
Dolliver G B—f
Eastman L C—f l c
Jensen C L—f
Marty Henry—f l c
Smith G C—f
Southard R W—f c
Stanley, Graham Juckett—f c
Stewart C A—f l
Stockmans Bank—f
Whaley J C—f
Ward Pete F—f
Wilson C A—f l c
Wilson S E—f l c

HOWARD

Adkins B E—f c
Adkins J B—f
Cox J J—l c
Hanson & Jacobson l c
Howard Natl Bank—c
Mastalka F—c
McCullough D A—f c
Moore M A—f
Smith Hugh—f c
Widel J A—f c

HURON

Beach & Dickinson Inc—f c
Beadle County Abstr & Title Co—c f
Birks Samuel—f
Blake A B—l
Farmer W N—f
Fitzgerald Arthur A—l
Gibbs Carl—f l
Hagen O S—f
Hall C N—f
Henning & Lowrie—
Hill G W—f l
Hill Robert—f
Hinckley Lyman T—f
Hoy Alva—f l
Ives B F—f c
Kelley C A—f
McIlvaine C N—f c
McMonies D E—f
Mall W L—f
Maul W H—f l c
Muraine M A—f
Null & Royhl—c
Scott J E—f
Sheeks George—l
Smogard Theo—f
Teets B F—f

mmey L A—f
in Camp J E—f 1
ard Harry J—f
eir C H—f 1 c
hisman M D—f
right Geo—f 1

IROQUIS

alsen C H—f
illivan T J—f
ilmarth D F—f

KIMBALL

oyd A D—f
olly B E—f 1 c
riswold Fred—f
ouda Vaclay—f
ake M C—f
enz P V—f 1 c
umbard State Bank—f
fcClenahan J R—f
eynolds Bros—1
mith's Clyde E Ins Agency—f 1 c
mith H C—f 1

LEAD

orum F B—f c
urran & Curran—f c
usrier V A—f
tone Ben R—f 1 c

MADISON

all F G & Son—f 1 c
erther M F—f
alls H—1
ockler S R—1
uttaboe N—1
Holdridge H H—f
Huxford H—f
arson R H—1 f
Mitchell Harold—f
Mundt F J—f 1
Olstad C E—f
Opperud Jos—f
Porter Chas—f
Scully G L—1
Sheridan E & Son—f
Shipton Frank—f
Sponholtz A W—f
Stensland C—f
Tuttle Geo—1
Urdahl Hans—f
Wadden N E—f
Wadden V R—f

MILBANK

Benedict & Sanders—f
Bleser A J—f
Buri H—1
Fuller Thad L—f
Kohler Paul—f
Lockhart S S—f c
Martens Bros—f
Nixon A M—1
Rix Geo S—f
Roggenbock Jo—f
Saunders L N—f
Saunders P C—f
Schiefelbein H A—f c
Waller P—1
Walsh O C—c
Wendland F—f
Yonkers L O—1

MITCHELL

Branson O L & Co—f 1
Bouckoun C—1
Crow John N—f
Downey A T—1
Foster Geo E—.f
Hager A B—f c
Kelly P H—f
Kerns S I—f
Mitchell Abstract Co—f 1 c
Reiss & Rogers—f c
Slaughter Henry E—1
Walrath J O—f
Winsor F H—f

PARKER

Fisher A M—f 1 c
Hill & Hill—f 1 c
Peters Ben—f 1 c
Stoddard K B—f c
Watson J W—f c
Weiland & Kaufman—f
Youngers T L—f 1 c

PIERRE

Anderson C H—f
Cutting H E—f 1 c
Hyde C L—f
Jackley J J—f c
Lockhart J L—f
March D W—f
Mundt Wm J—f
Quackenbush H C—f c
Star Company—f
Whitcher C C—f 1 c

RAPID CITY

Ackerman Frank—1
Allen Bros—f c
Crabtree C C—f
Dakota Title & Invest Co—f
Farrar & Jepson—f
Hendrickson & Lewis—f 1
Hunt A C—1
Jeffers G A—c
Linde & Hughes—f
McCain Fred C—f 1 c
Roberts E F—f
Runkel Chas F—f 1
Wentzy Harry—f

REDFIELD

Alexander P L—f
Bailey Geo—f
Backman W H—f
Blain E J—f
Bruell W F—f c
Bull R T—f
Coolidge F W—f
Fisher Geo W—f 1 c
Issenhuth E C—f
Issenhuth Wm—f
Ingles R J—f c
Johnson U G—f c
Koerner Jacob—f 1
Labrie A F—f 1 c
Moriarty M—f
Morris Leroy—f
Norton H L—f
Packard F H—f 1
Randalph Mrs A M—f 1
Ruhlman B W—1
Schwietert W R—f c

ST. LAWRENCE

McCool J C—f

SALEM

First National Bank—f
Gibson J W—f
Gifford Chas—f
Griffin R A—f
Hart W H—f
Kuhle Otto—1 c
Scanlan P W—f
Wilson E H—f c

SIOUX FALLS

Babcock West—1
Back C J—f
Barr C—1
Caille & Son—f
Capital J C—f
Charnock C T & Son—f
Clark & Johnson Co—f
De Lange P A—1
Douthit G R—1
Harris C J—1
Hollister Ins & Loan Agcy—f
Jacobson & Witte—f
Knowles, Dwight & Berniee—f
Lemon D P—f
McKinney & Allen—f
Mallanney John—1
Moore G W F—1
Mumby C H—f
Neister P J—f
Nichols L C—f
Norton Max W Ins Agy—f 1 c
Patton J M—1
Rains W H—f
Reed F H—f
Schmuke A L—f
Scurr Orville—f
Sexton T W—f
Shaw B C—1
Tucker R A—1
Tyler N S—f
Updegraf J G—f
Varcher Nichols—f
Whitehouse F C & Co—f

SPEARFISH

Cooper & Hull—f 1 c
Henton & Henton—f
Newton Geo W—f 1
Warren James R—f

STURGIS

Atwater H P—f
Cruikshank Robert—1
Flavin Matt—f
Hamaker Elmer—f
Reed C L—f 1 c
Skuttt R N—1

TYNDALL

Chladek F F—f
Krause Ed—f 1 c
Ryan A C—f
Wynia A—1

VALLEY SPRINGS

Hetland E J—f 1 c
Hetland L S—f c
Kyle R R—f 1 c
James W H—f c
Wilson R L—f 1 c

VERMILION

Barrett C H—f c
Bauman W A—f
Brosius Geo K—f
Cleland W R—1
Copeland J A—f c
Cushman E M—f 1
Gunderson A B—f c
Gunderson C J—f c
Hart E M—f 1 c
Payne & Olson—f c
Runyan Charles—1
Tilton H G—f c
Westlund & Palmer—f
Westlund Eric—f 1 c
Whittemore A H—1

WATERTOWN

Atkinson R L—f
Countryman F A—f
Daley A—f c
Daley M G—c
Delamater Jay—f
Fahnestock John—f
Goepfert R D—f
Hanten H M—f
Hart G W—1
Hart F W—1
Hart R J—1
Kranz Chas—f
Lockhart C H—f c
Lockhart Land & Loan Co—f
Meadows F R—f
Meichals H—f
Meyers I H—f
Roth F W—f
Stiles F B—f c
Walrath H D—f
Williams R G—f

WEBSTER

Alley A M—f
Compton D B & Son—f 1 c
Cooms I S—f 1
Cooper A T—f
Grude Oscar—f
Halter Martin—f
Harris R W—f
Magnus Oscar—f
Rathbarn & Son—f 1
Smith A—f
Woodworth L H—f

WILMOT

Eastman R H—f
Hansen Earl C—1
Hougen L S—f c
Jones W F—f 1
Minder A—f
Morrison J A—f
Munro John A—f 1 c
White R E—f

WOONSOCKET

Allen W H—f
Brewster D H—f c
Cooney Connor—f
Dalton J R—f
Dzie H S—f
Hauge W H—1
Hauge & Dzie—f 1 c
Hobart H J—f

YANKTON

Bruce & Co—f
Cavanagh & Heaton—1
Daniels Israel—f
Dunn E H—f 1 c
Fitch G W—1
Gamble Mrs Eva—f
Heaton E R—f c
Lindstram Bros—f
Ohlman M P Jr—f c
Ray F B—f
Van Osdel F E—f
Walpole R E—1
Wheeler R A—c

TENNESSEE

ADAMS
Head H W—f
Sugg C B—f
Sugg James B—f 1

ADAMSVILLE
Basinger P L—f c

AFTON
Keller C D—f

ALAMO
Alsobrook C R—1
Nance H B— f c
Perry J H—f

ALEXANDRIA
Jones H H—f
Measle Jno W—f
Pendleton J M—f
Stark J J —f

ALGOOD
Clark Oscar—f 1 c

ANTIOCH
Taylor W B—f

APISON
Stanfield D A—f

ARLINGTON
Cunningham A M—f 1

ARTHUR
Pridemore Sam—f 1 c

ASPEN HILL
Childers A M—c

ASHLAND CITY
Allen E F—1
Chambliss Jas C—f c
Pennington E E—f 1

ATHENS
Bayless Gilbert P—f
Dodson Frank R—f
Evans Harry R—f
Hoback L L—f
Keith Chas F Jr—f 1 c
Moody H S—f
Reed J C—f c
Thomas John L—1
Wagar Bidwell G—1 c

ATWOOD
Mullins H P—f 1

BAILEYTON
Brown J Doss—f
Hodge J. W—1

BAXTER
Broyles Patton R—f 1 c
Grace Lawrence—f
Richardson R L—1

BELLBUCKLE
Crouch Z T—f
Dickson Jno E—1 c
Hutton Wm W—1
Shoffner E B—f 1 c
Sparkman & Freeman—f
Troxler Geo—1

BELLS
Bells W B—f 1
Lewis & Pork—f

BELVIDERE
Ray Felix C—f

BEMIS
Butler J M—1 c

BENTON
Clemmer J D—f
McClary Hugh W—1

BETHEL SPRINGS
Lewis H B—1
Lewis R F—f 1 c
Pigott W T—f

BETHPAGE
Chipman Geo W—f

BIG ROCK
Cobb E W—f 1 c

BLUFF CITY
Rush R W—f

BOLD SPRING
Murphree Walter B—1 c

BOLIVAR
Arnett W—1
Bills John H—f
Bishop David E—f
Carter H E—c
Kahn Aubrey M—f 1 c
Miller Chas A—c
Mitchell Jno L—f

BOMA
Spitzer H C—1

BRADEN
Seay W R—1

BRADFORD
Alexander J N—f
Mount S J—f
Yates R P—f 1

BRADYVILLE
Lemmons Jno W—f

BRAXTON
Hoover N J—1

BRENTWOOD
Mayche Frank L—1

BRISTOL
Backman & Burrow—f 1 c
Ballard B E—f
Barker J G—1 c
Blanchard Frank T—f c
Brewer Jas K—f c
Burnett G W—c
Bush, Chas Newton—c
Cole J F—f
Crockett Jas A—1 c
Davis B A—1 c
Evans Jno L—1 c
Galloway H H—f c
Giles J W—1
Hewitt C B—1
Hickman Herman M—c
Holt J W—f c
Lyon Jas B—f 1 c
McFarland & Caldwell —f 1
McGhee Chas M—1
Maxwell A C—c
Osborne Wm O—1
Sanders Hiram G—1
Selfe J W—f 1 c
Sheen & Co—f 1 c
Sheen & Sheen—1
Solfe J W—1
Wolfe J A—1 c

BROWNSVILLE
Bauman Stanley M—1
Bell W B—f
Bond R N—f
Bradford Laura—f c
Byrn J W—f
Chapman W D—1
Covington W F—1
Craig C W—1 c
Currie W T—1 c
Douglass E B—1 c
Dupree Nolan R—f
Gray Jno T—1
Keathley J B—f
Keathley N B—f 1
Lyle Geo W—f c
Maddox R F—f 1 c
Mann Joe T—f c
Owens R B—c
Porter Charley J—1 c
Powell B A Jr—f
Smith H J—1
Taylor A R—1
Thomas S F—f c
Tipton Jas—f c
Tugwell Robt B—1
Whitelow E J—1 c

BRUNSWICK
Horne Paul L—1
McCalla R C—1

BRUSH CREEK
Fry E S—f 1 c
Timberlake A B—1
Young D D—f

BUNTYN
Barr C R—1

BULLS GAP
Addington Henry W—1
Park R F—f
Quillen Worth B—f

BURCHWOOD
Roork W H—1

BURNS
Meek Alex—f

BUTLER
Smythe R C—1

CADES
Powell R L—f

CAMDEN
Holloday Geo B—1
Justice A S—f 1 c
Leslie G M—f
Lockhart J M—f c
Melton Roy R—1 c

CAMPBELLSVILLE
Cameron J E—c

CAMPAIGN
Keel J C—1

CARTHAGE
Bradford F G—1 c
Gardenhire Jere—f c
Legon L A—f
Myers Fred—f c
Read Alex C—f
Webb W K—1

CARTERS CREEK
Burnett Walter W—f

CARYVILLE
Foster W A—1 c

CASH POINT
Jones J G—1

CEDAR HILL
Bartlett R H—1
Featherstone W R Sr—f 1 c

CELINA
Anderson Wm H—f 1 c

CENTERVILLE
Claggett R M—f c
Cunningham S S—1
Huddleston T M—f c
Huddleston Dean—f 1 c
Tatom L E—f
Thompson J P—f 1 c

CHAPEL HILL
Bigger J R—f 1
Bigger A C—1

CHARLESTON
Cord Wade H—1
Epperson J H—f
Nichol Wm M—f

CHARLOTTE
Hickerson F H—1
Williams C B—1

CHATTANOOGA
Abel J W—1
Adams H H—f 1 c
Adams W C—1 c
Baker W E—1
Bankson S O—f c
Barnard D B—1 c
Barnes E M—c
Barr & Herndon—f 1 c
Bennett J A—1
Bishop J Walter—f 1
Brown A F—1 c
Brown C V—f
Brown Edward E—1 c
Browne Miss Z Grace—c
Burnette & Lowry—f
Burton, Ireland & Wal—f
Caldwell A S—1
Cambron W S—1 c
Cate A H—1 c
Childs W A—1
Childress R M—f 1 c
Cohn Julius J—f 1 c
Colburn W J Co Inc—f c
Conner Ins Agency—f c
Crabtree J F—f 1 c
Crawford Mrs Jane—f
Crawford Luther—1 c
Crimm Clarence H—1
Daniel L S—f c
Darwin O P—1 c
Davenport W—f
Diamond P—1
Diamond S C—1
Dicks R E—1
Dowler Frank H—1 c
Drake C A—1 c
Drewry & Ohmig—1
Duncan D L—c
Dunning Jno T—1
Ellington W H—1 c
Englehardt Fritz B—f c
Ethridge W A—1 c
Etter Jas H—f

Evans Fletcher C—f 1 c
Farrar W H—c
Ferger Bros—f
Fleming Frank G—1
Fox John H—f c
Franklin H R—1 c
Gass W S—f 1
Glover & Grady—f 1 c
Griffiss Jno C Jr—f 1
Haskell E C—1 c
Hebditch H G—1 c
Helmick W H—1 c
Herbert C J—1
Hubble E F & Co—f
Huffaker H D & Co—f 1 c
Ireland I E—c
Johnson N A—1 c
Kirkpatrick A L—f c
Lachman S & Co—f 1 c
Lamon Milton R—f
Landress Thos L—1 c
Langley Wm F—1
Lansford Archie P—1
Leavitt C A—1
Lowry Wm B—f 1 c
Lupo A N—1 c
Lynch L W—1 c
Macrae & Stuart—f c
Manning W E—1
McGee Geo & Pryor—f 1 c
Marks S L—1
Marlin C B—1 c
Mason Geo C—f c
Mayberry Jno R—1
Miller L J—f 1
Moyses Sol & Co—f c
Oppenheim Herbert—1 c
O'Rear J B—f 1 c
Owen Love & Oliphant—f 1 c
Payne O B—c
Pickens & Pickens—f
Potter H M—1 c
Powell W D—1 c
Pressnell H C—1 c
Price J H—1 c
Quinn C H—f
Ragon, Cohen & Ragon—f c
Reed-Payne-Henderson Co—f c
Rogers B G—c
Robertson M G—1 c
Rolston Emmett H—1
Rosenborough W D—1 c
Rothwell L J—1 c
Rowles William R—f
Rutledge W L—1 c
Scruggs Fred—c
Shelton F K—f
Shepherd P—1
Sims A P—c
Sims B C—1
Sloan & Son—f 1 c
Smart G M—f 1 c
Smart J E—c
Spencer Dowler Inc—1 c
Stephens J C—1 c
Stewart H J—f c
Stuart Edw W—c
Thatcher W C—f c
Tyler B—f c
Varnell Henry G—f
Venekins Victor E—1 c
Wall J J—c
Wassman Emil—f 1 c
Watkins M—f 1 c
Wester Earl N—1 c
Wilder C J—1 c
Winder C H—1 c

CHEAP HILL

Teasley L Scott—f

CHESTERFIELD

Davis J H—1

CHRISTIANIA

Clark H H—f 1

CHUCKEY

Johnson J Robt—f
Squibb D C—1

CLARKSVILLE

Abernathy Andrew J—f
Anderson Peter M—f 1 c
Bardwell & Co—f 1 c
Batson Jno T—1 c
Beach Mrs L D—f
Broster R D—c
Bumpas W D—1 c
Byers L N—f 1 c
Carter Marvin E—f 1
Carroll Jno E—1 c
Catlett Jno A—f c
Edwards Jno E—f c
Fort Geo—f 1
Gambill W G—c
Hagewood Wm T—1
Hanner Mac R—f c
Hodgson Frank T—f c
Howell Archer Jr—f
Lyle C B—1
McKeage J O—f c
Michel Horace L—f 1
Moore Rev A J—1
Northington & Faulkner f c
Plummer Corvasco B—1 c
Rudolph W W—f
Smith G Charlton—f 1
Swift R O—1 c
Tate Wm W—1
Thomas Drue P—1 c
Wall W H—1
Waynick D H—f
Williams C L—f
Wood E T—f 1
Yarbrough Mrs Carrie—f

CLEVELAND

Blackburn J R—f 1
Blevins Mrs I M—f 1
Byers J L—f
Campbell E F—f
Campbell & Woollen—f
Cecil J T—c
Fox D A—f
Hardwick C M—c
Hargis John B—f
Harle C W & Bro—f c
Hudson O W—f 1
Jobe C—1
Jordan T G—f
Petty E S—1
Rogers T L—f 1
Taylor J W—f 1 c
Tonkin W H—f 1 c
Webb B M—f 1
Wiggins J W—1 c

CLIFTY

Lovejoy R H—1 c

CLIFTON

Hughes & Montagne—f c

CLINTON

Kincaid R S—f c
Long J F—f
Scruggs Claton—f
Wallace Underwood & Gamble—f c
Wilson B F—1

COAL CREEK

Irwin & Barker
Reed C R—f 1 c
Watts C J—f 1 c

COLLEGE GROVE

Dobson A H—f
Stammer W E—f

COLLIERVILLE

Dean Chas—f
Delaney David G—1
Glenn J M—1
Humphreys J P Sr—f
Humphreys J P Jr—f
Isbell & Freiley—f
Kirk M V—f 1
Lynch J W—f
McGinnis Wiley W—f c
Mebane G D—c
Moreland E F—f
Swoop J K—1

COLUMBIA

Adams M C—f
Beaman Peyton R—1 c
Bostick Jas—1
Buchneau Geo L—1
Farris Mora B—f c
Fields W—f 1 c
Figuers T Norfleet Jr—f
Figuers T Norfleet Sr—f
Gordon Thos E—f c
Harris J Will—1 c
Hayes R L—f c
Hendley H Clifford—f 1 c
Hendley H L—f c
Hickman Claude L—f
Howell J W—1 c
Huston H B—1
Littlefield Jno E—f c
Locney Ed D—f c
McAdams Wm G—1
Massey Walter T—1 c
Maxwell Sol T—1 c
Merrill H F—1
Moore W W—1 c
Morgan A P—1 c
Nicholson F L—1
Nicks O B—1 c
Nicks Bert—1
Richardson T S—1
Rutledge O P—f 1 c
Sampson Robt N—1
Sewell C L—f 1 c
Sheppard J M Jr—f
Shuneman Louise P—f
Smith A H—1 c
Thomas A F—f 1 c
Thomas Alfred L—f
Walsh Joseph F—1 c
Wave Jackson—f c
Wilson Wm—f
Yoest Ernest—f c

COMO

Tansil E B—1

COOKEVILLE

Boyd Ernest H—f c
Davis Ezra—f
Duke E Blanchard—f 1
Ford Thos D—f 1 c
Guthrie C N—1
Morgan D H—f
Richardson John W—f c
Shanks Wm M—f 1 c
Shipley Harvey R—f
Stanton Benton M—f 1 c
Wade W C—1

COPPER HILL

Hunter Chas F—f 1 c
Mulkey H P—1

CORDOVA

English D A—1
Goodloe S B—1 c
Leigh J W—f 1 c

COVINGTON

Billings Geo—1
Boyd Marion S—1
Burns A L—1
Calhoun R S—f 1 c
Cole W E—1 c
Downing Richard V—f 1
Faulk C E—1 c
Fisher & Johnson—f 1 c
Fleming L—1
Garner & Shelton—f 1 c
Green & Hudson—f 1
Girdner Geo A—f 1
Johnson John L—f c
Mills J E—1 c
Murphy Virgil L—1 c
McClelland & McCelland—f 1
Noell Chas P—1
Nevils T A—1
Nevils Elmer—f
Polk J M—1
Wahlquist Chas W—1 c

COWAN

Miller Edwin S—1
Minson Jno—1

CROCKET MILLS

Crockett F W—1
Perry & Perry—f

CROSS PLAINS

Strother D W—1

CROSSVILLE

Black Chas G—f 1 c
Cline Geo W—f 1 c
Rector O B—f 1
Reed John S—f c

CUBA LANDING

Buchanan W A—1

CUMBERLAND CITY

Bogard A J—1 c
Jobe W H—1
Kesterson A B—f
Overton Howell H—f 1
Richardson Frank—f

CURVE

Ramsey Hampton C—f

DANDRIDGE

Glenn A C—1
McSpadden Emmett A—c

DARDEN

Wood Ernest—1

DAYTON

Abel Robt P—f 1 c
Dodd W A—1
Grice A N—f c
Hillerary Wm—f 1 c
Presnell H C—1
Sanborn C D—f 1 c

DAYLIGHT

Westphal Art—f

DECATUR

Rice L F—f

DENVER

Hall Ben H—c

DECATURVILLE

Johnson & Wheat—1
McMillan W I—f 1
Stout & England—1

TENN.—Con.

DECHERD

Featherstone Wm H—f
Looney R L—f
Powell Mrs Jesse B—f
Williams T K—f

DIANA

Perry N A—f

DICKSON

Bowers Paul —f
Boyte W R—f c
Brown W D—l e
Carter D W—l
Davidson G W—f
Fentress C D—f l
Halbrook Joe—f
McMurry W H—f
Miller J P—l c
Morrison H C—f
Pentecost Gabriel—f l
Petty W G—f
Robertson S G—f
Scott A L—f
Smith Wilson Clayton—l
Stephens John W—f
Tallent I—f

DIXON SPRINGS

Jordan Will A—f l c

DOVER

Sykes L A—f l c
Vinson W S—f

DOYLE

Felton J Haskell—f l

DRESDEN

Copeland H S—f
Lewis T A—f l c
Lewis R T—f
Mayo Geo T—f l c
Webb King—f l

DRUMMOND

Drummonds Guy—l c
Gamble J H—l c

DUCKTOWN

Taylor Julius E—f l c

DUKEDOM

Stone Virgil H—f l c

DUNLAP

Heard J H—f c

DYER

King & Hudson—f c
Robinson L L—f l c

DYERSBURG

Atkins C W—l c
Atkins Jas W—f c
Biggs J F—f c
Breazeale S G—l c
Breazeale Walter I—l c
Campbell J C Sr—l c
Campbell J C Jr—l c
Cribbs J B—l
Cruse Wm—l c
Douglas S D—l c
Doyle Jno C—f
Griggsby J P—f
Hendron G N—f l c
Johnson Jas H—l c
Jurnett E B—l c
Latta Jno G—f
McDavid Emerson E—f c
Paris W C—f
Parr W O—l c
Powell J W—l c
Rhodes Sublett B—f l c
Rice Jno E—l
Robinson T G—l c
Sanderson Percy W—l c
Sinclair Jno L—f l
Sugg C F—f
Summers Mack S—f c
Walker J H—l c
Watkins R S—f l c
Weakley Ewell Thomas —f
Wells Thos Lee—f l c
Wilson W W—l c

EADS

Bryan James E —l

EASTLAND

Bogle Frank M —l

EDGEMOOR

Brock Sherman V—f

ELBRIDGE

Davidson H C—f
King H C—f l c

ELIZABETHTON

Allen Wm R—f
Bowers C F—c
Elizabethton Ins Agcy—f l c
Jenkins Wm J—f l c
Vaught W M—f
Whittaker T E—l

ELKTON

Griffis Thos W—l

ENGLEWOOD

Ferguson J L—f
Frye T M—f

ERIN

Boone Sidney—f
McElroy J F—l c
Parker C N—f c

ERWIN

Bogart O E—f
Davis C D—f l c
Goodin T E—l
Neas & Co—l f
Parsley M F—f
Plasters N H—l
Runnion W C—f l

ESTILL SPRINGS

Games D B—f l c
Leiper R S—l
Mitchell Geo W Jr—f l c
Wysong K R—l

ETHRIDGE

Locke C E—l

ETOWAH

Duff A M—l c
Lesley B B—f
Marshall W B—f l c
Rutledge F—f l c
Slack W K—l

EVANSVILLE

Silver Henry J—l

FARMINGTON

Dryden J A—f l

FAYETTEVILLE

Alexander L W—f l c
Allen Miss Carlee—f l c
Askins J M—f
Bagley T O—l c
Baites O W—f
Buchanan Jno L—f l
Collier R L—c
Cormack S W—l
Cowden L E—f
Feeney R Ed—l
Gaunt R W—f l c
Gill Mrs Jean—f
Goodrich Geo—f
Hancock N F—f
Johnson J E—l
Malone Geo—f
Massey J O—l c
Millhouse Mrs Emily—f c
McCown W Theo—f l c
Shofner Eugene F—l
Terry W W—f
Wilson Fulton M—f l
Young Jno W Jr—f

FINGER

Maness Ward W—f
Segerson Francis M—l

FOUNTAIN CITY

Lowe J G—f l

FORK RIDGE

Bristow C F—l

FOWLKS

Ross U S—l

FRANKLIN

Briggs J B—f
Brown G A—l c
Buford L W—l
Cannon Newton Jr—f l c
Channel H G—f l c
Crockett R H—c
Ewin Ben D—l c
Green Bates L—f
Green Jno—f l c
Hall J E—f
Haynes R E Jr—f c
Matthews Geo I—f
Mount Chas M—f l
Mullins H J—f l
Murrey T O—f
McCall Luther—l
McCann Nettie—f
McDonald Wm J—l
McGavock Ed—f l c
McLemore R W—f
Perkins N C—f
Perkins Edwin M—f c
Pointer Henry—f
Wallace Thos J—f
Williams F D—l
Williams Green —l

FRIENDSVILLE

Defoe O L—l
Tener H G—l

FRIENDSHIP

Dunagan L F—f l c
Ray Thos E—l c

FULTON

Brook S L—l c
Fields T N—f
Wade R C—f

GADSDEN

Humphreys Allie B—f l
Kincaid A L—l

GALLATIN

Anderson D B Co—f c
Bone Chas C—f
Bradley J G—l c
Brown Chas B—l
Brown W F—l
Brown & Walker—f l c
Brown Walter—l
Glick Geo E—f
Harrison J A—l
Lee Anderson—l
Pankey E W—l c
Ross L M—f l c
Swaney Arthur J—f l c
Tomkins Chas R—f l c

GATES

McDearman L L—f
Wilkes C N—f

GERMANTOWN

Craig L B—f

GIBSON

Morris J E—f

GLEASON

Bandy R W—f c
Dunlap A M—f l
Terrell T E—f

GOODLETTSVILLE

Cartwright Robt A—f
Jackson Geo W—f
Shivel W A—l
Wilhoite S H—f

GORDONSVILLE

Hallum H R—f
Neal Wm—l c

GRAVEL HILL

Williams Tom G—f l

GRAYSVILLE

Clouse J C—f
White Walter—l

GRAND JUNCTION

Hunter R E—l
Lee L M—f

GREENBRIER

Bine W J—f
Dowden R H—l

GREENFIELD

Barton Wm A—f
Brock D E—f l c
Freeman Neal P—f l
Goolsby R L—f c
McAdams W E—

GREENEVILLE

Alexander D D—l
Armitage Jas—l c
Armitage W H—f
Baughard Jno A—c
Bible W J—l
Britton J D—f
Emerson R C—f
Howard N T—f l c
Kelly H A—l
LaRue S B—f c
Long W P—l
Lowry Carl W—l c
McPiper Jno M—f l
Susong D S—l
Tweed N B—l
White Jno S—f c

GREENWOOD

Hankins J N—f

GUYS

Young & Weaver—f

HALLS

Brown W C—l
Cherry & Ferguson—f
Halls Ins Agcy—f
Hurt Fred R—l
Kee J C—f c
Nunn Dr Joshua E—l
Smith Ike A—f c
Spence J L—f c
Townsend H A—f l c

HALLS-GATES
rker W D—f

HALEY
ines Thos H Jr—l

HAMPTON
ilcox G M—f l c

HARMS
rmack Samuel W—l

HARRIMAN
erry A C—l
ench Sam'l M—f l c
endrick C E—f l c
anley J A—f
elson Jno A—l c
obinson W S—f
ott Lawrence O—f l c
one J W—f
S Realty Co—f

HARREGATE
ose Edward K—l

HARTSVILLE
veritt J N—l c
rowning Wm E—l
ocks S D—f
alton E N—f
auderdale J D—f l
ipscomb J R—f
cDonald Julius D—f
glesby J M—f c
wen Jas P—l
oodmore T B—l c

HENDERSON
ray W M—f
rown C V—f
utler G G—f l
arwell J T—f l c
y Bruce—l
urdy C M—l c
eaton J W—f l
ravis Roy O—l c
ard J A—f
eddington A L—f
illiams C M—f c
inningham J M—f

HENDERSONVILLE
una J A—f
owell N A—l c

HENNING
arfield Wm D—f l c
ickers H A—l
ipkin Fred Reed—l
nclair N C—l c
aughn E L—l

HENRY
latt Lewis H—f l

HICKMAN
hnson E M—l
ewport S S—f c

HICKSON
ott A L—f

HOHENWALD
oodman Felix A—f c
ones S A—f
oore & Bryant—f l c

HOLLOW ROCK
y H H—f l
unnelly A—f

HORNBEAK
llington W P—c
oster Wm A—l

HUMBOLDT
Adair H P—l
Adams Gilford J—f c
Arnold C T—f
Boyers E M—f l c
Dodson A R—f c
Fox E L—f
Herbert T C—l
Jackson G V—l
Kirk R A—l
Love J O—f l
Maddox Hugh V—l
Matthews B H—l
Maxton Jas H—l c
McKnight L R—f
McNeely R H—f
Roe W A—l
Senter J M—f l c

HUNTSVILLE
Buttram J M—l c
Keen Willard—f l c

HURRICANE MILLS
Hobbs K C—l

JACKSON
Alexander & Co—f
Amos E F B—l
Armstrong J C—l
Baldridge & Carroll—f c
Barber J E—l
Beverly L—l
Booth A A—l
Bragg J E—l c
Bray W J—l
Bumpus & Estes—f c
Caldwell, Vanden & Taylor—f c
Chalker A P—c
Childress R W—l c
Chitwood H G—l
Davis W P—f
Denio C C—l
Drake J M—f l c
Dunaway W E—f
Fulghum E—l c
Glass Thos E—f l c
Harwell I O—l
Hurt R A—f
Jernigan Robt Neely—l
Johnston W Adison C—f c
Lindsay T E—l
Martin N H—f
Mathis L E—f
McClamrock M E—f
McCutchen J T—f l c
McGehee A T—f l
Mosely & Mosely—f c
Nicholson N N—f
Patton Algernon V Agcy—f c
Phillips Wm R—f l
Polk, Ingram & Wisdom—f c
Poole W A—l
Reed William C—l
Rhegness W E—l
Rogers Jno B—l c
Rollins R F—l c
Russell Simpson—c
Scott P H—l
Sheets W P—l c
Shelton Jefferson B—f
Siler G D—l c
Silverstein Jonas—c
Smiley C S—l
Smith R C—f l
Steele G M—l
Stevenson Wm C—l
Stout Mrs Walter R—l
Stovall J W—f
Sweatman L O—f l
Taylor Mark H—f
Tigrett I B—f c
Tyson B L—f
Webb D R—c
Webb E W—l c
Weddington A L—f
Weiss C E—l c
West J E—l c
Wilkerson Geo C—f c
Williams Carl—l
Williams W H—f c
Yarbro G L—f l c

JACKSBORO
Cooper J F—f l

JAMESTOWN
Shelley E M—f l c

JASPER
Hoge W T—f l c
Sharp Jno—f
Turner T S—l

JEAROLDSTOWN
Babb Sam'l J—l

JEFFERSON CITY
Brown B F—c
Couch G N—f
Galbraith F W—f
Henard G K—c
Irwin Jas S—f l c

JELLICO
Baird S C—f l
Band & King (Ella King)—f
Jones & Smith—f
Siler W B—f l c
Union Ins Agcy—f l
Willoughby G R—l

JOHNSON CITY
Bishop & Smith—l
Emmert Robt R—l
Galloway T J—f
Gaunt James M—f l c
Goode W G—l
Harr Worley—f
Harrison Wm Burr Sr—f l c
Johnson J P—c
Johnson O L—l c
Kinzie P R—l c
Lacy Jno W—f
Lilly D M—l c
Little Stanyarne—f l c
Martin J M—f c
Martin Walter T—f c
Miller A T—l c
Miller Clarence—l
Miller L F—l c
Neas L M—f l c
Pouder Jas A—c
Powell Ferdinand—l
Presley R H—l
Rush F A—l c
Scott S A—f l c
Shankel Thurman J—l
Sharp Gillus C—f l c
Smith James H—f l c
Stafford B F—f l c
Stuart Wm E—l c
Wade D P—l
Wampler James A—c
Whaley Irving—l
White Hugh L—l c
Wofford Geo T—f l c

JONESBORO
Anderson J H—f c
Clark Lafayette R—c
Cox Jno D—f
Hunt W H—f
Patton F S—f c

KEELING
Cannon Anderson Sr—l
Watkins J W—l

KENTON
Arnold C T—f c
Dodson Harry K—f
Garrett J Floyd—f l c
Gray R B—f
Howel J M—f l c
Jones Linton S—f l
King T M—f
Ramer C O—f
Scott H W—f

KERRVILLE
Castles C C—f l c
McCalla R C—l

KINGSPORT
Anderson Jess F—f l
Bradley James—f l c
Graves E C—f l c
Harris C A—f l
Harris E B—f l c
Hoss Abram F—f l c
Shipp R L—l c
White Hugh L—f l

KINGSTON
Smith W J—f l c

KINGSTON SPRINGS
Robertson I F—f

KIZER
Hackney J L—f

KNOXVILLE
Allen Dudley P—c
Ambrose Wm L—c
Andrews A S—l c
Atkin Frank S—f
Bamberg A J—l
Barr Irene—l
Barrows N D—f c
Bittle A C—c
Blair G A—c
Brooks Jno M—f
Brooks Mrs Ruth Craft—l
Brown A I—l c
Broyles Ed—l c
Bruner Mrs R L—l
Carden James A—f l
Carden Robt L—l c
Carvan J J—l c
Cate J E—f
Chable A A—l c
Chamberlain W D—l c
Chandler Geo Prentice—l c
Clements W H H—f l c
Cooke G C—l c
Copeland C F—f l
Cox Felix O—f l
Crawford Hubert L—c
Cunningham Campbell S—f
Deaver I M—l c
Doll Richard M—f c
Dow S A—f l c
Dow S B—f c
Ellis J N—f l
Evans Jno G—f l c
Felknor Geo E—l
Fields W T—l c
Flenniken Frank W—f l c
Flenniken M F—f c
Foust Robt L—f c
Fowler Carson O—l
Fowler L A—l c
Garrett James T—f
Gaston Benj M—l
Gaut J S—l c
Gilbreath Sam B—l c
Gillespie Edgar J—l
Gleason Jas A—f l
Goin General S—l
Gothard E C—l
Greenlee G G—l c

TENN.—Knoxville, Con.

Haggard C H—l c
Hall H N—l
Hamilton Wm R—l
Hardin Roby O—l
Harkey L S—l c
Harrison Geo F—l c
Hart E K—l c
Hart Thos—l c
Harth L D—f l c
Heins George—l
Henderson Wm B—l
Hendrickson I C—f
Henrix Henry M—c
Hickman I B—l c
Hickman Jas E—f l c
Hill Andrew M—f
Hodge J Roy—l
House Thos O C—f l c
House Wm M—f c
Howell C B—l
Huff W—l
Huffaker L A—l
Hurst Ed H—l
Huskey Walter—l
Ijams Howard—f
Irby Chas E—f
Jennings J W—f c
Johnson Richard P—f l c
Johnson V T—l c
Joy Alfred C—l
Keevil J Lem—f l
Keller Robert A—l
King Jno W—l c
Kirby J H—l c
Lady J A—l c
Lee W W—c
Lewis W R—c
Ligon Thos L—l c
Lloyd Wm R—l
Logan Nicholas E—f l c
Long Albert M—l
Lovett Chas H—l
Loving Ernest L—l c
Lutz Edwin R—f l c
Lutz Jno E—f l c
Lynn H W—f
Mahoney L M—l c
Marcillotte J S—c
Martin H C—l
Maynard Ed—f c
Maxwell Jas F—f l c
Mitchell Chas M—l c
Mitchell H L—c
Moore A G—l c
Murray B J—l c
Murphey Clarence T—l
Myers Roger H—l c
McAllister R W—l
McCampbell Gideon S W—f
McCarty B Frank—l
McClellan S H—l
McDaniel G W—l
McGuire Roger—f l c
McKinney T S—l
McMillan Henry G—f l c
McMillan Horace W—l c
McMillan Alex—f c
McSpadden F A—f
McTeer Geo P—f c
Nance G M—l c
Neece W M—l
Newman J H—f l
Nixon M C—l
Northington S C—c
O'Briant J W—l
Ogle Arlie E—l c
Painter Worley M—l c
Parker Roy M—f
Paschall Thomas E—l
Phifer S H—l c
Phillips A C—l c
Pickel Edward G—f
Pickle Harvey A—f c
Preston Jas B—l
Rambo Samuel R—f
Read J B—l
Redish D N—l c
Redwine Sam N—l
Robbins J Albert—f
Rogers Chas M—l
Rogers H A—f
Rymer J B—l c
Sadler I S—l c
Sarrett C—l
Schmid Adolph A—f c
Searle C W—f
Sellers Mark R—l
Shanton Fred S—l c
Sharp Alonzo—c
Shepard D M—f l c
Sills H E—l c
Simmonds Hugh M—f l c
Simmonds R H—f c
Smith J Almer—l
Smith J Fred—f
Sprankle B H—f
Stanbury O G—l c
Steele Clarence M—l
Still J M—f c
Tallman Joseph C—l
Thomas J D—l c
Thornbury J W—l c
Toms J J—f l c
Walker Robt L—l c
Walker S H—l
Walker Wm C—l
Webster Clifford D—l
White H G—l c
Whittle M M—f l c
Wilhite Herman—l
Williamson J M—l
Willis G H—l c
Willis W W—f
Willocks S H—l c
Winn Woodson G—l
Wright J S—l c
Young W E—l

LAFAYETTE

Davis O G—l
Holland J L—f
Howser Hugh C—l
Parker L C—f
Peters B H—l c

LA FOLLETTE

Carden W A W—l
Carden James—l
Jennings John—f
Marse M H—f
Mozingo Wm—f l c
Stokes James—c

LANCASTER

Williams C B—f

LASCASSAS

Jordan Ben F—f

LAWRENCEBURG

Dunn J T—f l c
Dustin W S—f l c
McClanahan Wm P—f
Paris Foster I—f l c
Rees Clifford—f l c

LEAS SPRINGS

Bull Green G—f

LEBANON

Adams A A—f
Anderson Sam M—l
Anderson Alex—f c
Baird W J—f
Campbell J H—f
Clark P J—l
Carson Leslie—f l c
Elkins—l
Golladay Geo—f c
Hale W A—f l c
Hill P Y—f
Johns C L—f
Ligon C H—f
McCartney A W—f l
Rice J H—l
Robertson—l
Stiles J B—l
Walker E G—c
Walker Louis—l c

LENOIR CITY

Bacon & Howard—f
Bussell J W Jr Trust Co—f l c
Green Bartley—f
Griffits Roy C—f l
Hartsook Albert—f
Taylor Arthur—f l c
Witt S P—f c

LEWISBURG

Cathey Thomas L—f l c
Cook Udie—l c
Crutcher J F—f l c
Fox Wm D—f
Glenn R N—f c
Green Moss—f
Hardison David N—l
Hendrick Robt G—f
Hopkins Robt P—f l c
Liggett E F—f l
London W G—f
Moss Jas L—f l
Murrey W P—f l
Shires Ira—f
Turner S J—f l c
Walker S K—f
Wallace Cecil C—f c

LEXINGTON

Appleby W F—l
Blankenship Vela N—f l
Denison E F—f l c
Fuller A H—f
Graper H E—f l c
Holmes Wm A—f
Lewis R A—f c

LIBERTY

Evans Grover C—f l c

LINDEN

Lewis Jas W—l
Pope J D—f l

LIVINGSTON

Arnold C B—l
Copeland Thos B—f c
Draper Wm K—l
Hunt Ben H—l
Lea Geo O—l
Miller Jno A—f c

LONE MOUNTAIN

Vannoy Wm H—f

LORETTO

Waldrop Mark—c

LOUDON

Anderson Millard C—l
Giffin E L—f
Gray R M—l
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Rowan B H—f 1 c
Rowls T B—f
Rutland Wm P—f c
Rye P—1
Scarborough H C—1 c
Scheuerman Wm D—1
Scruggs C J—f
Scudday Hugh H—f
Shaffer Walter G—1
Sharpe Mrs C F Jr—c
Sharpe Wm A—f
Sharpe Mora H—f
Shelton John E—f
Shelton Wm C—1 c
Sherley E H—f
Sherrod C M—1 c
Shipley J E—c
Simpkins Joseph E—1
Simpson Marcus A—1
Simpson Thos M—1 c
Sloan Mark Y—1
Slower J F—c
Smith Cassius C—1
Smith H H—1 c
Smith J—1
Smith John H—1
Smith John H—1 c
Smith James H—1
Smith R T—1 c
Smith T S—1 c
Smith N S—1 c
Smith Corner—1 c
Smith R H—1 c
Smith Mrs Eugene—c
Smith Owen P—f
Smith H Phelps—f c
Smith Horace H—f 1 c
Sobel M N—f
Spicer H W—f 1
Spurr Marcus A—f
Stamps Robt E Jr—c
Steinberg Adolph—c
Stockman E H—f 1 c
Stone D C—f
Storms Horace—c
Storrs J E—1 c
Stroud J E—1 c
Susman N—1 c
Swain Edward—f 1 c
Sykes Chas—f c
Sykes Gillespie—f c
Taliaferro Harry N—f 1 c
Tallman A R—1 c
Tarver O M—1
Taylor M P—1 c
Taylor Sam R—f
Taylor R L—1 c
Taylor V A—1 c
Teasley Thos M—1 c
Teasley W L—1 c
Teasley M F—1 c
Thomas J A—f
Thomas Drue P—1 c
Thornton Benj F—1
Throop Phares T—1
Tilford Jas W—c
Timberlake J T—1
Tinsley L K—1
Tisdale R C Jr—1 c
Torrey J D—1
Treanor Jos O—f c
Trinkle A J—1 c
Van Asdale Alice—1 c
Vaughn J M—1 c
Wade Gideon P—f c
Waggoner Stanford F—1 c
Walden Jesse R—f
Wallace J S—1
Waller Robt H—1
Walsh James S—1 c
Walters H C—1
Warren F H—f
Webster W A—f c
Weil H A—1
Wilkinson E B—1 c
Wilkinson F L—1 c
Williams Ulysses M—1 c
Williams Herman—1 c
Willmore L W—1 c
Wilson J R—1 c
Winkler L B—c
Winstead J M—f
Womack F C—1 c
Woods Cecil E—1 c
Wrenne David P—f c
Yenner L B—1 c
Zeither A J—1 c

NEWBERN

Crenshaw J A—f 1 c
Crenshaw J E—f 1 c
Harris Jas T—f 1 c
Milner J E—1 c
Parks Benj—f

NEBOVILLE

Pipkin Harry W—f 1 c

NEW MIDDLETON

Beasley G—f

NEWPORT

Cooper I E—1 c
Fisher F S—c
Huff H W—f c
Mantooth H C—1
Remine H M—c
Smith Geo F—f
Smith Lucien S—f
Stokely Elizabeth—f 1 c
Susong J McCauley—f 1 c

NEW TAZEWELL

Johnson A L—c

NIOTA

Lewis J A—1
Staley C B—f

NIXON

Gammell Carl G—f c

NOLENSVILLE

Hall A A—f
Hyde J L—1 c

NORENE

Williams Cyrus—f

OAKLAND

Henry P D—f 1

OAKDALE

Kaylor Harold—c
Mann T W—c
Pettit J M—1
Wood W S—1 c

OBION

Baird G B—f
Mills J R—f
Moore E H—c
Morris Wm Mitchell—f c
Moultrie H—f 1
Smith E W—f 1
Steele G M—f 1

OLIVER SPRINGS

Richards Jno R—f 1
Staples Wm—f
Vinsant Geo W—1

ONEIDA

Sadler B L—f

OOLTEWAH

Gresham C M—f

ORLINDA

Johnson Henry M—f
McNeeley H W—f 1

PALMERSVILLE

Le Fon W L—1
Pentecost B H—1

PARSONS

McIllwain Jno W—f 1 c
Malin W D—f

PARIS

Aden C B—f 1 c
Alexander Chesley—f 1 c
Bomar W H—f c
Brizendine E C—c
Bruce H L—f 1 c
Bumpus W D—1 c
Cobb E W—f 1 c
Doty T W—f
Freeman Jno A—1
Gray Joe—1
Hastings C E—f c
Jenkins T B—f c
Johnsonius J J B—f
Johnsonius C S—f 1 c
McSwain Isaac A—f 1
McSwain Arch Dale—f 1
Noble D M—f
Patterson J A—f
Phillips M M—1
Rickman R E L—f
Rison Albert E—f
Tatum O E—1
Toty T W—f
Turner Will A—f
Walters W R—f 1
Weldon W E—1
Whitlock Hardy B—f 1

PEABODY

Bolinger M P—1 c

PETERSBURG

Gill O F—f
McRory J Roy—f 1 c

PETROS

Brasel Levi—f c

PIKEVILLE

Blackburn S H—f
Brown L N—f
Deakins S L—1
Tollett Wilson L—1

PINSON

Price Lacy A—f 1

PLEASANT SHADE

Sanderson T M—f

PORTLAND

Empson J B—f 1 c
Enders F C—f 1 c

PROSPECT

Humphreys T A—1

PULASKI

Abernathy W L—f 1 c
Abernathy W L Jr—f 1 c
Abernathy Gilbert B—f c
Blow David W—f
Carter Jno O—1
Carter Mrs Jno T—f
Church M S—f
English W F—1
Eslick Mark—f 1
Harwood Jno M Jr—f c
Holt Thos P—f
Lairson Miss Emma L—f
Lamar R O—f
La Rue J Lyle—1
Long M H—f c
Martin F B—1 c
McMillion Harvey—f
Neely J F—1 c
Shackelford R E—1 c
Smith & Brown—f 1 c
Smithson W B—f
Walker Gordon—f
Wilkes Jno B—f c
Zuccarello J B—1 c
Zuccarello G L—1 c

PURYEAR

Humphries T A—1

RAINES

Williams J—c

RALEIGH

Garrett James M—1

RAMER

Cannon T O—f
Hamm J R—f
Robinson E S—1

RED BOILING SPRINGS

Clark E—f 1

REGAN

Powers Worth B—1
Powers Guy M—1

RICEVILLE

De Wees N J—f

RICHARD CITY

Dickerson P M—1 c

RIDDLETON

Yancey C E—f

RIDGELY

Cronin & Moore—f
Featherston Toney N—
Hardison Ins Agcy—f

RIPLEY

Anthony A S—f 1 c
Brodie Lucian—1
Conner Calvin—f 1
Copeland H I—f 1
Durham A O—f 1 c
Fleming Leslie P—1 c
Green T G—1
Henry F A—f 1 c
Kee Victor G—1
Lackey William—1
Porter James W—f 1
Stewart W I—1
Taylor Jno M—c
Tucker Jno R—f
Utley A A—1

RIVES

Callicott L A—1
Colton H P—1
Fisher J M—f
Shore W P—f
Shropshire W E—f 1 c

ROCKDALE

Clayton J M—1

ROCK ISLAND

Moffit W F—f

ROGERSVILLE

Armstrong W K—f
Hale W B—c
Johnson Chas H—1 c
Kenner W D—f c
Rolfe Lawrence—f 1 c
Thompson John A—c
Underwood J W—1 c

ROCKWOOD
Barnett I N—f l c
Bushuell—f l c
Clark E F—l c
Dannel J Tom—l
Enciminger Wm H—f l c
Hall W E—f
Lamb Benj J—l c
Lindsey Geo P—f
Turner Jas C—f l c

ROME
Oliver J—l

ROSSVILLE
Nebunt J F—f

RUSKIN
Kelly R J—f

RUTHERFORD
Flowers F W E—f c
Hurst L L—f
Porter Luther—f

RUTLEDGE
Kline Shirley—f
Wester S R—f l c

SARDIS
Crawford Thos W—l
McKinley Ricketts—l

SAULSBURY
Richards C A—f l

SAVANNAH
Bell W F—f
Bill H F—f l c
Hurst Robt—l c
Turrentine D Clark—l
Walker Carl O—f
Walker Guy—f
Welch Daniel A Jr—f c
Williams H M—l c

SELMER
Adams Louis—f c
Gillespie Albert—f c

SEWANEE
Brooks P S—f
Mitchener J C—l c

SEVIERVILLE
Huff Wood—f
Ingle Arthur T—f
Marshall R D—f

SCOTTS HILL
Gilbert T V—l
Tarlton A C—l

SHARON
Brock E—f c
Ellinor Grover—f
Moore R S—f l
Nowlin D J—f
Tansil E L—f

SHEA
Clark E J—l

SHELBYVILLE
Bearden E W—f
Brantley C B—f c
Crowell J S—f
Jones E M—l c
Jones X T—f
Joyce R L—f
Moody C J—f c
Pressgrove Joe—f l c
Pyrdum L F—l c
Reaves Geo—f
Scott P W—l
Shelton E N—f
Stewart A B—l
Thomas A H—f l c
Welch O—l c
Williams M L—l c
Wrightside Miss Ruth—l c
Woods G C—f l c
f l

SHERWOOD
Terry J F—l c

SHOP SPRINGS
Tatum Roy—l c

SLAYDEN
Smith John T—f

SMITHVILLE
Patter Bros & Bing—f l
Young Richard S—l

SMYRNA
Elrod L H—l
Guyn A M—f l c
Hager Jno—f
Harris A D—l
Jenkins R G—l

SODDY
Crow Wm H—f

SOMERVILLE
Hobson Horace P—f
Jones P J—c
Luckey J P—l c
Maddox Edgar A—f c
Mathews J W—f
Murrell Miss L—f
Rhea J D—l
Shaw Harry S—f c
Stainback Hal P—l
Summers J B—f l

SOUTH FULTON
Fall, McCall & Fall—f

SOUTH PITTSBURG
Cameron & Griffith
Fitzgerald R H—f l c
Williamson Miss M E—f l c
Wilson Wallace H—f l c

SPARTA
Erwin C D—f l c
Gunn J D—f
Lyles William—l c
Sims Mark—f c
Sutton Frank H—l c

SPENCER
Graham J L—f
Simmons C E—l

SPRING CITY
Cunningham Jno W C—f
Moulton S B—f
Walker Albert P H—f l c

SPRINGFIELD
Amis H T—l
Bernard Hal H—f
Brown J W—f c
Brown J S—f
Covington R E—f
Crosswy D E—l
Crosswy J A—f
Dixon Wm M—l
Holmes J W—l
Johnson D R—l c
Love C H—c
Mason Haywood H—f l c
McClanahan W M—f c
Payne David A—f l c
Pitt J F—l c
Smith F M—f l c
Villines Leonard—f
Williams J T—l

SPRING HILL
Ayers E H Jr—f
Ayres & McKay—f
McKay R M—f
Harris O M—

STANTON
Fleming C P—l
Peeler Ed—f

STANTONVILLE
Boatman R E—f
Smith C S—l

STATESVILLE
Jewell J J—l

STRAW PLAINS
Smith J Powell—l c

SUNBRIGHT
Neil W M—f l c
Williams J T—l

SWEETWATER
Bailey G A—f
Forkson W L—l
Jones S T—f
Martin Reuben F—f l c
Smith B E—c
Vincent Oscar S—f l c

TAFT
Maddox B P—l

TAZEWELL
Epps Wm H—f c
Hodges W H—l

TELFORD
Clark W F—l

TELLICO PLAINS
Latimore C F—f
McDaniel N M—f
Swainson Chas S—l

THARPE
Sykes L A—f l c
Vinson Sidney—f

TIGRETT
Walker Jno A—f

TIPTON
Clements A B—l
McDonald H F—l c

TIPTONVILLE
Cronan Ira—f l
Cronan I C—f
Donaldson Robt C—c
Fowlkes S S—l c
Jones—f
LeDuke B F—f l c
Smith L W—t l

TOONE
Kelly M R—f
Nuckells J E—l
Overton J A—f

TRACY CITY
Cheek Ernest W—l
Schwoon Fred Jr—f c
Wepp Ernest W—f

TRENTON
Benton W H—l
Caldwell Sharpe P—f l
Cresap Walter A—f
Fairless C L—l
Faucett Jno G—f
Freed Sylvane—f l c
Harwood Robt T—l c
Herron Edgar A—f l c
Jones M E—l c
Kell A W—f
King G L—f
Phelton P C—l
Ross Robt E—f
Wade Geo W—f c
Wade Wm L—f c

TREZEVANT
Argo A A—f
Blauks Jeff J—f
Holmes W B—f l
Nevins Arnold—f
Wingo C J—f l

TRIMBLE
Chalker F A—l
Hendricks I—f
Pierce T A—f
Thompson Willie C—l

TROY
Moffatt B P—f l c
Pressly J W—f
Taylor Thel—f
Wilson Carroll P—f l c
Word T C—l

TULLAHOMA
Aydelott Doak—f c
Davis Lamont—l c
Davis Thurman J—f c
Hickerson Miss Maud—l
Ransom & Co (Ella)—f l c
Thomas E B—f c
Ward Robt—l

TUSCULUM
Alexander D D—f

TYNER
Shepherd J L—l

UNION CITY
Aydelott F C—l c
Burney J W—f l c
Chapel J M—f l c
Cobb A H—f l c
Davis Cato—f l c
French R V—l c
Harris D J—l
Howard B F—f l
Howard J F—f l c
Jackson W E—f c
Latham R B—f l
Nall C T—f
Peeler D A—f l
Powell J W—l
Russell James M—f l c
Stovall R L—l c
Tate W F—l
Turner Dr W M—f
Walker Jno T—f l c
Walker J W—f c
White Wm L—f l c
Woolsley J W—f l c

UNIONVILLE
Wortham T H—c

VALE
Pinson Charlie—l

VANLEER
Dickson J M—f

TENN.—Con.

VIOLA
Hoover Milton—f
Hoover Fred Lee—f
Stubblefield J R—f

VONORE
Carson J B—f

WALLING
Winstead Wm J—f

WALTER HILL
Vaughter Luther M—f

WARTRACE
Arnold L W—l c
Bailey C H—l
Blackman E L—f
Bowen J F—l
Butler C—l c
Richard C C—c
Waite W S Jr—f l
Wells T E—l

WASHBURN
Taylor W H—l c

WATERTOWN
Corley E B—f
Davis Claude C—f c
Forrester Robt L—f
Petterson J M—l
Thomas Caesar—f c
Thomas Reid N—f l c
Weatherly H A—f l c

WAVERLY
Bromley Harvey—f c
Hurst F B—f l
Turman E H—f l
Yeiser Jay—f l

WAYNESBORO
Bromley H—f l
Hurst F B—f l
McWilliams J—f
Yeiser J C—f l

WESTBOURNE
Richards Jos F—f

WESTPORT
McCall Joe H—l
Whitehorn Hubert M—l

WHITE BLUFF
Johnson W J—f

WHITESBURG
Day Sam'l B—f

WHITE'S CREEK
White Jas B—f l

WHITEHOUSE
Willy A W—l

WHITEVILLE
Fields J H—c
Needham W C—f c
Rhea R C—f l
Rhodes Festus—f l c

WHITE PINE
Felmet G W—l
Wakefield P C—f

WHITWELL
Dykes R A—f c
Morgan Jno R—l

WILDERSVILLE
Wilson W R—f

WILLISTON
Crawford Hugh P—l

WINCHESTER
Gardner Jno G—f l
Simmons Jno W—f
Simmons T C—f l c
Sipes George W—l c
Taft M A—l c
Templeton Harvey M—f
Walker Will E—f l c
Williams Victor R—f l c

WOODBURY
Davenport Jesse—f
Hancock Walter—f c
Mathis Sam—l
Roach Geo T—f
Stewart H T—f

WOODFORD
Brewer L Vernon—f

YORKVILLE
Pipkin Harry—f l c
Vaughan R M—f l

TEXAS

ABILENE
Behrens W J—l
Cannon J—l
Chandler Emmett—f c
Clark J H—l c
Compere & Compere—f c
Cox W Willis—f c
Garrison S H—f
Linton A D—f c
McDavid J L—f c
Motz & Curtis—f c
Muir & Heitchew—f c
Wise L C & Son—f c

ALBANY
Clarke A A—c
Manning W L—f
Reynolds A W—c
Webb & Hill—f c

ALPINE
Baines G W Jr—f l c
Turner Otis—f c

ALVARADO
Armstrong T—f
Kelley C A—f
Oakes & Harrison—f l c

ALVORD
Jones & Sand—f l c

AMARILLO
Bruner T M & Co—f c
Brymer & Moore—f l c
Cazzell, Elliott & Creses—f c
Currie & Spann—f c
Lefforge F M—f c
Ordway, Saunders Co—f c
Williams-Orr Agcy—f c

ARLINGTON
Bass B W—l
Collins A W—f
Davis & Co—f l c
Ditto Jas—f
Greenfield E—l
Moore J M—f
Ratcliffe W H—c
Wallace F R—f

ATHENS
Carroll E A Jr—f l c
Cooper L—c
Deshazo F E—l
LaRue Siglar & Parsons—f
Matthews T M Jr—f l c
Prince & Jones—f
Yantis R E—l

ATLANTA
Baker Lillian—l c
Cameron W F—f c
Miles Aquilla—f l

AUSTIN
Adkins Chas F—l
Bahn G A—f
Barrow T H & Sons—f
Boswell W A—l
Corner Richard—f l c
Dickinson B S—l
Donnan-Bradfield Realty Co—f c
Early E L—c
Ebbeling Otto—f c
Fisher Ins Agcy F K—f c
Fulmore S R Co—f l c
Gilfillan W L—l
Harris W W—l c
Hofheinz O G—f
Houston J N—l
Lucy Jas E—c
Millican & Hamby—f l c
Pressler & Ziller—f c
Robbins Co The—f c
Robinson & Robinson—f c
Simms Paul O Co—f
Skelley A L—f c
Stiles Margaret—f
Tobin Wallace & Co—f c
Wendlandt Carl—f
Werkenthin Bros—f c

BAIRD
Barnhill Martin—f
Blackburn L L—f
Day A R—l
Hart H D—f
Hinds W A—l
Jackson J R—f l c
Turner J W—f

BALLINGER
Ballinger Ins Agency—f c
Sharp Miss Maggie—f c
Sharp Roy F—l
Shepperd E & Co—f c

BANDERA
Adamietz I E—f c
Duffy C H—l
Meadow A—f

BASTROP
Fowler J T Sr—l c
Luckett, Haynie & Jones—f l c
Ransome W B & Co—f c

BEAUMONT
Baker J N—l
Bomar L P—c
Brock J Vernon—f
Broussard & Aubrey—f c
Brown R L—f l c
Bumpas C C—l
Corley Robert & Co—f l c
Crabb L R—l
Edwards & Shelby—f l c
Gaddy J H—l
Kent W W—l
McKee N M—f c
Martin F L—f l c
Millard P H—f l c
Mimms H E—l
Pennock O H Jr—f c
Roberts I D & Son—f l c
Shelby J S—f
Shepard C B—f
Sims & Gallier—l c
Smelker & Maxson—f l c
Smith R E & Co—f c
Theriot O C—l c
Townsend J F—l c
Wiess V & Son—f l c
Wortham J H—l c
Zorn J Jr—f l c

BEEVILLE
Beeville Ins Agcy—f c
Brown J W & Co—f l c
Chase J A—f l c
Marsh W R—f l c
Stockbridge D A—f l c

BELLVILLE
Batla Edw—c
Grote E—l
Johnson J—f
Louwein A—f l c
Palm J D—c
Weige & Duncan—f l c

BELTON
Hillyer C E—l
James W W—f c
Pierce J W—f l c
Yarnell Thos & Co—f c

BIG SPRINGS
Ambrose C D—f c
Inkman W W—l
Johnson T H—f
Lacy O T—f l c
Littler & Penix—f c
Piner Brooks—f l c
Rix W W—l
Thomas C E—c

BLOSSOM
Chester W J—f
Dickey G D & Co—f l c
Eades L B—l
Moore J C—f
Norwood J D—f

BONHAM
Bradford & Watson—f c
Evans Will H—f
Gibson & Taylor—f l c
Hendricks & Moor—f l c
Lowery Jos M—f l
Word H B & Co—f

BONITA
Gilbert M M—l
Holland E E—l
Lee W N—l
Powell A A—l

BOWIE
Green J B & Co—f c
Stallings E M & Co—f l c
Wright T J—f l

BRACKETTVILLE
Clamp W L—c
Hevzing Geo F—f
Veltman Henry E—f l c

BRADY

nderson & Carrithers—f c
allou W H & Co—f c
ice M A—l

BREMOND

loore J W—f
urner Jas L—f c
urner J W—f l c

BRENHAM

msler Fred L—f l c
arnes R C—l
rockschmidt Aug—f l c
urry Lee—l
loffman R V—c
ilgore A—c
ee Curry—l
ehman B—f
ewis Ollie—l
immons Emma—f
tasky J J—c
enable A B—l c
eishuhn H J—l
illiams D C—f

BROWNSVILLE

lint W B—f l c
endenhall W K—f l c
ussell T B—f c
ood & Dodd—f l c

BROWNWOOD

nderson S P—c
ell Wm A & Co—f l c
lagg Joe—l c
rown C R—c
rown R—l
amp W T—f
edman W L—l —
enman M H—l
enman T E—l
uncan R H—l
lis J L—f
inley E B & Co—f c
urlbut F—l
awson W H—f
cQueen C—l
oore & Sharp—l
oore T H—l
ewby H A—l
oel H M & Co—f c
yer W—l
iggs Ray—c
eward & Seward—l
cott D M—l
taton J W—l
ear G F—l
hite C A—l

BRYAN

dams Geo A Ins Agcy—f l c
eckwith Mrs Mary—f
oatright S L—l
renshaw Henry—l
ountain E J—l
ordon J M—f l c
riffin Geo G—l
ines J T—f
oore Jno A Jr—f l c
atterson Pat—f
eed Joe B—l c
ebb F L—l c

BURNET

ammond T E—c
rman R H—c
nox Co—f l c
ercy C V—c
eynolds Mrs R—l

CALDWELL

owers R S—c
ray J A—f l c
addox C E—l
orter J W—l c
andrash Jos—f l c
ard I F—l

CALVERT

Bedach Gerson—f
Gibson P C & Co—f c
Jones T B—f c
McMillan W A—f
White G W—l c

CAMERON

Brogdon S E—l
Brown R D—l
Cobb W M—f
Cross S P—f
Green Lesley—l
Hefley J D—l
Hefley Mrs Mamie Arnold—f
Kahler Ernest—f
Lesovsky F S—f l c
Lindsey J B—l
Ralston J M—l
Stafford T C—f l c

CISCO

Davis Connie—f
Nutts J J—c
Owen C—f
Owen Lee—f
Scott D K—c

CLARENDON

Beville A M & Sons f l c
Lewis L O—f l c

CLARKSVILLE

Antone & Fall—f l c
Canterbury E L—f c
Lennox A—f
Reed J L—l c
Ricketts W D—f l c
Taylor H L—l

CLEBURNE

Atwood L W—l
Bauldwin W E—l c
Bryan B F & Co—f
Byers C C—f
Campbell R V—l c
Cass W L—f
Crutchfield B F—c
Dabney J F—f l c
Davis Mitchell—c
Floore & Floore—f l c
Goldsmith J D—l
Griffith W H Co—f l c
Grover L W—l
Howard T R—l
Kirkpatrick E—l c
Lee T J—c
Pitts Bros—f c
Scott & Scott—f l c
Shelton J K—l
Templeton Q C & Co—f c
Walker Wm R—c
Warren C H—f c
Watts W E Co—f c

CLINT

Hutchins T A—f l c

COLEMAN

Critz Geo E—l
Gideon W E—f l c
Martin & Marshall Q—f l c
Murry G G & Co—f c
Watson D W—f
Zimmerman & Co—f l c

COLLINSVILLE

Collinsville Loan & Trust Co—l c
Naylor W H—

COLORADO CITY

Buchanan J A—f c
Evans J W—l
Gist A C—l
Greene J H—f c
Harness G B—f l c
Keathley Ernest—f l c
Porter W W—f l c

COLUMBUS

Grobe & Miller—c
Stafford J W—f l c

COMANCHE

Buthed & Buthed—f
Eanes J R & Co—f c
Hall Art G—l
Kearby J G—c
Palmer N A & Co—f c
Stewart & Co H L—f c

COMMERCE

Cornelius W F—f l c
Moore S L—f l c
Smith J S—f

CONROE

Darby C T—f c
Foster W N—f c
Jones Miss Mattie N—f c
Kelley M C—f l c
McCall, Crawford & McCall—f c
Woodson A R—l

COOPER

Clark Jasper W—l c
Darwin R C—l
Gardner T E—c
Gaston J G—f l c
Lain F B—l
Mcuire C E—l
Stockton & Bell—f l
Young Mrs J L—f c

CORPUS CHRISTI

C C Ins Agcy—f
Cole Fred A & Co—f c
Howerton Ed—f c
Johnson O H Co—f
Southgate Thos B—f
Wright & Carver—f c
Wright Jesse—f

CORSIANA

Albritton & Albritton—f c
Bell E L—f
Burgess W & Co—f l c
Church & Middleton—f l c
Duncan B K & Co—f c
Millerman Bros—f c
Polk E M—f c
Rice D N—f l c
Stewart J Y—l c
Thompson G P—c l

COTULLA

Gallman & Miller—f
Kerr L A—f l c
Manly C E—f

CROCKETT

Arledge H J & Co—f l c
Collins T B—f l
Collins Mrs A C—f
McConnico T G—f
Warfield B B—l c

CUERO

Schiwetz & Sheppard—f l c
Sheridan Jos & Co—f c
Woodworth & Duet—f l c
Woodworth J C—f l c

DALLAS

Addison W I & Co—f l c
Alderhoff John S & Co—f
Allen H W—c
Bailey & Collins—f c
Ballard E F—l
Bannon N C—f
Becker L C—l c
Bedford B—f
Belknap R A—f
Blanton Thomas & Co—f c
Bomar H H—l
Boren A E—l
Bowman S C—l
Bryan J H—l
Burton C R & Co—f c
Butt F M & Co—f
Capps G F—l
Chiles S A—l
Chiles S H—l
Clark R R & Co—f c
Cooper C B—l
Crutcher Harry W & Co f c
Cunningham A P—f c
Dargan & McLarry—f
Davis A L—l
Davis S F—l
Dexter Chas L & Co—f c
Diffey W A—l
Doer & Wittliff—l
Easley Geo M & Co—f c
Ewing W C—l
Foster Mrs E W—f
Freeman C F—f c
Gillespie W F—l
Grant J E & Co—f c
Green A A & Son—l
Hancock J R & Co—f
Hanway & Williams—f c
Harris H C—l
Hirsch Fred L—l
Holden & Curliss—f
Holt A L—l
Irelson Ben—f c
Jackson C T—f
Jester J J—f
Julian, Cochran & Carter f c
King J B—f l
Kirkpatrick Paul—f c
Kirsh M C—f
Lawhon T L Co The—f
Lee & Lee—l
Levi L S—f
Lindsley J W—f
Long F O—c
Love J H—f l c
Mathews L R—l
McConnell Russell C—f
Miller A A—f
Miller, Stemmons Co—f
Mitchell R H—l c
Mummert M—f
Murphy M—f l c
Myers W S—f c
O'Brian C B—f c
Parham S L—l
Patterson W H—l
Pattillo O L—f
Porter G F—l
Reinhardt I & Son—f c
Rhodes J A—f c
Robertson A M—f
Rogers R V—l
Rucker, Heartsill & Ellis—f c
Russell C R—l
Scott A B—c
Scruggs Gross R & Co—f
Scurry Mrs F—f
Seay & Hall—f c
Shafer J C—f
Slaton Ins Agcy—f c
Smith H D—f
Snyder E—c
Stephenson & Daniels—l
Thomas J M—f

ORVILLE THORP

Texas State Manager

Kansas City Life Insurance Company

Suite 304-308 Wilson Building

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TEX.—Dallas, Con.

Trezevant & Cochran—f
Turner W V—f
Verchoyle C H & Co—f l c
Weems S R—f
White W P—f l c
Wilcox J M—f
Williams C L—f c

DEL RIO

Birdwell R J—c
Foster J J—c
Green & Green—f l c
McDowell & Co—f l c
Newton J W—c
Ostrander H A—l
Velasco G G—l

DENISON

Chaffe J A—c
Clymer J R—f l c
Corcoran & Co—f l c
French P O—c
Goldman M—l c
Handy & Faires—f l c
Kellogg E C—l
Kennedy S C—f l c
Poston Du Bois Insurance Agcy—f l c
Reardon T E—f c
Wibble Mrs A W—l c
Webster J J—c
Williams & Sharp—f l c
Williford Mr—f l c

DUBLIN

Bryan Frank—l
Clay Miss F—f l c
East J C—l
Maloney G B—f c
Pittman J L—c
Reeves J B—l
Witcher & Keller—f c

EAGLE LAKE

Eagle Lake Ins Agency—f c
Strickland Ins Agency—f c

EDNA

Shields Austin—f
Stockard B S—f l c
Taylor & Bagley—f l c

ELGIN

Anderson A F—l
Cherry L P—c
Davis A H—f l c
Gillespie Chas—f c
Keeble C L—l
Moore Bros—f l c
Salcher O F—f l c

EL PASO

Anderson Filler Insurance Agency—f c
Bowie H T—l
Broaddus & LeBaron—f c
Coles A P & Bros—f c
Crowell Agency The D C—f c
Davis Claude M—l
Dockery & Co—f
Fisk Ramsey Co—f
Goodman Bros & Co—f l c
Hadlock E J—c
Hawkins Bros—f
Lay H A & Sons—l c
McKnight A L—l
MacMillen Edward—l
Marr Jas L & Co—f l c
Newman Investment Co—f c
Payne W F—f l c
Peach Thomas L—l
Perry Kirkpatrick—f c
Reed-Grant Co—f c
Reynaud Henry F—f c
Rinehart Robert R—l
Scales T W—l c
Schroeder Herman W—l
Schuster Leo R—f l c
Smith J H & Sons—f
Stevens Horace B—f c
Sullivan Dave—l
Turner, Kemp & Coldwell—f c
Watts J J—f

ENNIS

Arden W D—f l
Banner Co—f c
Craig J F—l
Kendall D E—l
Reynolds J A—f l
Ship W E—f l c
Stirman W W—l
Todd W E—c

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Farmersville Ins Agcy—f l c
Russell Ins Co—f l
Worden Ins Agcy—f l

FORNEY

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Anderson Geo—f l
Brooks M B—f l c
Dallas Miss Nell—f
Davis J M Jr—l
Jordan Geo—f l
Lewis Fred M—f l
Rhea R P Jr—l
Senter Carl C—l

FORT DAVIS

Barnes Geo—l
Bloys W D—l
Stewart Jas—f c
Wohlford Jas L—f

FORT WORTH

Beachum J H—l
Beggs Geo Jr—f c
Bennett E D—l c
Burroughs Geo & Co—f
Cerf H F—l c
Dobbs Walter N—l
Edwards P H & Co—f c
Ferynson A—l
Flack P—l
Foster W L—f
Furman, Laurance & Parker—f c
Gooch T M—f c
Head Teas & Co—f c
Hollingsworth G W—f c
Humphreys Storts Ins Agcy—f c
Johnson, Sansom & Co—f c
Judd H A—f
McChesney, Hill & Co—f c
McNaughton F D & Co—f c
Mastin T H & Co—f
Mitchell, Gartner & Walton—f c
Murphy T J—l
Porterfield F A—l
Reynolds T E—f
Roehl C F—f
Saam Geo—f
Samuels A W & Co—f c
Street & Son A J—l
Vera Reynolds & Co—f c
Walker Glen & Co—f c
Wallace & Howell—f c

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Bierschwale & Wahrmund—f c
Brodie A H—l
Brodie S L—l
Jordan R J—l
Square Deal Realty Co—f
Wahrmund Max—l

GAINESVILLE

Allen O—l c
Bertram H E—f c
Hickson J L—f
Letcher C L—l c
Rowland W D—f
Thompson Edw M—f l c
Ware H P & Co—f c

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Austin G T—f c
Batson T C—l c

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Davis J L—l
Dorsey C H—f c
Douglas Marion—l c
Goff E W—l c
Grigg Arthur & Co—f c
Hanna John—f l c
Hawkins Jas A—f l c
Heidenheimer M—l
Hiegel Theo F & Co—f c
Hutchings J H & Co—c
Lahatte A—l c
Meyer Chas—f
Montgomery & Co Jas—
Northen & Blum—f c
Potter M H & Co—c
Rice & Arnold—f c
Ryan Ed V & Co—f c
Seinsheimer J F & Co—f c
Schlankey & White—f
Singer J—f c
Tellefson J C—l
Wilson J H—c

GATESVILLE

Chrisman J C—f l c
Compton, Howard S—f
Wells O F—l

GEORGETOWN

Busch John—l
Flanagan W J—f l c
Foster Wharton L—f l

GIDDINGS

Burns E A—f c
Folkes J R—f
Suehs M E—l

GILMER

Bradley W D—l
Crosby Florence—f
Harrison & Barnwell—f l c
Mattox R L—f l c
Mathias John A—f l
Mell M P—c
Waghalter Sam J—c

GOLDTHWAITE

Bayley W A—f l c
Bowman Ins Agcy—f
Brinson M N
Clements R E—l
Mullen R C—f
Pribble A T—f
Richards F E—l

GOLIAD

Baker Levi—f c
Cambell W B & Son—f
Seidel Wm—l

GONZALES

Burchard C A—f
Clark W H—f
Cole W M—f l c
Ferguson W E—f
Gardien & Gardien—f l
Herzik Jos—f
Hoskins B B & Co—f
Konecny L A—f c
Potts M T—f

GRAHAM

Arnold & Kay—f l c
Ash & Co—f
Beaucamp & Dodd—f
Bumstead & Co—f
Erwin & Co—f
Graham Ins Co—f c
Haupt & Co—f
Hinson F V Ins Co—f
Holder & Co—f c
Stewart A D—l c
Wilson Ins Co—f

GRAND SALINE

Clarke J B—l
Florence & Co—f
Mullins E L—l
Roberson G W—f

GRAND VIEW

'lamson R J—l
laynie Thos H—f
'elson Jake—f l c
Villiamson V T—l

GREENVILLE

irdsong L E—l
hapman Robt M—f c
nde F V—f c
ray Mrs Effie—l
olmes A R—f c
ackson C G—l
lassey J M—f c
orton J A—l

GROESBECK

rendale J M—c
handler Mrs R M—f
ollins A A—f c
ackson W T—c
liver Bros—f c
homas E O—f c
Valker J L Jr—f

HALLETTSVILLE

ertsch P H—c
alufka J G—f
ong E T—l
eterson Wm—f c
osenberg & Young—f c
impson & Cohen—l
impson French & Son —f
Vilson Geo C—c

HAMILTON

ruik V O—l
iller R B—l
oddy Eph—l c
aylor J H—l
Villiams F C—f c

HASKELL

ahill T C—f l
lkins Clyde F—f
ost Marvin H—f l c
ike H M—f
anders & Wilson—f

HEARNE

asterwood H G—f
Iarshall R W—f
ugh Mrs F R—f l c

HEMPSTEAD

uny T B—l c
enderson Alvin—f c
ughes Ellen L—f c
ass F P—l c
oung A E—f c

HENDERSON

eLamar W E—f c
ouglass J O—l c
riffin H L & Co—f
reston E M—f l c
nith Mrs Fenna—f c

HENRIETTA

bbott B F—f c
llis G W & Co—f l c
oward T K & Co—f l c
amples F S—l
uddath W F & Co— f l c

HICO

Ird Land Co—f c
ryan J S—l
ole M A—f l c
odgers J C—f c
ippet H E—c

HILLSBORO

Colonial Ins Agency— f l c
Hughes-Hooker Co—f l c
Lefevre Mrs Alleine M— f l c
Lowrey & Young—f l c

HONEY GROVE

Black J F—f l c
Erwin & Erwin—f l c
Price Earl—l
Price P M—l
Wood Jack—l

HOUSTON

Adams & Porter—c
Allen-Gartner Ins Agcy —f c
Automobile Owners Ins Assn—c
Bailey Frank M & Co —f c
Baldwin W L—l c
Bayless & Long—l
Bisby E H—l
Blaine W Tucker—f
Bowen R C—f c
Bradley C V & Co—f
Bulldog Auto Fire Ins Assn—f
Burt H C & Co—f c
Cate W H—l
Childress & Taylor— f c
Chimene & Kowalski— f l c
Cochran Ins Agcy—f c
Colquit R M—l
Cooley, Schweikart & Seaman—f c
Cotton S O & Bro—f c
Cravens, Dargan & Roberts—f l c
Cudlipp & Woodford—f l c
Denton W M & Co— f l c
Dumble E H & Co—f c
Flack T K—l
Frankel-Jacob—l
Gantt & Roach—f c
Green A C—c
Greenfield Ins Agcy—f c
Hadsall E B—c
Henderson Robt A—l
Heinrich & Co—l c
Hopkins T W—f
Holt E D—f c

HOUSTOUN & TYLER
Insurance
Fire Casualty Automobile
General Agents
Hartford Accident & Indemnity Co.
Union National Bank Bldg Houston, Texas

House, Brown & House f
Killison B A & Co—f c
Kennard C D—l
Kirkland W H & Co—f c
Langham & Maillot—f c
Lea, Radford & Robinson—f c
Lewis A N—f c
Lubbock & Yanch—f
Matthews, Dallas & Co —f
McAllister E S—l c
McLaughin Guy—l
Miller A M—l
Miller R E—c
Milton N T—l
Oliver & Co—f
Painter, Reichman & Co—f
Phillips J R—l
Ragsdale G W—l
Raphael Bros—f
Raphael S G & Co—f c
Rice & Belk—f c
Rompf Jno H & Co— f c
Rose & Crimmins—l
Scott J F & Co—c
Shepherd [illegible]
Skelton & Ames—f c
Shively Jas H—c
Smelker & Mayon—c
Smith A K—l
Taylor & Co—f
Torrey & Co—f c
Vinson Ins Agcy—f c
Vetrano A T & Co—f c
Westheimer Ins Agcy— f c
Williams & Porter—f
Wilson J H—l c
Wortham J L & Son— f c
Yanch J E & Co—f l c
Young J R & Co—f c

HOWE

McCoy W M—f l
McDonough J M—f c
Thompson Sam H—l
Wheat Chas E—f c

HUBBARD

Berry & Berry—f l c
Smith J J—f l c
Wells & Onstatt—f

ITALY

Freeman S—f l
Jennings Will—f
Parker J M—f l c
Stroud K G—f c
Whit George—f l c

ITASCA

Barton H J—l
Clark R H—f c
Martin D K—l
Richard J S—f c
Wilkinson C W—l

JACKSBORO

Coe E E—c
Daugherty H T—l c
Isbell Walter—f c
Johnson Bros The Co—f
McComb J D—c
Spiller Geo—f c
Spiller Jack—f
Spillar K—f

JACKSONVILLE

Boles C F—l c
Crysup Festus—f c
Duke A M—f c
Earle M L—f c
Lefler & East—f l c
McCarroll J H—f c
Rice Miss M R—f l

JEFFERSON

Goldberg I L—f
Stutz C A—f l c
Watson J W B—l

KAUFMAN

Boggs Geo E—f
Duncan H H—f
Goolsby H—f
Grigsby C S—l
Haynes & Co—f c
Nash Temple—f c
Palmer Jesse—f
Smith T M—f
Terry & Brown—c

KERRVILLE

Fawcett W A—f
Mason Lee—f l c
Real Fred F—f c
Ward W G—f

KINGSVILLE

Colston Ins Agency—f
Erard E B—f l
King W C—f
Kingsville Ins Agency— f l c
Wilson Ben F—f l

KOSSE

Allen W D—f l c
Bryant F C—l
Forbes & Brady—f c
Hendricks A G—c
Young & Gibbs—f l

KYLE

Graef Otto—l
Groos Bros—f l c
White A L—f l c

LADONIA

Bass M L—l
Howse A M & Co—f
Weldon C W T & Co— f l c

LA GRANGE

Legler O—l
Weber E J—f l c
Weikel D—f c

LAMPASAS

Price & Young—f l c
Sparks L R—f l c

LANCASTER

Anderson W B—l
Hurst W B & Co—f l c
Perry W Y—l
Rea C R—f l c
Wills M K—l

LAREDO

Borja S—l c
Brewster C G—f
Dondren A J—l
Eistetter H F—c
Heaner W F—l
Idar A N—l c
Jefferies Clarence—l
MacMahon P J—f c
Mims & Co W H—f l c
Palacios I G—l
Perkins Lyle J—l
Ramsay F M—f l c
Taylor L L—c
Wiggins E J—l c
Wormser Bros—f c

LLANO

Cone J A—f l c
Fishbeck R—l
Martin D—l
Orr Wilkins—f
Watkins W W—f l c

LOCKHART

Bellomy B J—l
Chapman George—f
Clark R T—l
Dodd B F—f c
Du Boice-Carter Ins Agency—f l c
Kelly M C—f l c
McDowell Mrs Altah—f
Pledger Rev—l
Smith J S—l
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Bridges Ins Agcy—f c
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Jackson C L—f
Lipscomb C E—l

McGREGOR

Cherry A P—f l c
Naylor & Crain—f l c
Stubblefield T W—f l c
Walker Edward—f l c

McKINNEY

Abernathy Gideon F—f c
Church A T—f
Davis R B—f l
Erwin R D—l
Keen W L—f l
Nelson D L—l
Page Jno D—f
Ray Robert L—c
Scott & Co—f c
Shirley W M—f
Walker J G S—c

MARLIN

Goode W T—f c
Oltorf Chas A—f l c
Oxford L R—f
Ragsdale F H—f c

MARSHALL

Allen W D—f c
Carter Jno B c
Dunn J C—l
Field & Young—f
Gehlen M W—f c
Heneghan P L—l c
Littlejhon R W—f c
Martin R C—l
Prendergast Geo—l
Wandell Phillip—f c
Womack T T—l

MASON

Brockman S C—l c
Lemberg D F—l
Lemburg & Loeffler—f
Loring Van M—f l c

MEMPHIS

Batson J A—f
Boston & Delaney—f l c
Dunbar Bros—f c
Grundy Bros—f

MERIDIAN

Bounds R I—f l c
Hale P S—f
Hill T C—f

MEXIA

Hutchinson F P—l c
Kennedy O—l
Park J H—f
Peyton & Sweatt—f c
Smith & Karner—f l c

MIDLAND

Bashman-Shepherd & Co—f c
Hammack N A—f
Sparks W J—f l c

MIDLOTHIAN

Rea C R & Bro—f l c

MILFORD

Goldston J M—l
Griffin G H—f l c

MINEOLA

Hughes J A—f
Lott H L—l
Revelle C E—f

MINERAL WELLS

Beeler Dick—f l c
Durham Ins Agcy—f c
Harris Ins Agcy—f c
Montgomery H R C—f l c
Peak & Pelt—f l c

MORGAN

Cate J D—l
Covey S J—f l
Frazier Frank—f
Walton R W—f l

MT. PLEASANT

Duncan C L—f l c
Fuquay O M—l
Peterman H W—f l c

MT. VERNON

Castle W P—f l
Davidson L W—f c
Hill C R—f
Shurtleff—J R—l
Teague M V—f

NACOGDOCHES

Ingraham Ins Agency—f c
Lindsey Ins Agency—f c
Matthews Geo H Ins Agency—f c
Sublett Ins Agcy—f c

NAVASOTA

Bailey M E—l
Blackshear & Templeman—f c
Bridges E L & Co—f c
Callaham D E—c
Ewing E S—f
Hodges H M—l
Jacobs H A—f
Knox H H—l
Terrell T B & Co—f

NEW BRAUNFELS

Burke R S—l
Clemens & Faust—f
Eloege Chas—l
Heilig Otto—f l
Hoeke W H—l
Moeller H C—c
Holz Herbert—f
Rice C W—f
Schneider A C—l
Starr C—f
Warecke & Pfeil—f
Welch L H—c

ORANGE

Anderson E W—f l
Curry P B—f l c
Curtis Geo W—f c
Malone W H—f l c
Sims J N—c

PALESTINE

Bush R N—f l c
Eagle S—l c
Ezell & Townsend—f l c
Fulton R E—f l c
Gardner & Gardner—f l c
Hughes P H—f c
Ozment J W—f c
Rogers B F—f l c
Wright-Kendal Co—f c

PARIS

Abernathy A S—l
American Natl Ins Co—f
Ball & Hickman—f c
Chartier & Co F E—f l c
Bankhead L J Jr—f c
Bhael Sam—l c
Brazelton W. Hoyt—l
Brooks C B—l
Galbreath & Dewees—f c
House & Co C F—f l c
House H W & Co—f c
Jeffus W K—l
Love J W & Co—f c
Norment & Broad—f l c
O'Malley Jack—l
Poteet Chas—l
Ragland C M & Co—f c
Sperry Bros—f l c
Tisdal J M—f

PILOT POINT

Burks Will D—f c
Campbell & Wright—f l c
Harris M J—l
Light & Elmore—f c
Selz J Earl—f l c

PITTSBURG

Baker W B—l
Bolton J B—l
Greer E R—f l c
Greer S R—f l c
Hull & Kennedy—l c
Jones Geo C—f l c
Morris R A—f
Turner C L—f

PLANO

Bookout J E—l
Bradshaw Joe—f l c
Crawford R H—l
Dickersen J R—l
Hood Realty Co—f c
Kendrick M R—l
Stanley W A & Co—f c

QUANAH

Elbert Agcy—f
Matthew S J—f l c
Robertson J B—f
Sparks O M—l
Wilson J H—f

ROUND ROCK

Allen B H—f l
Hedberg O T—l
Thorp E V—l

RUSK

Gregg E L & E R—l
Shook & Norman—f c

SAINT JO

Bowers Joe—l
Bullinger D L—f
Meek C J—f c
Scott A L—f c
Scott B—l

SAN ANGELO

Brandt Hal F—f c
Broome C A & Co—
Bryan C B—l
Jons Ins Agcy—f c
Marshall F B—l
Miller J A—l
Poteet Chas A—l
Robinson W S—l
Rodgers Mrs M T—l
Venable C R—l
Waddell Frank—f

SAN ANTONIO

Brinkman A—f
Callahan R G—l
Coleman & Co—c
Conness Realty Co—

ummins & Thomas—f
evine J P—1
ittmar & Sanger—f c
ichlitz Geo C & Co—f c
—f c
eldman H C—f
tch-Hugo & Co—f c
orian Fire Ins Agcy—
f c
azier D C—1
ettinger F C—f
lland J H—f
oos F C—f
ammond F C—1 c
ornberger, Schmitt &
Co—f c
iff & Eifler—f
untley A R—f
hnston & Burnett—f c
nes & Williams—f c
ighton T G—f
cAllister W W—f 1 c
cArthur W A—1
cLean Jas—1
nning G W—f
aule F W—1
enger & Bodkin—f c
eyer & Burttschell—f c
ms E L—f
wkett U S—f
ber & Stiles—f c
ce Hugh & Co—f
chey & Casey—f
gers Hill & Co—f c
ir Geo C—f
nmitt E A—1
nkard H S—1
nneld R L—1
llivan W C Inv Co—f
npson S C & Co—f
oin Bros—f c
ce & Ludolph—f c
rnell E L—f
lliams C C—f
p E E—f
k Ralph—f c

SAN DIEGO

ft & Co—f
ffman N A—f c
asios C P—1

SAN MARCOS

bert W B—f 1 c
vis C—1
s Frank—f 1 c
k Fred F—f
itt W—1
ird F J—1
nson D C—f
ls R A—1
nsey A M—f 1 c
nder W P—1
rey W—1
it Merton—f 1 c
rp R P—1
ce J C—1
ghn Nesbitt—f 1 c
de C C—1

SAN SAHA

n W V—f
g E E—1 c
an G H—f
brough W H—f
ers R L—f 1

SCHULENBERG

sek Gus—f 1 c
sek Ignatz & Co—
fer R E—f

SEALY

Beasley S T—1
Glenn C C—c
Menke H B—c
Sealy Ins Agency—f 1 c

SEGUIN

Arend A—1
Arend Hans—1
Bauer C H—f 1 c
Donegan Hugh—f c
Draeger H E—f 1
Gosemann H G B—f
Holley H J—1
Nolte Edgar—f
Smith Pierce—1
Tips Chas E—f c
Tips Eugene C—f 1 c
Willman E C—1

SEYMOUR

Francis & Rupe—f 1 c
Russey E W—f c
Sikes W R—f c

SHERMAN

Barron Maydee—fc
Billingsley A W—1
Carpenter & Belden—f 1 c
Copley & Mills—f 1 c
Eubank J J—f 1 c
Ferguson V L—1
Gulick & Hall—f 1 c
Hall & Hare—f 1 c
Stowe C L—c

SHINER

Bozka J F—f c
Flato C H—c
Mergenthaler F R—c
Welhausen C B & Co—f
Wolters Bros—f

SMITHVILLE

Tansey M L—1 c
Vickers E L—f 1 c

SONORA

Cochran W W—f
Cope J A—c
Sonora Abstract Co—f 1

STEPHENVILLE

Boyd Harvey K—1
Covey O E—f
Cravens & Co—f 1 c
Ellis O H—f 1 c
Moss J W—f c
Phillips L M—1

SULPHUR SPRINGS

Ewing & Hunt—f c
Foscoe Jno W—f 1 c
Henderson W F & Co—
f 1 c
Magrill D E—f c
Sherwood M E & Co—
f c
Teer L E—f

SWEETWATER

Cochran & Roy—f c
Gibson W W—1
Harp M L—f c

TAYLOR

Abbott Gordon—1
Armstrong J W—f 1
Fisher Fred I—f c
Hopkins R B—1
McNamara T H—1
Moody Mrs Daniel—f
Patterson G D—f c
Seiders & Hoke—f c
Smith J Frank—f

TEMPLE

Bishop J B—c
Brodie A D—1 c
Carroll P W & Co—f c
Cole John A—f 1 c
Crouch J F & Co—f
Culp R O & Co—f c
Darling T J & Co—f c
Gresham G H—c
Hall W E—f
Lawrence P A—c
Strange Ins Agency—f c
Swink H H—f c
Talley Luther L—f c
Tennant & Sullivan—f c
Warner W W—1

TERRELL

Childress B T—1
Griffith, Griffith & Fields
—f 1 c
Hill Chas T—1
Lewis S L—1
Morris & Markham—f c
Roberts & Roberts—f
Willson Walter A Co—
f 1 c

TEXARKANA

Offenhauser F W & Co—
f c
Rose Andrew—f 1

THORP SPRING

Dabney E M—1

TYLER

Cain & Niblack—f c
Herndon & Cox—f 1 c
McBride W H & Co—f c
Reaves S D—f c
Swann, Cousins & Hight
—f c

UVALDE

Hornby Agency The—f c
Jones D H—f c
Piper & Seale—f c
Texas Realty Co—f
Walcott M B—1

VAN ALSTYNE

Carter C E Real Estate
Co—f
Fulton R S—f 1 c

VERNON

Atchinson W A—1
Jackson D D—f c
McColloch C S—f 1 c
Murchison F E—f 1 c
Sherrill R B—f c
Witty & Co—f 1 c

VICTORIA

Gervais J R—f c
Hofer L N—f c
Sasse B C—1
Smith Joe S—1
Stevens L M—f c
Wertheimer Ins Agcy—
f c

WACO

Berkeley C S—1 c
Boggess H R—f
Boynton & Fannin—f c
Cox C H Ins Agcy—f
Davis W H & Co—f
Douglass S A—1
Duffel W C—1
Duncan P—f
Fitzhugh E E & Co—f c
Fort Walter V & Co—f
Halsey R P & Co—f c
Jackson & Munnerlyn—f
Luedde L E & Co—f c
Maule C L—1
McCulloch L B—1
McKenney E S—1 c
Marshall & Co E W—f c
Moore & Moore—f c
Morrow Wm A—1
Phillips G A—f
Roggers H R—c
Rowe J W—1
Rowlett W J—1
Russell J C—1
Shaw R M—1
Sheltall D M—1
Sturgis J H—f
Suits T H—c
Vesey E J Ins Agcy—c
Wheeler J H Jr—f
Willig Geo & Co—f c
Woodward E & Co—f
Young P L—c

WAXAHACHIE

Kennedy C L & Co—f 1 c
Provine W A—f
Thomas L E—1 c
Williams H H—f

WEATHERFORD

Bains R L—1
Collier A T & Co—1
Helfrin Geo—1 c
Jones J A—c
McCrary W W—f 1 c
Newberry Wm—f
Price J B & Co—f 1 c
Taylor W D & Co—f 1

WEIMAR

Boettcher—f
Brasher Ins Agcy—f c
Harder Geo Sr—f
Weimar Ins Agency—f

WEST

Bresler E H—f 1 c
Cook & Cervenka—f
Dibrell W E—1
Holloway C W—f
Schiller J A—f
West & Deveny—f 1 c

WHARTON

Bolton C L—f c
Dockery J O—f 1 c
Higgins & Carter—1
Moore H E—f 1 c
Wharton Ins Agcy—f 1 c

WHITESBORO

Buchanan J M—f 1 c
Cowell S B—f 1 c
Godwin Jacob F—f
Kelley J A—1 c
Noland J E—f c

WHITEWRIGHT

Barbee W J—f 1 c
Montgomery S H—f 1 c
Stevenson W C—c

WHITNEY

Feagan & Collier—f
Rhea Bros—f 1
Sayers Robt H—c

TEX.—Con.

WICHITA FALLS

Anderson & Patterson & Reese—f l c
Bachman J J Co—f c
Bibb W L—l c
Couper F T—f c
Cravens & Co—f l c
Mackechney J R—f c
Peery Thos H—f l c
Perkins G C—l
Stone J W—f c

WILLS POINT

Dean B F & Co—f l c
Funderburk W L—f c
Gready L S—l
Lybrand W B—c
McPhail & Bacon—f c
Samford R M—l

WOLFE CITY

Bush & Jones—f l c
Felty & Moore—f l c
McWhirter C P—f

YOAKUM

Adams W F—f c
Cook J W—f
Green & Shall—f l c
Young Bros—f l c

YORKTOWN

Ehlers O W—l
Hutchings R L—f
Kraee Otto—f
Ladner Nic—f
Schimets E G—f l c
Senf R F—f c

UTAH

AMERICAN FORK

Bank of American Fork —f
Clark J H—f
Hindley J R—f
Johnson H C—l
Peoples State Bank—f
Young Clifford E—f

BEAVER

Barton John P—f
Barton R H—f
Ipson N P—f l
Pearce R H—l
Tanner J T—f
Tolton J F—f

BRIGHAM CITY

Baird John E—f l c
Figgins H M—f c
Lee Norman—f l c
Knudson Jas—f
Phillips John W—f

CEDAR CITY

Corry E M—f l c
Foster S J—f l
Dalley M H & Son—f
Higbee M D—f

COALVILLE

Beard Geo—f
Branch W H—f

EPHRAIM

Anderson P C—f l c
Greaves P Jr—f
Quinn Geo—f

EUREKA

Freed S B—f l c
Garity Frank—f
McClerystal M A—
Shriver Wm F—f

FAIRVIEW

Christensen A D—f
Christensen Albert—l
Danielson F J C—f
Fairview Merc Co—f
Sundwall Jr—f
Sundwall Peter—f

FILLMORE

Anderson C—f
Kelly J A—f
Robinson Parker—f c
Stevens Dan—f

GRANTVILLE

Erickson A S—f
Huntington R J—f
Spry Wm—f

HEBER

Jensen J C—f l c

HYRUM

Ames Hy B—f

KAYSVILLE

Barnes J G M—f
Blood Henry H—f c
Burton Chris—f
Gailey J R—f
Sheffield H J Jr—f

LEHI CITY

Anderson A B—l
Ross S W—f
Southwick Edw—f l
State Bank of Lehi—f c
Taylor Herbert E—f
Wing Wm—l

LOGAN

Brangham I L—f
Cardon Co—f l
Crockett John A—f
Hatch Sumner—f l c
Hendricksen J A—f
Pederson H A & Co—f
Picot A—f l
Stewart J Z—f c
Weston Vernon—f l

MANTI

Crawford W W—f
Dyreng & Carpenter—f
Sorrensom E D—f

MILFORD

Chesley Barton—f.

MILL CREEK

North H K—f l c

MONROE

Erickson F—f
Nilsson Bros—f

MORONI

Anderson—f
Blackham J R—l

MOUNT PLEASANT

Anderson Rasmus—f
Beaumann H C—f
Jorgensen I E—f
Lund C N—f
Lund Joseph—l
Rasmussen Daniel—f
Wall A C—f

MURRAY

Atwood H C—f l c
Williams J C—f c

NEPHI

Belliston John—l
Burton T H—f
McMullin R W—l
Whitmore G M—f
Winn T C—f

OGDEN

Agee R C—f c
Bennett Geo D—l
Brummitt J J—f l c
Cannadey E W—f
Cassin Jas F—f
Ford L F—f
Forristall J M—f c
Goddard B H—f l c
Goddard H H—f l c
Hunters R P—f
Kelley & Herrick—f l c
Kennedy O A—f
Knauss J H—f l
Mathews-McCullogh Co f c
Nye J C Agency—f
Pierce W N—f l c
Purdy H A—f l
Rasmussen Carl—f
Skeen M Realty Co—f
Stephens F J—f

OPHIR

Bryan Geo W—f l

PARK CITY

Clark Peter—f c
Fares Henry—f
Heath & Armstrong—f
Johnson J E—f c
Pike A A—l
Wight L B—f c

PAROWAN

Adams Lawrence J—f
Mitchell J Clayton—f
Bentley Joseph R—f

PAYSON

Loveless Justin A—f
Wilson A R—f

PROVO CITY

Andelin O W—l
Buttle Joseph A—f
Buckley Ross—l
Craven Harold—l
Dixon Leroy—f l
Dixon Real Estate Co— f l
Garden City Realty Co—f
Harding Cleon—l
Home Ins Agency Inc— f l c
Hickman F L—l
Jacobsen J E—f l
Jacobson Alvin—l
Jones Edward L—f
Jones Ed T—f
Jones L H—l
Morrille George—l
Roper & Jenkins—f
Roy W H—f
Russell Mr—l
Thomas H F—f
Utah County Abst Co—f

RICHFIELD

Jensen D P—f
Lewis & Hoffman—f c
Peterson Jas M—f
Sevier Real Estate Co—f

RICHMOND

Harris C Z—f
Hendricks Geoe G—l
Kerr T L—f l
Richmond Co-op Mer Co —f
Schow August S—f
State Bank of Richmond —f
Thomas A A—f c

ST. GEORGE

Andrus A B—f
Miles A F—f
Morris D H—f
Naegle Geo C—l

SALT LAKE CITY

Agency Co—f c
Alder Geo D—l
Anderson Ins Agency— l c
Ashton Jenkins Co—f c
Bamberger Smoth Bis Inc—f l c
Burt & Carlquist—f
Buzard A J—l
Cameron R B—l
Cannon Ins Agency—f
Cartwright & McGhie Co—f c
Clayton Ins Agency— f l c
Columbia Trust Co—f
Curtis J W—l
Darling Elmer E—f
Davis F C—l
Done W V—f l c
Eckstrom G—l
Ensign A H & Co—f
Fabian C C—f
Farrell Wm G—l
Fritch Inv Co—f
Fuller G C—l
Gen. Ins & Inv Co—f c
Giesy Walker Co—f c
Goddard Inv Co—f
Grant H J & Co—f c
Halloran Judge Co—f
Hathaway F C—l
Hathaway J F—l
Home Trust & Savings Co—f
Houston Real Estate Investment Co—f c
Hubbard Inv Co—f
Huntendon A P—l
Jennings Ins Agency— c
Jensen L—l
Jensen E—l
Jensen W C—l
Johnson J A—l
Jones E D—l
Kahn Edwin—l
Kempner Ins Agency— l c
Kipp C D—l
Konold R—l
Leonard Harry—c
Little & Little—f
Livingston D H—l
McKell W E—c
Mills E F—l
Moreton J B—f
Morris L M—l
Mozley Frank—l
Partridge Thos W—
Peck Geo W—c
Perkes J L—f

terson O H—l
terson R E & Inv Co —f
wlings F J—l
chter A—f
cker E A—l
gers-Evans Co—f c
lt Lake Security & Trust Co—f
heid Karl A Co—f c
aw Jas K—f l
epard E E—l
uith Bros—f c
uith J F—l
uith J V—l
encer J D—l
hl L H—l
ylor E W—l

Timby F A—c
Toronto A—f c
Tracy Loan & Trust Co —f c
Tuttle Bros—f
Wadsworth F E—l
Walker D H—f c
Walker H H—l
Warnock Ins Agency—f c
Wells V P—l
Wicks E B—f
Williams B C—l
Williams E D—c
Windsor & Co—f c
Young & Fowler—f
Young & Young—f
Zion's Benefit Building Society—f

SANDY

Crapo C C—f
Wilson W W—f

SMITHFIELD

Farmers Union—f
Houston W C—f
Miles E R Jr—f
Roskelley Jas—l
Smith A—f
Wallace Cad—f

SPANISH FORK

Banks J J—f
Sneel I P—f
Sneel S P—f l c

SPRING CITY

Blain John S—f l

SPRINGVILLE

Child Ivan—l
McPherson W B—f
Maycock G R—f
Mendenhall G W—f
Ostler P A—f
Reynolds A W—f
Reynolds H T & Co—f
Westwood J M—f
Wood G S—f

TOOLE

Baker L A—f c
Hickman J B—f c
Huntington R J—f

VERMONT

ARLINGTON

rd Burton L—f l c
oodworth E C—f

BARRE

llard Nelson B—l
ew W A—f l c
lon J W—f
ggs J C—f l c
nt Geo—f l c
nde Mayo—f l c
Allister Morton H— l c
ge & Campbell—l c
pe G Herbert—f c
rks Harry S—l
mage Rev James—l
odruff H G—l

BARTON

dwin F W—f c
chelder J F—l
lburne Lydia C—l
ys Ins Agcy—f

BELLOWS FALLS

iott H C—l c
ughton E D—c
nard E S—f l c
yland Margaret—f c
ayers D M—f
lker Ins Agency E L
he Inc—f c
itney G I—l

BENNINGTON

oth E A—f c
rris Emory S—f l c
llister A E—l c
es R A—f l c
rton Harrison I—f c
nlan B A—f
vers Chas N—f l c
ndles Wm J—l
ite R H—f l c
lkinson N A—f
lliams H N—l
ls Wm H—f l c

BRADFORD

ery W B—f
rris Mrs A E—l c
lwell John H—l c

BRANDON

e P H—c
on S W—l
es S W—f c
liams Frank W—f c

BRATTLEBORO

tan Thomas T—f l c
ds F W—l
G M—f l c

Daniels S A—f l
Horton W C—l
Putnam F W Agcy Inc —l c
Taylor H E & Son—f l c

BRIGHTON

Carroll John—l f
Cobb L A—f c
Dyer G L—f

BRISTOL

Esty W B—l
Gaudet W J—f l c
Hanks C A—f l c
Plain F E—c

BURLINGTON

Bliss W R—l
Butler H A—l
Clifford N E—l
Daigle H J—l
Dean Theron S—l
Green C L—l
Hallett R—l
Hall J Lindley—l
Hammond A C—c
Hathaway C M—l
Hawkins E W—f
Hickok H H—f l c
Hindes S W—l
Howard Harry S—f l c
Kelley J P—l
Leary T F—f c
Magner Thos—l
North F L—f l c
Peck Ins Agency The T S—f l c
Powell & Marks—f c
Safford J M—c
White J G—c

CAMBRIDGE

Powell I M—f l c
Smith Elsie C—f c
Thomas R B—l

CASTLETON

Clark Henry L—f

CHELSEA

Adams B H—l
Hatch E B—l
Keyser F Roy—f
Mattison H N—f
Sprague W H—f
Townsend W P—l c
Tracy Geo A—f

DANVILLE

Brainard C D—f
Morrill M P—l
Tinker J E—f

DERBY

Allard J Jr—c
Burton Geo—f l c
Flint J T—f l
Sullivan J A—f l c

ENOSBURG

Aseltines Ins Agcy—f l c
Gibson J A & W E—f l c

ESSEX JUNCTION

Chase A—f l c
Marvin David—f

FAIR HAVEN

Durick J C—f l c
Sheldon A W—f l c
Williams John—l

HARDWICK

Campbell E H—c
Clark W H—l c
Darling S E—f c
Dutton & Mulcahy & Shepard—f l c
M G & E F Morse Inc— f l c
Shepard H A—f l c

HARTFORD

Allard A S—c
Braley W F—l
Pingree W S—f
Reynolds M C—l c
Watson Alfred E—f l c

HINESBURGH

Baldwin G N—l
Conner L L—l
Miles A B—f

HYDE PARK

Hulburd R W—l
McFarland H M—f l c
Waite S B—f

IRASBURG

Carter H C—l
Healy A G—l
Sears F M—l

ISLAND POND

Carroll J W—f l c
Cobb L A—f l c
Dyer Geo L—f c

LINCOLN

Gove M B—f
Jackson L E—f

LUDLOW

Ball Ins Agcy—f l c
Moore George M—f l c
Stickney, Sargent & Skeels—f c
Walker Agcy—f c

LYNDONVILLE

Atwood H M—l
Campbell G M—f
Campbell & Blodgett— f l c
Coblegh F E—l
Ladd R B—l
Mitchell Sam—l
Nichols S D—l
Shonyo L D—l
Stevens C D—f c
Taylor Frank—l

MANCHESTER

Briggs F H—f l c
Fowler J W—f l c
Shaw W H—f l c

MIDDLEBURY

Burke J M—f l c
Douglas J A—f l c
Hubbard F J—l c
Weeks J E—f c

MONTPELIER

Ballard S S—l
Brown C W—f l c
Burns D J—f l c
English A M—f l c
Lang C A—f l c
Sumner Benj A—f l c
Washburn W C—f l c

MORRISVILLE

Barrows Ralph—f l c
Cheney Thos C —f c
Kelly J M—l
La Fontaine D A—c
Niles A A—f
Olmstead E H—l c
Raymore Chas—f c
Wilkins Glenn l

NEWBURY

Doe Geo A—l
Knight M C—f
Pierce H E—l
Powers K—l
Rogers B O—f
Van Dyke P B Jr—l

NEW HAVEN

Everest C S—f
Palmer G B—f

NEWPORT

Bernard H W—l c
Blanchard P C & Co— f l c
Cleary W H—c
Cushman H B—c
Drown Harry E—l c
Hudon A R—l
Rawson O H—l
Root & Blanchard—f c

VT.—Newport, Con.

Spear R V—f 1 c
Stevens D C—1 c
Stevens H W—1
Wilkie E A—1 c
Williams & Smith—f 1 c

NORTHFIELD

Houghton Julius A—1
Plastridge Eugene A—f 1 c

NORTH HERO

Nelson E J—f 1

NORTH TROY

Butterfield A H—f 1 c
Lewis H H—f c

PITTSFORD

Flanigan James—f
Wemitt B J—f 1 c
Wheaton J H—f 1 c

POULTNEY

Cushman A E—f 1 c
Edmunds Thos P—f 1 c
Orr E D—1
Ross Paul G—f 1 c

PROCTOR

Boyce G H—f
Butler E P—f 1 c

RANDOLPH

Atwood J M—1
DuBois John H—f c
Gifford C C—f 1 c
Tewksbury E W—1

RICHFORD

Aiken Curtis H—1
Armstrong Wm G—1
Comings H C—1
Greene W B—1 c
Kelley Ins Agcy—f 1 c
Robb J M—c

RUTLAND

Burnham F H—f 1 c
Clark W A—f c
Davenport J H—1
Davis W L—f c
Dorsey Stephen C—f 1 c
Farrar H C—f 1 c
Field F A & Son—f 1 c
Heyman J—f 1 c
Hoadley J R—f c
Hoag C S—f 1
Kelley Wm—1
Kent P H—1
Mason A C—f 1 c
Pike Roger S—f 1 c
Richmond R L—1
Roberts F C—1
Williams W R—1

ST ALBANS

Atwood N N—f 1 c
Beeman C E—c
Brean W J—1
Chase C H—1 c
Cioffi J S—1
Desautels Raymond E—1
Hamilton E H—c
Kearney J—f 1 c
Kimball R S—1 c
Mason E L—f c
Perkins Arthur E—1
Watson S S—f 1 c

ST JOHNSBURY

Babcock R C A—1
Balch H F—1
Boynton C F—1 c
Brown E P—1
Chesley H A—f 1
Cummings Oscar M—f 1
Dimick O A—f 1
Hastings Chas S—f 1 c
Henderson O H—c
Hinch J F—f 1 c
Impey James—1
Ingersoll H E—1
Jacques F B—1
McGovern Chas A—1
Moore Ins Agcy—f 1 c
Morgan E A—1 c
Noyes A B Ins Agency—f 1 c
Russell Walter S—1 c
Simmons J W—1 c
Sprague W W & Son—f 1 c
West C H—1
Wheaton T E—1

SPRINGFIELD

David Fred C Ins Agcy Inc—f c
Lawrence & Wheeler Inc—f 1 c
Leonard C G—f 1 c

STOWE

Harris L L—f
Luce O E—f

SWANTON

Ayres E A—f 1 c
Bradley E T & Co—f 1 c
Webster I—f 1 c

VERGENNES

Barrow F—1 f c
Pierce C T S—f c
Strong Wm J—f 1 c

WHITE RIVER JUNCTION

Brown James—f 1 c
Burke Ernest G—1 c
Davis Edwin—f 1 c
Marcy Carl H—1
O'Neill Robert C—1
Pingree William S—1 c
Raymond Chas E—1 c
Watson Alfred E—f 1 c
West Mabel H—f 1 c
Whitham Stephen B—1 c
Wilmot R R—1
Windsor H—1

WHITING

Church C O—f
Rawson F C—1
Wells H R—f

WILDER

Powers C H—1 c
Kibbie B E—c

WILMINGTON

Boyd Leslie W—f 1 c

WINDSOR

Bartley G C—1
Crandal E—1
Davis G F—f 1 c
Dodge F G—1
Dwyer J P—c
Howland Glenn C—f 1
Jarvis Mary P—f 1 c
Lull T C—1 c
Murphy T J—1
Persons George—1
Reynolds Alfred—1
Veasey A L—1 c
Williams Herbert—f 1 c

WOLCOTT

Foster A W—f 1
Jennings L E—f
Silloway W S—f 1

WINOOSKI

Alapa L—1
Horton Geo H—f 1 c

WOODSTOCK

Dana H S—f 1 c
Dunn F S—1

VIRGINIA

ABINGDON

Abingdon Ins & Realty Corp—f 1 c
Hagy K A—f 1
Kreger & Preston—f 1 c
Potts H F Co Inc—f 1 c

ALEXANDRIA

Ballanger W W—f c
Bigelow E M—c
Burkett Wm—1
Dyson T E—1
Graham & Ogden—f 1 c
Greenaway N S—c
Holden C F Co—f 1 c
McGhee A J—f
Monroe & Marbury—f c
Normoyle John D—f c
Pierce C—1
Randolph C C—f
Stabler Laurence—f 1 c
Wise & Co—f 1 c

ASHLAND

Cox F H—f
Meyberg L E W—f

BEDFORD CITY

Bargamin Paul—f 1 c
Fitzpatrick W A—f 1
Richmond Ins Co—f 1 c
Scott J J—f 1
Smith Miss Rosalie—f
Wharton C W—f

BERKLEY

Berkley L & Co—f
Berkley & South Norfolk Ins Agency Inc—f c
Cox R L—f
Keister & Co—f
Lyons S W Jr—f
Nash & Berkley—f
Tilley G T—f c
Truitt Realty Co—f
Savage E C & Co—f
Service Ins Agency Inc—f
Urqhart & Gibbs—f

BIG STONE GAP

Cochran C C—f
Hamblen C L—f
Hamblen W C—f
Rogers W J—1
South West Ins Agency Inc—f 1 c

BOYDTON

Beales M H—f
Coleman H E—1
Faulkner C J—f 1
Gulford O M—1
Wall J W—f 1 c
Williams Haskins—f 1 c

BOYKINS

Beaton Ins Agency—1
Edwards W T—1
Knight R C—1 f

BRISTOL

Ballard B E—f
Barker J C—1 c
Blackley E C—1
Blanchard F T—f 1 c
Brewer Jas K—f
Brown W H—c
Cash W T—c
Crockett J A—c
Davis G T—1
Duncan W R—f
Evans Jno—1
Howell Julius F—f
Lyon J B—f 1 c
McFarland Mrs M A—f c
Newland G E—f
Preston F R—1
Selfe J W—f 1 c
Sheen Wm G & Co—f 1 c
Southern Finance Co—c
Stuart G S—1
Williams Morgan C—1 c

BUENA VISTA

Paxton W T & Co—f 1 c
Peoples Bank—f c
Rucker A M—f 1

CHARLOTTE C. H.

Baker John P—c
Bell R G—1
Holt W B—1
Hutcheson C M—f 1
Mosley Henry—c

CHARLOTTESVILLE

Andrews J B—1
Antrim Burness—f 1 c
Boone Henry P—c
Citizens Real Est & Ins Agency Inc—f 1 c
Corbett & Rhineheart—f
Crowder J S—1
Gilmer Geo—f
Hanckell L T & Son—f
Maphis Edwin—1
Maphis, Twyman & Kennie—f 1 c
Nicholas R C—f 1
Thomas B S—c
Thomas L A—1
Walker J W—1
Wheat J Allen—1
Wheeler B E—1
Young W L—1

CHATHAM

Carter J L—f 1 c
Coles Thos J—f 1 c
Collie J W—f
Reid E S & Co—f 1 c
Tredway W M & Son—1

CHRISTIANBURG

Ellett G F—f c
Foster G W—f
Mitchell J W—f 1 c
Pierce W L—f 1 c
Roop R I—c
Smith J E B—1
Winton W G—1

CLIFTON FORGE

Davies A B & Son—f 1
Davis F W—f
Hawkins E B—f c
Hawkins R P—f 1 c
Massie E R—1 c
Payne H W—1
Preston L M—1 c
Sours J B—c
Stinson J W—f 1
Taylor W W—f
Thomas E L—1
Tinsley W F & Co—f 1 c
Woodward H E—1

COLUMBIA

Brown H T—f
Cowherd P W—1 c
Huckitch G H—f
Jones W C & Son—f
Wood C B—f 1

COVINGTON

Carter C D Jr—f 1 c
Crowder Mrs J B—1
Friend W S—c
Kline G D—f
Larue C H—f 1 c
McCaleb T B—f 1 c
Miller M D—f
Painter J W—1
Pannell W L—c
Schumaker G L—f 1

CULPEPER

Bickers J N—f 1
Carley W J—c
Downing, King & Mellin—f
Hudgins Fred P—f 1 c
Jeffrie Marion—f
Johnson E E—f 1
Latham J F—f
Pulliam A W—f
Rixey R H—f 1 c
Williams Ed—c

DANVILLE

Bass T J—1
Catlin Jas T & Son—f c
Crews J D—f
Douthat & Howard—f
Gravely & Jackson—f 1 c
Hamlin Miss Ramey—1
Hawkins J A—f 1 c
Jefferson H M—f
Kinney T P—f
Meade E B & Co Inc—f c
Noble C S—1
Overbey J E—f c
Parham E T—1
Patton, Temple & Williamson—f 1 c
Raine C A Jr—f 1
Swann & Gravely Bros—f 1 c
Swann, Harrison & Gravely—f 1 c
Weddill-Holland Inc—f 1 c
White E D—1c
Williamson J P—1

EAST BRADFORD

Dixon J T—f 1 c
Kearsley L P Co—f 1 c
Kenderdine W J—f 1 c
Millner C W—1
Painter J A & Son—f 1 c
Rhodes R E—1
Turpin B C—c
Tyler H C—c

EMPORIA

Branch R W—1
Dodd A F & Co—f 1 c
Dyson R G—f 1
Everett J T—1
Goodwyn E E Corp—f 1 c
Taylor & Holister—f 1
Wrenn J Sol—1

FARMVILLE

Bugg C F—f
Cunningham C B—1
Fallwell W C—1
Garland, Martin & Blanton—f 1 c
Gilliam R C—f 1 c
Goodrich J A—1
Hubbard & Burrow—f 1 c
Richardson L R—1

FINCASTLE

Beckley A—f 1 c
Page W M—c
Woodson F G—f

FRANKLIN

Abbitt J A—f
Beale E L—f 1 c
Beale J C—f
Bristow W O—f 1
Gay L Ashby—f 1
Jenkins Wm H—f 1
Parker J C—f c
Ricks Grant C—1
Woodward & Elam—f

FREDERICKSBURG

Allison & Co—f
Bernard Wm—1
Botts A B & Co—f
Brooks E E—f
Brown C C—1
Chichester & Co—f
Dempsey J P—1
Flemming V M—1
Gouldman G D—f
Jones E L—f
Pates B S—1
Smith & Dodd—f
Sullivan Samuel—1
Tankard Roland—f 1
Tyler M E—c
Wood W T—1
Woodbridge Sam—c

FRONT ROYAL

Allen S G—f 1 c
Carpenter F S—1 c
Kendrick W J—f 1 c
Trout W A & Son—f 1 c

GORDONSVILLE

Linney Norville A—f 1 c

GRAHAM

Alexander C L—1
Morton J E—f
Newton J M—f 1 c

HAMPTON

Blackwell J W—1
Bowen H M—c
Couch F H—1 c
Cumming J M—f
Dixon W T—f c
Henry L B—c
Humphries H B—f
Hunt J—f
Lake J B—1
Morgan & Co—f c
Pace C M—1
Phillips George & Co—f c
Phillips-Lackey & Co—f 1 c
Ransom N H—c
Saunders H W—f c
Young Wm G—1
Winne Charles—1
Wray G W Jr—1

HARRISONBURG

Burke & Price—f 1
Dechert W L Corp—f 1 c
Masters & Brown—f c
Newman F W—f
Shue Geo E—1 c
Staples J C & Co—f 1 c
Tushing C—1 c
Wells H N—c
Zirkle C L—c

KEYSVILLE

Fitzgerald E S—f
Ingram H C—f
Peters H D—f c

LAWRENCEVILLE

Clark R R—1
May C E—f
Segar N S—f
Snow & Lashley—f 1
Trotter W A—f
Turnbull W & Bro—f 1 c

LEESBURG

Ferguson Geo O—1
Garrett & Co—f 1 c
Moore, Clemens & Co—f 1 c
Shipman C H—f 1 c

LEXINGTON

Burgess N W—c
Firebaugh W C—f 1 c
Foltz W L—1 c
McClung J W—f c
Moore Frank—f
Owen R L—f 1 c
Thompson W V—1
Walker S B—1
Witt R R & Co—f

LOUISA

Donnally J P—f 1
Gates A P—1
Hunter H B—f 1 c
Williams E W—c
Woodward H M—f 1

LURAY

Berry Ins Agcy—f 1 c
Price J S—f 1 c
Roller J A—f
Rothgeb J T—c
Woodson J S—f

LYNCHBURG

Acree & Peck—c
Atkins P G—1
Bailey L R—f
Beasley A L—c f
Carrington, Stevens & Co—f 1 c
Cave J H—1
Cosby P G Jr—f
Davis, Childs & Co—f 1 c
Edwards D T—1
Fore Miss Lena—1
Haden M D—1
Hillsman J A—f c
Holt N N—1 f
Ingram T J & Co—f 1 c
Ivey & Kirkpatrick—f 1 c
Moss J C—1
Newman J A—1
Otey J M & Co—f 1 c
Patterson Chas P—f
Scott Jas A & Co—f 1 c
Seay Frank R—1
Singleton L A—f
Smith Bros & Walker—
Tyree & Wilkins—f
Walker & Mosby—f
Wood John B—1
Woodson & Calhoun—f

McKENNEY

Batte & Ligon—f
Hardy E S—1
Rives W C & Bro—f 1
Zelmur T C—f

MARION

Brown Mrs C J—f
Collins H M—f 1 c
Gills & Mills—f 1 c
Gwyn B—1 c
Keller J L—1
Sheffey Jas White—1 c

MARTINSVILLE

Burch T G Corp—f 1 c
English J L & Co—f 1 c
Ford H A & Co—f 1 c
Greer J C—f
Jones G O—f
Tuggle R E—f 1 c

NEWPORT NEWS

Barrett Bros—f 1 c
Bryant & Nelms—f c
Chapin & Bowen Inc—f 1 c
Chapin Geo—1 c
Central Security Co—f
Cottrell W E—f
Goldberg I M—f s
Goodwin S W—1 c
Graff Bros Inc—f c
Harwood S J—1 c
Hoskins C R—f c
Hundley & Applwhite—f
Jones T B—1
Kass & Berger—
Lutins C H—
Mason, McMurran & Warren—f 1
Murray-Padgett Inc—f
Neluns C B—f
Patton Mrs May M—1
Powell Trust Co—f c
Reynolds Bros Inc—f c
Shields E C—1
Sommerville Trust Co—f c
Tilghman J F—f
Underwriters Agcy Co Inc—f c
Wheeler Julian—f 1
West C D & Co—f c

NORFOLK

Ames M B—1
Aunspaugh, Nolley & Aunspaugh—1
Banks H Jr—1
Beasley F L—1
Bell W J—1
Berryman J—1
Capps J O—1
Childrey & Metts—f c
Coleman & Coleman—1
Coleman Bros—1
Collins & Van Denbergh—f c
Cooper E D—1
Coupland J R—1
Crockett & Co—f c
Crockett-Collins—f c
Cuthbert W H—f
Dey Geo W & Sons—f c
Dobie R L—1 c
Dobie & Bell—f c
Dodson W P—1
Enos W F H—f
Ferrell C H & Co—f
Finley & Bott Inc—f 1 c
Finney L D—1
Giffin B O—1
Gray A C—c
Guaranty Title & Trust Corp—f c
Hall W Leon & Co—f
Harrison T B—1
Haynes S E—f
Hoggard H C & Co—f
Hope S D—1
Humphreys D & Son—f
Jacobs & Co—f 1 c
Johnson E B & Co—f c
Johnston T M & Co—f
Jones T J—1
Joyner J L—1
Justice, Stephenson & Taylor—c
Kilby L C—f
Kinzer T J—1
Knight Chas E—1
Leterman J J & Co—f 1 c
Lowenberg B & Son Inc—f c

VA.—Norfolk, Con.

McLean & Egerton—l
Markel J A—f l c
Richardson R R—l
Rogers Alex—l
Sawyer E C—f
Shadet A P—l:
Smith J S—l
Smith S M—l
Smither T J—l
Southern Ins Agcy—f
Stephenson & Taylor—f
Sterling W H—f
Stokes J T—l
Tate A L—l

Thomson-Etheredge & Co—f c
Tidewater Ins Co Inc—f c
Trice W H H & Co—f
Walke & Son—f c
Wenborce A B—l
White M D & Co—f
Williams R E—l
Witt D E—f
Woodward & Jones—f

ORANGE

Macon L S—f l c
Shackleford, Warren, Mason Inc—f l c
Watts P M—l

PEARISBURG

King Clarence L—f l c

PETERSBURG

American Bank & Trust Co—f
Banking Trust & Mortgage Co The—f
Borst Vernon H—l
Cuthbert Bros—f l c
D'Alton F A—f l c
Davenport I A—l
Fletcher J K—l c
Harrison W B—f
Hubbard B A—l
Jones L R—l
Linker F A—f
Moyler & Co—f l c
Myers J C—l
Patterson N T—f l c
Romaine Chas N—f c
Talley Wm H & Sons Inc—f l c
Venable Ins Agcy—f l c
Warriner W L—l c
Watson R L & Co—f c
Woody H M—f l

PHOEBUS

Booth L E—c
Lowery Madison—c
Tennis Wm J H—f l
Thompson H S—f

PINNERS

Pollard Wm A—f l c

POCAHONTAS

Newton J M—f l c

PORTSMOUTH

Bain J C—f
Bain T A—f
Bilisoly F N—f
Blackman M J—f
Briggs F T—f l c
Brooks-Parker Co Inc Inc—f
Bryan R—f l
Claud M P—f
Creekmore O M & Co—f c
Cross J P—f
Emmerson Jno C—f
Farish W G—f
Goodman L M—f
Home Insurance Agency Inc—f c
Kornegay J G—f
Lawrence J D—l
Lee T B—f
Lively C R & Co—f
Miller Frank H—f
Peek G A—f
Welton Chas R—f l c
Whitmore E E—l

PULASKI CITY

Cave W W—f l c
Calfee E W—f
Fitzhugh R G—l
Laughon B & Son—f
Leache C H—f c
McGavock & Mitchell—f

RICHMOND

Adamson A L—f
Alfriend T L & Son—f c
Arrington I L—f
Carr D J—f
Catlin E A & Co—f
Cruchfield E Millford—l
Curry L R—f
Davenport & Co—f c
Dechert Edw L—f
Diggs & Moseley—l
Dixon W J—f
Epps-Epps Co—f
Fairbank Guy L—c
Freeman W B & Son—l
Gee Bros—f
Gibson, Moore & Sutton—f c
Gordon John W—f
Graves Jas W—l
Guy G S—c
Hall J A—f
Hardwicke W W—f l
Harris & Goodridge—f
Hatke L B—f
Heinrich & Puller—f
Holzapfel W A—f l
Jefferson & Harvie—f c
Johnson & Adams—l c
Jones F R—f
Jordan W A—f c
King O H—l
Laughton F W—f
Lay J F—c l
Leake J M—f
Lecky Robert Jr—f c
Loehr Chas E Co—f l c
McAlister J H—l
McCue & Alsop—f l c
Maury W G—f
Midyette D R Co—l
Miller J G—f
Moore J B Jr—c
Morton W E—c
Moyler John—l
Owen A L—f
Pleasants A L & Co—f
Porter F R—f c
Power P S—f c
Pulliam Robt M—f c
Pulliam S T & Co—f l c
Purcell J N—f
Reid J G—l
Reynolds Thos P—l
Richardson C B—l
Rowe F H—f l c
Ruffin B A & Co Inc—f l c
Schaefer Robt—c
Scott C—f
Sills N D—l
Smoot Willard—c
Spence E Leslie & Son—c
Straus Julius & Sons—f l c
Swink A O—l
Tabb F Garnett—f l c
Talley, Richardson & Hobson—f c
Traylor W C—f
Walker D M & Co—f l c
Watson J C—f
Williams P B—l
Wilmer A P—l
Yancey K W—l
Young E A—f

ROANOKE

Anderson W W & Co—f l
Andrews Bros—f
Antrim John—l
Boswell Realty Co Inc—f
Coppridge W D—l
Cornett S M—l
Davis W K—l
Davis & Stephenson—f l c
Douthat A W—l
Duke A W—l
Ellison B—l
Glasgow & Bowling—f l
Goff J W J—l
Hurt J W—l
Huske & Wellford—f l c
Lunsford C & Son—f l c
McClanahan W S & Co—f l c
Magic City Realty Co—f
Marmon B—l
Montgomery T E—l
Moore Wm R—l
Overstreet W I—l
Pace Bros—f l c
Quisenberry W E—l
Rhodes S T & Son—l
Roanoke Investment Co—f
Rutherfood & Maher—f l c
Speed E W—f
Speese C M—f l c
Stockdell C L—f
Stras & Persinger Inc—f l c
Turner J T—l
Turner & Turner—f
Weaver & Tillett—f
Wilson J A—f l c
Wingfifield J F—f

ROCKY MOUNT

Manafee W C & Bro—f
Whitlow R U—f

SALEM

Chapman J H—l c
Oakey G W—c
Persinger J S—f c
Smith J H—f c

SALUDA

Saunders John R—f

SCOTTSVILLE

Beal Jackson—f l c
Dorrier W S—f
Thomas P E—c

SMITHFIELD

Barrett A S—f c
Clarke John I—l
Nelms Mrs S E—f
Parker E W—l
Woodward & Elam—f l c

SOUTH BOSTON

Barksdale, Watkins & Watkins—f l c
Faulkner W H—f
Fry, Jordan & Wilson—f l c
Gibson G A—l
Johnson Lewis—l
Lacy W H—l c
Seymore W L—f l
Throm J W—f l c
Tucker & Co—f l c
Wright Jno A—l c

STAUNTON

Augusta Ins Agency—f
Bowman Curtis P—l
Cushing E J—f c
Cover E R—f l
Hamer Fritz—f
Hall W H—l
Hevener Jacob—f c
Hoge & McChesney—f
Knowles A L—l
Perry W J Corp—f l c
Sproul & Crowle—f c
Taylor & Co—f
Willson J E—l

STORMONT

Bristow Larkin F—l

STUART

Clark Robt N—l c
Hooker H L—l c
Wimbish J H—l

SUFFOLK

Bagwell L D—l
Dollins H G—c
Dunn S R—l c
Hosier Walter J—l c
Kilby Bradford—f
Norfleet R J & J B—f l c
Quinsby E M C—l
West & Withers—f l c
Winbourne J W—l
Woodward & Elam—f l c

TAPPAHANNOCK

Dangerfield G—f l c

WARRENTOWN

Fletcher A Jr—l
Fltcher Chapman—f
Gaskins F D—l
Hutton H J—f l c

WILLIAMSBURG

Brooks A—f l c
Brooks G T—f l c
Garrett Geo P—l
Savage & Spencer—f

WINCHESTER

Baetjer J Geo—f c
Baker & Shryock—f l
Bryarley H R & Bro—f l c
Good & Co—f
Hansbrough & Carter—f c
Jamison Oliver L—l
Lacy & Arthur—f l c
Lupton H S & Son—f l
Newlin & Co—f l c
Rice Warren—f
Russell J B & Son—l
Ward & Larrick—l

WYTHEVILLE

Boyd C R—f l c
David A Rich —f
Ewald S F Ins Agency—f l c
Heuser H M—f c
Sexton G S—f c
Terry F H—f l c

WASHINGTON

ABERDEEN

nning W C—l c
ean Richard C—f l c
owes Bros Co—f c
authorn & Cauthorn Inc—f c
ooper J C—f
ole F O—f c
aulkner L H & Co—f l c
inch E C—f
isher A T—f l
raham J A—c
lart W W & Co—f c
lood J A—f c
ones & Jones Inc—f c
ocke Phil S—f c
lartinson & Co—f c
lcCaw & Co—f c
aine W B—f c
yan Michael—f
Vheeler N Grant—l
elasko & Co—f l

ANACORTES

rges O E—f l c
lensler Gus—f l c
logan F V—f c
lcCallum W H & Co—f l c
orrison & Barker—f c
chreiber & Werner—f l c

BALLARD STATION

asperson Julius—l
ean Bros Inc—f c
oyal Co—f
strander S W—f
iedeman & Twigg—

BELLINGHAM

bbott W E—f
nderson E—f c
acon & Ells—f
risbin, Smith & Livesey—f c
ampbell Allen—f
arr S L—f l c
ole Thos B—f
onlee Realty Co—f
ickinson H L & Co—l
illon W F—f
aston J L—f
ckardt W A—f
amwell R G—f c
line R L—f
luge H F—f
lcArthur D W & Sons
iller Bros Inv Co—f
iller J A & Co—c
iller & Peters—f
lentz S D & Co—f
aylor C C—f
Vheeler M—f
Villiams W H—f c

BLAINE

enedictsson M J—f l
anielson Andrew—f
illespie W J—f
ordin A O—f
lartin John—f
lontfort Geo D—f
dell & Jenison—f
inckney John J—f
haw G S—f l c

BUCKLEY

rance F W—c
ennings John—f
sbourn W B—f c
heets J H—f
Vhitmore C C—f l

BUCODA

Douglas Morris—l c
Nickolas E A—f c

CENTRALIA

Barner Geo L—l
Beal W N—f
Benedict & Roberts—f l c
Buxton J R—f
Campbell S S—l
Canon W W—f l
Chitty H C—l
Carrier M L—f
Dysart & Ellsbury—f l c
Galvin Geo J—f l c
Grimen H E—f
Gustaves E R—l
Hastings R W—l
Hodge W H—f c
Hoss Chas—f
McCleary T H—f
Picknell S G—l c
Powers Geo W—f
Sutherland C—l
Thomas F W—f l
Timmerman & Edmission—f
Vincent C—l

CHEHALIS

Briske, Jensen & Fuller—f
Chehalis Land Co—f
Coffman H C & Co—f l c
Coffman Robert G—f l
Cory A S—l
Degeller Edw—f
Lewis J E—l
Urquhart & Judd—f l c
Walker Geo R—l
White S C—f

CHENEY

Cheney Realty Co—f
Rolfe & Rolfe—f l c
Scheel Chas—f l
Security National Bank—f l c

COLFAX

Cole Wm—l
DePledge & Co—f
Dickey Mrs Olive—c
Love H M—f l c
McCroskey Fred—f
McKibbon J A—f
Manring & McCroskey—f c
Perkins Co J A—f c
Ratliff S E—l
Reid R H—f c
Schiblin L T—f l
Sutherland Wm—f
Whitman Ins & B Co—f l c
Williams James A—f c

COSMOPOLIS

Breakiron Harry—c
Spiegel D F—f
Wellington A G—f—f
Wilson John O—f

DAVENPORT

Cathcart Bros—f c
Fraser J E—f l c
Gibson C C—f
McDermout F H—f
McMillan H H—f l c
Wells Fred—f

DAYTON

Bryan Chas A—c
Cahill W E—f
Clark E W—f
Logan R O—l
Tubbs Thos B—l
Weatherford Walace Co—f c

ELLENSBURGH

Apple Beamont—f l c
Carroll H B—f l c
Carroll W R—l
Clarke Jas—f
Craig F E—f
Crimp Rueben—f
d'Ablaing G—f c
Davies A L B—f
Dickson G H—f
Eldred H W—f
Flummerfelt & Price—f l
Gault & Merryman—f c
Gregory A T—f c
Stenger P W—f
Sterling J C—l
Stewart C H—f c
Whitfield J A—f

EVERET

Babcock Frank—f
Baker E C—c
Beecroft J T—f
Bowman Ward—f
Buell Fred P—f l c
Clark Inv Co—f c
Clay & Cobb Inv Co—f
Currie & Stanford—f c
Curtiss A E—f
Dearle E W & Co—f
Duryee D A—f c
Edwards A C—f
Ford R L—l
Gaston A A—f
Gavelstad P M—l
Hudson & Booth—f
Hunsaker J—f
Leal A J—l
Lipke P W—f
Lucas & King—f c
Mitchell & Son—f
Ready R—f

FARMINGTON

Bank of Farmington—f l c
Bleckenderfer Chas—f
Brown J E—f
Hayfield W & Son—f
Hayfield Claude—f
Paddock E E—f

GOLDENDALE

Abeling Edward—f
Ahola A J—f
Brooks N B—f
Brooks Z O—f
Camplan C T—f l
Lee E H—f
McEwen J R—f c
McMahan J R—f
Miller J A—c
Roush G H—f
Spoon E O—f
Sunderland R D—l c
Wilson T Bert—f l
Wilson Frederick—f c

HOQUIAM

Arthud Land Co—f l c
Callihan Jas P H—f
Cope John—f c
Eddy H C & Son—f
Ehrhart John D—f
Elliott Clarice—f
Fairbairn J A—f l
Hodgdon Arthur L—f c
Ibbitson Samuel—f l c
Kuhn C E—f
Ladley H D—f l
Lamb W M & Son—f l
The Morgan-Brewer Co—f l c

KELSO

Bashor C C—f l c
McDermott Thos—f
McFarland R L—f
Plamondon Geo F—f c
Poland G A—f l
Stewart F L—l
Strand N A—l

KENT

Bassett T W—f c
Bowen B A—f l c
Guiberson C E—f
Madison H B—f c
Otey Chas R—f c
Overlock W H—f

LYNDEN

Bauman A A—l
Hall Geo W—f

MEDICAL LAKE

Hallett Stanley—f
Hughes B W—f l c

MONTESANO

Bignold L B—f c
Bush W H—f c
Cheney B G—f c
Calder J E—f c
La Buck Leo—l
Nelson O M—c
Pennell H H—f c

MOUNT VERNON

Branigin Verne—f
Dennett J P—f l c
Gordon W J S—f
Hall & Young—f
Hannay N B—f
Kean Jas—f
McLean G D—f
Marble Geo—f
Mt Vernon Investment Co—f
Pickering Frank C—f
Sewell Geo—f c
Skagit Co Abstract Co—f

NORTH YAKIMA

Aumiller W J—f
Compton Norman—f
Coonse Harry—f
Denley C H—f l
Donovan C—f
Doust H B—f c
Miller Realty Co—f c
Naylor Frederick B—l
Needham J H—f
Roberts John F—f
Scudder H B & Co—f
Taylor Henry—l
Washington Mtg Loan Co—f
Yakima Commercial Co—f c

OLYMPIA

Bigelow G R—f l c
Brown J H—c
Cagwin A E—f c
Crosby Walter—f c
Clary J A & Co—f l c
Donges Felix—f c
Dotsch Ray—l c
Ellis J C—f
Faulkner L B—f

WASH.—Olympia, Con.

Flinn J B—f l
Fry R H—f c
Guiberson C H—f
Haycox W E—l
Hartson O H—f
Leach E G—l
Lemon Edith Belle—f c
Lewis Harry L—f c
McDowell R E & I Co—f
Martin F H—f
Matson Gertrude—f c
O'Brien Mrs Fannie—f c
Otis John T—f c
Olmstead Paul C—f l c
Sams & Peters—f c
Schomber Fred—f
Talcot C R—f
Tietz & Co—f c
Uhler G H—f c
Waldrip Julia E—c

PALOUSE

Duke John P—f
Greene P W—c
Johnson J J—f
Kincaid G D—f
Knapp C H—f
McPherson M D—c
Northrup J C & Co—f
Potter A—f l c
Shreve J W—f
Weldon G A—f

POMEROY

Baldwin N O—f l
Bennett Fred—f l
Garfield County Abstract Co—f c
Gibson E W—f
Henley Frank—f
Jewett G W—f c
Kuykendall W B—f l
McCabe C A—c
Morris W B—f

PORT ANGELES

Aldwell Thos T & Co—f l c
Brumfield W—f
Christensen J P—f
Erickson K O—f l c
Fisher & Hicock—f c
Gangler Jos—f
Hallahan John—f
Hooker J W—f l
Lewis D—f
Peter Wm H—f c
Taft C E—c
Ware Wm J—f c

PORT TOWNSEND

Bartlett C C—f
Christian C F—f
Goodrich C F—f l c
Hayden H T—f l c
Kimberly Geo—f c
Klasell N A—f c
Klocker Oscar—f
Lockhart J M—f
McCurdy J G—f
Welch Geo—f

PULLMAN

Chapman M J—f l c
Downen D C—f l c
Henry G N—f
McClasky A R—f c
Moyer L B—c
Sanger F E—f c
Squires John—f c
Staley & Co—f c
Swain Wm—f
Van Dorn R M—l c
Wexler A D—f
Yoe & Emmert—f

REPUBLIC

Dungan J G—l
Republic Abs & R Co—f l c
Ritter J E—f
Walsh J L—f
Yeargin D W—l

ROSLYN

DeGabriel Eugene—f
Justham Simon R—f
Smith Albert—f c

SEATTLE

Abbott A C—l
Adams J F—f
Allen Geo W & Co—f c
Appleton T—f
Appleton C A—l
Ashton F L—l
Atkinson J M E & Son—f c
Bahl Jos F—l
Baker A T—l
Ballard Ins Agcy—f l c
Balluff F G—l
Barber J J C—f
Beach A C—l
Bert Fred W Jr—f l c
Best Chas S & Co—f l
Bliss Ralph—l
Bothwell & Crockett Co Inc—f c
Bowden, Gazzam & Arnold—f c
Brown Tom H—c
Brown Vincent—f c
Bryant A C—f c
Bull T B—l
Burnett C H Jr & Co—f
Burwell & Morford—f c
Burt C L—l c
Butler R E—l
Bush Geo S—c
Carr P H—f
Carroll J E—f
Carter, MacDonald & Miller Inc—f c
Chilberg Agency The—f c
Cohan A—f
Cole Chas G—l
Cole C H—f
Comer W D—f c
Cook J H—c
Cosgrove L C—l
Cox E B Inv Co—f
Cummings S—c
Dalton J H—l
Daugherty W J—f c
Davis John & Co—f c
Davis J B F & Co—f
Dearborn W W—f
De Mille Charles B—f c
Deming A J—l
Denton E L—l
deVeuve J H Co—f c
Diddia J R—l
Doren G A—l
Eastman D P—f c
Eaton Miss Lois E—l
Eckerly & Co—l
Egan & Baker—f c
Ekman O—l
Elliot J J—f
Erickson C O—l
Evans R V—f c
Ewing H C—c
Fay J B—l
Ferris F P—c
Field H C—l
Fisken & Co—f c
Foley S B—f l
Follman F—c
Fox A M—l
Fraser A E—l c
Frederick, Metzger Co—f c
Frew D—f
Freeman Y G—l
Fritz B C—l
Garrigues Thos A—l
Gerard P—l
Gifford E F—f
Gilmour J P—l
Gladfelter H E—f l
Gotcher E—l
Grant J F—l
Green H B—f
Grinnell H M—l
Guion F & Co—f c
Gustison C M—l
Hanbey R D—l c
Harper Wm P & Son—f c
Harris P E & Co—f
Hawkins M P—c
Herrin & Rhodes—f c
Horton C E—f c
Hunter Frank T Co—f c
Hutt C A—l
Huxley J L—l c
Jacox L A—l
Jasperson Julius—f
Johnson C V—l
Johnson Geo R—l
Jones W H—l
Jordan F M & Co—f c
Kean Bros Inc—f c
Keerl F E—f c
King C—c
Kinnear Paul & Co—f c
Krull A E—c
La Fray G W—l
Lamping & Co Inc—f c
Lawson J R—c
Leaf R E—l
Lippmann H E & Co—f
Loose U. K—l
Loyal Co—f c
Lowdon P M—f c
Lowry & Pike—f c
Lynch R—l
MacCallum-Donahoe Fin Co—f c
Martin Genl Agcy—f c
Martin J L & Co—f c
Matsumoto H S—f l c
Meares J L—c
Meyer A—c
Millar Wm D—f
Moir A G—c
Moore Geo—f
Morrison Co Inc—f c
Murphy J B—c
Nadeau I A—l
Nelson C H—l
Newcom C H—l
Northern Bond & Mortgage Co—f c
Northwest Trust & Saving Bank—f c
Nylin A—l
Owens F E—l
Pacific Ins & Inv Co—f
Packer C S—l
Palmer J R—f c
Parker R B—f c
Paulson R W—f
Pearce H E—f c
Pelletier J V—f c
Pelz E E—l c
Peter S D—f c
Phelan W R—l
Pond W S—l
Powers C H—l
Proctor L A—l
Preston G H—f
Quigley A J—l
Quigley H L—l
Radford C O—l
Rainier Realty Co—f
Ramsey Claude C & Co—f c
Raser H A—f c
Redding C R—f c
Rhoades J L—l
Ritter Wm H—c
Rogers M C—l
Romans J B—l c
Ross A S—l
Rourke Geo W Inc—f c
Russell S L & Co—f c
Ryan L C—l
Sander Fred E & Co—f
Schnaufer J F—f l c
Schroeder H A—f
Schwartz Co—f
Seeley & Co—f c
Shay Bros & Gilmer—f c
Smith & Clise Inc—f c
Smith J P—l
Spencer Geo A & Co—f
Stoddard E B—f c
Strout E A & Co—f c
Taylor W E—l
Teig-Tennant Co—f c
Thaanum & Frazier—f c
Thomas J E & Co Inc—f
Underwood Julia—f
Upper G W & Co—f l c
Van Sickle N—l
Vaughn C E—l
Vilas C E—f
Walker A D—l
Walker R E—f
Walker S P—l
Wallace T—l
Warren B B—l
Washington Loan & Securities Co—f c
Webster E L—l
Whalley John A & Co—f c
White & Bollard—f c
Williams A V & Co—f c
Wilson Grant—f
Wooddy H C—l
Young P G—l

SNOHOMISH

Burton James—f
Connelley Scott J—f
Evans Frank M—l
Hall Jas W—f c
Klein E W—f
Lenfest Elmer—f
Lincoln E H—f
McGuinness M J—f
Redick A W—l
Van Bowen & Son—f
Walton H & Co—f
Weaver J A—f c

SPOKANE

Anderson John F—f
Andre W L—f c
Asheim Julius—l
Barrett F S & Co—f
Broberg & Schuler Co—f
Brooke R D—f
Browne Investment Co—f
Buchanan Eugene—l
Byers Wm L—l
Campbell M J—f
Carr W C—l
Casey Ed—l
Chamberlin Real Estate & Imp Co—f
Clark Bros & Kline—f c
Clough C F & Co—f
Collins H S—l c
Cox Fred—l
Crites Jas E—l
Daly O R—f c
Daniels E B—l c
Dorn Rudolph—l c
Dorsey F J—l
Dunn Jas H—l
Eller F J—c
Ellis W M—l
Elmendorf & Pope—f l c
Fenstermaker H F—l
Fischer F H—l
Flenner N—l
Foley Wm N—l
Folger Wm—
Fulton F G—l
Fultz D E—l

allagher D J—l
entsch Theodore—f
rinnell F B & Co—f l c
rono L A—l
runlee L F—l
uernsey-Newton Co—f l c
usdorf Adolph—l
ale Edw J—l
andy F W—l
enry John W—l
ughes J H—l
all Henry—
unter M C Co—f c
acobs A S—l
arvis W H—l
one R W—l
ones Mitchell—f c
arson R C—l
eonard, Matthews & Ryan—f c
incoln Trust Co—f c
ucas E E—f
cCasky F W & Co—f
cCoy C H—l
cCrea & Merryweather—f c
cKasky F W & Co—f
cKnelly Jacob I—l
cWilliams F S—f c
artin R J & Co—f c
artin S D—l
etzger W E—
iller H A—l
ullay J W—l
urphey, Favre & Co—f c
yler D T—l
'Brien J T—l
hme F H—l
ppenheimer M & Co—f c
'Shea Edw J Jr—f
arker C C—l
artridge W E—
eto C J—l
rescott Bros—f
reston Joseph—l
uesnel H W—l
ansom W H—l
einhardt J A—l
ogers & Rogers—f c
osenhaupt Frank—l
uffin Wm F—l
yder E E—l
chedler Investment Co—f
exton W H—f c
eward Thomas—l
hacketon Lillian—f
herwood J D—f
hields W H—l
mith E W—f
Spokane & Eastern Trust Co—f
Sullivan T F—f c
Swift Realty Co—f c
Taylor E H—l
Thomas J M—f
Townsend H S—l
Trimble J G—l
Union Trust Co—f
Wadham Chas V & Co—f
Wallace Mr—l
Washington Trust Co—f
Webster Walter—
Weldon W H—l
West J Elmer Co—f
Western Trust & Investment Co—f
Wood Wm G—l
Zeovlin F J—l

SPRAGUE

Brislawn J F & C I—c
Brislaw L I—l
Cole D R—f
Dempsey J A—l
Hall & Smalley—f l c
Miller H C—l
Witt August—f

SUMNER

Burglehause Geo R—f
Case & Gear—f
Davis G E—l
Ping John R—f
Swarthout I F—f
Trubshaw-Young Agcy—f c

TACOMA

Abbott F—f
Anderson R E & Co—f c
Atchinson F H—f
Babcock Phenix & Son—f
Black E M—c
Boyle H C—l
Burrill Wm V—l
Cheney R T—f
Cole C C—c
Corey R H—l
Conley A D—l
Coye & Opgenorth—f
Crescent Realty Co—f
Cutter C E—l
Davis J H—f c
Dill F F—l
Dodwell & Co—c
Donahue T W—l
Du Bois C E & Co—f c
Engle E E—l
Eshelman D S—f c
Fettig & Busselle—f
Fidelity Rent & Collection Co—f c
Fowler & Whitehouse—f c
Garnes P E—l
Garretson Fidelity Agcy—f c
Garvey M E Co—f
Gookins A F—l
Guyles J C & Co—f c
Hansen & Rowland Inc—f c
Hellar, Lyon & Co—f c
Hiberly E L & Co—f c
Hill L B—f
Hosmer A T—f
Howell Edw P—f l
Inman O G—l
Ive Wm—l
Jackobson L K—l
Jones R W & Co—f
Judson E B Co—f c
Larson D C S—l
Lee Geo M—l
Lindhall J C—f
Lucas A J—l
McClean F N—l
McGregor D—f
Mahaffey R E Co—f c
Manning L R Co—f c
March-McCandles Co—f c
Meath E—l
Morrison Muehler Co—f c
Nee J W—l
Naubert C A E—l
Norton & Co—f
Palmer M H—f c
Perry E H & S E—f
Phillips A C & Co—f
Pratt N S—f
Read Jesse—f l
Rawsthorne J—l
Realty Sales Co—f
Ritz H B & Co—f
Rush Virgil—l
Russell L J—l
Russell Geo & Co—f
Schwinn & Co—f c
Seleck W H—l
Sherwood E M—f
Speers R—l
Stanton & Hill—f c
Sweetland F H & Co—f c
Taylor J S—l
Thompson Karl—f
Tousey A C—l
Weeks B J—f c
Wheeler Mary E—l
Wilson-Thompson Co—f
Wintermute J A—f
Wolbert J A—f
Young W C—l c

UNIONTOWN

Button Chas A—l c
Greif J J—l
Hilliard S & Co Inc—f c
Taufen Lambert-Muth Co—f
Wieber William H—l

VANCOUVER

Anderson J E—l
Back R H—f c
Blair H F—l
Calder Arthur W—f c
Coyle W—c
Foss Eva H—f
Hodgkin Frank—f
Kinney W J—f
Pettis-Grossmayer Co—f c

WAITSBURG

Green H E—f
Houtchens & Kershaw—f c
Morgan J W—f
Peterson H P—l
Shubam W G—f l
Waitsburg Farmers Union Whse Co—f

WALLA WALLA

Brunton E L—l
Farmers Agcy—f l c
Fluallen Harry—l
Franklin F G—f c
Gross O W Agcy—f l c
Jones, Scott Co—f c
Kent J P Agency—f l c
Lathrop W P—f c
Malcolm & Dovey—f l c
Martin H W—f c
Mattison E D—f c
Mosgrove Thos—f c
Paxton Bros Co Inv—f l c
Skinner O Z—f
Smith J Carter—f
Sterling W L—f l c
Union Trust Co—f l c
Wilbur C W—f l
Williams W P—f l
Winterburne H—l
Wright E E—f l c
Wright S P—f

WATERVILLE

Davison Realty Co Inc—f l c
Fritts E K—l f c
Waterville Union Grain Co—f

WEST VIRGINIA

BERKLEY SPRINGS

Alabaugh H T—f l c
Dawson H B—f
Johnson V E—f c
Somers, V C—f c

BEVERLY

Fowler L R—c

BLUEFIELD

Bluefield Ins Agcy—f l c
Bradshaw C A—f l c
Boykin L W—l
Brown S J—f l c
Caldmen O J—f l c
Citizens Underwriters Agency—f c
Counts C L—f c
Easley E H—f l c
Evans Ray—f c
Flat Top Ins Agcy—f c
French Geo E—
Home Ins Agency—f l c
Hurt J F—c
Laird J R—f l c
Land John F—f l c
Neikirk F C—l
Payne R D—
Pearson C A—f l c
Thompson Roy S—f l c
Udy J A—f
Wright J H—f l c
Virginia Realty Loan Co f l c

BUCKHANNON

Chidester J M—f
Drummond Ins Agency—f l c
Lynch C A—l
McCally C K—l
Sexton F P—f
Sexton Ins Agency—f l c
Young Ins Agency—f l c

CHARLESTON

Birthisel L H—l
Carson H M—f
Crouse J E—l
Elk Agcy Co—f c
Frasier & Son R L—f c
Gallaher & Sutherland—f c
Gandy L S—l c
Hickel A C—l
Ins Agcy of Kanawha—f
Jennings J O—l
Jones-Winkler Ins Agcy
Kern & Jeffries Inc—f c
Layton R A—l
Lloyd D E—l
Lohmeyer, Goldsmith, Patterson Co—f l c
Mathes W E—l
McChesney J Z—l c
McGlasson G E—l
Morris & Morris—f
Morris Hamilton Ins Agcy—f c
New River Agency—f c
Patrick John—l
Payne S J—l
Pippen C W—l
Scherr & Co—f l c
Smith Paul M—l
Valley R E Co—f c
Walsh R G—l
Waters A Jr—l
West Virginia Agency Co—f l c

CHARLESTOWN

Burns & Jordon—f l c
Moore G D—c
The Moore Insurance & Realty Co—f l c
Washington, Alexander & Cooke—f l c

W. VA.—Con.

CLARKSBURG

Alexander & Alexander—f c
Bennett G B—l
Bentley Saml R—l
Bromley D S—l
Clarksburg Ins Agcy—f
Cox N—l
Davis A—c
Diehl G S—l
Freeman W H—f c
Fuel City Ins Agcy—f c
Gordon & Kidd—f
Greater Clarksburg Rlty Co—f l c
Hinton W P—f
Hollen E N—l c
Hornor B Frank—f c
Horne Ins Agcy—l
Law & Roberts—l
Long P M & Son—f
Matheny W V—l
Morrison O G—l
Post Reger—f
Reed D K—f
Reeder J D—f c
Ridenour A F—l c
Sayre G B—l
Stephenson J H—l
Tabott H D—f l c
Thomas A G—l
Thorn A K & Co—f
Tracy Ledru—f c
Union Insurance Agcy—f
Water G B—f
West O—f c
Wetzel & Son—f
Willison & Dennison Co—f c

DAVIS

Hamby P A—f l c
Heironimus R D—f
Mills Geo T—f l

ELKINS

Cromwell W R—f l c
Keim N G—l
Keim & Keim—f l c
Keim & Wilt—l
Moyle & Martin—l
Nydegger Jno F—f l c
Snedigar W N—f l c
Whetsell Geo P—f l c
Wilt Albert—l

FAIRMONT

Evans Charles W—f l c
Frantz M R—f
Graham O F & Brown C W—l
Holbert Bros—f c
Hood Chas G—f
Jacobs A M—f
Jones A P—f
Kelley J E—c
Kelly L W—l
Miller & Miller—f
Morgan & Eddy—f
Nichols F E—f c
Smith Hugh F—f
Wyckoff Harry G—l

GRAFTON

Barlow J H S—f c
Bonafield Ruby C—f
Cruise W B—f
Friedman S J—l
Grafton Ins Agency—f
Guth John—f c
Morgan & Co—f c
Musgrove S M—f
Parrish Realty Co—f c
Starcher & Co—f c
Thayer J R—l

GRANTSVILLE

Hathaway O C—f l
Stalnaker Gay—c

HINTON

Graham L P—f l c
Hinton Ins Agcy Co—f l c
Meador J M & Son—f l c
Miller & Miller—f
Peck E H—f

HUNTINGTON

Anderson U S G—l
Archer & Dunfee—f l c
Bickel R A—f l c
Blair Buffington—f l c
Blair C W—f l
Brown H H—l
Caldwell Bros—f c
Cammack, Rece & Cammack—f l c
Catron S P—c
Davis B—f c
Dusenberry W C—f
Elam Lorraine Co—f l c
Ellis R O—f c
Frantz L E—f l c
Garland E R—l
Glenn Jean Ins Agcy—f l
Gordon H C—f l
Grady C—l
Guarantee Real Estate & Ins Co—f l c
Holton D H—l
Kessler J E—l
Leonhart W H—l
Lorraine E M—l
Marcum T D—l
Moore H A—l
Partridge B W Jr—l
Pilcher & Co—f c
Poindexter C D—f c
Potts J N—f
Radcliffe J B—l
Rardin J C—l
Rhodes & Williams—f c
Shelton Jos R & Son—f c
Thompson & Sheppard—f
Thornburg R E—f l c
Thornburg-Watts—f c
Werninger & Brown—f l c
West Virginia Agcy Co—f l c
Wheat O P—l
Whithrow G C—l

KEYSER

Babb F H—f c
Crooks W E—f l c
Fletcher C M—l
Hodges Harry—l
Keenan A J—l
Leps, Jas E—f
Reynolds G H—f

KINGWOOD

Albright & Gibson—f l c
Wolf C W—f l c

LEWISBURG

Bass Mays Insurance Agency—f l c
Burdette W R—f l c

LOGAN

Browney Claude—l
Frazier W J—l
Dickinson J C—l
Holland B L—f
Johnson W B—f
Justice Lee—
McGuire J G—l

MANNINGTON

The Crown Insurance Agency—f l c

MARTINSBURG

Alexander H L—f l c
Barney Ray—f
Bowers Geo M Jr—f
Harrison P R—f c
Nadenbousch Roy—
Pownall Chas V—f
Small Miller—f
Smith C Granville & Co—f l c
Smith Clyde—f l c

MONTGOMERY

Montgomery & Coles Ins Agcy—f l c
Norton Ins Agcy The—f l c

MORGANTOWN

Bank Realty—f
Barbe Clyde—f
Chapman W R—f l c
Hartley A C—f l c
Herd C T—f
Marchand D K—f l c
Miller Chas E—f l c
McCue W P—f l c
McNeil Ed W—l
Naret W F—f
Sanders Harry—f l c
Sisler M T—f l c
Snee W J—f l c
Steele George C—f l
Wharton J L—f l c
Wood Ruth C—f l c

MOUNDSVILLE

Bradford & Fleming—l
Bruce J D—l
Hammond Bess—f
Kesselring C A—l
Keyser Asher—l
McDaniel Lena—f
McDonald J W—l
Mudge J F—l
Roberts E G—f c
Rogers T B—l
Woodruff S H—f
Wright & Thompson—f c

NEW CUMBERLAND

Bradley C S—f l c
Robb & Scott—f l c

NEW MARTINSVILLE

Crimmell G C—l
Dayton W R—f l c
Federal Rlty Co Inc—f l c
Hassner C F—l
Henthorn A F—l
Leap R C—f
McIntire L V—f
Moore D F—l
Oblinger & Oblinger—l f
Wetzel Farmers Mutual Fire Ins Co—l
Wright C H—l

PARKERSBURG

Allen J T—l
Bettes W H—l
Blackford B R—f c
Burwell & Snodgrass—f c
Caldwell R—l
Cauldwell L—l
Cecil W H—f
Chancellor E P Jr—f c
Citizens Ins Agency—f c
Douglass E P—f
Hoffman & Woodyard—l
Home Security Co—c
Langfitt I N—f c
Leachman E C—l
Lindamond & White—f c
Link J T—l
Logan & Summers—f c
Mathison J A—f c
Morgan W H—f c
Morris & Leland—l
Ogden S D—f
Park Joe—f c
Parkersburg Insurance Agency—f c
Peadro J T—f
Peerless Real Est Co—f
Peregoy C A—l
Pike Investment Co—f c
Poole C S—l
Ramsey C—l
Rector E W—l
Rector W F—l
Roberts C W & R C—l
Shrewsbury J A—f c
State Insurance Agency The—f c
Straus Wm M—l
Swearingen Ins Agcy—f l
Wigal H C—l
Woodward C C—l

PENNSBORO

Bradford Bert—l
Collins Ins The Agency—f l c
Conway T D—f
James L D—c
Sharp H N—f
Young J G—l

PHILIPPI

Corder W D—f l c
Merrill Austin C—f
Raikes Merrill C—l
Ramsey G B—l

PIEDMONT

Anderson D W—f
Fike S L—l
Kenny Thomas F—f l c
Thomas J D—l

POINT PLEASANT

Carter R M—f
Gibbs B F—f l c
Hutchinson J H—l c
Hutchinson R L—f l c
Roush O A—f l c
Windon J W—f

RAVENSWOOD

Cromley J K—l

RIPLEY

Hyre K K—f c

RONCEVERTE

Crickmer & Boone—f c
Hill A C—l
Johnson & Kauffelt—f
McDowell R C—f l

ROWLESBURG

Griffin E F—f c
Shaffer C M—l f

ROOSEVELT

Hoffman W L—l
Roberts R C—l

SHEPERDSTOWN

Harrison Schley—f
Weltzmeimer F L—f

SISTERVILLE

Brownhead Geo—l
Home Ins Agency—f l c
McCoy John H—f c
McKay Joseph J & Sons—f l c

SUTTON

)iggins W T—l
lerold Lanty—f
ames M B—f
lorrison W F—f c
utton O K—l

TERRA ALTA

urke K E—f l c
arriman W H—l c
akin F L—l
lcGinnis W A—f
iller C A—f l
iller J S—c
rembly C E—f

THOMAS

lelmick A L—f

UNION

ennings Z M—l
lcClaugherty J C—l
ence J R—f
racey H P—c

WELLSBURG

riggs Noland—f l
ooper Ins Agency—f c
Curtis & Reeves—f c
Everett & Mahan—f
Glas W R—c
Jacob C K—f
Magee C B—f
Miller W R—f l c
Reid T J—f c
Windsor Chas R—f c

WESTON

Edwards & Edwards—f
Goodwin C B—l
Kobelgard B A—f
Smith Fire Ins Agcy—f c
Warren & Son—f l c
Western Ins Agency—f l c

WHEELING

Armbruster Frank E—l
Bowie E B—f l c
Calahan P R Ins Agcy—f l c
Campbell Alex R & Co—f l
Church W D—l c
Crook Geo C—l
Ebeling L C—f l c
Elbin W H—l
Emblem R—f c
Emsheimer Agency The Jos—f l c
Emig & Marker—f c
Fidelity Finance Co—f
Fink Theo W & Co—f
Folmar-Romaine Co—f c
Foose W S & Co—f c
Franklin Ins Co Agcy—f
Gibbs Whitehead Co—f l c
Globe Registry Co—
Hanley J P—l
Harris J B—l
Hazlett Howard & Son—f c
Hendrix J N—f c
Hughes J E—f
Jenkins J H—l
Killmyer C J—f l c
Kirchner E M—f
Mathison Geo J & Son—f l
Merkle Ins Agcy—f c
Morgan D G & Son—f c
Nesbitt Samuel Jr—c
Norton G R W—c
O'Brien J E—l
Paull Alf & Son—f c
Paull Jos F & Co—f c
Riester F—f
Rizor O J—c
Roderus & Wingerter—f l
Rolfe M E—f c
Roth J P Realty Co—f
Shaffer E E—f c
Smith Geo O—f c
Smith V K—c
Snedeker Albert—l
Stalnaker D E & Co—f l c
Stalnaker W A—l
Steen W J—l c
Sweeney T B—l
Tamplet & Reed—l
Tatum & Caldwell—f
Taylor C B&H M—l
Taylor & Taylor—l
Vaden C A—l
Vieweg Christian—f
Whitehead Ralph & Son
Wilson J M—c
Winkler J H—c
Zane Platoff—f

WISCONSIN

ALGOMA

oedecker & Knospe—f l c
amachek & Thiard—f l c
esemann W A—f
erlewitz Wm—f

ALMA

uehler Theo—f
ach P E—f c
aby T S—f c

ANTIGO

rveson A M—l
agley Z—l c
enishek John & Son—f
owler John—l
retl Geo—l c
rown Ins Agency—f c
anfield T M—l
andell & Nightingale—f c
askam W R—f
agen James—f
all J C—l
ay Henry—f c
olup Anton—l f c
sslyn John—l
aertz W A—l c
orse & Tradewell Co—f l c
ose A Jansen Agcy—f l c
almer E H—f c
hnitz Geo—l c
hiting & Dempsey—f

APPLETON

alliet J M—f l c
annister G P—l
eckley Geo H—f l c
arley Geo—f c
onkey P M—f l c
oon G F—c
uchsgruber A J—f
ipp C A—f
uesemann C H—f l c
uetter J A—f
amps H H—l c
offend Joe & Son—f l c
ornely P A—f c
ecker Wm H—l c
aulander A—f
nders Theo—f
Steinberg D P—f l
Stevens & Lange—f l c
Vanderheyden W H—l
Vaughn D E—f c
Voecke Albert—f l
Walthers Fire Ins Agcy—f c
Weidmann W J—f
Winkenwerder Ins Agcy—f c
Wright F E—c

ASHLAND

Bardon Thomas— f c
Buchanan Geo H—l
Burch & McDermott—f c
Good Jas W & Co—f l c
Hitchcock W C—l
Kerr A C—l
Lamal Peter—l c
Macdonald Geo G—f c
Noble A B—f l c
Northern Security Co—f c
Penn A F & Son—f l
Quam V J—f c
Tomkins & Nohl—f c
Van Dooser J F Co—f c
Withers Ned—f c

AUGUSTA

Bradford A E—f
Bradford E M—f l c
Dittmer Ins Agcy—f l c
Rick Harry—f c
Sawyer R O—l c

BARABOO

Andro Adolph—c
Avery H H—f l c
Battles E J—l
Bentley F R & Co—f
Cady V H—f
Cooper A A—l
Dithmar E F—f
Gemmill A J—f
Halsted H L—f
Hill J H—f
Malone J A—f
Melzl A W—f
Mould T M—f
Panter C—c
Roberts J E—l c
Runge R T—f
Selleck & Cheek—f l c
Shults F E—f l
Thomas E R—l

BEAVER DAM

Babcock B F B—f
Beichl Alexander—l
Beichl Richard Jr—l
Bird H A Agcy The—f l c
Boomer Herbert A—l
Daniel Jno W—f l c
De Bruin L C—l
Deniger J W—f
Frederick Geo L—f c
Grueneberg Arthur—
Groose S N—l c
Healy John C—f
Healy J T—f
Klas John C—f
Liebig W G—f
Malone P H—f
Markham C A—f l c
Radtke A R—f
Schemmel Harold C—f l c
Schwinn M F—l
Staab John—c
Stoddart W R—f c
Veling Peter—f
Williams E E—f c

BELOIT

Blanchard A W—f l
Burns & Burns—f l c
Dow J B—f l c
Dow T K—f
Gott W W—l
Harper T R Ins Agcy f l c
Knapp M L—f l
Love & Love—f c
Peet Brothers—f c
Roberts & Wilkinson—f l c
Schuster J R—f l
Van Wart Don—f c
Wilkinson Mrs Eva G—l c
Wussau J F—f l

BERLIN

Babcock W G—f c
Crawford & Pickert—f l c
Davidson J M—f
Engelbracht F Jr—f c
Grota W A—f
Hitchock Chas W—f l c
Montie August—l
Pepper Ins Agcy—f
Pickert J H—l
Schumekosky John M—f c
Scobie Fred R—f l
Sexton Walter—f
Wawrzyniak A—f l
Wells W H—f c
Williams Frank—l
Woodman W W—f

BOSCOBEL

Ableiter A —f
Blair Chas A—f
Guernsey George—f
Howe W C—f l c
Hubbel, Raske W—f
Kemp H E G—f
Menkhausen C —f
Payne W H—f
Richardson Mrs D P—f
Ruka L B—f
Scheinpflug John—f
Seeman Geo C—f

BRODHEAD

Caradine M H—f c
Derrick F D Ins Agcy—f c
Karney M L—f
Skinner & Skinner—f l c
Skinner & Stachel—f
Terry L W—f

BURLINGTON

Gill F—f
Groff Joe Jr—f l
Hoppe Wm—f
Jones C A—f l c
Meinhardt E—f
Meinhart A—f
Mole C A—f
Prasch & Reuschlein—f l c
Reushlein J—f
Rueter Jos—f
Scheifen J—f l
Schwaller F—f l c
Southey & Weiler—f l c
Waller Geo—f
Weinhoff John—f
Zahn V—l

WIS.—Con.

CEDARBURG

Armbruster Fred—f c
Armbruster John—f
Barth Walter—l
Becker M P—f
Horn W H—f
Jochem E J—f
Kenny C F—l
Kuether F R—l
Schuh Nic—f
Weber John Sr—f
Wirth Chas C—f

CHILTON

Bechlem Otto—f
Connell T E—f
Hume G C—f
Jensen Chas B—
Kingston A C— f
Kurtz Walter A—l
Noll Andrew—f
Paulsen Wm J—f l c
Pinnow W F—f
Schwartz Mike—f
Schultz W—l

CHIPPEWA FALLS

Ackley Roy—l
Bailey M S & Co—f c
Bennett Franc D—l
Bennett John M—l
Black John—f
Coleman E H & Co—f
Craig Geo Jd—l
Favell H P—f
Fletcher L A—f l
Findley A G
Gailey Robt—f
Greenwood W R—l
Hebert W N—l
Howe Wm—f
Hughes F R—f l c
Huges C E—l
Joas Joseph—f
Leonis Nunke—f
Lord C M—l
Maloney Edwin—l
Nibbe John—l
Nolan Jas M—c l
Olson Oliver—f
Preston C E—f
Putnam E—l
Stopfer Lawrence—f
Zimmerman John—f

CLINTON

Cooper H—l
Kemmerer J F—f
Morris D J—l
Northway & Northway—f l c
Tillotson A—f c

COLUMBUS

Bunsa G E—f
Gibbs A C—l
Koch H J—l c
Holtz F G—f
Leitsch Agcy—f l
Miller C A—f
Pratt Earl—f
Riedner W J—f c
Wheeler & Everitt Agcy—f

CUMBERLAND

Comstock H S—f c
Connor Z B—c
Fuller W N—f
Hogan J W—l
Larson Lewis—f
Miller A H—f

DARLINGTON

Bell Walter—l
Bower N W—f
Boyle J J—f
Conley K C—f
Conley P H—f c
Lawson E L—l
Jolly H L—f l
Lund E R—l
Martin John—l
Nelson Chris—l
Nelson S P—f c
O'Brien John—f c
Orton R E—f l c
West Geo F—f c

DELAVAN

Adams Ethel—c
Bowers Ray—f c
Crane Effie—f
Desch Geo H—f
Johnson H C—f l c
Kendrick A H—f
Morrisey Edw—f
Ryan A S—l
Topping Walter—f
Von Suessmilch E L—f
Williams E F—f

DE PERE

Brockman J B—f l c
Chase Frank—f
Clark Sam—f l c
Clarke Jas E—f l
Hendricks Henry—l
Janssen H J—f l c
Janssen Louis—l
Roeckel Jos H—l
Schnitzler John L—f l c
Smith Herbert J—f l c
Workman W M—f c

DODGEVILLE

Arthur Ins Agcy
Edwards T H—f l
Henderson T E—l
Hoskins James J—f
Hoskins & Williams—f l c
Berkins E A—f
Pollard L W—f
Ranum O K—f
Reese John M—f l c
Strong Orville—f
Thomas B Jr—f c

DURAND

Brainard K K—l c
Brunner H A—f
Eldridge R C & Mrs J D—f
Hillard C M—c
Hoeser A W—f
Pattison E S—f l c
Smith A C—f c

EAU CLAIRE

Bylander Agency—l
Culver J C—f c
Droege Henry A—l
Eau Claire Ins Agcy—f
General Agcy Co—f
Gerde Agency—f l
Heiss E W & Co—f c
Horan E—f
Hubbard & Hayes—f c
Hurst A V—l
Jackson Agency The—f c
Kildahl J—f c
Lewis A E—l
Losby Geo J—f
Neprud K—l
Olson W—l
Ormsby S B—f
Rounds E D—l
Schlosser Peter—f
Selmer Agency John J—f c
Smith J A—f c
Stilp R—f l
Welch E S—l

EDGERTON

Anderson & Hruska f l c
Farman G F—l
Johnson Henry—f l c
Ladd E M—f
Son H C—f

ELKHORN

Barnes C Ins Agcy—f l c
Barnes Henry & Lorimer—f
Breidenback B E—l
Closihy A—f
Desing A C—l
Luce R R—f
Morrison S B—f l
Norton W C—f
Sprague E H—f
Tubbs W J—f
Webster P J—l

ELROY

Clark R P—f
Dithmar J T—f c
Gaffney L V—f
Field F T—f
Flatow F—f c
Hake W S—l
Hart J E—f
Kelley W M—f
Marsh L S—f
Rowan H C—f

EVANSVILLE

Austin H L—f
Colony O C—f
Hartley Robert D—f l
Miller C V—f l c
Phillips W R—f
Pullen Geo L & Son—f l
Richmond R M—f c
Tolls Will—f
White C H—l

FOND DU LAC

Boudry O—f l c
Collins Klock & Bollum Inc—f
Crosby R H—f l c
Dana Agcy—f l c
De Steese William—f c
Fairbank R C—f
Freiberg C F—f l
Handt C L—f l c
Himan C E—f
Korrer Grover F Agcy—f l c
McDermott J P Agcy—f l c
Maloney L E—f
Maloney Agcy—f l c
O'Connor S—l
Pilon A A—l
Post Miss Jennie M—f
Richter L M—f
Richardson E L—f
Ryan W J—f c
Schuchardt A B—f
Seeley E A—f c
Tambke Heath Agcy—f l c
Wolff F J—f c
Wyatt S D—f l c

FORT ATKINSON

Aspinwall C H—f l c
Caswell C A—f c
Chase C B—l c
Curtis & Curtis—f
Donkle O W—f l c
Hedberg E—f
Kelley W H—f l c
Langhoff Oscar—f
Rehm Lewis—l c
Rice E S—f l
Rogers F H—f c
Savall A J—f
Schultz E G—l
Schultz W F—l c
Smith R J—l c
Tratt P H—f l c

FOUNTAIN CITY

Fugina Martin L—f l c
Fugina Paul L—f l c

FOX LAKE

Hotchkiss D J—f l
O'Connell W C—f c
Roberts G F—f l c
Weisel G H—f
Williams M E—f

GRAND RAPIDS

Brown B L—f c
Chambers W R—f
Fairbanks & Fairbanks—l
Fritzinger Ins Agcy—f l c
Gilkey F G—f l c
Pease Earle—f l c
Pomainville E N—f l
Taylor & Scott—f l c

GREEN BAY

Ansorge E K—f l c
Arends Geo—f c
Armstrong J S—f
Barnes R W—l
Basche F X—l
Berendsen Jos—f
Boland-Karn Co Inc—f c
Boland Ins Agency—f
Bong Chas F—f
Brandt O F—f l c
Burdon R T Mrs—f c
Cannard A L—f
Cassidy Jos H—l
Detry J J—l
Fisk Ins Agency—f
Francois I P—f
Green Bay Ins Agency—f c
Haskins H J—f c
Heise O W—l
Hoeffel S P—l c
Kaster Peter—f
Kruger Ins Agcy—f l
Kuska Joseph—l
Lefebvre F J—f c
Martin Eli—f c
McKone Jas—l c
Mohr Ins Agcy—f l c
Mongin Ins Agcy—f c
Moore Jos—l
Murray Earl—l
Nelson John—f l
Pamperin Miss S C—f
Parmentier X—f c
Quingley James—l
Rafeld F H—l
Rondeau E—f
Security Loan & Insurance Agency—f c
Smith Stewart—l
Stiller A F—f
Thomas A T—f c
Townsend M M—c
Van Deuren P J—f
Watermolen John—f
Warren Edgar B—f c
Williams C J—f l

HAYWARD

Alexander Wm—f
Fuley H P—c
Kurth B F—f c
Rohlf H E—f l
Rohlf Wm F—f
Wise C E—f

HORICON

Hawkes Charles—f 1 c
Herker P B—f
Kupp Chas—c
Markham Wm H—f 1 c
Reitzel Ernst—f 1 c
Simon E W—f 1
Torgey J M—f c
Seegert Adolph—f 1
Schwinge Walter A—f 1
Tennison A C—f c
Washburn A A—f
Wasgar John—1

HUDSON

Bunker B—f 1 c
Burkholder J W—1
Christopherson Harry—f
Crary F O—f 1 c
Dinsmore Miss T—f c
Hennington A—f
Jensen N J—f
Jones J E—f 1 c
McGiveran J W—1
Thoen Emil—1
Walker J H—f c
Webster W E—f

HURLEY

Flanagan J C—f 1 c
Foster Geo C—f
Lamphrey & Thomas—1 c
Marta Frank—f
Reid Dan—f 1 c

JANESVILLE

Beers C P—f 1 c
Blackman Frank A—1
Buggs Robt F—f
Burns Jos P—f 1
Clemons Fred L—f 1 c
Cunningham H J—f c
Denniston Mrs J A—1
Fathers Jas A L—f c
Groat Wm H—1 c
Inman R C—f c
Jacobs Geo A—f 1 c
Kelley Peter—1
Kemmerer & Kemmerer —1
Kennedy J E—f
Lee W N—1
Lyman Miller—c
MacMinn H K—f 1 c
Manning Chas—f
McMinn H K—f
Moore Geo R—1
Morse O H & Son—f
Moser Harry—f 1 c
Parish Wm H—c
Parker C E—1
Pennett Geo J—f 1 c
Scobie J G—f
Sheridan Jas J—f 1 c
Sullivan W B—f 1 c
Terry John—f
Welsh Arthur—f
Wurms F J—1 c
Yeomans Floyd—f c
Zimmerman Fredk—c

JEFFERSON

Buss C A—1
Haberman O T & Co—f c
Hayes J J—f
Henry W S & Co—f c
Herschensteiner O J—f c
Histele & Smith—f 1 c
Schweiger E A—1

KAUKAUNA

Griffith W W—1
Howalke W J—f 1 c
Hummerding N E—f
McFadden J E—1
Hill R G—f 1
Hulholland H J—f
Kaschen W J—f
Kistau G W—f 1
Ryan Pat A—1
Schwin N De—f
Towsley F A—f 1 c
Weifenbach H—f 1 c

KENOSHA

Anderson G W—f
Baley Jas—1
Betzer E E—f
Betzer E—c
Bougneit W E—1
Cafferty M E—1
Carlson Charles—f
Crook H C—f 1 c
Dayton E—f 1 c
Dorvse & White—f
Flasch Real Est & Ins
French A H—f 1 c
Gaastra Douwe—f
Genske J C—f 1 c
Gentile & Gentife—f 1
Hastings C D—f
Hollenbeck H D—1
Hollister E H—f c
Hood W C—f
Kenosha Realty Co—f 1 c
Kiltz Wm J—c
Lindstrand E—f
Millar Agcy—f 1 c
Norwacke Casimir—f
Parker & Gamble—f c
Pennefeather Jas—f
Pfenning Chas—f 1 c
Reinold Fred—f c
Reith H J—f
Rinelli S—f
Singer & Wenzel—f 1 c
Spoor L E—1 c
Stemm Fred—f 1 c
Stierman H R—1
Stone W L—1
Sullivan Gregory—1
Symmonds Frank—f
Tarbell C A—f
Tomlinson Realty Co—f
Gully James—f
Turnock C E—f
Villnow G L—f
Werner N J—f
Yule H M—f c
Zens John—f c

KEWAUNEE

Bruemmer O H—f
Cain James—f
Cowell W A—f
Karel & Janda—f 1 c
Kowalke & Schultz—f
Walecka Jos G—f
Woitechovsky W—f

LA CROSSE

Anderson A H—f
Cramer H & S C—f
Dubrake J G—f
Estover G W G—1
Exchange Ins Agcy The —f
Fries Niebuhr Agcy—f c
Gillespie E—c
Gordon R D—f
Gordon S G—f
Graef A A—1
Hickisch W J & Sons—f c
Holley & Co—f 1 c
Keegan T F—1
Klein & Son—f c
Lewis Bros Realty Co—f
Linfield C S—f 1 c
Livingstone Ins Agcy—f c
Luening & Fries—f c
Mahoney & Schubert—f
Martindale S—f 1
Muenster O W—1
Netzer R J—1
Omerborg L—f c
Pettingill J L—f c
Pobreslo Jos—f
Radke A C—f
Roth Realty Co—f
Saltz J F—f
Schofield F H—1
Security Agency The—f c
Vanderbilt Wm—c
Van Auken C S—f 1 c
Volz B H—f 1
Walker W E—f 1
Warner F G—c
Woods H L—1 c

LAKE GENEVA

Barfield & Co—f
Brown John C—f
Brown Lewis G—f c
Burdick H A—f
French C W—f
Lake Geneva Ins Agcy —f c
Marsh H H—f
Tyrrell F J—f
Willitz C H—f 1

LANCASTER

Callis F B—f c
Calvert C M—f
Glanville F J—f
McCoy E L—1 c
Stevens L H—f
Stone John M—f
Taylor & Son—f
Wetter W—1 c
Wheeler L G—f

MADISON

Albright Victor E—f
Anderson P F—1
Baer J J—1
Bk of Comw'nwealth—f
Baskerville D D—f
Boyd Joseph M Co Inc —f
Brown E E—1 c
Comeford J G—f 1 c
Conservative Investment Co—f
Dahmen H W Ins Agcy —f c
Dieruf F A—1
Eighmy Alva—f
Faust & Lehmann—1 c
Fehlandt Wm—f
Fish & Schulkamp—f c
Fisher Co E J—f
Gallagher A J—f
Geiger Al—1
General Agency—f 1 c
Gillett O C—f 1 c
Groves & Son—f c
Haley John C Sons—f 1 c
Haley Louis C—f
Henderson H C—1
Herfurth Theodore & Son—f c
Hobbins H B Ins Agcy—f c
Hodgin C M—1
Hovey Foxwell Co—f 1 c
Johnson R—c
Jordan A P—f
Karow H G—f
Lamp C F—f c
Larsen Lawrence O—f
Larson A C—1
L'Hommadeau & Gassler —f c
McNames J—c
Main & Hobbins—f
Main W E—f c
Mason G H—f
McKay W J—f
Main Willett E Ins Agcy —f c
Main & Hobbins—f
Mason G H—f
Mueller E H—f
Mueller Ins Agcy—f 1 c
Neckerman Agcy—f 1 c
Nicodemus R C—f c
Olson S C—1 c
Park C M—f
Peoples Investment Co —f
Pioneer Ins Agency—f 1 c
Proctor J C—f c
Rewey J W—1
Savings Loan & Trust Co —f c
Sanderson C H—f
Schein S O—f
Schilling G—c
Scobie W P—f
Shaffer C E—f
Shakeshesky & French
Sherburne R W—f
Sommers Max—f
Stafford H S—1
Stark Land Co—f
Starkweather F W—f c
Stephenson R C—1
Tiegs H R—1
Thomas H D—1
Vetter R M—f 1 c
Wilson Agcy—f 1 c
Winger A B—c

MANITOWOC

Bahn E W—1
Clark A J—f
Davies T W—1 c
Dedrick C M—f
Ertz C C & Co—f 1
Farley Agcy F E—f 1 c
Franz, Schmitz, Kadow Co—f c
Gielow C A—f
Guttmann Wm—f 1 c
Hacker & Groth—f
Hodik F—c
Holson A J—1
Kirchner—c
Linstedt Hoffman Co—f c
Markham & Markham—f c
Morris J F—f
O'Donnel M J—1
Shenian A P—f c
Sladkey Ins Agcy—f c
Vraney Frank—f c
Willinger Wm—f 1 c
Willott Jos—f
Zentner F T—f

MARINETTE

Baker W S—c
Duxbury & Madagin—f c
Evans L J—f
Evert & Wood
Gitchell J H—1
Graves Geo W—1 c
Hitchen & Son R
McGillis J J—f c
Marbes M—1
Mathisen Osten—f 1 c
Miller Edw W—c
Ott Geo J—c
Robuck Loren O
Setright J K—f c
Sunstrum C W—f c
Tremear Wm—1 c
Zietz Jos R—c

MARSHFIELD

Adler J P—f c
Adler M—f c
Beckman A—f
Deckert F J—f
Deming E M—f
Edwards C B—f
Fleckenstein M G—f
Hahn & Hahn—f
Kalbskopf R A—f
Kalbskopf R A Jr—f

HILBERT & BAERWALD COMPANY
INSURANCE
86-88 MICHIGAN ST., MILWAUKEE, WIS.

Sun Insurance Office, London, Eng.
Orient Insurance Company, Hartford, Conn.
Fire Association, Philadelphia
Franklin Fire Ins. Co., of Philadelphia
Mechanics & Traders of New Orleans
Hanover Fire Insurance, New York
Assurance Company of America, New York.
Safeguard Fire Ins. Co., New York
Travelers Insurance Co., Hartford, Conn.
Travelers Indemnity Co., Hartford, Conn.

STATE AGENTS.

METROPOLITAN CASUALTY INSURANCE CO., New York
AMERICAN INDEMNITY CO., of Galveston, Texas
FEDERAL INSURANCE CO. (Automobile), of New Jersey
ASSURANCE CO. OF AMERICA (Surplus Lines)
IMPORTERS AND EXPORTERS INSURANCE CO., New York
ROYAL INDEMNITY CO. (Fidelity, Surety) New York

WE HANDLE ALL LINES OF INSURANCE AND HAVE A "DISTINCTIVE SERVICE" DEPARTMENT FOR EVERY BRANCH

WIS.—Marshfield, Con.

Kleinheinz Erhard—f
Kraus M H—f
Kraus P J—f c
Lesselyong Eleanor—f
Pulling E B—f l c
Rasmussen Waldo—l
Sheffield Geo—l
Strauss R J—f
Vaughn Frank—f
Wagner Hugo—f c

MAUSTON

Beckman A—f
Fletcher W D—f
Grubb & Hosig—f l
Hasse L A—c
McFarlane & Loomis—f
Timbers Jas—f
Powers R—f
Price C G—f
Winsor W F—f

MAYVILLE

Bachhuber Andrew—f
Bernard B—f l c
Dreger A—f
Janssen-Seitz Co—f l c
Ringle Wm—f
Strasen G A
Thielke Herm—f

MAZO MANIE

Davies Charley T—f
Lappley Harry M—f l c
Lappley Henry—f l c
Smith Horace —f c
Swan H L—f

MENASHA

Chapman John—f
Fedrau Herman—f
Hartung—l
Heckrod Frank—f
Heekner Robert—f
Hoheisel John—f
Jourdain Agcy L T—f l c
Liebl Jacob—f
Lueckenbach Herman—f l c
Mayer Geo J—f
Northrup H M—f c
Pleasants J M—f
Schoetz M M—f
Schoetz & Sensenbrenner—f
Steidel H—l

MENOMONIE

Chickering J B—f l c
Clarks' Ins Agcy—f l c
Duesing John—l
Duesing Wm—f l
Fladoes Martin—f
Fletcher Mrs Elsie G—l
Gwin Frank—f
Inenfeld Henry—f c
Ingraham Sam B—l
Kraft Bros Co—f c
Quilling H—f l
Smith Wm—f l c
Stone Chas—f l
Vasey Paul—l

MERRILL

Allen Agcy—f c
Bowell H J & Co—f l c
Brassard Wm—f c
Breck Lloyd—f
Brown Wm H & Co—f
Chilsen J A—l
Curtis A T—f
Dicke W H—c
Donaghue F E—f c
Downie & McQuillan—f c
Eggers Henry—f
Henrich Harold—l
Hicks A L—f
Kubasta F W—f c
Luth Evan—f
Montgomery Frank M—f
Piske Wm F—f
Siesenop John H—l

MILWAUKEE

Albright Dr Chas E—l
Armitage Frank—f
Auer L & Son—f c
Bacher Julius—c
Baldauf Joseph—f
Bartlett Geo D—c
Basse E O—f
Basse G D—f
Baumenn J H C—f c
Becker Al C—l
Bejma Jos—f
Bender W H—l
Berndt & Heuer—f
Blatz-Kasten & Co—f c
Bootz Joseph—f
Bogk & Pfleger—f c
Bowe E W—l
Bowes J D—f
Brackett O—l
Brandt O F—l
Braun O A—f c
Briggs Jos W—l
Briggs W O—l
Broeg H—f l c
Bryant G J—l c
Buckner Sam O—l
Calhoun Ins Agency—f c
Callan Jos P—f
Callen Thos J—f
Carlin G T—l
Clark Montgomery—l c
Courtenay & White—f
Crolius S H—f
Crowley J M—f
Czerwinski B A L & Son—f
Czerwinski Ignatz—f
Dahle I J—l
Damkoehler F & Co—f
Daumling Chas—f
Delaney Frank E—c
Dexheimer C D—c
Dietrich & Schuengel—f
Dietz Carl P—f
Dingwall R L—f c
Dorow & Schroeder—f
Dunn W A & Co—f c
Dunphy Agcy—f c
Durand Loyal—f c
Ehlhardt B—f
Eldred Agency The—f c
Elsner Rich—f
Ernst Theo—f
Esau Chas—f
Ettenheim Sol & Son—f
Ewens & Son—f
Feasley F H—f
Fischbeck V D—f
Fleming T J—l
Fons & Co—f
Forecki & Przybyla—f
Forster A C—f
Froede, Bodenstab—f
Fuller H S—l
Gaedke & Miller f l c
Gausewitz Arthur P—f
Gibson Miss C M—f
Gollusch Henry—f
Gottschalk S W & G H—f
Gottschalk Val—f
Graebner W H—f
Grange Wm—f
Grant A C—l
Greene Bros & Hansen—f
Grootemaat A L—f
Guilliaume Wm—l
Habhegger Otto—f
Hackett & Corcoran—f
Hackett, Hoff & Thiermann Inc—f c
Halfaer M S—l
Hamm P H—f
Hannan Jas & Co—c
Hanson T A—f
Herdegen S—f
Herzberg Jos & Son—l
Hibbard C F Co—f
Hilbert & Baerwald Co—f c
Hinman W R—l
Hoe J H—c
Holzhauer & Weber—f
Hosch John J—l
Host Clem F Co—f
Huchting F B & Son—f
Hucke H J—f
Hug & Frey Co—f
Hummel H D—f
Hunkel G P & Son—f
Hymen J C—f c
Jaeger Wm—f
Jarret Wm—l
Jazdzewski B—f
Jefferson Rich—f c
Johann J E—c
Johnson Agency The—l c
Jones J Elias—f
Kallmeyer C J—l
Karsten & Van Nostrand—f
Kauffing Henry W—f
Kennedy J A—f
Kieck G H—f
Kircher, Heimann & Host—f
Koeffler Hugo—f
Koepke E H—f
Koller John P—f
Krauthoefer Wm J—f
Krehla & Metzner—f
Kremer Paul H—l
Kremers & Matthews—f
Krysiak J W—f
Kunz Peter—f
Lane Wm N—c
Le Breck M J—l

LEEDOM, MILLER & NOYES CO.

Fire and Casualty Insurance and Bonds

Mitchell Building
MILWAUKEE WIS.

Leviash Fred F—f
Levy & Heyer—f
Lillibridge R S—l
Lindenmann H J Co—f
Long Samuel—l
Lotz Anton R—l
Ludwig Otto N—f
Lukasewicz S S—f

Lusk Williard T—l
Mabbett H J—f l
McGinn Agency—f c
McMillan M W—l
MacLaren M N—l c
MacNeill E H—f
Mapel John J—l
Marthens E A—f
Maynard C A—f
Maynard & Picken—f
Mehl Oscar C—f
Meixner L E—f
Merrill Agency—f l c
Mielenz Albert E—l
Mielenz Wm F—l c
Millard Fred C—f
Miller H C—c
Mirr Roman B—f
Morgan B A Co—f
Mueller Gustav H—f
Mueller J H—l
Mueller R C Jr—f
Mueller Theo Co—f
Myers J O & Co—f
Norris H F—l
Norris R H—f c
O'Brien John—l
Oswald Wm J—f
Otjen Theo & Co—f
Overson John B—l
Patten M M Agency—f
Pawling & Pressentin—f
Pereles Herman—f
Piepenbrink & Roehr—f
Pittelkow Chas & Son—f
Plimpton H D—f l c
Pollak Jos G—l
Poposkey A V—f
Porth Edw A—f
Post F E—l
Potter E J—f
Pouell W G—l
Pozorski Edmund E—f
Pozorski Miss H E—f
Rebhan Aug Co—f c
Reilly H I—l
Reilly John E—l
Reinke Wm F—f
Reitman-Straus Co—f
Rice Clarence J—f
Richter, Dick & Reuteman—f c
Richter Theo—f
Riemer Gus J—f
Rigby Jas A—l
Rinker H A—l
Ritter Alex—f
Roberts Co The—f
Roberts C C—l
Rock H J—f
Rogers E E—f
Rossbach A C—f
Russell Geo H & Co—f c
Salick O T—f
Saltzstein A L—l c
Sanborn P R—l
Schaefer C A—f
Schissler Bros—f
Schmitz R F —l
Schmitz Walter A—l
Schneider J M—f
Schroeder Edward—f
Schuffenhauer R G—f
Schultz & Kutchera—f
Schultz A J—l
Schultz F F—f
Semmann J L Co—f
Shanahan J H—l
Shenners W H Co—f
Soevig & Grover—f c
Solar Wm M—l
Sprecher J H—l
Stark H C—f
Strozvk J S—f
Suelflow F W & Sons—f
Tharinger F J—l
Thomas J A—l
Thomas M F—l
Thomas O A—l
Trzebiatowski Albert—f
Tschientschy Fred—f
Uttecht Aug F—l
Vance David Co—f c
Vermillion Gifford T—l
Vultee Chas—l
Wanta S A—f
Weils B M Sons Co—f c
Wenz A & Co—f
Wenzel Edw—l
Whitnall C B—f
Whitney Bruce—l
Whitney Chas—l
Wilde M E—f
Willis L A—l
Wilmanns F M—f
Winsor M E—l
Wolff Wm M—c
Woller A—f
Wood Walter H—l
Zillmer & Zentner—f
Zimmes John P—l
Zingen & Braun—f c
Zinn Ins Agency—f
Zwalina R—l c

MINERAL POINT

Bishop A F Jr—f c
Farmers & Citizens Bank—f
Feidler J J—f
Freiden Henry—f
Hartert N—f
Hauscom Henrietta—f
Iowa Co Bank—f
James Anna L—f
Meresrole J A—f
Penhallegon E Y
Priestley T M—f c
Reynolds J B—f c
Reynolds M V—f
Spensley Calvert—f l
Weil H S—f c

MONROE

Baltser Maurice—f l c
Barnum George—f
Burgi Henry—f l c
Heeren & Wenger
Honeywell J D—f
Roth H C—l
Stearns & Stauffacher
Strahm John
Treat B G—f l c
Wells Grant U—f
Spengler W H—f
Wilkinson Geo W—f l c

NECEDAH

Christensen F A—l
Fuller & Sorensen—f c
Sorensen A W—l

NEENAH

Brown H M—f l c
Brown W G—f l c
Clausen H H—f
Gerhardt Wm—f l c
Hilton H C—f l c
Hinterthuer W H—f
Robinson Wm—f
Smith Fred—f
Spengler W H—f
Williams Mabel—f

NEILSVILLE

Irvine J J—f
Lowe I H—f
Hannah & Martin—f
Root H M—f c
Schuster & Campman—f l c
Ure Geo A—f
Wilding Myron—f

NEW LONDON

Bk of New London—f
Demming Nelt—f l c
Demming and Lyon—f
Foresman C E—f
Herman A C—f l c
Hildebrand J G—f
Jeleff C M—f
Knapstein Ins Agcy—f l c
Lyon J C—f
Putnam G H—f
Thompson C—f

NEW RICHMOND

Baker L A—f l c
Gibson H J—f
Hillstrom H A—f
Huges Ins Agcy—f
Kibbe A R—f
McCoy Ins Agcy—f l c
McNally & Doar—f
Smith & Oakes—f c

OCONOMOWOC

Behrend Chas—f
Boyle F E—f c
Delaney E W—f
Edgerton B G—f c
Evans N W—f
Hurlbut Margery J—f
Jaeger Hermon—f
Kelly John A—f
McDowell W S—f c
Palmer E L—f
Robinson Geo E—f c
Shannon & Cronin—f
Theobold E C—c
Williams Louise C—f

OCONTO

Brazeau & Pelkey—f c
Caldwell John—f l c
Dan Levy J A—f
Harvey L C—f l c
Heisinger J—f l c
Lingelbach F J—f l c
Parisey O B—f c
Pocquette Joseph—f l

OMRO

Davidson G B—f
Davidson Rob B—f
Hurlbert Wilbur E—f l
King A L—l
Marbel A J—f c
Sennett P—l
Shelp J S—f c

OSHKOSH

Atwood E L—f l c
Audiss Hinman—
Baker W H—l
Barber A J & Co—f c
Barnes F B—f
Bass & Gruenwald—f c
Billmeyer Henry M—f c
Bishop Homer H—l
Burdick D C—f
Cambell D M—l
Cameron D N—l
Cameron H E—l
Carr J D—f c
Carroll M A—l
Christensen N P—f c
Clark Mrs F E—l
Comins H M—l
Cook C F—l c
Covey Joseph B—l
Crane E M—f c
Daly B J & Co—f c
Davies Wm H—f c
De Young John—l
Drassal Joseph—l
Duenkel H F—l c
Fellner Fred—l
Fernandez & Laabs—f c
Foute James C—l
Fox-MacNichol—f c
Harmon Agency—f l c
Harrison E J—l
James Arthur—l
Kirkpatrick E C—l
Kirst A W—f c
Kloeckner, Mechlmann & Conroy—f l c
Kossel & Beutler—f
Kranz J D—l
Kremer C M—l
Lee R W—l
Luscher G S—f l c
Luscher Wm—f
McCullough D L—l
Marx J G—l
Procknow Wm F—f c
Redemann Paul—f c
Reule F J—l
Schoettl John—f l c
Van Keuren & Co—f c
Walker R G—l
Weisbrod E W—f c
Werner H G—l
West, Nevitt & Hinkle Co—f l c
Williams & Williams—c
Willock J W—l
Youmans C F—l c

PEPIN

Langers E—f
Schilling Arthur—f l c
Theis C J

PITTSVILLE

Seidle J F—f l c

PLATTEVILLE

Cairy S A—l c
Davey B J—f
Dolan P J—f
Estabrook L M—f l c
Gardner D Sr—f c
Hale J M—f c
Hale R C—f
Head J D—f c
Karrmann J Jr—f l c
Kleinhammer Henry—f
Koop A H—c
Loveland C A Jr—f c
Marcussen F W—f c
Metcalf Geo—f
Roddick W P—l
Tresidder John—f c
Wyne Miss Mary—f

Chris. Schroeder & Son Co.

Representing

Aetna; Alliance; American; American Central; Bankers and Shippers; Continental; Glens Falls; Globe & Rutgers; Home; Ins. Co. State of Pa.; Merchants; Michigan Commercial Underwriters; Milwaukee Mechanics; National; Netherlands; Niagara; N. Y. Underwriters; Pacific; Pennsylvania; Royal Exchange; Security.
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State Agents, Michigan and Wisconsin, Globe & Rutgers Fire Ins. Co.

36 Michigan Street Milwaukee

WIS.—Con.

PLYMOUTH

Bade H C—f c
Bade R A—f c
Biersdorf Willard—f 1
Burkardt Alex—1
Graef Wm—f
Griese Leon—1 c
Henze Frances—f
Kapellan John E—f
Koehler R H—f
Leudtke H—f 1
Mahested D—f 1
Mooney Geo L—f c
Robertson R W—f c
Rooney H J—f
Scheibe Roland—f c
Schorer R R—f 1 c
Spartz F X—1
Tioenm Otto "Boiler"—c
Wensink I B—f

PORTAGE

Baker E S—f c
Bertram W F—1 c
Dering C L—f c
Devine Matt—1 c
Ernsperger Sam—f
Eulberg J N—1 c
Hanley T C—f c
Keiser Frank—1
Kelm & O'Keefe—f 1 c
Lamour L H—1
Lawson J M—f c
Loomis C J—f c
Lurvey D T—1
McGorty Chas E—f 1 c
Mitchell Robt E—f
Older Jas A—f
Roberts G S—f 1
Scott W J—f c
Story H A—f

PORT WASHINGTON

Adams Geo—f c
Bichler John—f 1
Bostwick E B—f
Bostwick J M—f 1 c
Eckel C F—f
Grady Albert—f
Hill Clarence—f 1 c
Lanters H—f c
Schanon W F—f
Schumacker Frank—f c
Schumacker F J—f
Uselding J E—f

PRAIRIE DU CHIEN

Amann E C—f c
Garrety J—f
Mulheim J—c
Otto H—f
Taylor S V—f 1 c

PRESCOTT

Cook Geo—f
Longworth Edward—f 1 c

PRINCETON

Giese Herman—1 f c
Krueger F C J—f
Manthey H J—f
Megow H E—f
Olman O C—f c
Rimpler Albert—f
Whittemore W W—f

RACINE

Anderson & Howland—f 1 c
Black A E—f 1 c
Blackburn F—1
Carpenter & Rowlands—f c
Christianson Nels & Son—f
Fagen T A Co—f
Foxwell J H—f c
Gemmill J A—f
Hood Wm C—f 1 c
Johnson C & Son—f
Keefe Agcy—f 1 c
Kisow-Fowler Agcy—f
Leach E W—1
McCaughey W F—1
Mann I O & Son—f
Miller L D & Co—f 1 c
Miller Wm H Agcy—f 1
Mogensen Louis—f
Morey F A—f c
Person C H—1 c
Pritchard & Pritchard—f
Pryor G A—1
Rowlands J E & Son—f
Schulte & Schulte—1
Schultz F & Co—f
Wendt E G H—f c
Wright J C—1 c

REEDSBURG

Bohn H J—f
Collins Theo—1
Gill N T—f
Hahn W H—f
Hass Geo W—f
Hulburt A—1
Krause Otto—f c
O'Connor Hugh W—f
Perry R P—f c
Quimby H B—f
Riggert Wm—f c
Seamans Geo J—f
Stone Chas H—f c
Stone James A—f c
Winchester W F—f c

RHINELANDER

Badger State Mut Auto Ins Co—c
Morgan J H—1
Oneida County Agency—f
Orr Wm C—f
Reeves Harry L—f
Smith C F—f
Teal J C—f 1 c

RICE LAKE

Ackerman W J—f 1 c
Bliss B I—f 1 c
Bergeron J C—f c
Bowers E N—f c
Clark & Whitaker—f c
Demarest J B—f
Demers W A—f c
Frank & Polland—f
Hagen Carl—1
Harback C F—1
Jensen Oscar—f
McDougal A G—1
McLaughlin G W—1
Peterson Raymond M—f c
Sawyer Henry—f c
Wilz J H—f

RICHLAND CENTER

Black O D—f
McCorkle W S—f c
Mitchell A J—f
Nee Mrs Lucy—f c
Pier A V—f
Thomson C R—f 1 c
Wulfing Geo—f

RIPON

Bumby H A—f c
Farvour L—1 c
Fortnum A H—f
Graham C H—f 1 c
Lambert G W—1
Loper A A & Co—f 1 c
Maudlin A L—f c
Mahon John—1 c
Mitchell Lloyd—f c
Reichmuth E F—1
Schultz Alex F—f c
Steele Frank E—f c

RIVER FALLS

Ellis C R—f
Fuller A E—f
Grimm J H—f c
Krauth Agcy S L—f
Skogmo G B—f
White F M—f
Wiger C N—f 1 c

SAUK CITY

Buerki John E—f
Hamberg Robt—f 1 c
Hohn Otto W—f c
Kahn Alfred—f
Naffz H E—f
Shorer W C—1 c
Thusen Matt—f
Williams Andrew A—f

SHARON

Densmore F C—f c
Mansfield Geo C—f 1 c
Morgan J I—f c
Morris Chas—f c
Warren S M—f 1 c

SHEBOYGAN

Aldag & Burhop—f
Bassuener Otto—f
Behnke O C—f 1
Benfey Theo—f
Bowler & Bowler—f
Bryan E C—1
Buchanan Geo W—1
Clarenbach E—f
Detling & Detling—f
Deuss E D—1
Fairweather W C & Son—f 1 c
Festerling A L—f
Friedrichs A—f c
Giesecke & Lutze—f 1
Gottsacker A P—f
Grams & Grashorn—f
Guenther G H—f 1 c
Hamberger Robt—f 1 c
Hansen M A—f
Hanson J W—f c
Heller Geo Jr—f 1 c
Heller Geo Ins Agcy—f
Hinze Herman—f
Hoppe's Ins Agency—f c
Johann W C—f c
Keli Frank—f c
Kessler Paul—c
Kolste A—1
Luhmann E A—f c
Lutze C F & Co—f
Lutze E Sons Co—f
Lynch Thos H—f c
Margenau F W—f
Martin Hugh—1 c
Meves E A—1
Nagle Henry F—f
Nickel J H—f
Oehler Edw F & Co—f
Pauly A P—f 1 c
Peterson N P—1
Prescott A G—f
Roenitz W C—f c
Schafer N J—f
Schmidt Geo—f
Steimle John M—f
Stolzenburg Chas F—1 c
Stuckert J F—1
Toennies & Son—f c
Trester H W—f c
Trester Ins Agcy—f 1 c
Voight Chas—f c
Voigt W A—f 1
Werner & Clemence—f c

SHEBOYGAN FALLS

Barragar W H—f
Bauernfeind J—f
Delavan John—1 c
Ehren J P—f
Heald A O—ins Agcy—f
Hilleman H G—f
Little DeRoy T—c
Osthelder J P—f

SHERIDAN

Beardmore W H—f

SHULLSBURG

Hebenstrict Andrew—f
Girlech F—1
Metcalf Jos—f c
O'Brien M A—f c
Williams John P—f c

SPARTA

Ady I H & Co—f c
Blyton W H & Co—f c
Dickerson E W—f
Evenson E—c
Hanson M—1
Longwell Thos E—f 1
Rice Z S—f

STANLEY

Buzzel R C—1
Culbertson C B—f
Green Jess D—f 1 c
Halverson J B—f c
Imbert Roe—f 1 c

STEVEN'S POINT

Finch J H & Co—f c
Fisher & Cashin—c
Haka John—f
Hein G W—f 1 c
Moen L P—f
Reynolds F D—f c
Seeger L J—f 1 c
Shumway W J—f
Simonson C W—f c
Wakefield Geo T—f 1 c

STOUGHTON

Currier & Patterson—f c
Dow, Robe & Sons—f c
Hegelmeyer W C—f c
Hibbard J M—f c
Homme R V—c
Larson C S—f
Olsen Flugum Agcy—f 1 c
Usher & Osterheld—1 c
Wait B E—f

STURGEON BAY

Acher Ed—f
Door Co Abstract Co—f c
Ferguson H M—c
Ollinger John G—f 1 c
Overbeck H—c
Peterson H L—f
Stephenson & Minor—f 1 c

SUPERIOR

Anderson A V—f
Anderson F O—1 c
Bardon J A—f c
Bell J E Agcy—f 1 c
Benson Pear—1
Bishop C W—1
Bradley Co Inc R H—f c
Cohen I D—1
Craik R B—1 c
Crandell R L—f c
Crumpton & Crumpton
Giffin & Co—f c
Gumz A H—f 1 c
Harper Co W F—f c
Heimbaugh E L—f
Holm R M—1
Holup A J—1
Howe Agency—f c
Howe Fred—c
Jerrard & Seguin—f c
Johnson W E—1
Kenyon R E—1
Kinney O G—1
Lenroot Buckman Flynn Agency—f c
Loney & Clemens—f 1 c

cCabe Agency—f c
cIntosh & McIntosh—f 1 c
cRae Hugh—l
itchell V B—l
oss Lee J Agcy—f 1 c
ewton Geo G—f
ye & Co R J—f c
eyton B M & Co—f
ogers-Ruger Co—f
anborn A W—l
hields Agency Robert J—f 1 c
tephenson Rufus & Co—f c
tratton Co P G—f c
underland Evans & Agency—f c
ebb W H—f
ildner & Wildner—f c

TOMAH

artel E—f 1
rennan W J—f
rew Frank—f
omermiller W C—l
owes W L—l
cCaul Thomas—f c
cCaul Wm—f 1 c
almer Mrs S D—f 1 c
owle H M & Son—f
tevens C H—f
audell H B—f
arren W W—f

TOMAHAWK

itzgerald J A—f
elly James—f 1 c
acomber C E—f
lson A J—f 1 c
eth Jas A—f c
heldon G M—f c
elfley E H—f c

TWO RIVERS

icke Geo H—f
eimer J A—f
loe Edward P—f c
loe & Gloe—l
oeller M S—l
rimm L L—l
laus A M—f 1
rause Alvin M—f 1 c
ohmann Arthur H—f 1
artin W A—f
iquette Wm—c
chmidt Peter—f
chroeder F—f 1 c
omek W A—l

VIROQUA

Dawson John & Co—t 1 c
Packard H E—f c
Powell & Dawson—f c

WASHBURN

Axelberg H P—f c
Cistard Elmer N—f
Clausen L N—f c
Downs Frank W—f c 1
Estabrook Clyde—f c 1
Gray W—c
Morgan Geo F—f

WATERFORD

Apple Chas E—f
Foot B G—f
Halbach Henry—f
Kortendick B H—c
Noll Lewis—f
Ploss Walter G—l
Sanders Wm—f
Smith A J—f 1

WATERTOWN

Blumenfeld Chas R—f c
Conway John G—f
Emmerling C E—f
Gahlmann & Harte—l c
Groth G C—f
Hahn O C—f
Kuenzli Otto—f
Kading & Kading—f
Knick Louis A—f
Lueck R—f
Padolske Julius—f
Prentiss J F—f
Rohr Max—f
Schmutzler Ferdinand—f
Schoechart Paul—l c
Siegler Fred A—f
Skinner Chas A—f
Tanck Emil—f c
Wiemann Ed—f
Wondryka Theo—l
Wright Joseph & Son—f c

WAUKESHA

Brasted Chas E—l c
Breese Richard P—c
Brehm John—f
Brown C O—l
Davis Will J—f c
Douglas L E—f 1
Dunn H W—f
Fenlon Edw W—l
Frame & Blackstone—f c
Fraser C J—f 1 c
Frize P L—f 1 c
Gerken G E—f c
Gordon H E—l
Hardy & Ryan—f 1 c
Hartshorn W—f c
Jones Owen L—l
Meyer A H R R—l c
Morey Robt—l
Moses D H—f c
Sawyer Carl H Agency—f 1 c
Schafer Miss M—f
Shultes F—l
Steinert A L—f
Wild J B—f 1
Winchell Orrin—c
Zimmermann D K—f

WAUPACA

Beardmore W H—f
Galloway C A—f
Havenor R J—f 1 c
Hom P B—f
Host P B—f c
Jeffers E B—f 1
Johnson Alfred—f c
Lord Irving P Agcy—f c
Nordvi G H—f
Peterson Levi S—f
Scott M B—f c
Van Epps Mrs Frances—f

WAUPUN

Brinkerhoff G A—f c
Butts L J—f 1 c
Davison R B—f 1
Hooker C E—f c
Johnson Fred W—f
Kastein B—f 1 c
Murray James—f
Nickerson I J—l
Pautsch W—f

Sheehan J T—f
Tillotson Mrs E A—f
Turner T M—f c
Von Berg C W—l
Westcott G L—l
Zimmerman Richard—f

WAUSAU

Albrecht Wm Jr—l
Braatz H C—f
Chartier Ins Agency—f 1 c
Curtis D—l
Damon H E—l c
Dunn E A Jr—f
Fluth W H—l c
Halub Adolph—f
Kretlow E C—f 1 c
Manson J N Agcy—f 1 c
Monehand A L—l
Montgomery J—l
Pettric F—l
Philliphs John—l
Schofield M M—l
Webster W J—l
Zimmerman & Rowley—f 1 c

WAUWATOSA

Gridley L R—f c
Keller O A—f
Merkelback M G—f 1
Mueller R H—l
Myers J O—f
Smith & Park—f
Wade C G—f

WEST BEND

Bratz Leo—f 1
Bratz W C—f c
Bucklin F—f c
Hayden C F—f
Keeley Annie—f
Kuechenmeister G A—f
Leins C F—f
Mooers C P—f
O'Meara Jos—f 1 c
Thielmann Anton—f c
Wagner A M—f 1 c
Ziegler B C—f 1 c

WHITEWATER

Buckley B—f
Bulkley R C—f
Burton James E—f
Cass E T—f
Fish S C—f 1 c
Griffith C A—l
Hamilton H O—f
Henderson J F—f 1 c
Henderson Neil R—f 1 c
Henderson Ralph—f
Henderson Roy N—f 1 c
Kiser F H—f c
Tubbs A H—f
Warner D T—f
Williams Chas—f

WINNECONNE

Lund L—f
Miller A L—f
Riley H C—f c
Russell C A—f c
Watson J E—l
White M F—f c

WYOMING

BUFFALO

aldwell & Ward—f
lark Alvin
ose Robt B—l
atkins R O—f
hitcomb F E—f 1 c
yoming Loan & Trust Co—f c

CASPER

ell G C—f
ryan Chester—f
ury J H—f 1 c
emp Co R T—f 1 c
elson Geo B—f 1 c
cherck Ben F—f 1 c
cott J T—f
heeler M P—f 1 c

CHEYENNE

dkins, F B—c
rcher, Thos H—l
ailey Chas B—c f
artlett Sidney E—c f
arksdale Dan C—c f
Batchellor W D—f
Beatty C—f
Benner William O—c f
Bond W C & Co—c f
Brandenburg E C—c 1
Bruner Frank M—f
Boyce C B—l
Boehler John G—c
Burrie I W—l
Campbell Bert Evertt—l
Carey Chas D—f
Chapman M A—f
Cheyenne Inv & Adj Co—l
Crawther Edwin M—c
Cutler L W—c
Davis Warren E—l
Deakin T E—c 1 f
Draper Claude L—f
Easton Andrew—l
Federal Land Co—f
Forsyth R B—l
Garret & Archer—f
Griffin Chas J—l
Gudmundson Joseph G—c
Hauser William A—l
Hartman R E—l
Hayes A M—c
Henderson H B—c f
Horton L E—c f
Jackson C W—l
Jenkins J F—c 1
Jones Bruce S—l
Jones W K—f
Jorgensen Carl—l
Kirkpatrick John A—f
King G A—l
Laird C C—c
Larsh Walter L—l
Luther Jack—c
Luther George D—c
Mallin Chas T—f
Marchick & Marchick—f
Marti Hector—c
Martz Micheal—c
Matson & Kennedy—c
McCully John—c
McInerney & Conway—c f 1
Nelson Paul E—f
Ott Julius F—f
Peake W P—l
Poole Earle A—c
Raymond F W—f
Riner C W & Co—c f
Robertson O C—l
Robertson O M—c
Senior C H—l
Stapleton O B—c
Taylor & Company—l
Taylor Edwin—f
Thulemeyer Theo—l
Walton Albert D—c
Watlington F M—c 1
Williams C R—c 1
Williams Sanford E—l
Wilson Brokerage Co—f
Wyoming Tr & Savgs Bank—c f
Yarnel William E—c
Zukerman Solomon—l

DOUGLAS

Brown C O—f
Collins Wilkie—f c
Maurer Chas F—f
Mecum W F—f

WYO.—Douglas, Con.

Potter Louis B—f
Rowley T C—c
Stansbury Wm M—f
Stone Wyne & Co—f l c
Winslow Wm I—f

EVANSTON

Beeman & Cashin Mercantile Co—f
Evanston National Bank—f
First National Bank of Evanston—f
Hatten Realty Co—f
Isherwood M W—f l c
Matthews Percy G—l
Miller Tom S—f
Pugh Wm—f

GREEN RIVER

Chrisman Jas A—f
First National Bank—f c
Gaenssalen E A —f
Hopkins D—f
Morris State Bank—f c
Rogers Wm—f

LANDER

Amoretti & Firestone—f c
Dickinson W H—f l c
Earl Fred—f
Fourt E H—f
Sharp J H
Spriggs John J—f
Stack & Jonscher—f l c
The Central Trust Co

LARAMIE

Barratt T C—f
Campbell Geo A—l
Fitch E E—f l c
Hayes W H—f c
McFarland B L—l
Roach H N—f
Symons J H—f
Taylor Harry J—f l c

NEW CASTLE

Fakler David—f
Kugland Carl—f l c
Murphy and Phillips—f l c
Sedgwick Jno—f l c

RAWLINS

Bennett J A—f
Boyce Chas B—f l
Breitenstein H—f
Buchanan J E—f l c
France Homer A—f
Friend J C—f
Hall Alget—l
McIntosh & Doty—f
McMicken A—f
Magor R A—f
Merrell Gertrude H—f
Paulsow Paul—f
Rasmusson H—f
Rumsey Jas M—f
Schalk Louis—f
Thode A F—f
Wallace E A—f
Zingsheim Rudolph—f

ROCK SPRINGS

Boyer J P—l c
DeNise Rush L—f
Kendall & Boyer—f c
McCurtain A L—l c
Murphy R D—
Smith Burt—f l c
Van Deusen Mrs H—l

DEPENDENCIES OF THE UNITED STATES

CUBA

HAVANA

Trust Co of Cuba The—
f l c

HAWAII

GUAM

Atkins Kroll & Co—f

HILO

Bishop & Co Ltd—
Davies & Co Theo H—
First Trust Co Ltd—f l c
Hawaiian Ins & Guar Co Ltd—f l c
Security Trust Co—f l c
Spinola M. de F—f l c

HONOLULU

Alexander & Baldwin Ltd—f
Bishop Insurance Agcy Ltd—f l c
Bolte C—f
Brewer C & Co Ltd—f
Cartwright Bruce—f l c
Castle & Cooke Ltd—f l
Davies Theo H & Co Ltd —f
Dillingham The B F Co
Dowsett J M—f
First Trust Co of Hilo The Ltd—f
Gillman J A—f
Guardian Trust Co Ltd —f
Hawaiian Trust Co Ltd —f
Hackfeld H & Co Ltd—f
Hoffschlarger Co Ltd—f
Island Investment Co Ltd—f
MacFarlane F W—f
Motoshige W—f
Pratt Jas W—f
Trent Trust Co Ltd—f
Von Hamm-Young Co The Ltd—f
Von Holt H M—f
Walker J S—f
Waterhouse Co The Ltd—f
Waterhouse Trust Co Henry Ltd—f

KAUAI

Hofgaard C B—f

LAHAINA

Bank of Maiu Ltd—f l c

OAHU

Alexander & Baldwin, Ltd—f c
American Factors, Ltd—f l c
Bishop Insurance Agcy, Ltd—f l c
Brewer C & Co, Ltd—f
Cartwright B—f c
Castle & Cooke, Ltd—f l
Davies Theo H & Co, Ltd—f c
Dillingham B F Co, Ltd —f l c
Dowsett J M—f
Hawaiian Trust Co, Ltd f l c
Hawaiian Ins & Guaranty Co—f c
Hind Rolph & Co—f
Hoffschlaeger Co, Ltd—f
Home Ins Co of Hawaii, Ltd—f l c
Milton Realty Co Ltd—f
McFarlane F W—f
Motoshige W—f
Mutual Investment Co of Hawaii, Ltd—f
Pacific Investment Co, Ltd—f
Schaefer F A & Co, Ltd —f
Security Trust Co, Ltd—f c
The First Trust Co of Hilo, Ltd—f l c
Title Insurance & Trust Co, Ltd—f
Trent Trust Co, Ltd—f l c
von Hamm-Young Co Ltd—f l c
von Holt H M—f
Waterhouse Henry Trust Co, Ltd—f l c
Yap Brothers—f

PHILIPPINE ISLANDS

MANILA

Andrews & Co
444 San Vincente
Behn, Meyer & Co
114 Anloague
Bromfield J F
Laek & Davis Bldg
Elser E E
Kneedler Bldg
Findlay, Richardson & Co
10 Juan Luna
Forbes Munn & Co
43 David Bin
Froelich & Kuttner
82 Anloague
Germann & Co
137 S Jacinto
Hermanos Fernandez
6 Escolta
Ker & Co
7 San Gabriel Bin
Kuenzle & Streiff
43 David
Lutz & Co 90 Rosario
Macleod & Co
Chaco Bldg
Macondray & Co
18 P Cervantes
Meerkamp & Co
227 Muelle del la Reina
Northcutt Co Inc
Cosmopolitan Bldg
Pacific Commercial Co
31 Plaza Moraga
Rosenthal Leon
Kneedler Bldg
Smith, Bell & Co
2 Carenero Bin
Stevenson W F & Co
323 Muelle del Rey
Struckmann & Co
95 San Vicente Bin
Tuason J M & Co
106 Carriedo Quiapo
Warner, Barnes & Co
7 Carenero
Wise & Co
100 Anloague

PORTO RICO

AGUADILLA

Sanders, Philippi & Co Succs—f c
Silva Jorge—f

CABO RAJO

Montalso Colberg Elias —f

CAROLINA

Modesto, Ortiz & Martinez—f

COAMO

Rivera Manuel A—f

HUMACAO

Fernandez & Co F—f c
Mendez Jose—l
Rocafort S L & Co—f c

MAYAGUEZ

Cintron D E S en C—f
Gomez Hiram—f l c
Montalvo S en C M A—f
Moral & Co S en c—f
Ramos & Suarez—f

PONCE

Cortada, Ramon & Co —f
Mariani X—f
Toro Manuel A—f l

SAN JUAN

Behn Bros—f
Besosa Harry—c
Carrera & Hno. F—f
Costa & Santini—c
Cochram H L—c
Finlay, Waymouth & Lee Inc—f
Font Eliseo Jr—l
Foy C S—l
Gandia & Co P—f
Hartzell Charles—l c
Hartzell Charles R—f
Hartzell, Carrion & Co—f l c
Korber & Co Inc—f f
Lago J M—l
Mayoral Angel—f
Ochoa J & Hermano—f c
Sobrinos de Ezquiaga—f c
Sobrinoa de Izquierdo & Co—f
Vere Charles—f
Villar & Co Inc—f

DOMINION OF CANADA

ALBERTA

CALGARY

Ackland W A—f c
Ardern Wm—l
Banks F C—f
Blow W R & Co—f
Bull J E & Co—f
Carr A H & Co—f
Clapp, Anderson & Greagen Ltd—f
Cleave Jas—f c
Compton F S—f
Commonwealth Trust Co Ltd—t
Crandell E H—f
Dagg & White—f
Darker R A—l
Gaddes & Braden—f
Gilman J A—f
Graveley V B & C—f c
Harris F W—l
Hickman W B—c
Hornibrook, Whittemore & Allan—f c
Huddell & Patterson—f
Hull W R & Co—f
Immigration Agency—f
Ins & Gen Agcy Ltd—f
Irvine J A & Co—f
Jamieson & Lamont—f
Keith J W—l
Keith-Mills Agency—f
Kilbourn F A—f
Lamont A D—c
Lane Chas E—f
Lougheed & Taylor Ltd —f c
Lott & Co Ltd—f c
Lowes F C Ins Undrs, Ltd—f c
McAllister J—c
McCutcheon A W—l
McQueen C P—l
McTeer A—l
MacDonald Frank—l
MacDonald H B & Co Ltd—f c
MacDonald Jno T—f
MacGougan M—f
Mapson F W & Co—f l c
Mason & McNeill, Ltd —f c
Mayhew R W & Co—f
Middleton Hal E—f c
Miller Ins Agencies Jas O—f
Motley H H—f c
Murchison Bros—f
National Securties, Ltd —f
Newton & Nowers—f
Niblock & Tull—f
Nunnemaker F—l
Ogilvie F A—l
Oldfield, Kirby & Gardner—f
Page Geo H—l
Pascoe J B—l
Pegler F E—l
Pirmez & Co—f f
Prairie City Agencies—f
Rileys Ltd—f
Robinson Geo A —l
Robertson & Carlile—f
Rodwell Geo E—c
Rogers & Wright—f
Ross J P—l
Scott W E—l
Security Trust Co—f
Skinner T J S Co Ltd— f c
Stewart D G—f
Sullivan W J—l
Tavender & Weir—f
Tait C E—f
Thomas Robt C—f
Tisdale O E—f
Toole, Peet & Co, Ltd —f l c
Trusts & Guarantee Co Ltd—f
Walker W J S—f
Ward A W—f
Waterbury & Bilton—l
Whitaker, Anderson & Co Ltd—f
Whitney W—l c
Whitley & Redding—f
Wintemute P A—l
Withrow E P—f c

LETHBRIDGE

Blackburne A J & Co—f c
Bowman C B Agcy—f c
British Canadian Trust Co—f
Dowsley Land Co—f
Edgett Agencies Ltd—f c
Harris W Agcy Ltd—f l c
Leavitt W A—f l c
Macbeth H Agcy—f
Peat N B & Co—f l c
Ripley L S & Co—f

MACLEOD

Campbell D J—f l c
K A Y—f l c
Scougall G H—f l

BRITISH COLUMBIA

CHILLIWACK

Ashwell J H—f
Barwell R C—l
Cawley, Smith & Cawler
Dusterhoeft W—f l c
Maynard J T—f l
Pelly J—f
The Home Makers Ltd— f l c
The Chilliwack Land Co —f l c

KAMLOOPS

Dalgleish D S—f
Frontier Theo & Co—f l c
Hamloops Agencies Ltd—
Johnston D B—f l c
Robinson J T—f l c
Rowlands D W—f l c

NANAIMO

Bate C—f
Hodgson Thos—f l c
Kitchen Thos—c
McGirr W—f
McKimmel J—f
McMillian H—f l
Martindale Thos—f l
Pilo F A—f
Potts B—f
Shaw & Dandoff—f
Shakespeare E—f l
Warne W—f

NELSON

Allen W R—f l c
Appleyard C W—f l c
Lockwood C D—f l c
Dill H E—f l c
Hunter G A—f l c
Lawrence J H—l
McFarland D A—f l c
McHardy C F—f l c
Robertson Hugh W—f l c
St Denis D—f l c
Steel J R—f l c

NEW WESTMINSTER

Agar Jos R—f l
Casselman B F—l
Chesterfield E J—l
Coulthard, Sutherland & Co Ltd—f l c
English & Brown—f
Greame E A—f
Johnston J J—f l c
Keary W H—f l c
Kellington & Hanry—f
Marks S F—f l c
McLeod A W Ltd—f l c
MacIntosh Ltd A N— f l c
McQuarrie N H—f l
Pearson & Co Ltd—f l c
Smith & Hutton—f l c
Westminster Trust Co Ltd—f c

VANCOUVER

Banfield J J—f c
Bell-Irving H & Co—f c
Breeze J D—f l c
Ceperley, Rounsefell & Co Ltd—f
Charleston Percy—f c
Evans J E—l
Ferrie W B—l
Graveley W E—f c
Horne, Taylor & Co—f
Kerr J W—l
London & British North America Co Ltd—f c
Macaulay & Nicolls—f c
McGregor D C & Co Ltd—f c
Prudential Trust Co Ltd —f c
Richards, Akroyd & Gall —f
Robertson & Pennock Ltd—f c
Twiss J W—l
Winch & Co Ltd R V —f c

VICTORIA

Baird S A Esq—f l
B C Land & Inv Agcy Ltd—f
Bridgeman I C—f
Brown P R—f c
Bullen & Jamieson—f l c
Cameron Inv & Sec Co —f
Canada West Loan Co—f
Clarke R W—f
Coles Arthur—f l c
Conyers L U & Co—f c
Cory & Power—f l c
Crompton R W & Co—f l
Cross C T & Co—f
Dalby H G—f
Day R S—f c
Dougall F J C—f
Duck & Johnston—f l
Elliott J G—f c
Empire Realty Co—f
Findlay, Durham & Brodie Ltd—f c
George A & Co—f c
Gillespie, Hart & Todd— f l c
Grant & Lineham—f
Green & Burdick Bros— f l c
Hall Richard—f l c
Heisterman, Forman & Co—f
Jones A W Ltd—f
Kilner F L—f
Kingham Jos & Co—f
Kinsman J E—f l c
Lee & Fraser—f l c
Leeming Bros—f
Lineham Arthur—f l
Lloyd, Young & Russell —f
Mackay T O—f
Mackay & Gillespie—f
McGregor J S & Co—f l
McPherson-Fullerton Bros—f c
Mann C S—f
Oddy B S—f l
Pemberton & Son—f l
Rithet R P & Co—f l
Swinerton & Musgrove— f l
Trust Co of Vic—f
Turner, Beeton & Co—l
White E O & Sons—f
Wilson J K—f c
Winch R V & Co—f l
Wise & Co—f
Wiseman V O—f

MANITOBA

BRANDON

arclay E J Agcy—f 1
everidge J H—1 c
anadian Quaranty Trust Co—f 1 c
oleman R M—f
urrie Wm J—f c
aw Ed—f 1
arwood O L—f 1
ing C—1
ongworth F R—f
agee Rupert—f
obinson 1 A—f c
cott D H & Son—f 1 c
nicume & Burns—f

CARBERRY

alfour & Leggatt—f 1 c
arland R A—f
ooper H—f c
eilson J M—f

PORTAGE LA PRAIRIE

eattie Geo J—f c
arrioch W S—f c
amont T H—f
etcalf & Son—f
ewman Jos—f
'Brien John—f c
ratt R H M—f
emey L—f 1 c
nith H J J—f 1 c
ouch E A—f
hit W W J—f 1 c

WAWANESA

kinson C L—f 1
ady Chas E—f 1 c
weeney Jas—f
ohnson Alfred & Son—

WINNIPEG

llan, Killam & McKay —f 1 c
Alloway & Champion—f
Andrews H B—1
Argus Bros Ltd—f
Aronovitch, Leipsic Ltd —f 1 c
Baker E S—1
Bell Agencies—f
Bertrand Hebert—f c
Berry & Carson—f
Bingham & Drahonnet—f
Black & Armstrong—f c
Black & Irish—f
Blake A W—f c
Blakely Dr E A—1
Brown-Clarke Agency—f c
Bruce Thomas—f
Brydges & Waugh—f c
Burgess Alex—f
Campbell A McT—1
Campbell & Schadek—f
Carr m—f
Carruthers G F—f
Carruthers & Torrance —f
Carson & Williams Bros —f c
Cate J B—1
Christie W J & Co—f
Clarke E S—f
Clarke F A—1 c
Contrad T F—1
Cornel S W—1
Counsell E M—f c
Cusson Agencies Ltd—f
Dale & Co Ltd—f
Day, Pettigrew & Martin—f
Dickson J J—1
Enderton C H & Co—f c
Equitable Trust Co—f
Fairbanks, Rattray Ltd —f
Forlong J A & Co—f c
Foster F C—f c
Gardner John B—1
Garland Geo H—f
Grant J R—1
Hadden John—1
Harris & Chisholm—f c
Harvey Wm—1
Hawkins & Watson—f c
Hebert, Bertrand Co—f c
Heubach & Co—f c
Hugg F B—f
Ins & General Agencies —f
Irish A D—1
Kendall J T—1
Killer Casper—1
Lane C W O—f
Lawson, Reginald & Co —f c
Lewis T L—1 c
Lorell G S—1 —f
Lowery Bros—f
Marsh & McLennan Ltd —f c
McFadyen C H & Co— f c
McMillan Co Ltd N T—f
Miller H E—f c
Moorehouse J M—f c
McAllister Miss M D—1
McBride Wm—1
McCush R G—1
McDonald D—1
Macdonald R C—1
Macdonald .V E—1
MacIntyre A E—1
McKinnon P D—1
MacKenzie Wm—1
Meicklejohn H J—1
Miner G H—1
Mitchell S H—1
Morgan J G—1
Murdoch Andrew—1
National Ins Agencies—f
Northern Agencies Ltd —f
Notre Dame Investment Co—f
Oldfield, Kirby & Gardner—f c
Osler, Hammond & Nanton—f c
Pace Agencies Ltd F W —f c
Pepler J B & Co—f
Pollock W M—f c
Prior & Hales—f c
Reid A—1
Robb Miss Annie—1
Roberts J J—1 c
Robertson R S—1
Ross, McMillan, Knight Agency—f
Ryan Agency Ltd—f c
Scott, Hill & Co—f
Scrimes Ins Agcy—f c
Sheps & Co B—f c
Smith Agencies—f c
Smith-Fess Agency—f c
Smith & Co G H—f
Simpson, Mitchell & Ewing—f 1 c
Stewart J W W—1
Sweatman W P—1
Springfield-Winnipeg Agency—f c
Sterling Agency Ltd—f
Stewart Fred H & Co—f
Turner & Co F C S—f
Taylor E A—1
Tassie W D—1
United Agencies Ltd— f 1 c
Voorheis G B—f c
Waisman M & Co—f 1 c
White W H—1
Williams Rainey Co Ltd Agency—f c
Winnipeg Ins & Vessel Agency—f c

NEW BRUNSWICK

BATHURST

lbert Geo—f
elanson F J—f
ullins B C—f 1 c
ror H L—f 1 c
orer J B H—f 1 c

BLACKVILLE

au Simon—f 1
yton J A—f
cCarthy M J—f

CAMPBELLTON

lams A G—f 1
exander H C—1
exander Chas A—f c
nderson F M—f
ndrew A A—f
lleilsle A C—f 1
nson S H—f
rr H A—f 1 c
mock S—f
rth D C—f 1
ay L M—f 1 c
ay Wm P—f 1 c
rquail John—f
lly M A—f 1 c
rr F G—f
cLean Donald—f
llican H—f
llican Wm—f
ores M P—f
annon P M—f 1 c
ives R K—f 1 c
ith O—f 1
rsten W—f 1

CHATHAM

Connors Jas F—f 1 c
Donovan T—1
Haley M F—f 1
Loggie Dr W S—f 1 c
MacKenzie J B D F—1
McDonald H B—f
Mesereau I W Y—f
Miller Mrs Fannie—f
Morris H—f
Murray R—f c
Snowball W B—f
Tweedie F M—f

FREDERICTON

Gregory A J—f
Hooper W S—f c
McLellan R W—f
Morrison Luke—f c
Nevill James F—c
Porter W—f
Rainsford Thomas W— f 1 c
Thomas A Duncan—f 1 c
Wilkinson T S—f 1 c

MONCTON

Baurque J A—1 c
Bingham Wm—f 1 c
Buchanan H—c
Connolly John—1 c
Dayton F M—f 1 c
Gallagher T J—1
Girouard Ed—f 1
Godfrey J G—1
Hewson R W—f
Johnstone H E—f 1 c
Jones A H—1
Jones M B—f 1 c
Jones H B—f 1 c
Knight J M—f
McCully F A—f
McLellan A M—f 1 c
McWilliams G A—1
Magee J S—f c
Masters & Wheeler—f 1 c
Sweeney F J—f
Weldon B McK—f 1 c
Wille H G B—f 1 c
Wilson W L—f 1 c

NEWCASTLE

Creghan J D—f 1
Davidson A A—f
Lawlor J R—f
Lindon J E T—f 1 c
McCurdy A E—f 1 c
Morrissey Charles—f
Nicholson Osburn—f 1
Russell W E—1
Whalen T H—f

REXTON

Jardine James—1

SACKVILLE

Allison J F—f
Ayer A A—f 1 c
Campbell Geo R—f
Copp A B—f
Murray Thos—f 1 c
Powell, Bennett & Trites —f
Sangster J W—f
Wilson F J—f 1 c

ST. ANDREWS

Cockburn M N—f
Everell C S—1
Gardner & Doon—f
Grimmer F H—f
Holt W A—1
Lamb G H—f

ST. GEORGE

Cawley F M—f 1
Cross & O'Neill—f
Cross R A—f 1
Dewar H Vaughan—f
Herron Alex—f
McDougall John M—f
O'Neill E J—f

ST. JOHN

Anderson W E—f c
Armstrong & Bruce—f
Belyea C H—f c
Blair Andrew—c
Cannell Hugh—1
Clinch Peter—f
Currie Wm—1
Cowie & Edwards—f
Fairweather A C & Sons —f c
Fairweather F R—f c

N.B.—St. John, Con.

Fairweather Geo E & Son—f
Farris F S—l
Frink R W W—f
Garrie F G B—l
Grant J M & C W Hope—f
Hall & Fairweathers—f
Hewitson F W—l
Howard Percy E—f
Ingram W J—c
Jarvis C E L & Son—f c
Jarvis & Whitaker—f
Jarvis Wm M—f
Jordan Gilbert—l
Knowlton & Gilchrist—f
Lawlor J W V—l
Lockhart & Ritchie—f c
McCellan H H—f c
McLean F C—f
McLean H H—f
MacDonald C A—l c
Machum & Foster—f
Machum A J—l
Machum The E R Co—f l c
Magee R M—f
Merritt G W—l
Merritt S—l
Miller J R—f c
Nixon & McLellan—f c
Otty George O D—f
Owens C A—l
Parker Geo W—l
Perkins P M—l
Queen J M—f l
Ritchie A C—f
Robinson T B & H B—f c
Scammell Chas S—l
Sipprell E M—f l
Sipprell Roy—l
Sturdee E T C—c
Sullivan J Fred—c
Tennant W B—f
Thomson Wm Co—f c
Tilley & Conlon—f
Titus W W—l
Vroom & Arnold—f
White & Calkin—f

ST. MARTINS

Cochran F M—f l c
Love Robert Allen—f
Skillen W E—f

ST. STEPHEN

Cockburn M N—f
Flewelling J M—f l c
General Agent Travelers—c
Lord J S—f l c
Mills N M—f
Murchie Howard—f l c
Rose F E—f
Vessey A E—l
Vroom C N—f
Whitlock Julius T—f l c

WOODSTOCK

Augherton C M—f l c
Balmain Wm—f l c
Boyer F W—f l c
Capson L—l
Comben Charles—f l c
Connell E K—f
Grant H L—l c
Hall Roy—l
Hartley JC—f l
Jones C J—f l
Kennedy W A—f l
Lindsay John A—f
Marsten P S—f l c
Noble B N—f l
Parsons S J—f
Stairs J H—l
Young L E—f

NOVA SCOTIA

ANNAPOLIS

Arnaud F B—f l c
Atlee A E—f l
Corbitt G E—f
Hardwick G B—f
Harris F W—f l c
Hawksworth G A—f l
King A M—f
McDormand M C—f
Owen J M—f
Pickles F W—f
Runciman J H—f
Whitman F C—f

ANTIGONISH

Chisholm D C—l
Griffin R R—f
Harris C E—f l c
McPhee F H—f
Trotter F R—f
Whidden C Edgar—f l

DIGBY

Collins E H—l
Daley J—f c
Dennison H L—f
Eossaboom Geo B—l c
Hogg N W—f l
Holdsworth D W—f
Jones O C—c
Keen P W—f
Nichols F W—f
Peters G H—l
Sproul D & O—f
Taylor J A—f
Turnbull A R—f
Van Blarcon W E—f

HALIFAX

Arnaud F B—f c
Beardsley S M—l
Bell A J & Co—f c
Brown R P—l
Crosby H S—l
Collins W P—l
Cox Kenneth—l
Curren Hart & Co Ltd—f c
Dale & Co—f c
Elliott Roy—f
Evans C A—f
Faulkner & Co—f c
Fraser & Co G E—f c
Gass J C—l
Gondge E S—f
Grant, Oxley & Co Ltd—f l c
Griffin D M—l
Gunning C W—f l
Halliburton & Freeman—f
Halliscy W A—l
Hebb W E—l c
Hewat W R C—l
Ives Chas K—l
Jack A M & Son—f c
Lynch G J—f
McCarthy J W—l
McDuff J L—l
McInnes W R & Co—f
McLarren H R—l
Merlin R E—f
Pugh R H—f
Quinn F P—l
Rainnie & Keator—f c
Saunders & Duffus—f c
Shortt W R—f
Strachan J—c
Stredder J C—l
Taylor F G—l
Thompson, Adams & Co Ltd—f c
Thompson W J G—f
Ward H S—l
Willis J W—f
Wilson J T—l
Wylde A S Ltd—f c

NEW GLASGOW

Chisholm Johnson—f c
Doull John—f
Fitzpatrick H K—f
Fraser & Hoyt—f c
Fraser Stanley—f
Gordon Alexander—l
Graham R H—f
Green Albert J—f
Kerr Robt F—l c
McCulloch J P—f c
McDonald J Ed—f l c
McGillivray Miss Jessie—f l
McGregor P A—f
McKenzie W F—f c
McLean H K—l c
McPherson Kenneth—l
Merchant John—f c
Ritchie Henry—f c
Sinclair Don F—f
Sinclair J H—f c
Smith Sydney—l
Sutherland H T—f
Wilson James T—l

PICTOU

Cameron D A—l c
Dickson W A—f
Fraser Wm—f c
Harris W H—f l
Ives Chas W—f c
Ives Welsford—l
Logan David—l
McDonald & Archibald—c
McDougall Alex—c
McKay J W—f
Priest J W—f
Primrose Bros—f
Ross John U—f
Tanner Charles E—f
Tanner W F—f

SPRINGHILL

Lambert Hugh—f
McCormick Truman—f l
McLeod Daniel—f
Murray R B—f l c
O'Rourke C J—l
Terris H S—f l

STELLARTON

Campbell Robert—l
Fraser John—f l c
Grant Bros—f c
Henderson J W—f l
Inglis A M—f c
McDonald W C—c
McLeod John T—l
McQuarrie Jno—f
Miller W G—f l
Reid T J—f

SYDNEY

Burchell J E Co Ltd—f l c
Crofton A M—f l c
Hanrahan E—f l
Hill W A G—f
Joyce S R—l
Kimber F C—f
McKay Bros—f l c
Macs Ltd A N—f c
Mills J C—f l c
Muggah S E—f l c
Semple C W—f l
Young & Lorway—f l c

TRURO

Archibald H C—f
Archibald R McG—f
Armstrong C A—f l
Armstrong W B—f
Bethel H F—l f c
Campbell A J—f l
Cox M S—l
Crowe L G—f c
Dickie H A—f l
Ferguson W M—f c
Fulton G O—f
Geddes J H—f l
Gladwin E H—l
Griffin D M—l
Horton W S—l
Huntley Fred—l
Huntley F S—l
Kennedy S—f
King W P—f l c
Lewis G E M—f
McLatchy H O—f
McLellan S D—f
McLennan Chas A—f
O'Brien L A—c
Porter B F—f l c
Putnam Harold—f
Tremaine R A—f
Vernon E D—f
Vernon G H—f

WINDSOR

Anslow Jas J—f c
Blanchard J W—f
Christie W M—f
Clark Harry M—l
Curry Fred O—l
Dimock C Henry—f
Dimock E N—f
Graham John P—f l c
McDonald John—l
Martell L H—f
O'Brien Jas—l c
Roach Frank—f l
Robinson Frank—l
Russell J A—l
Sangster H W—f c
Seeton R B—l
Shand A P & F A—f
Shaw W W—f
Smith Clarence P—f
Wood C L—l

YARMOUTH

Baker L E & Co—f
Burrill F T—f
Cann E B—f
Chipman & Sanders—f
Corning Wm—f
Crosby Frank—l
Godfrey Wm L—f c
Gray J Bond—f l c
Hatfield P L—l
Kempton W F—l
Killam Bros—f l
Landry R W E—f
Law W & Co—f c
Lewis Henry—l
Lewis H K—f l c
McKay C Curtis—f c
McKay Robt S—f
Montagnon H E—l
Parker, Eakins & Co
Spinney E K—f c
Stoneman Arthur F—

ONTARIO

ALEXANDRIA

nis G F—f l
err J—f c
cDonald Donald A—l
acdonald A G—f
orris Bros—f l c
nith James—f l
ottier Frances—f

ALLISTON

ark W I—f c
nnn John—f l c
lis W S—f l c
endusen Robt—f c
night C R—l
urphy Robt—f
right James—f l c

ALMONTE

eig & Greig—f l
mieson R A—f
cMunn Wm—f l
llock W C—f l c
ipman L W—f l c
fford W H—f
ylie A C—f

AMHERSTBURG

rron P A—l
usins J I—f l
aig W E—l
vis Fred H A—f c
lls Bros—f l c
tt George—f l c
ellette James—l
ttypiece J H—f
lkinson W T—f c

BARRIE

nold Jas—f l c
nnett John H—f c
aden A—f l
nnor T E—l c
tcher R J—f
nfton C F—f l c
nieson H D—l
y H E—f l c
tt F A—f l c
on O H—f
lcohusom A F A—f l c
ntgomery F M—f
ore John—f l c
rton G—f
urn J—l
ompson W C & Son
—f

BELLVILLE

ams R W—f l c
ley C—f c
gle Robt—f
rows S—l c
terfield J W—f l
rke F M—f c
vison J W—f l c
mond W J—f
her S J—f c
cheson R H—f c
chisan H F Co The
td—f l c
Roche E H—f l c
ylor Edw—l
ks J E—l
d Geo A—l
odes W J—f l c
bins S A—l
elan & Yeoman—f l c

BLENHEIM

se Peter—f l c
okshank John—f
nk Thomas—l
l W E & Co—f l c
rd J F—f l c
Vittie Jas—f l c

BOWMANVILLE

Allen W F—f
Bingham Thos—f c
Horsey W M—f
Lyle John—f
McMurtry T H—f l c
Mason J J—f l c
Moorcraft J S—f
Pethick F C—c
Scobell Mrs E V—f l c
Simpson D B—f
Trebilcock P—f

BRACEBRIDGE

Aulph I B—f
Andrews J—l
Brown W J A—l c
Dickie Moses & Son—
f l c
Hodgson D T—f
Johnson T—f
Kinsey W W Co Ltd—f
Linney H—l
Milne Alex—c
Mahaffy Bros—f
Walliss Harry—f l
Warne Frances—f

BRADFORD

Conkey M C—
Geddes G W—l
Green G G—f l c
Jeffs C—f l
Lindall R E—l
McArthur A—f
Martin S—f c

BRAMPTON

Ashley R B—f l c
Bosfield W H—f c
Curry J W—f l
Davis A G—f
Early F—l
Franks Wm—f c
Gordon C D—f
Graham E G—f
Justin B F—f
Kirkwood Miss Mary—f
McLelland John—f l c
Morphy W S—f
Pocock L S—f c
Pringle R H—f l c
Teadkold M—f
Warner R O—l
Young W C—l c

BRANTFORD

Adams H B—f
Brooks R W—f c
Bullock F J & Co—f c
Bunnell K V & Co Ltd
—f
Burbank J—l
Dowling Jno S & Co Ltd
—f l c
Fair John—f
Fry S Milton—f
Hammond W H—l
Hendry T—f l
Heyd Geo D—f
Liddell J G—l
Olive A G—f
Read Frank—l
Read S G & Son Ltd—
f c
Thorburn Donald—l
Wade Thos S—f c
Webling W H—f l c
Wood Leslie—f l

BRIGHTON

Becker B C H—f l c
Butler E O—f l c
Fritz W T—l
Kenny A K—f c
La Tour J J—f
Morrow O L—f c
Porte W W—f l c
Ross R J—l
Rundle Dr H C—l
Wade Robert—l

BROCKVILLE

Begley C—l
Beirtch A W—l
Bissell C—l
Bissell D—l
Buckman E A & Son—f c
Cannon J W—l
Cochrane K C—f c
Cummings D A & Co—
f c
Cuthberson N—f c
Dargavel L C—f
District Agency—l
Donaldson A—l
Dunlop W L—l c
Fulford F W—f c
Huffman W—l
Kenny W D—l
Kilpatrick S J—l
McClean G C—f l c
Mansell I J—f l c
Mott T C—f l c
Moulds E—l
Rielly Chas—l
Shearer Wm—f
Taylor J—l
Weatherhead Edwin L &
Co—f l c
White Harry B—l c

BRUSSELS

Kerr W H—l
Scoll D M—l
Scott F S—f l c
Wright I—f

CAMPBELLFORD

Allen R J—l
Coxwell H—f
Ferris J B Est—f
Herkens T J—f
Morrison Neil—l
Wilson C A—f l c

CARLETON PLACE

Allen W H—f c
Ferguson J H—f
Galvin J S—f
Hudson A T—f
McFarlane James—l
McGill Jas—f l
McIntosh C—f
Morgan R—f c
Patterson & Findlay—
f l c
Steele Jas—f
Taber C J—l

CHATHAM

Billings Chas—f
Byrd & Sawtell—f l c
Clayton Walter—l
Crawford W C—l
Cumming C J & Co—f l c
Dunn J P—f c
Fletcher C A—l
Grandy John—l
Hyatt L H—l
Humphrey J W—f l c
Keller C—f l
Lamont Stewart—l
Lognes G J S—f l
Luke Pare—l
Murphy R A—f l c
Rispin W E—f l c
Smith & Smith—f l c

CLARKSBURG

Hartman C W—f l c
Pye C—f l

CLINTON

Cooper A T—f
Elliott George—l
Grigg Albert F—l c
Hale C B—f l c
Hooper A—l c
Macpherson D L—f l c
McTaggart Bros—f l
Pattison A O—l c
Roberton G—l c
Taylor Jacob—f l c
Wiseman John—f

COBOURG

Bickle John W—f
Brenning W J—l
Clarke Miss Ethel M—f
Evor Leonard—l
Ewing Ben—f
Field F M—f
Free H R—l
Haig James—f l
Hargraft E W—l
Howell & Masters—f c
MacNathan N F—f l c
McCaughey Miss May—
f c
McIntosh Thos—l
McKend Thos—f
Osler E H—l c
Purser J G—f
Roberts Arthur B—f l c
White E E Dis Mgr
Prudential—l

COLLINGWOOD

Byrnes M P—f
Campbell J—l
Cayley A D—f l c
Carmichael W—f l
Churchill F W & Co—
f l c
Coles G C—f l c
Darrach D—f l c
DeGerre L—l
Gilmour D—f l c
Hogg W A—f
Hughes Robt—f l c
Knight A D—f
Mair John—f l
McCorkindale E—l
McDermid P—f c
McKin T & Son—f
Moffit A—l
Nolan E H—f l c
O'Brien H B—f l c

CORNWALL

Cameron D J—f l
Cline M D—f l c
Cline R S—f
Connolly John—f l c
Fetterly A C—f l
Gault J—l
Graetsinger H W—f l
Jardine A—f l c
Monroe D—f l c
Porteous A T—f
Tallion J—f l c

DESERONTO

Bedford H R—f c
Rixen E A—f l c

DRESDEN

Gillespie B—f
Hicks F A—f l c
Poussett H M—l
Webster I B—f
Weir Geo E—l

DUNVILLE

Bennett N W—f l c
Bilgen Chas R—f l c
Cleary M J—f l c
Gray W M—f l c
Haun L A—f l c
Pringle A H—f l c

ONT.—Con.

ELORA

Broley W E—l
Kirby J—l
Lipsey Thos—l c
Wissler Sem—f c

EXETER

Carling Isaac R—f c
Delbredge Frank L—l
Dore N J—f
Elliott Ernest—f c
Fisher Thos F—f
Gladman & Stanbury—f
Hardy S—f
Hastings A—f l
Huston Henry—f c
Senior Joe—f l
Vincent L D—l

FENELON FALLS

Arnold Jas L—f
Graham Thos—f l c

FOREST

Baily Robt—c
Bannister T N—f l
Farrell Jno—l
Gordon J N—f l
Hare Rob—f
Jones Thos—f l c
Scott R E—l
Tripp N—f l c

GALT

Blake & Aitkin—f c
Fleming & Dickson—f l c
Hawk H O—f l c
Head J A—f l c
Hilborn A W—f
Moffatt J S—l
Shupe Leon—f c
Willard J M—l

GANANOQUE

Heaslip B W—f l c
Jackson J A—l
Meggs W E—l c
Peck Geo & Son—f l c
Pratt W—f l c
Rogers D—l
Wilson H & Son—f

GEORGETOWN

Evans & Rush—f l c
Hazelwood A—l
Hynds R J—f l c
Kennedy J W—f l
Roe W W—f l c

GLENCOE

McDonald A B—f l
Poole James—f c

GODERICH

Black Harry—l
Carey O F—f
Craigie J W—f l c
Garrow G R—f l c
Hays R C—f
Hill E H—f l c
Long H R—f
Mitchell T H—f c
Robertson A M—f l c
Woods Geo—l
Yates Jas—f l
Yeo J H—f

GUELPH

Barlow & Co—f c
Bell W J—l c
Brydon R H—l
Chapman Geo—l
Davidson John—f c
Hamilton G Powell—l c
Hamilton W H—l
Hilliard F B—l
Jones & Johnson Ltd—f l c
Law Samuel & Son—f l c
Sloan W H & Co—
Stone A—l
Sutherland John & Sons Ltd—f c

HAMILTON

Ambrose Agencies—f l c
Amoroso & Del Piero—f c
Applegath J K—f l c
Awrey G P—f l c
Crerar & Burkholder—f l c
Davey T J W—f l c
Davidson F R—f
Faulknor E M—f l c
Gates F W & Son—f l c
Hardy C P—f c
Hartman J O—f
Hooper F L—f l c
Jones S & Co—f c
Kelly, Stearns & Donard—f l c
Lester & Cheyne—f l c
Linger E E—f l c
Martin R S—f c
McIlroy S R—l
McCutcheon J A—f l c
Mason H R—f l c
Mills S G & Co—f l c
Moore & Davis—f
Morden W & J—f c
Murray Hugh—f l c
Newburn & McHaffie—f c
Newman W F—f
Newson C H—f c
Payne Elford G—f l c
Pennington M A—f
Ramshaw J N—f c
Spratt W A—f l c
Taylor & Dresback—f
Thomson C E—f c
Truman J T—f c
Waldron L W—l
Weganest J Geo Agcy—f c
Whipple H B—f
Whitfield & Price—f

HAWKESBURY

Berthaume F—f
Farmer J J—l
Gadbois C—l
Higginson E C—f l
Kirby Dr H—l
Lawlor H W—f
Leroux J—l
Lightball E C—f l
Paquet E—f
Wilson Stanley—f

INGERSOLL

Alexander G L—l
Arkell D H—f l
Beatty H W—f l
Batcheller H D—f l c
Cuthbertson D G—f l c
Hartnett Verne—f l c
Hugill E H—f l c
Irish & Maulson—f
Macaulay A—f l c
Moon & Moon—f l c
Morrow Frank—l
Moulton H—l
Riley Chas—f
Rogerson R—f l c
Ryan C B—c
Stirton J—f l
Sutherland Geo—f l c
Sutherland W H—f
White Chas—f

KINCARDINE

Anderson W S—l
Fisher F—l
Fleming J H—f l
Henry E A—f
Henry W J—f
Mackenzie J A—f l c
Macpherson M J—f l c
Miler Elijah—l
Ross Robt—f l
Seougal J H—f c

KINGSTON

Bateman G A—f l c
Bell R C—f
Carroll Jno—f l
Cooke J B—l
Davis R F—f l
Fair W J—l
Flanigan Miss—f l
Godwin Enoch—f
Hutton J—f l c
Johnston M G—l
Kirkpatrick C S—f l c
Lockhard F J—f
McCree P L—f l
Miller—l
Mills Thos—f l
Penwarden W H—l
Roughton S—l
Strange & Strange—f c
Swift Jas—f
Waddell R H—f
White W J B—f l c

KITCHNER

Asmussen Wm—f l c
Bechtel W B—f
Bricker M M—f l c
Eden J R—f l c
Kranz Carl—f l c
Lochead W M O—l c
McMeekin John—f l c
Near W J—f l c
Smith & Houston—f l c
Staebler H L & Co—f l c

LEAMINGTON

Awrey Geo—f l c
Daykin H O—f l c
Lane S J—f l
McSween Wm—f l c
Phillips P—f

LINDSAY

Agnew & Co—f l c
Black J B Jr & Co—f l c
Blackwell Geo—f l c
Bradford & Scott—f
Campbell J J—f l c
Campbell A J—l c
Chard W P—f l
Corneil R G—f c.
Flavelle Gordon—f
Knight L R—f l c
Knowlson J M—f l c
McLean B L—l
O'Connor & Moore—f c

LISTOWEL

Bolton E—f c
Gee R S—c
Hamilton J C—f
Hamilton T L—f l c
Hensworth Henry—f
Inkley Alex—l
Montague Donald—l
Scott J W—f
Smith S M—f
Tabbernes Miss L—f
Youn H—l

LONDON

Abbott M—f l c
Beddome & Brown—f l c
Bingham E—l
Boucher J G—l c
Cambell D—f
Campbell B—f l c
Cooper K—f l c
Davis G H—l
Ellis Andrew—f
Gates H E—l
German C E—l
Gillean A—f l
Glass C T & S F—l c
Gunn G M & Son—f l c
Hammond F J & Son—f l c
Hayes G W—f
Jackson V—l c
Johnston J R—l
Lawson E—f l c
Macgregor A S—l
Merideth S—f c
Millman P M—f l c
Nelles J A & Son—f l c
Nichol G H—l
Richardson W H—l
Simcox E G—f
Smyth A G—f
Sutherland J A—f l c
Tennent John—l
Thompson J C—l
Towe E—f l
Udy A N—f l c

LUCKNOW

Agnew J E—f c
Aitchison E—f
Allen W—f
Lindsay A J—f l
Siddall G A—f
Smith G H—f l

MEAFORD

Bright A G—f l c
Cooper E N—f l c
Ellis Hubert—f c
Johnston J J—f
Reid Homer—f l c
Robinson W J—f l c

MITCHELL

Blows A J—l
Burrit C H—f
Cameron A D—f l c
Dougherty Jas—l
Martyn Wm—f l
May W F—f l c
Ryan W—f l

MT. FORREST

Cook J J—f l c
Gilroy George R—f l
Perry W C—f l

NAPANEE

Beard R A—f l
Bogart F—f l
Bogart M C—f
Hall W F—f l c
Ham John—f
Harshaw A T—f
Lapum E S—f c
Maddem J E—f c
Metzler J W—f
Paul A E—f c
Wilson U M—f l

NEW MARKET

Atkinson L—c
Chantler Fred—f l c
Gilman Hy—l
Hughes C M—f l c
Keith Wm—f l
Morton C P—f l
Prosser F H—f
Robertson K N—f l
Terry B B—f
Widdifield J E—f l
Widdifield W C—f

NIAGARA FALLS

Ballard G B R—f l c
Folemsbee F—f l c
Hemming John W—l
McClive & Fraser—f
Masters W B—l c
Misener F B—f l c
Mortimer Geo & Co—f
Robertson W W—f c
Young R C—f l c

NORTH BAY

ubry W—l c
rennan M—f l c
urke J—f
oucet J J—l
rguson John—f
ammond C E & Co—f l c
ilgour A H—l
cCool P—f
cKeown D J—f l
artin Wm & Son—f l c
orland D J—f c
atton T J—f l
eaume E C—f l c
eedy J A—c
allace Thomas—f
inters T H—f c

NORWICH

eatty D C—f l
ushell M L—f
yley I M—f
win Ed—l
ogarth J D—f
nsey S G—f

ORANGEVILLE

rmstrong T L—l c
nnett J M—f
own D B & Son—f l c
nnah C G—f
enry R B—f
opkins W C—f l
ughes J H—f l
ggatt T G—f
ndsey J—f
cPherson D—f
uith J E—l
uth W J—f l
lkins Geo—f l

ORILLIA

yle John—l c
yle Wm—l c
rd C—f l c
ark G H—f l c
urtemanche J H—f
oker W H—f
mham J B—l c
ans F G—f
rguson Murdoch—f l c
rguson C D—f l c
tton C E—f
wlie James—f l c
rt T P—f l c
nderson Jas B—f
lliers Mr—l
pwell R—f l
rne F—f l c
arns L J—f l c
ng T—f
rkin Alex—l
lcahy M T—f l
erend Geo—f l c
rce C L—f l c
pley G—f
binson S S—f
ott J—f c
ompson Archie—l
ompson A B—f
bber & Webber—f l c
ite Walter—l c

OSHAWA

e S—f
swell H Thos—f
apman J—f
vis & Son—f c
ney L V—l
litt F—f
gins Real Estate Co—f
nson Geo—l
ader E V—f
Lean N—f
Murty F H—f l c
rris Thomas—f
en J P—f
ks D W—f l c

Patten F—f l
Punshon P H—f
Rowe M J—f
Stenhouse J—l
Thompson J A—f

OTTAWA

Acres A G—f
Beach & Argue—f
Best W J—f
Bick W—f
Bishop Wm—f l c
Black T A—f
Black W G—f
Brownlee R—l
Caldwell J Y—f
Cameron & Ewan—f l c
Carpenter A J—f
Carriere C H & Son—f
Childerhose & Pratt—f
Cote Jos—f
Cox & Morton—f l c
Courtney & Sears—f l c
Cunningham & Co—f
Davidson & Moffat—f
Dewar & Bethune—f l c
Dewar, Stewart & Rosenthal—f
Douglas C A & Co—f l c
Egan, Scott & Chambers—f
Edey E R—l
Gardner J R—f
Gilmour S C & Co—f
Grant Wm—l
Hardy & Reynolds—f
Haycock R H & Son—l
Hawkins G J—l
Healy J J & Co—l c
Helmer A D—f
Higgerty C—f
Hurdman R A—f
Jackson J R—f
Johnson C R—f
King Charles—f c
Laderoute F K—f
Lamb W A—l
Larmonth & Welsh—f
Leddy J J—f
McAnulty & McKinley—f
McCuaig & Stewart—f
McDonald V B—f
McMahon E—f
Macoun L S—f
Mercier J A N—f l
Mill I A—l
Mooney H & Sons—l
Northward H B—f l
Noonan J T
Moxley R—f l
O'Connell L—f l
Pennock A W—f l
Pennock, Masson & Kirby—f l
Pinard J A—f
Porter N D—f
Ray Lyman A—f l c
Reid John R—l
Richard A Hector—f l
Robertson J D
Rogers V V—l
Rowatt Abearn L—f
Selwyn E A—l c
Shaw C S—f
Soper E N—f
Sparks R R—f
St. Germain & Fraas—f
Stewart Robert & Son—f l
Tate W H—f
Thornton G E C—l
Villeneuve O B—f l
Wickware A Sl
Wiggins C M—f

OWEN SOUND

Buchan L G—f l c
Cameron C S—f
Chisholm A J—l
Fleming C A—f

Hanbury Wm—f l
Heslop Frank—l
Legate Wm—f l c
McColl W R—f l c
McGregor R A—f l c
McInnis & Hall—f l c
McTavish John—f l
Menzies George—f l c
Middlebro W S—f
Patterson R—f l c
Peacock J A—f l c
Rutherford Fred—f c
Sivil Elias—f l c
Telford James P—f c
Tennant J C—l
Williams Geo—f
Zapfe Geo F—l

PARIS

Kay John I P O A A—f l c
Kent S Way—f l c
Key Henry—f
Lindsay John—f l
Pickering Gill—f c
Smiley Jas—f c

PARKDALE

MacMath Hugh—f c
Parkdale Real Estate Co—f
Sanders Mr—f
Shaw E S—f l c

PARK HILL

Dawson Wm—f c
Gilbert A B—f c
Mactavish A A—f
McRoberts W John—f
Munro Thos—f
Tait W W—f

PEMBROKE

Behan & Nighbor—f l
Horn T R—f
Johnston & Mackie—f l c
Lockhart Jas R—f l c
Munro J A—f
Stewart J C—f l
Whyte Bros—f l c

PERTH

Armstrong C B—f l
Avery Fred—
Cade E B—f
Cavers P—f
Conway Mac—
Croskey John—
Dowson S T—f l
Flintoff John—
Foy C J—f l c
Hall F W—f
Imeson R M—
McKinnon Capt—
Meigher A—f
Robertson W S—f
Shaw A C—f l c
Stewart, Hope & O'Donnell—f l c
Taylor Henry—f l c

PETERBOROUGH

Allen J I—l
Benor Geo A—l
Bradburn T F—f l c
Collins T I—l
Davis-Thompson Co Ltd—f l c
Driscoll Frank—l
Fife J O—f
Hill-Weddell & Co—f l c
Lindsay H P—f l
Mark Thos—f l
Might Miss E—f
Morrow W G—l
Robinson T W—f l c
Rush H—f l
Taylor & Howden—f l c
Taylor W L—l
Young Con & Son—f l c

PETROLIA

Egan Charles—f l c
Matthews J J—l c
Peat J & Son—f l c
Walker J & Son—f l c

PICTON

Calnan R H—f l
German M R—f
Gillespie J F—f l c
Hubbs O C—f c
Kelly Malcolm—f l
Platt A M—l
Pettit W V—f l
Spencer C C—f l c
Williams John P—l
Williamson W H & Co—f l c

PORT ARTHUR

Andrew T N—f c
Bell David—f c
Bonin Agency—f l
Dobie E J B—f l
Downing S—l
Freed A P—l
Jackson & Co—f l c
Kennedy J A—f l c
Kinder T W—f l c
Leitch P J—l
McCallum W A—f l c
Owen Lloyd—l
Port Arthur Permanent Ins Agency—f c
Port Arthur Vessel & Ins Agency—f
Powell F C—f c
Rapsey Albert J—f c
Ray S W—f l c
Read T A—l
Russell Meikle—f c
Ruttan & Co—f l c
Trootstwyk O—f

PORT DOVER

Barwell C W—f
Barwell & Smith—f c
Matthews R E—f l
Morgan L G—f
Varey Josiah—f l c

PORT HOPE

Brown E—f
Chisholm D H—f c
Choate N—f
Dickinson S S—f
Dyer E V—l
Eliott J A R—f l c
Gifford S—l
Long A H C—f l c
Robertson W J—f l
Sanders J W—f c
Smith Geo A—l
Smith S S—f
Walker J H—l

PORT PERRY

Adams, Hutcheson & Emmerson—f l c

PRESCOTT

Allen W J—f
Bald T J—l
Coates J B—f l c
Davy F J—f l c
Dowsley Ins Agency The M—f l c
Dubrule J—f
Elliott Fred—f
Fisher E—l
French F J—f
Halpin P K—f
Lauster E—f
Mundle J—f l c
Murphy J—f c

ONT.—Con.

RENFREW

Devine A—f 1 c
Devine John—f
Dewey C—f 1 c
Flower R—1
Fraser J C—f 1 c
Mayhew J—f 1 c
Rochester J K—f 1 c
Stafford Jos—f 1
Wright Orange—f 1 c

RIDGETOWN

Bowyer P H—f c
Collier Harry N—1
Galbraith Ross P—1
Gillanders Angus—f
Grant C V—c
Hall Robert—f c
Holden A F—1 c
Huffman Malcolm—1
Ingram H M—f
Little J G—f
Lumley H W—c
McDonald James A—f 1 c
Watson O K—f

RODNEY

Baker M—f 1 c
McLean James A—f
Morris S B—f 1 c
Shaw J D—f 1
Sim Alex A—f 1 c

ST. CATHARINES

Alexander Frank—f c
Eagle D W—f 1
Gordon J W—1
Gripton C M—c
Hannah W D—1
Kernahan & Graves—f 1 c
Lindsay A N—f 1 c
McAvoy H J—1
McKelvie Harry—1
Merritt J O—f c
Miles S Plumbley—f 1 c
Mills W D—1
Moore John G—f 1 c
Moyer E Hugh—f 1 c
Nash Realty Co Ltd—f c
Niban Thos—f c
O'Loughlin Coy—f 1 c
Parnell & Craise—f
Rose H E & Co—f 1 c
Timmons J J—f 1 c
Walker D M—f 1 c
Widdicombe John—f 1 c

ST. MARYS

Carman A—f 1 c
Harrison W—f
Judd W—1
Long Miss M E—f
McBeth D G—1
McIntyre W—1
Mossie W—f
Moyes W—f
Reesor H L—c
Ruthie J—1
Simms J—c
Stanley L D—f 1 c
Walkon J—f 1 c
Whaley D S—1 c
Wood A C—f

ST. THOMAS

Black W T—f c
Brickenden F S—f 1
Coulter W R—f 1 c
Geddes Geo—f 1 c
Idsardi W E—f
Jackson W R—f
Johnson M B—f 1 c
King V E—1
Lalonde C—f 1
McDonald Harvey E—1 c
McIntyre C M—f 1 c
McLelland W—f
Miller R J—f 1 c
Mulvaney J O—1 c
Nosworthy W E—f
Roe Henry—f c
Silcox Wilfred M—1
Smith E A—f
Stoner S M—f 1 c
Sutherland A A—f 1 c
Thompson D J—1
Treadwell C—f 1 c
Zimmerman M C—f 1

SARNIA

Alexander & Leckie—f 1 c
Bucke E P—f c
Chester A J—f 1 c
Cook T H & Co—f 1 c
Dougherty W J—f 1 c
Elliott J F—f 1 c
Hoskins C—1
Link H A—1
Maxwell Tim—f
Paul Robert—f 1 c
Poussett H M—1
Sanders M A—f 1 c
Scott W J—f 1 c
Sinclair D N—1
Wiggins W A—f 1 c
Yard H—f 1 c

SEAFORTH

Aberhart C—f
Beattie James—f
Hinchley Jas D—1 c
Rankin John—f 1 c
Van Egmond L—f
Watson Jas—f 1 c

SIMCOE

Aiken D F—f 1 c
Clark O E—1 c
Curtis Frank E—f 1 c
Everett W C—f 1 c
Johnson H A—f 1 c
Kelly W W—f 1 c
Krompart S L—1
Langford F E—f 1 c
McCall W C—f 1 c
McKiee George J—f 1 c
Price W P—1
Reid Frank—f
Smale A B—1

SMITH'S FALLS

Bradley J J—1
Burns J E—f
Caswell B—f
Cannon Wes—1
Devlin Thos—f
Foster T E—1
Gardiner J J—f 1
Hambleton H J—1
Healy D C—f
Lewis J A—f
McEwen John—f 1
Miner J E—f 1 c
Patterson F—f
Sparham B—f

STRATFORD

Bolger W S—f
Brown Tom—f
Brown John—f 1 c
Burritt D B—f 1 c
Copus F A—1 c
Dempsey H—1
Graff G I—f 1
Harris J—f 1
Johnson H M—f
Jolliffe Thos—1
Jones A E F—f 1
Knechtel Ezra—1
Langan Geo—f 1
Lawrence Wm—f 1
Lloyd Jno W—f 1 c
McNichol R—f 1 c
Meyers Geo—1
Miller W—f 1
Montieth J C—f 1
Orr R Thos—f c
Packert C—f c
Purcell Jas J—1
Quarry Jas—1
Scarff Fred J—f 1 c
Smith J S—1
Stevenson J & R J—f 1 c
Waddell & Son—1 c
Writt A—f

STRATHROY

Brooks Frank—f 1 c
Dampier & Leng—1
Kinder Geo—1 c
McDonald James V—1
McIntosh J H—f
Rapley Herb—f
Rapley M—1
Thompson H—1
Traver E—f
Trueman R M—f c

THORNBURY

McLean A D—f 1 c

THOROLD

Battle David—f 1 c
Carpenter J E—f 1 c
Hoover A M—f 1
Munro D J C—f 1 c

TILLSONBURG

Auld C—c
Brown T T—f 1
Caruthers J—f
Croise R—1
Girvin—f 1 c
Denton C H—f 1 c
Fero Thos—f
Hare A M—c
Huver V F—1
McMehan E—f
Moore Walter—f 1
Ostrander C—f 1
Pratt H—f 1 c
Prier H—f 1 c
Tillson E V—f c
Raynes A E—f 1 c
Sinclair V A—c
Weeks Wm—f 1
Welkins W J—f

TORONTO

Anderson A—f c
Armstrong G H—f c
Arnott S J—f
Bailey P L—f
Balmer A H—1
Banks R H—f 1 c
Barnett C E—1
Bastedo N H—1
Becker W H—1
Bell C H—1
Binet H G—1
Black S W & Co—f c
Boyd A—f
Boyd N S—f 1 c
Bradley Geo T—1
Bradshaw A—1
Brandon Jas—f 1
Broadhurst—1
Brodie A W—f
Bromley Albert E—f c
Brown Arthur R—f c
Brown A C—f c
Buckel E J—f c
Burns G D—1
Burrows F W—c
Burt M C—f c
Butler W T—f
Butt H A—f 1 c
Byrnes J E—1
Calladine J R—f 1 c
Campbell R E—1
Carr H A—1
Cawthra V—f c
Chestnut A E—1
Clapp C R & Co—f
Clarke W G—1
Coleman Ed C—f
Cox A H—f
Crawford A J—f
Cross L Geo—1
Crossin H W—f
Cumming G M—1
Dakin R A —f
Davidson W C—f
Davis J G—f
Davis S W—1
Davy H M & Co—1
Davison R C—f
Devins R M—1
Dickinson T H—1
Dingle F E—f
Distin H H—1
Donovan J A—1
Donovan A E—1
Dorman W H—f 1 c
Draimin Archie—1
Draper A—f
Dykes Philip—1
Eastmure A W—f c
Edmand F—f
Evans G W—1
Ewart J H & Co—f
Fairchild A M—1
Fairchild R T—1 c
Faircloth R T—1
Fairty E—1
Faulkner Geo—1
Fernley J M—1
Flanagan Geo J—1
Flaska L F—c
Fortier H C—f
Freeman W T—1
Furness R G—f
Gailey C H—1
Gibson J A—f c
Gillen T A—1
Gilmor A R—f
Gilmore A R—f c
Goldberg A M P—1
Goldman C E A—1 c
Gooch F H—f
Gordon Jas A—f
Graham H E—f
Green F I—1
Greenwood P—f 1 c
Griff J R—f c
Guay T—f 1 c
Hall J B—1
Hamilton C L—1
Hamilton Wm—1
Hand T G—f 1 c
Hargraft Geo R—f 1 c
Harman H M—f c
Harrison F A—1
Harvey C J—f
Hassard F G—1
Henry Norman F Agy—f c
Heale J M—1
Hearne F G—c
Henderson E & Son
Hetherington Jas C—1
Hess Wm P—1
Holland W H & Sons
Howarth C E—1
Hunt Geo H—1
Hunter B B—f
Hunter Thos Co—1
Hunter David—f
Ireland Aubery E—f c
Irish M H—f
Irvine W H—1
Jenkins David—1
Johnson James—f c
Johnson M D—1
Johnston A D—f
Johnston Wm—f c
Jones Wm H—f
Jory E N—1
Jose & Withers—f c
Junkin Geo H—1
Kantell E A—f
Kay W F—f c
Kearns R J—1
Kennedy D L—1
Kennedy Wm—f c
Kent J A—f 1 c
Kent W G—1
Ketcheson F J—1

ing R S—f
ing S—l
ing M—f c
irkpatrick A E—f c
irkpatrick A M M—f c
nowland Frank S—f
acey M—l
aine T L—f
aird Geo—l
arn Cecil—l
aughlen G A—f
ea P H—l
evi Paul—l
ightbourn E T—l
ock J T & Co—l
ock W E—l
ovell Robt—l
ugsdin L J—l
undy W L—l
yon C T—f
yon G S—f c
acabe J H—l
acrae E M—l
acdonald W—f
acFadden J A—l
acdonald J A—l
ackenzie A—l
aguire Thomas—f
aguire C A—f l c
anning Geo J—f
arr E C—l
ason A E—l
aughan John—f
ay Wm—l
cCallum J J—f
cCarthy E L—l
cClure J L—l
cConkey D M—f
cDonagh M—l
cIntyre J F—l
cIntyre W T—l
cKay Benjamin P—f
cLean E L Ltd—f
cMulkin E—f
cMurrich A R—f l c
cMurrich Geo & Sons—f
cTaggart W O—c
edland G R—f c
eir H G—f
elville Alan—f
erry M N—f
eyer Geo W—l
iller R H—l
ills G G—l
inton Thos S—f
itchell A N—l
itchell J L—f
ix E—f c
oon John—f
oore W M—l
orris E D—f
orton A R & Co—l
ulholland C V—f c
untz G H—f l c
urphy J L—f c
aylor W S—l
iddrie W L—f
orton T W F—l
ugent W E—l
rr Geo H—l
arker D H—f
arkes, McVittie & Shaw—f
atterson R—f c
atton L—l
eace W A—l
eace W A—l
eace W B—l
earcy Gilbert S—l
Pearcy Gordon M—f c
Pearson John—f l c
Perry W M—f
Phillips H G—f c
Ponton Douglass—f c
Portch E G—l
Pratt S L—l
Pratt R—l
Purdy J L—l
Pyke G A—f
Quinn Percy J—f
Ray F L—l
Reed L Grand—f c
Reeve S M—l
Reid D J—l
Reid T W—l
Reynolds E—f
Rice & Sons R B—l
Richardson Norman—f
Richmond J E—l
Ricketts G P—l
Ridout & Strickland—f
Roberts H N—f c
Robinson G H—l
Rogers J—l
Rooke W H—c
Rose C H—l
Ross J K—l
Rosser C S—f c
Russell H C—f
Russill J C—l
Sait A J—l
Salls S E—l
Scott D C—f
Scott J L—l
Selby F—f l
Shaw A—f
Sherry F L—f l
Shook H W—l
Smith A W & Son—f l
Smith Chas M—l
Smith F J & Co—f
Smith Herbert—f
Smith W T—l
Snider P R—l
Snider S S—l
Sparling F—l
Sparling C P—f l c
Spaulding W—f
Staneland A H—f
Stark C T—f
Stewart L A—l
Stockdale E B—f c
Stratton W A—l
Summerville W A & Co—f
Sutherland H L—l
Sweeney J F—l
Sylvester S A—f l c
Tanner E A—f
Taylor J G—f l c
Taylor J G—l
Teeple L T—l
Thayer Ira B & Son—l c
Thompson Fred C—f
Thompson D—l
Thompson F—f
Thompson F C—f c
Torpey V J—l
Tory John A—l
Towler R E—f
Triggs W—l
Tudhope W R—f c
Vandervoorts M C—l
Viets A G—l
Walker Harton—f
Wallace H E—f
Walsh J J—f
Washington Thos E—l
Weaver M L—c
Webb Geo H—f c
Weil J—f
Williams H H & Co—f
Willis A—f c
Wilson A E & Co Ltd—f
Wyndeyer W C S—f l c
Wookey H G—l
Wood & Kirkpatrick—f c
Wood W G Ltd—f c
Woodland C W—c
Wright Alfred—c
Wright N R—f l
Young Geo A—f l c
Young J E—l

TRENTON

Blair Wm—f l
Bonter W R—l
Hilton A—f
Ireland & Purdy—f l c
O'Rouke—f l c
Parks L M—l
Whittier H—f l c

UXBRIDGE

Hamilton W—f
Hare V M—f
Harmon R P—f
Miller A E—l
Moore R J—f l c
Ormiston W S—f l c
Ormiston & Hare—f c

WALKERTON

Dippel M G—f l c
Krampp G—l
Mackay Geo—f l c
Ranesbottom J—l
Shumacher J J—f c
Stephens A H—l
Whitehead James—f l c

WALLACEBURG

Beattie J A—f l c
Burgess B M—f l c
Hinnegan T F—f l
McDougall & Martin—f l c
McGregor W J—f
Meyers H—l
Mickle A—f

WATERLOO

Boehm C A—f l c
Carthew W—f
Cressman A K—f l c
Halstead F—l
Lochead W M O—l
Robertson C E—l
Roos P H—l
Schmitt & Fisher—l
Stauffer J—f
Tweed S C—l

WALTERS FALLS

Dayman W A—f l c
Howey J H—f l

WATFORD

Fitzgerald W E—f
Fuller W S—f l c
Hughes F J—l
Hume J H—f c
Shrapnell W H—l
Watt David—f

WELLAND

Cox H W—f c
Demare & Misener—f c
Edgar W J—f l c
Gonder H G—f l c
Hatter H L—f c
Jones E—l
Marshall & Marshall—f l c
Mason A E—f
Oxley H—l
Phillips L W—f l c
Spencer R D—f c
Subosits V—f c
Waldon H R—f l c
Webb W A—l
Whitfield P—f c
Wilson R G—l

WHITBY

Allin A H—f l c
Blow E R—f c
Dudley L W—f l c
O'Connor John—f l
Pringle W B—f
Richardson L F—f l c
Richardson W J H—f l c

WINDSOR

Alenander, Coleridge & Simmers—f
Border Cities Co Ltd—f
Burns W J—f
Fleming J G—f
Fuller Charles H—l
Gangnier J G—f l c
Gourd D—f
Johnstone Hughson—f l c
Laing F H—l
Morton R M Co Ltd—f l c
Parent Geo—f
Peck J O & Son—l c
Reynolds R A & Son—f l c
Winter & Williamson Ltd—f

WINGHAM

Copeland Chester—f c
Couhts A E—f l
Dodds John—f l c
Holmes Dudley—f c
Howson & Brocklebank—c
Thompson H J—l
Vanstone R—f c

WOODSTOCK

Bigham H A—f l c
Budd Irving—f l c
Brown J Henry—f c
Edgington J—f l c
Francis V L—f
Hall John—l
Leggett M H—l
McCaffrey W J—f l c
McClellan & Kneal—f l
Munro D—f l c
Nesbitt E W—f l c
Newton T A—f
Sawtell Bros—f l c
Schuyler C—l
Sproat H B—f c
Sutherland C—l
Thompson D—l
Vollmershausen E F—l

PRINCE EDWARD ISLAND

CHARLOTTETOWN

Bell C D—f
Brow E R—f 1 c
Davison H M—f c
De Blois George—f
Ebers H A—1
Farquharson P A—1
Higgs E T—f
Hogg W G—1
Holbrook G H—c
Hyndman & Co—f 1 c
Irving Alexander—1
Lapthorn H—1
McCormick G F—f 1
MacNutt T Edgar—f
Rogers W K Co Ltd—f 1 c
Ross J K—1
Stewart D B—f c
Webster J A—f

KENSINGTON

Bentley T W—f 1
Caldwell Harry—f 1
Profitt G W—1
Profitt J F—f

SUMMERSIDE

Campbell Alexander—f 1 c
Gordon D—c
Hicks S M—f 1 c
Hinton J S—f
Manson Edward—f c
Monkley E H—f 1 c
Morrison Donald—f
Schurman W G—f 1 c
Sharp Herbert S—f
Stavert H W B—f
Steeves Wm S—1
Stewart William—f
Strong Heath—f
Tanton Bannerman W—

QUEBEC

BEDFORD

Coslett E—f
Currie E F—f c
McNamara M—f 1 c
Rochelean Nap—f
Saunders F C—f
Shelters W A—f

BUCKINGHAM

Bothwell N—f 1
Cullen M J—1
Gorman E F & J D—f 1 c
Lahaie L J—f 1
Lefebvre J D—f 1
Lemay R—f 1
Martin H—f 1 c
Surtees J W—f 1 c

CHICOUTIMI

Delisle Gustave Ltd—f 1 c
Jauvin Ern—1
Lemieux Albert—f 1 c
Paradis Frs—f 1
St Pierre & Belleau—f
Savard Mde Vve J E—f
Simard J—1
Tremblay Adelard—f 1
Vezina Pitre—f 1 c

COATICOKE

Dupuis A L—1
Fauteux A—1
Fontaine H C—f
Moulton L G—f 1 c
Shurtleff W L—f 1 c
Woodman A A—1

COWANSVILLE

Arsenault F P—f
Bell W J—f 1
Draper F E—f 1 c
Lockhart D A—1
McPhee Alex—1
Miller Jas E—
Taber H M—f 1

FARNHAM

Beriau A L—f
Berthiaume J A—f
Choquette W F—f
Dupont Z L—f
Elder Alex—f 1 c
Leveille E—f
Noiseaux D H—f
Odell H E—f 1 c
Portelance P A—f 1 c
Rainville Wm—f
Scott L—1 c

HULL

Belanger J H—f
Gauthier J B—1
Doyon Geo—1
Leflamme E H & Co—f
Lacroix & Tessier—f c
Martel Jos—1
Quellette J A—1
Royer Narcisse—1
Thiriault O—1

JOLIETTE

Bonnin J Z—1
Charlahd J A—f 1 c
Copping D E—f 1
Dugas Ed—1
Ferron M—f 1
Forest J P—f 1 c
Martel N—1
Perreault J C—f 1 c
St. Georges L W—f 1 c
Sylvester O—1

LACHUTE

Calder Charles—f 1 c
Desjardin F—f
Gall D Jas—f 1 c
Gonittsee H—f
Lemay J D—f 1
Rice J W A—f 1 c
Walker G J—f 1 c

LAUZON

Bontin Alexander—f
Lagneux Jos—f
Nohn J B—1
Poirier E—f
Vien G S—f c

LEVIS

Dumoutier J A—f

MAGOG

Audet L A—f
Cunningham Geo—1
Jasmin H—f
Pepin D E—1 c
Tourigny Alf—f
Wallace F W—f
West Dr J—f
Wilcox J R—f

MONTREAL

Abbott A E—f
Adams R Percy—f 1 c
Allary Adelard—f
Allen Geo H—1
Allin Jas & Son—f 1
Armour John E—f
Armstrong Jos—f
Ault Chas—1
Ayer H H—f
Baby Arthur—f
Baillie James A—f
Barlow W D—f
Barnard S L—f
Barrett A G E—f
Barry A—f
Bastian Raymond—f
Beckit O G—1
Bedard H H—1
Belfield T D—f
Berthiaume O F—f
Berthiaume Raoul—f
Bickerdike Chas E—f
Bickerdike R—f
Binks A R—f
Blache C R—f
Blumenthal A—f
Boissonnault A E—1
Boon R R—f
Boronow M—f
Borthwick John G—f
Boudrias J O Agcy—f
Boyer N—f
Breedlove W C—f
Bridge R H—f c
Brousseau F J—f
Brown E H—1
Brown Fayette—1
Brown J Stevenson—f
Brown W Chas—f
Brown W Godbee—f
Browne Fitz James E—f
Browning A—f 1 c
Bruneau J G—1
Buck F A—1
Bucknell J A—1
Burkett P W A—f
Butcher W C—f
Cairns C C—1
Cairns Morris J—f
Callaghan S J—1 c
Campbell A H—f
Carreau G P—1
Carter R A—f
Carter & Wood—f
Chamberland A N T—1
Champagne A C—1
Charlebois C—f
Charlton R L—f
Chateanvert & Martin—f
Chevalier Jos—f
Christmas T H—1
Christmas & Sons—1
City Realty Investment Co—f
Cleary N J—f
Cleghorn C Power—f
Clelland Wm—f 1 c
Clouette Arthur—f
Cole F Minden—f
Colleret J A—f
Collins Francis—f
Common R B—f
Comptoir Ville-Marie—f
Courtois Eugene—f
Courtois Jos—f
Cox Geo G—f
Cradock, Simpson & Co—f
Crepeau Isidore—f
Dale & Co Ltd—f
Dandurand U H—f
Daunais P P—f
Davidson R—f
Davidson & McRae—f
Decary Gervais—f
Decary Hercule—f
De Pencier T F—1 c
Descory Henry L—f
Dickson J E E—f
Dobbin Thos F—f
Dodds W O H—1
Dostaler A O—f
Doyle J N—f
Ducharme Jos A—f
Dumont L E—f
Dupont Gustave—f
Dupuy A—f
Dupuy J A—f
Duquette Aldas—f
Emo John—c
Esinhart & Evans—f
Evans Fred W Co Ltd—f
Ewing & Ewing—f
Ewing S W—f
Faille Jos—f
Ferrand Maurice—f
Findlay John Ltd—f
Findlay W E—f
Foster R B—1
Fox & Morris Ltd—f c
Fraser Campbell C—f
French G G—f
Fromings H A—f
Gaden W C—1
Gagnier A A—f
Gagnon A L—f
Gagnon J N A—f
Galibert P E—f
Gandreau L G—f
Garland C S—f
Garon P—1
Gaudet W C—1
Gault A F Trust Co—f
Gault Percy R—f
Gauthier J G—1
Gauthier Pierre Fils L—f
Gauthier S Raoul—f
Geoffrion Chas E—f
Gomery B V—f
Gougeon N—f
Goulet J A—1
Goulet P A—f
Gour A C—f
Gray Samuel—f
Greenford Saml—f
Gregoire J Albert—f
Gregoire L L—f
Grier J W & Co—f
Hagar Walter C—f
Hague C A—f
Hague Frederic—f
Hampson Robt & S Ltd—f
Hampton Securities L—f
Hanna A A—f
Hare & McKenzie Ltd
Hart A J—f
Hawthorne J A—1
Haycock A B—1
Heffernan J A—f
Herbert J A—1
Hinshaw M C—f
Hogg D N C—f
Hopper R J—f
Howard Robt—f
Howell A R—1
Howell A W D—f
Hudson T H—c
Huot J Alfred—f
Hurtubise Ed—f
Hurtubuise & St Cyr
Hyde Jno Agency—f
Hyland E J—1
Imperial Trust Co—f

nstalment Investment Co—f
rish & Maulson—f
rvine Arthur M—f
ackson Wm—f
acobs B W—f
arvis Frank D—f
ary Raoul—f
enkins John—f
odoin J N—f
ohnson Poirier Jennings Inc—f
ohnson F W G—f
ohnston H J—l
oseph Horace—f
oseph W I—l
ohnson L A—f
Kennedy & Colley—f
Kirschberg Jos & Co—f
Knox F J—f
abeau Geo—l
abelle Alphonse—f
abelle J H—f
abucque Horace J—f
achapelle Severin Jr—f
afontain A—l
ajeunesse Louis—f
ambelle Jos—f
ambert H M—f
ambly J W—f
anctat J A—f
anglois E J—f c
anglois Theo—l
ariviere F X—f
atour L D—f
aurent Joseph—f
aurin Cyrille—f
avers A H—l
avimodiere F O—f
ebeau G L—f
eblanc J—f
ecavalier A—l
educ Simon—f
ee J G—f
efaivre Andre—f
egault Alfred—f
egault Ovila—f
esage L E—f
ewis, Apedaile & Hanson—f
ewis & Badgley—f
ewis Mostyn—f
oranger J G A—f
ukis Stewart & Co—f
yman Geo—f
yman P R—f
yster James—l
cBean & Hill—f
cCaw Wm—l c
cCrory Jos—f
cGown D M—l
cGregor Jas—f
cKeon H J—f
cNichols A S—f
cTeer A—l
acaulay T B—l
acintosh & Hyde—f
acEwen John—f
ackenzie & Hanson—f c
ailloux A U—f
ajeau P G—f
archand J J—f
arcil Geo—f
artin G E—f
artin J A—f
artin Jos D C—f
asson Dominique Jr—f
asson P—f
athias P F—f
enard C E—f
eunier Theo—f
iller J A—l
illette L—f
ilord Jos—f
itchell W J—f
olson Walter—f
olson & Hunter—f
oncel G N—f
ontreal Agencies Ltd—f
oreau W A—f
Morrisey T L—f
Mousseau J G—f
Mudge H—f
Muir John W—f
Mumford E A—f
Mussen H B—f
Nairn A M—f
Neuman J N—f l
Normandin & Desbrosiers—f
Nutter John R —f
O'Connor Ed G—f
Oram J P—l
Oswald M C—f
Pacaud G W—f
Page B A—c
Paiement Hector L—f
Painchaud L H—f c
Parent Omer—f
Parkins Frank F—l c
Paterson R MacD & J B—f
Payette J A—f
Pellerin J H—f
Pelton J G—l
Perrault J R—f
Perrin L—f
Perry Louis V—f
Picard L A—f
Pierce M—f
Pinkerton & Co—f
Plow Arthur—f
Poirier Romeo—f
Pontbriand T D—f
Poole J A C—f
Popham H R—l
Potter Percy E—f
Provost A—f
Prudential Trust Co Ltd—f
Prudhomme A E—f
Quebec Savings & Trust Co—f
Query C H—l
Quesnel, Sharpe & Co—c
Quinn T E—f
Ramsay A—c
Ranger A R—f
Raphael H W—f
Rattallick G S L—f
Raymond A P—l
Reech H E—f
Reid F G—f
Richard L J A—l
Robert J B—f
Robert Louis—f
Robertson Duncan—f
Robertson G R—f
Robertson W Frew—f
Robillard Adolphe—f
Rocheleau C W—f
Rolland, Lyman & Burnett—f c
Ross Realty Co—f
Routh C H—f
Rowat Jos—f
Rowley J P—l
Salsbury C—l c
Saucier J A—l
Saunderson T L H—f
Scott Frank—f
Shannon P H—f
Sharpe C A—c
Shaw H LeRoy—l
Sherritt J M—f
Shibley A D—f c
Ship A L—f
Signer W—f
Silverstone E—f
Simard Arthur—f
Simard J B—f
Simard R D—f
Simpson G H—l
Sims H H—f
Smith F E M—f
Smith Pemberton—f
Soly Hy—f
Sprague C E—f
Stanger Jas T—f
Stanton I C Jr—l
Stearns S P—l
Stevenson A W—f
Stewart Alexander—f
Sweeney C L—l
Sword C E—f
Sylvain J H—f
Taillon E J—f
Tanguay Geo—f
Tansey Denis—f
Tatley J W—f
Telford J D—f
Thompson J G—f
Thornton D S—f
Tory J C—l
Tougas Jos—f
Tremblay J A—f
Tremblay J B—f
Tremblay J M—f
Tremblay J P—l
Tresidder J M—f
Turgeon E E—f
Tyre Robt W—f
Upton Henry—f
Valentine F—l
Vallance A H—f
Valle J A—f
Veith J G—f
Versailles, Vidricaire & Boulais Ltd—f
Verville A—f
Villeneuve J A—f
Vipond A H—l
Walkem Hugh C—f
Wall B—f
Walsh & Sons M J—f
White Godfrey C—f
White W—l
Whitehead E A Co The Ltd—f l c
Wickham R J—f
Wilcocks F J—f
Williams Geo E—l
Wilson E W—l
Wilson H W—f
Wonham H W—f
Yuile Herbert—f

NICOLET

Beauchemin Narcisse—f l
Comeau H—f
Courchesne J O—f
Dufresne Henri—f
Laflamme J C H—f
St Pierre Lorenzo—f l

ORMSTOM

Osmond P—f l
Patton H B—f l
Rousseau A L—f l
Winter G—l

QUEBEC

Arel J F—f
Belleau J F—f l
Belleau & Auger—f
Bignell H B—f
Boutin P A—f l
Brodie Geo—f l c
Budden & Strang—f
Champion C & W—f l
Chateauvert Geo P—l
Chenard Jos T—l
Coolican F S—f l c
Cote Ernest—f l c
Dale & Oliver—f l c
Delaney W J—l c
Dominion Brokerage Co—f c
Fraser W J—f c
Gagnon Chas—f
Gauvin Elz—f
Giroux & Cote—f l c
Glass Frank—l c
Hunt Edward—l
Lachance J Eng—f l c
Lachance J T—l
Leclere & Pouliot Ltie—f l
Le Gendre H—f
Lesage Antonio—l
Lortie Rodolphe—f
McGee D & Son—f
McPherson W M—f l
Mahony T H—f l c
Marcotte Arthur—f
Massey W & G M—f l
Monaghan M—l
Monast M—l
Morin Oscar—l
Morissette J B—f l c
Murphy & Collier—f
Payette E J—l
Quebec Fire Agcy—f
Racine Pierre—f
Rochette Ernest—f l
Scott Arthur E—f l c
Theriault & Cie—f
Trudell L A—l
Valliere Alfred—f
Van Felson A B—l
Verret A G—f
Walcot C W—f c

RICHMOND

Alexander G J—f l c
Bedard David F—f
Campbell Chas—l
Desmavais H—f
Dresser G F—f
Duquet W F—l
Ginn J O—f
Hayes John M D—f
McIver W E—f

RIVIERE DU LOUP

Beauchene J L—
Beaulieu Jules—
Cote L—f c
Dioune A—l
Doucet E A—f l c
Frenette J E—l
Lavoie L—
Lequalt J A H—l
Marcottoe J E—l
Michaud J P—f l
Morin D E—f
Pinet J G—
Plourde Ed—
Quellet F E—l
Valenti J—

ROCK ISLAND

Allard Peter—l c
Hovey E W—f lc
Parquette John—f l c

ST. HYACINTHE

Amyot W—f l c
Auclaire Oct—f l c
Bartels F—f l c
Belanger & Phaneuf—f l c
Benoit Eug—f l
Bernier E L—l
Boisseau Armand—f
Bouchard T D—f
Chabot E—f
Chapdelaine W—f l c
Duckett & Duckett—f l c
Duclos A S—l
Guertin G—f l
Jodoin A—f
Lanthier Geo E—l
Legare N—l
Letourneau C A—f l
Lussier J A—l
Morin Rene—f
Petit J H—f l
Plamondon R—f l
Raymond H & Co—f l c
St Germain H—f
St Germain J A—f l c
St Germain T A—f l c

ST JOHNS

Beauchamp A—f
Beaudouin P—f
Farley James—f
Filion & Bouthillier—f l
Genier A—l
Laberge C A—f
Lafrance O—l
Lange J—l
Langlois O & Co—f

QUE.—St.Johns,Con.

Lupien L P—l
Martin J G—l
Poulin V—l
Raymond R—f
Samoisette A—f
St Denis M—f

SHERBROOKE

Bélanger & Bégin—f c
Burrage R R—f l c
Conway & Chamberlain —f l c
Dresser W S & Co—f l e
Fraser & Co C K—f l c
Langlois H—f
Levesque U—l
Palmer C O—f l e
Parkes T J—l
Somers T S & Co—f l c
Southwood & Co F J— f c

SOREL

Beaubien J E—f l c
Bourgeouis Victor—f c
Lafreniere J B T—f l e
Lesieur Charles—l
Lussier Dallard—f c
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The Company GAINED more insurance in force both in 1919 and in 1920 than any other Company WROTE.

Total Amount of Outstanding Insurance **$6,380,012,514**
Larger than that of any other Company in the World.

Number of Policies in Force December 31, 1920 ... **23,899,997**
Larger than that of any other Company in America.

Gain in Number of Outstanding Policies **2,129,326**
More than any Company in the World has ever gained in one year.

Number of Claims paid in 1920 ..... **312,689**
Averaging one claim paid for every 28 seconds of each business day of 8 hours.

Amount Paid to Policy-holders in 1920 ..... **$81,257,393.70**
Payments to policy-holders averaged $556.86 a minute of each business day of 8 hours.

Reduction in general mortality at ages 1 to 74 in 9 years, 22.7 per cent.
Typhoid reduction, 72 per cent.; Tuberculosis, 40 per cent.; Heart disease over 19 per cent.; Bright's disease, nearly 27 per cent.; Infectious diseases of children, over 28 per cent.

In general reduction and for each principal cause of death this is far greater than that shown by statistics of the Registration Area of the United States.

Death Rate for 1920 on the Industrial business lowest in history of Company.

Dividends declared payable in 1921, nearly **$11,000,000**

Metropolitan Nurses made 1,625,271 visits in 1920, free of charge to sick Industrial Policy-holders, including 14,667 visits to persons insured under Group policies.

Metropolitan men distributed over Eighteen Millions of pieces of literature on health—
Bringing the total distribution to over 213,000,000 exclusive of Company's health magazine, of which over 18,000,000 are annually distributed.

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1848 INCORPORATED 1866 1921

The STANDARD Fire Insurance Co. OF NEW JERSEY

OFFICE:

15 West State St. TRENTON, N. J.

Cash Capital	$200,000.00
Surplus to Policyholders	823,839.01

STATEMENT JANUARY 1, 1921

ASSETS

Real Estate	$40,000.00	
Mortgage Loans	349,750.00	
Bonds and Stocks	960,824.00	
Cash in Banks, Office, and Agents' Balances	194,156.95	
Interest Due and Accrued	14,632.76	
		$1,559,363.71

LIABILITIES

Capital Stock	$200,000.00	
Reserve for Re-Insurance	659,548.62	
Unpaid Losses and Claims	58,476.08	
All Other Liabilities	17,500.00	
Net Surplus	623,839.01	
		$1,559,363.71

LOSSES PAID SINCE ORGANIZATION OVER $4,800,000.00

PUBLIC LIFE INSURANCE COMPANY

$500,000 Authorized Capital

is now offering

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SUPERINTENDENTS and ASSISTANTS

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it is thoroughly dependable.

IT

is known everywhere as a policyholders' company.

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The Best Life Insurance Service that seventy-one years' experience can devise.

THE

National's new policies are modern through and through and are arranged to give the insured the broadest measure of protection and the most flexible service at all times.

MOST

attractive in the quality and distribution of its investments. Its investment record and strong asset composition have made the National very popular with conservative investors in life insurance.

SATISFACTORY

experience in every department of its business has enabled the National to make large increases in its dividends to policy-holders, thus making the cost of its insurance low.

SERVICE

to policy-holders is its aim and its record. Intelligent and careful attention to every detail.

Write for a copy of the booklet "Strength."

National Life Insurance Co.

Montpelier, Vermont

The Globe Mutual Life Insurance Co., of Chicago, Illinois

Gain of the GLOBE for the year 1920

Gain in Insurance in Force.... .....128 percent
Gain in Interest Income..... 84 percent
Gain in Assets..... 50 percent
Gain in Income..... 38 percent

For the last five years.

Gain in Interest Income.....906 percent
Gain in Assets.....400 percent
Gain in Income.....204 percent
Gain in Insurance in Force.....148 percent

Ordinary and Industrial branches. Ages taken from date of birth. All policies pay Total and Permanent Disability benefit at $10.00 per week, whether it comes from Accident or illness, so....."YOU DON'T HAVE TO DIE TO WIN."

The above figures are the results of the highest grade of service to policyholders and representatives. The latest is—

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SERVICE

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GRANITE STATE FIRE INSURANCE COMPANY

PORTSMOUTH, N. H.

STATEMENT

Cash Capital - - -	$200,000.00
Total Assets - - -	1,885,023.67
Net Surplus - - -	425,529.94
Surplus as regards Policyholders	625,529.94

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